

# HACK

## World Bank In Crisis



Chris Deggs

This is a work of fiction apart from the bits which aren't.

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### Dedication

First, I would like to dedicate this book to the World Bank for helping me to write a better story, after Big Brother hacked into my computer and deleted my first draft.

I would also like to dedicate this story to my loving friend Lyn who sat many hours with me editing this book.

I also dedicate this book to the Lakota Sioux nation for having the vision and courage to develop and operate the first fractal banking system in the world.

## Foreword

On February 21, 1993, beneath a gloomy white sky, over 100 armed police stormed the slum of Badia East, in the bursting mega-city of Lagos. Bulldozers bearing down caused thousands to flee, as the authorities quickly destroyed the crude houses. The police went ahead of them, cracking their batons against the ramshackle corrugated iron of the shanties. "IF YOU WANT TO LIVE AND LOVE YOUR LIVES, MOVE OUT NOW!" the officers shouted. Thousands of people, quickly grabbed what they could of their meagre belongings, taking only what they could carry, fled in panic. The lucky ones managed to escape the line of hulking excavators as they moved in, using their hydraulic claws to smash the crude homes to smithereens. Within mere hours the neighbourhood resembled a landfill rubbish dump.

Among those fleeing was Bimbo Omowole Osabe who had lost track of her children in the panic and chaos. Concerned, she turned to go back and for them but they were nowhere to be seen. Chased out of her sister's hovel home with 8-year old Gustav and 6-year old Catriona, she had lost sight of them in the panic. Attempts at going back inside the remains of the shanty town, to see if the lost children were hiding from the terror, got her shot. Her sister, whom she was visiting at the time, was at the market buying cleaning products when the urban clearance attack took place. By the time she had returned, her modest dwelling had been completely demolished and Bimbo Omowole Osabe lie dead on the ground.

Gustav and Catriona, caught up in the refugee exodus from Lagos, were swallowed up by the terrified escapees, who moved blindly away from the devastation, with nowhere to go to. When Gustav woke up that fateful Saturday morning he was oblivious to the fact that he and his sister would be made homeless and would have to spend the night in the open street at the mercy of the elements. He knew nothing about the politics involved. He had no idea who Babatunde Fashola was, or elections, or why he lied to be voted into power as Lagos' state governor. Even if he had been aware of such grown-up stuff Gustav's only thoughts were about how he and his little sister would be able to survive.

Gustav watched, staring at the unbelievable devastation, as residents scrambled to remove zinc roofs and valuable possessions under the menacing eyes of dozens of heavily armed officers of the Nigerian Police force. To make an example they had arrested young men early in the day, keeping them in a 'Black Mariah' vehicle, on site. By the end of the day Gustav, tired and very hungry, huddled with his sister in a doorway, while the police still chased uncomprehending residents from their homes, with batons and guns; while bulldozers pulled power poles and cables down over their heads.

As night fell on the stricken community Gustav and Catriona joined countless newly homeless people lining the rail road tracks that passed through the devastated community, abandoned; left to defend themselves and protect their salvaged belongings through the night. Gustav cuddled his sister as she cried for her mother. Little did Gustav know, at the time, that Badia had been earmarked as one of the host communities for 'slum upgrading' activities under the \$200 million World Bank-funded Lagos Metropolitan Development and Governance project. As with other communities, the Lagos State Government had failed to abide by the specific terms of the World Bank's conditions that mandated it to minimise involuntary resettlement. When displacement became unavoidable the government was supposed to ensure compensation and resettlement to those citizens displaced. None of this happened and the World Bank let Nigeria get away with it.

But Gustav and Catriona somehow survived and, as they became old enough to understand, learned that the resettlement monies, instead of being used for rehousing, had been used to upgrade the very railway line that caused East Badia to be razed to the ground. Gustav and Catriona grew up with hatred in their hearts. In their idealist but naive beliefs they determined that third world communities would not be treated in such an off hand way again by powerful international banking

corporations. Somehow they would find a way to have their revenge.

## Chapter 1

As Shamseddin Khosseini entered the new Assembly building in Beharestan Square, he knew it wasn't going to be an easy morning for him. As Iran's Economy Minister he had to put forward a convincing case to the IBRD representative. Mahmoud Ahmadinejad had made it abundantly clear that he was relying on Shamseddin to put forward a credible proposal to the International Bank for Reconstruction and Development. Before having to face the IBRD the Economy Minister went into the small Mosque in the parliamentary building and prayed to Allah for guidance and inspiration.

Shamseddin much preferred the old bicameral legislature, which had been abandoned after the Islamic Revolution but he couldn't turn back the clock any more than he could make the meeting go the way he wanted it to. The Pol-e-Tabiat, or Nature Bridge, was an important project for the Islamic nation but it needed IBRD credit for its construction. The initial application had been accepted subject to a thorough investigation. Following such, the loan was cancelled, owing to the global lenders adopting a new lending strategy, known as the CAS (Country Assistance Strategy) Iran went against the Bank's articles of agreement. Under the new ruling the \$1.2bn loan for the bridge was cancelled because the government had not co-operated in investigating 'high level' corruption in the project. The Economy Minister, shocked at the IMF decision appealed against the cancellation and, after a few corrupt heads rolled, had another chance to present his case.

He proudly showed the architect's drawings to Mahmoud Ahmadinejad and Ali Emami, the IMF assessor for the Asian region, explaining the importance of the pedestrian bridge, which had been touted as the 'third symbol of Iran'.

Having listened to the minister, Emami said, "Now that you have complied with the CAS I see no reason for the loan to be rejected."

Shamseddin smiled broadly. "That is indeed wonderful news."

"However, it's not as simple as that."

"What do you mean?" the minister asked, puzzled.

"To receive any further World Bank funding your country has to curb its nuclear development."

Shamseddin stared at the IMF consultant. "As I understand it development and humanitarian assistance is not part of UN sanctions."

Ali, hated the fact that the World Bank had 'moved the goal post' in the middle of negotiations but the 'Satanists' made the rules. There was nothing he could do about it. Feeling sheepish, he explained, "That was true but is no longer the case. Under the CAS agreement the IBRD look at the borrowing nation as a whole." (What he didn't say was that U S lawmakers had pressured the World Bank not to lend to Iran and had even threatened to withhold US funding to the IBRD if it approved new lending.)

Shamseddin, caught between the World Bank rock and the Assembly's hard place, threw his hands up in frustration "They can't do this to us!"

"I'm afraid they can. Their money, their rules."

In a media release President Ahmadinejad accused the World Bank of 'discriminatory behaviour' for refusing to authorise new development assistance to the country. He said, "The World Bank's actions were depriving a member country of developmental resources." He argued that based on an inquiry, made by the legal department of the World Bank, developmental and humanitarian projects were excluded from the imposed sanctions on his nation.

A spokesperson from the World Bank responded, saying, “As we have informed the Iranian authorities, because of recent sanctions and uncertainty surrounding individual banks, we are reviewing all our disbursement arrangements.”

James Scrivens, Managing Director of the World Bank, felt uncomfortable with some of the latest changes to the bank's lending policy. Development Policy Lending, on the face of it, seemed a good thing. The release of DPL funds had become dependent on 'satisfactory' assessment of performance against a set of indicators in the form of institutional or policy reform measures that reflect progress in implementing a country-owned reform programme. James had criticised it for its lack of sensitivity to countries that could only satisfy the guidelines after being upgraded to a point where they could satisfy the indicators. His warning that such policies alienating poorer nations fell on 'mostly' deaf ears.

The Big Four had very acute hearing, however, and didn't like what they heard. A representative from the Federal Reserve Bank called upon the MD. In the unscheduled private meeting the representative said, “James, I'm not here to criticise your personal views. Every body has a perfect right to their opinions. That's what separates the free world from oppressive regimes that do not respect humans rights.”

James wiped his glasses and replaced them. “So why are you here?”

“Just to make sure we're all singing from the same song sheet.”

“Is there any suggestion that we're not?” James asked, baiting.

Not at all. You and your board are doing an excellent job. It's just that slight ripples in the WB boardroom have reached wave proportions in the FRB. Certain people do not appreciate being labelled 'insensitive' to the needs of the poorer nations.”

James, standing his ground, said, “My concern is that if we make it difficult for third world nations to meet the new more stringent guidelines, they will go to our competitors for their loans. The FRB has to realise that the WB is no longer the only institution to extend credit to struggling nations.” Without actually mentioning China he felt he'd gotten his point over.

The representative just smiled. It was time for the stick, albeit one covered in velvet. “James, we have been watching your career with great interest. You are well placed for a position on the board of the 'Big Four', when one becomes available. You just have to demonstrate that you support Federal Reserve Bank policy making without question.”

He took the hint. His career prospects were much more important than his opinions.

Deep down he knew he would always abide by FRB guidelines. He may well kick and scream a little at first but in the end he'd always buckle under. Mainly, because the FRB wielded the power and could make things very difficult for the WB if it had a mind to. When it came down to it he was always a stickler for the rules. Known around the firm for his strict 'play it by the book' attitude to his job, James Scrivens hated it when anyone in the organisation flouted the rules even to the slightest degree. To his mind all cards had to be laid on the table – the good, the bad and the ugly. Mostly, these days, it was ugly. But, since the secret meeting he kept his council on such issues.

James obtained his business degree from Georgia State University and, after embarking on a promising banking career, in 2002, became an executive director on the board of the International Monetary Fund, representing 12 economies in South-east Asia. In a meteoric rise to the upper echelons of international financing James became elevated to the rank of Financial Director in 2005. Just one year later he was named 'Euromoney Finance Executive of the Year' by Euromoney magazine. By this time he had been promoted to World Bank Managing Director, the office he

currently enjoyed. Some would say he had been handed a poison chalice but he welcomed the challenge.

Such a challenge had reared its head concerning criticism of the World Bank in the media. The institution was accused of setting third world nations up for plunder and invasion by loaning them more money than they can possibly afford to pay back. Some nations had been strung along in a never-ending system of debt while Western corporations invaded and took over their national economy. Although he personally sympathised with some aspects of the accusations, James still considered it a very narrow-minded view and determined to sanitise the bank's mission at any opportunity. Having cleverly fielded his interview on 'Finance Today' a section of 'Good Morning America' back in the office things were about to take a turn for the worse.

“The portly, balding man, wearing a deep frown, strode into the VPs office, holding a Manilla folder. He passed it to her. “You'd better read this. I received it just a hour ago. Annette Dearing passed it on to us as soon she received the thank you note.”

“Thank you note from whom?” Edith Quintrell asked, puzzlement shaping her face.

“Look for yourself,” he said, pointing at the paper clipped note attached to the read-out.

Edith scrutinised it, saying, “What on Earth does it mean? I would have thought the Iranian Economics minister would be the last person to thank us.”

“Precisely. Unless it's some sort of sick joke.”

“Perpetrated by whom?” she queried, staring at the puzzling missive in her hand.

Mayer shrugged. “We'd better find out before upstairs knows about it.”

“You'd better find out, you mean.”

He momentarily stared into space, then nodded, “Right, Edith. Leave it with me and I will look into it.”

She hesitated, then said, “With respect, Mayer, this needs to be given priority. If this is from an outside agency someone has managed to get under our radar.”

“That's why I brought it to your notice.”

She responded, “That's your area of expertise. Find out how it happened – and quickly.” As he turned to leave, she added, “You're right about keeping this on a need to know basis. Keep this between us for now and tell no one who doesn't need to know. We need to isolate this and get to the bottom of it – fast.”

“Understood, Edith but I want it recorded that I brought this to your notice as soon as I received it.”

“Don't worry, Mayer. Just do your job and all will be well.” After Mayer had left her office Edith, shaken by the contents of the message, needed some help from the spirits, in the form of a bottle with 'Wild Turkey' on it, she kept in her draw for such moments. Fortified by two fingers of bourbon she reread the private press release from Reuters. The report began with: Iran has accused the World Bank of 'discriminatory behaviour' for refusing to authorise new development assistance to the country.

There was nothing unusual about that. The Sour grapes syndrome complaints – her name for countries that didn't meet World Bank loan recipient standards – came with the job. But this was different, very different. She read on:

Iran's Economy Minister Shamseddin Khosseini, has had a change of attitude towards the IRBD and has publicly thanked the World Bank for reconsidering, in its favour, the loan from the International

Monetary Fund.

Her phone rang. The Washington Journal was on the line and wanted to speak with her. She took the call. "Edith Quintrell speaking."

"Ms Quintrell the Washington Journal. Is it true that Iran has been granted a loan from the IRBD For their bridge project after it had been rejected twice?"

"Something has come to our notice about this. We are investigating the source."

"Are you saying there has been no change of heart from the IRBD concerning this?"

"We do not take such things lightly. Once we have made a decision it's final. I would appreciate it if you would give us 24 hours to verify what has occurred before going to press."

"Ms Quintrell, I appreciate your honesty concerning this strange twist of events. I'm Brian McCarthy on the finance desk. Ask for me."

Edith needed another shot. She had come over unsure and weak, which is exactly how she felt. Yet, how else could she have fielded the call. A denial would have left the WB with even more egg on its face. Now she had been given just one day to sort out the problem. Putting the document on her desk, she spoke into her intercom. "Mary, send me the Iranian dossier." Opening the folder on her screen she scrolled to an article outlining the reasons for the World Bank's refusal, in 2005, to consider a CAS 'Country Assistance Strategy' package for Iran because its practices went against the Bank's articles of agreement. Further reading confirmed there had been a reassessment since that time, in which the loan was rejected for the second time. That was the latest communication the bank had had with the Iranian Economy Minister. So how had Iran received the IMF loan? Edith thanked her lucky stars that the call had come to her, not the Managing Director. Then she froze. Now the media had a whiff of the Iranian fiasco, James Scrivens could be contacted at any time. She could no longer keep it from him. She pressed his number. "We have a problem and need to meet."

"What sort of problem are we talking about, Edith?"

"Front page news. We have to talk urgently."

He'd known Edith for many years. She was solid and not given to crying 'wolf'. "Very well. You'd better come up now."

She emerged from the lift on the top floor of the World Bank building. The plush carpeted corridor was empty. She came to the door marked James R Scrivens, Managing Director. She knocked and walked in.

James stood to greet her. "Do sit down and tell what this urgency is about." She sat in one of the leather Lazy Boy arm chairs and handed him the Reuters read-out. Then she sat back, waiting for his response.

He reached for his reading glasses and scanned the piece of paper. He looked at her, a puzzled look replacing his genial smile. "I thought we had rejected this loan," he snapped.

"We have."

"Then how come?..."

"...I have no idea. It could be a hoax, or perhaps something more sinister."

"Have we received anything else?"

She shook her head. "That's all Mayer gave me."

He sighed, "Leave it with me. I'll have to contact Reuters and set them straight."

"With respect, James, We'll look like incompetent fools."

"What do you suggest we do then? We have to make some kind of statement."

She rose, "Let me get back to Mayer and see what he's found out."

"Very well, Edith, but the damned clock is ticking on this."

Didn't she know it.

After she'd left he contacted an old timer he knew, a political sub editor from the press agency.

"Bill, it's James Scrivens here."

"Jimmy! Haven't heard from you for some time. To what do I owe this enormous pleasure."

"Listen you sarcastic old bastard, your lot are sitting on a story that puts us in an embarrassing situation. Do you know who's handling it?"

"What's the story?"

"About a controversial loan to Iran."

Bill scanned his monitor for results. "That'd be Brian McCarthy or Tom Plume. Do you want me to connect you?"

"No. Not yet. But can you tell him to expect my response soon?"

In the basement of the building Mayer, showed Edith an e Mail. "This might go some way to explaining things," he said.

Edith stared at Mayer, then at the e Mail. "You received this a day ago. Why wasn't I shown this before?"

The head of security, knowing he had messed up, tried, "I thought it was a hoax. But now we have confirmation from Reuters I don't think it is."

"Are you saying this is the work of a hacker?"

"It may well be. It does look as though somebody has found a way to get into our accounts"

"How the hell could that have happened? Get me a print of the e Mail right now!"

Mayer, fearing for his job, said, "You're not going to show Mr Scrivens, are you?"

She turned on him. "Of course I am. He has to know what we dealing with."

"It's not our fault," Mayer pled. "Nobody has gotten into our accounts before. This is very troubling."

"You don't say," she retorted, with more than a pinch of sarcasm in her voice. "Are you able to fix the problem?"

"There are things we can do?"

"That doesn't answer my question. Do we need to get an outside expert to sort this out?"

"Leave it with me and I will let you know."

Back in the MD's office, facing James she took a deep breath. "It looks as though somebody has found a way to get into our accounts," she said, handing him the e Mail print out.

He read:

Federal Reserve Banking is a fraud. Until the banking institution realises this and does something about it certain poor nations will receive an early bonus in their Christmas stockings.

Watch this space.

He stared at the message, then at her. "Why didn't you show this to me before," he barked, tossing it onto his desk.

"Because I only just found out," she said, annoyance showing in her voice.

"But we received it nearly 24 hours ago and only now you bring it to my attention."

She had no wish to put Mayer in a bad light but fair was fair. "Yes James, and I was given it five minutes ago." She added, "Mayer is working on finding the leak but so far to no avail."

James rose from his seat and paced around the office. "It would be bad enough if we'd made the decision to reject Iran's loan but the directive came from our government."

She stared at him wide-eyed. "I knew nothing about that. I didn't know the White-house could intervene in such a way."

That's neither here nor there. Go back to Mayer and get him to find the best people to deal with computer security. I have to contact the White-house." Then, as though grasping onto hope, he said, "You don't think this could be some sort of hoax, do you?"

"James, the Iranian Government doesn't think so." He showed mild disgust. "That's a cheap shot."

"Just stating a fact, James. They have been granted an illegal loan from us with ridiculous terms of repayment and we just have to wear it, I'm afraid."

He gave a perceptible nod, "Edith, get Mayer to find someone. I'm leaving this in your hands." Thanks a bunch, she thought.

As she walked to the elevator she secretly prayed her people would get to the bottom of the matter before outside help was called for. World Bank policy was clear and simple. Once the loan request from an applicant country had been rejected for not meeting the required criterion, that was it. There was no appeal and the case was closed. Never, in all her years as 'Director of Operations' had Edith come across such a case. She prayed that Mayer had pulled a rabbit out of the hat, before she got there.

As she entered the security centre the worried look on Mayer's creased face said it all. Any progress?" she asked, all ready knowing the answer.

He shook his head. "No further progress, I'm afraid."

She took him aside. "We have to bring an expert in to deal with this."

The security director, in attempting to defend his territory, slowly shook his head. "We never outsource bank business. It has to be dealt with right here, in house."

"You argue with the MD about that. But I wouldn't advise it."

He stood his crumbling ground. "Who can we trust on the outside with the bank's business? All the cyber experts are fucking hackers. Jesus, it's like trusting the welfare of the chickens to a fox."



She looked at him fiercely. “You do not have the luxury of choice. This leak has to be plugged, and soon.”

“I really thought we could get it fixed.” He looked at her. “I’ve never come across anything like it. Whoever it is is very good at covering their tracks.”

“Let me know as soon as you have somebody.”

James Scrivens was on the phone when Edith arrived back at his office. He glanced at the middle-aged executive officer, for whom he had great respect. Their dealings outside work had been rare but cordial when they occurred. He was attracted to her, despite her greying hair, disguised by tinting. Today the worry lines etched into her face showing everyone of her 57 years. He looked up blocking the receiver with his hand. “That’s Mayer. He’s trying to engage someone outside of the bank?” He added, “It’s the short notice that’s the problem. That and the difficulty of vetting someone quickly enough.” It wasn’t satisfactory but it was all he could expect. Back on the phone, he said, “Don’t worry about their CV. We haven’t got time for all that. Get me someone here, pronto.”

Cutting off the call, he said, “I called the IFC. They checked and gave me confirmation of this Iranian Loan. He waved the damning read-out from the International Finance Corporation, in front of her.

Edith, seeing a mixture of frustration and anger in his eyes, said, “James, he’s doing all he can to fix the problem.”

“He’s being too fussy.”

“He’s concerned that we don’t end up with an even bigger security breach.”

“Edith, get a special 'non disclosure' contract drawn up. That will cover the security angle. Quite frankly that’s the least of our problems. We have to stop this hacker.”

Puzzlement deepened her frown lines. “Why don’t we just get the FBI onto this.”

“Too risky. They’ll go beyond their brief. We can’t afford this business getting into the media. It will have to be an independent source who can keep their mouth shut.”

“I just think Quantico, with all their resources, could really speed things up,” she argued.

“If we do use the Feds it’s my decision. I won’t be browbeaten into going down that path.” After sending Edith off with a flea in her ear, he spoke into his intercom. “Get me Dale Prentiss at Wells Fargo.” James reckoned he was the easiest of the 'Four Horsemen' to talk to.

Upon hearing Dale’s voice, he said, “We need to meet urgently.”

“Sounds serious.”

“I can meet you at the club at one.”

The discreet and very private Alibi Club was founded by seven Washingtonians in 1884. Since then it has only ever had 50 members at any one time. Dale Prentiss and James Scrivens were both fortunate enough to gain membership after two of the 'good old boys' had passed on. The three storey brown town house, only a few blocks from the White House, stood anonymously amid grander buildings, with just a discreet brass plate near the main entrance bearing its name in copperplate type.

As they enjoyed an excellent luncheon, James regaled Dale with the unfortunate Iranian business.

Dale listened avidly as the worrisome tale unfolded. He responded, “Quite a pickle indeed.”

“Yes, and now Iran has a cast iron contract and is rubbing our noses in it.”

Dale nodded, thoughtfully.

James said, “I don't mind telling you this has made us look very incompetent.”

“Not the image you want to put over to future debtors.”

“There doesn't seem to be any solution that's not going to stop the bank's face getting egged. Have you ever tried keeping uncooperative cats in bags”

“You'd better make sure that no more escape.”

To make things worse I have to give our version of events to the Reuters chief this afternoon.”

Prentiss grinned, “Well you can hardly go cap-in-hand to Khosseini and say it was an error and ask for your money back.”

“Exactly! But to make matters even more difficult I have Robert Zollick on my back, threatening to withhold funds from us if we approve new lending to Iran. Now I'm caught between the fucking proverbial rock and a hard place.”

“So what are you going to do?”

“For one thing, get that bloody leak plugged ASAP.”

“Who will you get to do the job?”

“I've left that little task with my head of security.”

“Is that wise?”

James stared at his colleague. “What do you mean?”

“Bruised egos. By hiring someone outside to do his job he's showing himself to be incompetent.”

“I take your point but he didn't come over that way to me.”

Dale thought about it, then said, “I do know a local firm who specialises in security breeches, I think they're called Cybersec. I'll confirm it and send you the details, if you like.”

“Are they discreet?”

“The owner has prior hacking charges hanging over him.”

“Could be useful. Thanks.”

After lunch Edith turned to the harried looking security boss. “What did he say?”

“He said to check on a company called Cybersec.”

“Do you know of them?”

“Reasonably new outfit. Run by Alex Meyer, a hotshot techie with an I Q going off the chart.”

“Then get them on board.”

“He looked straight at her. We've received another e Mail.”

“What? From the hacker?”

“It looks like it.”

“What does it tell us?”

He shrugged, “Not a lot. But there is a demand of sorts this time.”

“Let me see it.”

“Yes. Just wait a minute though.”

“What for?” she asked his back.

“I need a coffee.”

She eye balled him. “Are you kidding? This is a damn site more important than your caffeine buzz.”

“I haven't even had lunch,” he complained.

“The machine's on the other side of the building. Can't you show me the e Mail first?”

“He brought it up on the screen and left her to it. Mayer had to clear his head. The walk to the beverage machine, which was approximately 400 metres away, was his token exercise for the day. Being stuck in front of banks of monitors that scrutinised all parts of the huge World Bank complex had him seated most of the time. He had read somewhere that feeling good about doing exercise was as good as the exercise itself. So, having walked nearly half a kilometre with a vendor dispensed coffee he headed back to his office.

Edith read the e Mail:

Federal Reserve Banking is a fraud. Until the banking institution realises this and does something about it certain poor nations will receive a bonus in their Christmas stockings. It's time for Fractal Banking.

Watch this space.

Edith re-read the message. Turning to Mayer, who stood beside her sipping from a polystyrene container, she said, “It's the same message as before with that odd bit about fractal banking, whatever that's supposed to mean.”

“Yes. It is odd and rather daring?”

“What do you mean?”

“Every time a hacker makes contact they make themselves vulnerable. Generally they would be economical with their messages. This guy breaks the rule by repeating the same message.”

“So, have you been able to track the e Mail?”

“He's using something like 'Hide My Ass'. It has a disposable e Mail account option that allows him to set an expiration date.”

“Which , I suppose, is soon.”

“It's already been deleted from the server. This is a html copy in the cashe. It's not interactive.”

“Can't you get into this 'Hide My Ass' site and find his account?”

“People who use such mailing services are not that stupid, Edith. Besides, you can join up without providing personal information.”

“So it doesn't really help,” She sighed, despondently.

He smiled, "Cheer up. That's just one possibility."

"What do you mean?"

"We can sometimes find the advanced information of the e Mails, such as the IP address, by looking for advanced settings by the e Mail address on gMail for example. We can then use an app like Saikat.

"What does that do?"

He looked at her. Feeling better now he was able to show his expertise, he gushed, "It finds IP addresses from which we can ascertain the e Mail sender."

"So if you can do that why haven't you tracked this hacker?"

He sighed, "This guy is much smarter than that"

Edith said, "So that's that then."

Mayer frowned, "We'll keep working on it but, basically, yes."

"Get onto this Cybersec, fast." She added, "And print me out a copy of the e Mail to give to James."

Sharing the hacker problem with Dale had James feeling a little better. Edith was waiting for him in his office. "Edith, why are you back here?"

She handed him a print-out of the latest e Mail from the hacker. He read it, then looked up at her. "And Mayer says there is nothing our state-of-the-art security team can do?" James Scrivens said, incredulous.

"Not so far."

"Has he found out anything at all about the hacker?"

She shrugged. "Not a lot. Except that Mayer says he's good – very good. He has left a number of false trails, none of which lead to him."

James looked straight at his VP. "That is not what I want to hear, Edith. I want a solution, not more excuses. Get onto this Cybersec yourself." After Edith Quintrell had left his office James looked at the print out again:

Federal Reserve Banking is a fraud. Until the banking institution realises this and does something about it certain poor nations will receive a bonus in their Christmas stockings. It's time for Fractal Banking Watch this space.

What was meant by fractal banking, he wondered? He shrugged it off, having more important things to concentrate on, such as the ailing economy. Having been at the sharp end of international banking for many years he knew FRB had its problems, some of which seemed to have no long-term solutions. He knew that for every \$X amount deposited, banks promised to return \$X plus any accrued interest, minus bank charges. But at the same time, banks lent on or invested the \$X in ways not always 100% safe. So he was well aware that it's a statistical certainty that sooner or later any given bank would go bust, and not be able to return the \$X. But FRB, for all its faults seemed to deliver most of the time. Besides, he thought, what would anyone put in its place?

Speaking into his intercom he said, "Get me the IMF assessor for the Asian region."

Ali Emami received the call. "James, how can I help you?"

“You handle the Iranian account – right?”

“Yes. Why?”

“Has the IMF done some kind of deal with Khosseini regarding a loan.”

“No. Of course not. Why?”

“Iran has been granted the loan we refused to give them.”

“That's impossible. I would have known about it.”

“It seems somebody has breeched our client accounts.”

“Oh my God!”

“I'm just marking your card so you don't get any nasty surprises.” Having dealt with that, James had another message to attend to – from N M Rothschild. He wasn't looking forward to that one.

## Chapter 2

### Four weeks earlier

Vadim Koskya was the first to receive an unexpected but very welcome wind fall from PrivatBank. Just when the unemployed street cleaner was about to retrieve his last 30 hryvnia from an ATM in the Central Department Store, the machine churned out a wad of notes. Instead of 30 he received 3000 hryvnia. He stood wide-eyed as the extra notes came out of the slot. Pocketing his windfall he felt elated. He would eat well that night. But first he would buy a new coat. The one he wore was old and threadbare in places and his aging bones didn't cope well these nights, what with the Ukrainian winter drawing on. If he had stayed longer by the ATM he may have become even richer as, at random times during the day customers received wads of free money. The machine would work normally then, for no apparent reason it dispensed extra piles of money, without the customer inserting a card or even pressing a button. Many lucky customers, like Vadim, just happened to have been there at the right moment. Other ATMs operated by PrivatBank began acting the same way, leaving the lucky ones with a huge smiles on their faces.

Paul Vladiskaski, the Managing Director of PrivatBank in Kiev wasn't smiling. In fact he wore a deep frown as he looked at the damning figures on the readout in front of him. He couldn't believe it. Close on 3 million hryvnia had somehow gone missing from the bank. The accounts readout showed the huge shortfall. “How is this possible?” he asked his chief accountant.

Denis Yaraslav, wearing an expression of puzzlement on his thin face, shook his head. “I don't know. I've been over these figures many times and I have no idea what has caused this discrepancy.”

Paul glared at the numbers cruncher. “I don't know! Is that the best you can come up with?”

“I'm afraid so, sir.”

Paul glared at his numbers man. “Well that's not good enough. I have a director's meeting in just two weeks and I have to know what the hell is going on by then. Do you understand?”

Denis backed off. “Yes sir. We will find out.”

Vladiskaski reached for the tablets in his draw. His damn ulcer was playing up again. It was all very well his doctor saying, “Avoid stress Paul,” He knew nothing about the banking business.

Alex Meyer had reached his destination, or so his NavSat told him. He parked his late model Chevy van emblazoned with the pixelated Cybersec port cullis logo painted on each side. He retrieved his tool kit, locked the vehicle and headed in the direction of the warehouse sporting a huge diamond icon above the entrance.

Alex liked to portray a cool dude look, with his Rayburns, fashionable stubble and tousled dark hair. During an earlier incarnation, ten years prior, he'd gotten involved with 'Anniki' a clandestine group of geeks who got off testing out their hacking skills. Unlike other groups at uni, their base was a database; they never met each other on the 'Outernet' their name for the so called 'real world'. They shared their illegal conquests in cyber chat rooms, couched in geek code that only they understood. For young Alex, a cyber wizard himself, it was exciting, stimulating and scary, especially when they actually found themselves inside the cyber sanctuaries of government agencies. To cover up his covert activities, Alex Meyer hung out with a wild crowd at the American University, where he got his degree in computer science. Always popular with the female coeds he got invited to all the 'frat' parties, where he met Irina. She was studying on the same course as him. She was different to all the American girls he knew. They became good friends and soon they were going steady. Coming from a Ukrainian background her values were different to his, except in their shared interest, computer security.

Irina Kosyrev came from an orthodox Christian background and she believed in monogamous relationships. This arrangement suited Alex at first and he found himself settling down with her. But after a few months it became an unsettling experience for him. They split up and she went back to the Ukraine, while Alex went back to booze, drugs and partying. Armed with his degree, after leaving uni, with the financial help from a wealthy but dead uncle, he had the start up capital to set up Cybersec. His business soon expanded from a modest workshop run from home into the flourishing business he had set up in Sunrise Technology Park, where he offered network monitoring, incident response. Professional phishing and malware monitoring and on demand or scheduled vulnerability scanning.

Since opening his business in Washington DC his client list had steadily built up to the point where he and Matt contemplated taking on more staff. Client's were generally happy with the Cybersec service but they became very nervous when their computer security systems developed glitches, such as this one, at Jewelry 4 U, which, although newly installed, seemed to be blocking other legitimate functions on the computer network. Alex always told his clients there might be teething troubles. Most accepted this as part of the settling in period. But the client he was currently visiting was a bit of a panic merchant. Harvey Glint, a short middle-aged guy with a large voice, who ran a chain of jewellery 4 U stores in the Washington area, went into panic mode, demanding immediate attention, as soon as the system acted up. Which was why Alex decided to handle his nervous customer himself. He got his tool box and entered the warehouse. Dressed in overalls with the Cybersec logo sewn in he made his way to the office, where he was met by a tall lady with rosy red lips and pony tailed hair.

She extended a well manicured hand. "I'm Lara Scion. Mr Glint isn't available. He told me deal with you. He has left you instructions on his note pad."

As their hands met he wondered what she meant by 'instructions', after all he was the expert.

"He said something is blocking his e Mails."

"What does he mean?"

She shrugged. "I don't know. That's all he said."

Alex smiled. "Leave it with me."

Cybersec was one of the many new companies that had set up in Sunrise Technology Park, in Reston. Matt Stone, Alex's business partner, running the office, responded to the call with his usual greeting. "This is Cybersec and my name is Matt. How can I help you?" He was getting ready to deliver the spiel about using the latest technology and installing and monitoring the system when he was cut short by a female foreign sounding voice.

"I want to speak with Alex Meyer."

"He's out of the office. Can I help?"

"My name is Irina Kosyrev. I work at PrivatBank in Kiev. We have need of your services,"

"Kiev, that's in the Ukraine, isn't it"

"Yes."

"It's just that we only do work in America."

"Please tell Alex I called. I give you my number."

"Alex! How do you know him?"

"We were close friends at American University."

Matt took her contact details and went back to his computer. The Cybersec Website needed a little maintenance and that was where his expertise came in. As he opened up his page editing programme Marjory Brookes walked in. She had a knack of commanding centre stage wherever she went.

Looking up at the voluptuous blonde, he said, Hi Marj, how can I help you?"

"Where is he?" she demanded.

"Sorting out a technical problem at the Jewellery 4 U warehouse. I can call him if you like."

"No, don't bother."

She had wild hair and a streak to go with it. Perching on the corner of his desk, she said, "So what's happening today?"

Matt thought she exhibited a carelessness about her, like the way she seemed oblivious to the fact her short skirt had ridden up her thighs. Either that or she was being particularly provocative that day. Matt had experienced her 'queen of tease' act on more than one occasion. It was his turn to do the shocking. "Some girl from The Ukraine rang up asking for Alex."

He derived guilty pleasure from her reaction of masked surprise and concealed anger. He laughed, "She wants us to do a job for some bank in Fucking Kiev. Can you believe it?"

Marjory regained her composure. "How does someone in fucking Russia know about our little company?"

Matt shrugged. "She said she knows Alex. That's all I know,"

"I'll ring him and find out," she said with more than a hint of venom in her voice.

Matt said, "Make sure you give him her number," he winked.

Giving him the bird, she pressed Alex's contact on the phone.

Alex had just finished checking the computer's security system and changed some permissions

when his phone rang. It was Marjorie.

“Hi Marjie, babe. What's up.”

“Your girl friend from fucking Russia rang.”

His mind did a double take. “I don't have any Russian girlfriends.”

“She told Matt you were close at uni.”

Then he realised who she was on about. Fuck! A blast from the past.

Matt mouthed “Ukraine, not Russia”.

“Whatever, Her name is Irina or something like it.”

Alex thought she might have flipped. “Slow down Marjie. What is this all about?”

Not quite sure she looked blankly at Matt, who reached for the phone.

“Hi, Matt here.”

“Matt what the fuck is Marj on about?”

Taking a deep breath Matt outlined the message.

“Christ, I haven't seen her for years. So what's Marjie getting all heated about?”

“You know our Marjorie.” Matt added, “Anyway I told this Irina we don't do foreign jobs.”

“Oh you did, did you. Well that's not just your call.”

“I thought it was company policy.”

“We're not some big corporation. We make the rules as we go.” Packing up his tools Alex added, “I'll ring her and find out what it's all about.”

As Alex keyed in the number Matt had given him he wondered why he was doing it? He hadn't seen Irina for at least five years and Cybersec had never done overseas jobs because they were too expensive and time consuming. He hadn't given her a second thought since he and Marjie had gotten together. But now, all of a sudden, she was important to him again. He melted when he heard her voice.

“Alex, is that you?”

“Yes Irina. I was surprised to get your message after all this time. Why did you call?”

“I work for PrivatBank in Kiev. Somebody is hacking into our system and it is costing the bank much money. They are very clever and we can't stop it happening. We need help.”

Alex Meyer figured it would be something like that. “How is it costing the bank money?”

“Our ATMs are all over city. Some are dispensing large sums of cash at random intervals. The only way we stop it is by shutting down ATM systems. But it is not practical solution.”

“What do you think I can do that your people can't?”

“Investigate where we cannot.”

That evening, it was Marj's term to host dinner. They'd been in a relationship for over two years and had slipped into a pattern of cooking evening meals alternatively for each other at least twice a



week. As they sat around her table eating her delicious Chicken Marsala, she brought up the subject of Irina's call for help. "So, did you phone your Russian 'girlfriend'?"

He sighed, "I phoned Irina. Her bank is having trouble with some of its ATMs. They want me to look into it."

"You mean 'she' wants you to look into it."

"Okay, 'she' wants me to investigate."

Taking a sip of Sauvignon Blanc, she looked at him. "Why should we care if PrivatBank is sharing its largesse around. They make billions each year." she scoffed.

Alex responded, "Maybe because it's our business. It's what we do."

"Yes but we don't do it in foreign countries."

Alex said, "This is a huge opportunity for us to become internationally known."

"And, while you're swanning off to Eastern Europe, to catch up with your fucking Babushka doll who is going to be minding shop here?" Marjorie challenged.

"Come on Marj, let's step up and expand ourselves."

Marjorie pressed, "And who is going to look after our local client base while you're away?"

"I'll be working with the PrivatBank security people. You and Matt are perfectly capable of running the show here."

Marjorie gave Alex a dark look. "Do I look like I got stupid written on my forehead?"

"What do you mean?"

"Alex, I know why you're itching to go to Kiev."

He grinned, "You think it's because of Irina, right?"

"Are you telling me it's not?"

He stared at her. "Jesus Marjie, it's just a fucking job. She's offering us a big contract here, so get over it."

"As long as that's all she's offering," she mumbled, taking a bite of her chicken.

The next morning at Cybersec Matt looked at Alex. "Mate, this is a bad time for you to take on this PrivatBank contract. We're overloaded with work as it is."

Alex smiled. "You'll do alright. If you need to out source any work just hire who you need from the 'H' list."

Matt sighed, "So you're really going to fucking Kiev."

"I'll go and check it out. If it looks good I'll take on the job. Fuck mate, getting a major bank on our CV can only be good for business."

Matt grumbled, "That's another thing. We all agreed banks are far too much trouble to take on."

Alex grinned, "C'mon mate, where's your spirit of adventure?"

## Chapter 3

### One week earlier

Alex Meyer wasn't even born when Hacker groups began flourishing in the early 1980s, with the advent of the personal computer. Before then, the term 'hacker' simply referred to a computer hobbyist. Later, when computers still had inferior security systems, Alex joined 'Annaki' a hacker group, which, out to make a name for itself, boasted its conquests on line in various chat rooms. Alex spent a lot of time in Hackers Lounge, where he shared access to information and resources, while learning hacking skills from other members. He saw himself as a kind of romantic back room activist. But the law saw him and his type as being anything from a nuisance to being dangerous cyber criminals threatening national security. (They weren't automatically labelled 'terrorist' back then.) Somehow he managed to escape the crackdown on Cyber criminals and, like many other seasoned hackers, found himself on the other side of the fence, where he was now paid big bucks to prevent companies and corporations from being hacked. Now, Ukraine's biggest bank needed his expertise. Which was why he was currently waiting at Borsipol Airport.

Alex woke to a prodding sensation on the skin of his arm. It turned out to be a security guard who's job was, it seemed, to deter people from sleeping on the bench seats in the airport. His plane had landed at 6 am. He'd followed the herd of fellow passengers through customs and grabbed his luggage off the carousel. He then looked around for a raised card with his name on it. But there was no sign of Irina. Alex yawned as exhaustion hit him. He'd had little sleep on the flight to Kiev so even the hard benches in Terminal F at Borsipol Airport looked inviting. He dragged himself up and stared at the guard. "Jesus, can't a guy get some sleep around here?"

The guard stared back, uncomprehending.

Alex grabbed his luggage and walked outside the terminal. Trying Irina's number the intermittent mobile network allowed him to make contact. "Hi Irina, I'm at Borsipal."

"Oh Alex! I'm sorry. I will be there in one hour," He noted his phone was low on charge but, luckily, nearby was an electrical socket for charging mobile phones. He took out his International adapter and connected his phone. This meant hanging around for an hour so Alex went to a small cafe about 100m away. He grabbed a coffee and toasted sandwich to go, hoping he'd get back to his phone before some light-fingered passer by made off with it. He was also aware that his phone could be hacked as it recharged. He countered this happening by using a voice mail password.

Irina arrived 90 minutes later, in an Audi A3. She phoned him from the taxi rank, urging him to hurry, as she was illegally parked. After tossing his baggage into the rear of the hatchback he kept, what he jokingly called, his Hack Pack, in the front with him. It contained some precision tools, he didn't want tossed around. As Irina drove towards the city, Alex was amazed at the areas of pure primeval forest, which was occasionally punctuated by huge billboards covered in Cyrillic. Then they reached the outskirts of Kiev and the ubiquitous Gray concrete tower blocks so reticent of ex-Soviet cities.

As she drove into the city the traffic became heavier as multitudes of commuters came into the metropolis to work. Irina said, "First I take you to your hotel, then we go to bank."

"Sure, but I want a coffee first."

As they pulled up out front of the massive Premier Palace Hotel, where Alex had a suite booked. A porter was on the spot, waiting to take care of his luggage. Irina waited in her car, while Alex signed in and collected his electronic pass key from the desk. Having got his belongings safely stashed in his suite, Alex rejoined Irina. "Now for that coffee."

They parked in Pushkinska St and found a table in Cafe Blues. The outdoor life-size sculpture of a

sax player made the place hard to miss. Cafe Blues occupied the ground floor, with the main restaurant on the first floor. As they drank coffee, Alex said, "It's good to see you again."

"You too, Alex," she smiled.

"I was surprised when you said you were leaving America."

"She didn't feel comfortable delving into the past. "This is land of my birth. My family is here."

Sensing her reluctance, he changed the subject. "You're head of your bank's I T, aren't you?"

"Yes," she answered hesitantly, wondering where this was going?

"So why can't your people catch these hackers?"

"Because they are very clever. Somehow, they are able to get into our ATM codes and change programming. We are perplexed. So I thought of you."

"We've never dealt with clients in foreign companies, let alone banks."

"PrivatBank is very respectable and has integrity. You will be treated well."

Alex scoffed, "You work for them Irina. Of course you would say that. But I have an inherent distrust of all banks and I'm taking a big risk here."

She retorted "So you think I try to trick you, somehow."

"No Irina. It's not that. I'm here so I will take a look at your problem. But I'm not promising anything."

"That is understood. There is basic fee and large bonus based on results."

Alex drained his mug. "Right, let's go to your bank then."

The Regional office of PrivatBank was a surprise for Alex. Located at 27 Yaroslaviv Val Street, it being the bank's main city branch he expected something more opulent than the three storey building splashed with green signage. Having parked in her personal parking spot, they walked to the main entrance, where she swiped her security pass. Then they were inside the bank. It was still too early for all but one or two diligent employees and the office cleaners. Alex found out it was only 7.30 am Ukraine time and adjusted his watch accordingly. Irina got them watery coffee from the dispenser, then took him to the security centre with it's bank of screens monitoring customer activity, or lack of, in it's many branches. He turned to the strikingly beautiful brunette. Properly seeing her for the first time in 12 years Alex smiled, "So show me what's going on."

She sat at a computer and brought up some data. Turning towards him, she smiled sweetly. He still had that boyish charm that attracted her to him in the first place. But this was business and her job was on the line. She pointed to some figures. "These numbers are taken from our ATMs." Indicating some highlighted machine locations, she added, "These ones have been behaving erratically lately."

"In what way?"

"The have been paying out money randomly for passers by to pick up."

Alex, who had never heard of such a thing, stared at her, eyebrows arched. "How much is that costing the bank?" he asked.

Pointing to the screen, she said, "These figures show the amounts of money unaccounted for. So far it adds up to around 3 million hryvnia."

Alex whistled through his teeth. "Ouch, that must be hurting the bank!"

"Yes, and it continues because, somehow, somebody is hacking into our system. We keep coming to dead ends. That's why I called you."

Alex looked at her. "I need a report of all the steps you have taken."

She said, "Yes but first you must meet with Paul Vladiskaski, our managing director."

"Where is he?"

"Not here yet, Alex. He won't arrive before ten."

"Then why are we here this early?"

"She smiled, "I wanted you to myself first, before you are swallowed up by the system."

He grinned, "So what are we to do with this stolen time?"

"Catch up over breakfast. Are you hungry?"

"I could eat a small pony," he grinned.

Her face went blank. "I don't think they serve horse meat."

He laughed, "Where?"

"Follow me, she said, leading him back out into the bank car park.

Sitting in the Spotykach, Alex tried the brynza, which comprised local salty sheep cheese, wild white mushrooms and bits of scrunchy pork fat. Irina laughed at the look on her friend's face, as he sampled the traditional fare.

The sour look on his face gave way to one of pleasant surprise. "It's not at all bad," he conceded.

"So what do you think of this restaurant?"

He grinned, "Sounds a bit like getting the measles."

She looked blankly at him, then said, "Paul Vladiskaski has to give nod on your assignment here. He will listen to me but with the bank loosing millions you will have to sell yourself to him."

He stared at her. "I thought you would already have that covered."

"We need your expertise. That's why I had to get you over here. I'm sure he will see that. But just in case..."

"Seriously Irina, I'm not at all happy with this. As told you I generally make it a rule not to do security troubleshooting for banks. I'm prepared to make one exception for you, but I'm not going to beg for the job."

"It's not like that, Alex. The way business is done is different over here. I make decisions for my department but there is still a strong patriarchal tradition here. If you don't want to see him I will deal with it myself."

It wasn't just banks but any big institution that Cybersec avoided. At first Alex saw them to be the way to go, to get paid the big bucks. He soon changed his mind though. They tended to have their cyber security networks who only called in trouble-shooters as a very last resort. Even then with resentment. On top of that there seemed to an unwritten rule that the bigger the company the slower they were at paying their bills. Yet here he was contemplating working for the biggest bank in the Ukraine. He was beginning to wish he had stuck to the golden rule he and Matt readily agreed upon

– never to work for foreign companies outside the states. Maybe rules weren't made to be broken.

Paul Vladiskaski had come up through the ranks. He started off as a bank teller in Poltava, where he was born. He had fond memories of fishing with his father in the Vorskia river. He also had bad memories of his father's black moods which stemmed from torture he had suffered at the hands of the Wehrmacht, who invaded Poltava in 1941. Young Paul Left his home city and took up work with PrivatBank in Kiev, where he was soon promoted to assistant manager. Looking at the memo that had been sent exclusively to him, Paul saw the first black mark against his name. The missing funds had been hacked during his watch and he had to accept responsibility for the short fall. Head office had been on his back about downsizing the I T department. He had fought against it but now they had failed in sniffing out the cyber terrorist their worth was in question. Worse still, like Alex, he hated working with foreigners. But unlike Alex he especially hated working with Americans for whom he harboured a distinct distrust. Now he had to hire one and he wasn't well pleased.

Paul Vladiskaski had the typical hard slavish features. Alex put him in his mid fifties and noted he was carrying extra flab.

Irina introduced Alex. “This is Mr Meyer from Cybersec.” Paul looked at the unshaven Yank with unmasked distaste.

Alex sensed his distrust.

Paul, using stilted English, said, “Mr Meyer, you will be dealing with very sensitive information that is private and confidential. So how do I know you can be trusted?”

Alex stared at the manager. “Do you want my to help, or not?”

Irina tried smoothing things over but made it worse. “It's not personal, Alex. He distrusts anything American.” “Oh, so his insult is against all Americans.”

He moved closer to Paul Vladiskaski. “If you don't want my help that's fine. I'll just bill you for my time and be out of here.”

Irina Kosyrev stood aghast.

The Managing Director expressed a mixture of apoplexy and surprise.

She turned to Alex. “Can I see you for a moment, in private.” Outside the office she turned to him. “You just insulted the Managing Director.”

“He just insulted every decent living American.”

She tutted. “Go back in and show him your credentials. Show him that he can't do without you.”

“Why should I? He can go and get fucked.”

Putting her hands together, as in prayer, she pled, “Please Alex, for me.”

He sighed, “All right, I give it one more go but if he gives me any shit...”

“He won't. He's not stupid. He knows he needs you.”

The bank manager had calmed when Alex and Irina re-entered his office. He turned to the American. “So can you fix problem?”

“First I will need a thorough report on what has been tried so far. Then I may be able to answer your question.” Alex paused, then handed Paul Vladiskaski a Manilla folder. “This is a record of Cybersec's achievements so far. You will also find our invoice for services rendered.”

Paul scanned the document, his glasses sliding down his nose. Pushing them up to his bridge, he looked at the invoice. "Can you guarantee success, Mr Meyer?"

Alex looked at the man as though he were crazy. "No, of course I can't. I don't even know what we are up against, Mr Vladiskaski. On the face of it whoever is behind these cyber attacks isn't greedy and isn't doing it for personal gain. In my experience this makes them the most difficult kind of hacker to deal with."

The manager nodded. "Mr Meyer, give me a progress report in one week. We will take it from there."

Alex nodded. "That seems fair enough."

Paul Vladiskaski reached for a form and handed it to Alex. "Sign this please."

The Cybersec man picked it up and scrutinised it. It was a standard confidentiality document. He had to promise to keep all business between him and the bank completely private. He signed it and handed it back to the manager. "There you are. If there's nothing else, Mr Vladiskaski, I'll get started."

Irina took Alex to the I T centre. They went down some steps into the basement. Alex grinned. It amused him that companies often kept their I T people away from the rest of the workers, as though they were some alien species. They also packed them in the least commercially viable space. The room had the usual stuff: a bank of computers, servers, printers and scanners. There were four people at their work stations. Irina introduced them. Indicating them one by one, she explained, "This is Borys. He specialises in programming." Alex acknowledged the bull of man with gentle eyes.

Then, pointing at the only other female in the room, Irina said, "This is Hanna. She's our complex numbers genius."

The dark haired woman wearing horn rimmed glasses, blushed at such an accolade.

"Next we have Denys. He's the one to ask if you want to know anything about the bank."

Alex nodded.

"And finally we have Ivan. He specialises in computer graphics." She looked at her people. "Alex is here to help us find our hacker."

Seeing the defensive, worried looks on their collective faces, Alex assured, "I know what you are thinking. But I'm not here to take your jobs from you. I'm here to help you. So we work together as a team – right?"

Irina translated and they nodded.

Well that's a good start, Alex thought. "So bring me up to speed."

Irina handed him a folder, which he took. "Read that first, then ask any questions."

He felt claustrophobic in the small windowless basement. "I'll take it away with me and catch up later." She said, "I'll come with you then I'll be on hand to answer any questions."

He wondered if there was anything else attached to her suggestion. He grinned, "Great Idea."

Borys didn't think so. He had the hots for her but had never voiced his feelings.

They sat on a bench in Paulov Gardens. Irina remained patient as Alex read the report. He noted that the bank used a Windows 32 bit system. He looked up at Irina. "They probably used a default master key."

She gave him a blank look. "How does that work?"

"They use a CD to infect the machine, probably with malware known as 'Backdoor MSIL Tyupkin. Later they return to the machine and use the programme to get the machine to dispense money with no need for verification."

"But they don't go back to collect the money. Strangers find it."

Alex nodded. "That makes it more difficult to catch them at it."

Irina said, "So what's in it for them?"

"Search me." He read some more then said, "I don't suppose any of the lucky people who found themselves with an unexpected windfall were caught on camera."

She brightened. "Oh yes, we do have some footage."

"Then I want to see it."

"Sure, but we haven't been able to get anything from it."

"Then I want somebody to show me each of the checkpoints."

"Sure. I get it organised." Then she said, "If you're right about default master key how do we deal with problem?"

"It won't be easy. Tyupkin accepts commands only in the dead of night on random days of the week. This keeps the exploit well-hidden at the time."

"Have you dealt with it before, Alex?"

"Not personally."

"How can we stop them then?"

"Let me see what footage you have on these ten machines. We may be able to catch them that way."

She frowned, "Our people have spent hours going over them and come up with nothing."

"Scammers have to be on the premises to install the malware. Now, I know it's difficult to differentiate between a scammer and a regular customer, especially from afar and it may well be that they are blocking the screen with their bodies. But there may just be a clue to help us."

Alex was on his sixth mug of coffee for the day to help him keep concentrating on the surveillance camera footage. Nothing was jumping out at him. Occasionally he could see passers by take money from the tray without showing any ID. He couldn't see any patterns forming but didn't expect their would be. He knew that when a malefactor ran the programme they needed a specially generated PIN based on an algorithm unique to the malware. But there wasn't any indication that the customers taking money from the trays keyed in anything. That was puzzling to him. He then focused on the lucky passers by to see if the same person or persons had collected from more than one ATM. Each customer was dressed differently. Both men and women had pocketed the free cash. None had come forward and reported their find. But that was no surprise.

Just then Irina approached him. "Have you found anything useful, Alex,"

He threw his arms up. "Nothing that I can see. We're missing footage from 6 of the cameras."

"Yes. Sorry about that. Maintenance isn't always up to date." She added, "Ivan is ready to show you the rogue ATMs."

He stood up. "Good. I need a break from this. Besides, I want to test something out."

“Oh! What's that?”

He winked, “I've got my own Tyupkin code pin.”

Seeing the surprised look on her face, Alex grinned, “Don't worry, I won't keep the money.”

## Chapter 4

### One week earlier

Ivan Miloski considered himself an open minded sort of person. His winning smile concealed his growing concern about a Russian invasion. During small talk, as they waited with a hoard of commuters at the station, Alex asked, “How did you get involved in the computer business?”

The genial Ivan said, “I was raised by foster parents who want me to work in the sausage business. I wanted to follow a career in art.”

“So what did you do?”

“As soon as I could I left home. I come to Kiev to get work and eventually got into an industrial art college. It wasn't the best but it got me my diploma in computer graphics.”

Just then their rail car arrived. Alex Meyer didn't enjoy being in large crowds, so being sardined between Ivan Miloski and other sweaty bodies in the overcrowded rail car, made him feel very uncomfortable.

Ivan, who spoke good English, said, “So what do you think about our metro.”

“Don't you have a car.”

“Yes, but driving around the city not as fast or as pleasant as this.”

“Not as pleasant! Just how awful can it be?”

Ivan laughed. “You don't want to find out. Besides this is the fastest way to get around.”

As they stopped at every station, Alex found that statement hard to believe.

They eventually disembarked at Petrivka, the location of the first hacked ATM. Alex soon appreciated the huge number of commuters that used the underground rail system, as he was swept along in a surging thong, each person pushing to get to the turnstiles first.

Once they were in the busy street Ivan said, “Pretty quick huh? And only 4 hryvnia.” Alex didn't comment.

Ivan felt some tension between him and the American. His way of dealing with it was to try and impress him with his encyclopaedic knowledge of his homeland. He asked Alex, “Did you know that the deepest Metro in Europe is in Kiev. It is the Arsenalna Metro station?”

“I'll try remembering it for my next pub trivia night.”

For the next five hours the pair stood around, observing the tainted ATMs. Travelling to the ten machines took some time as it involved more trips on the metro. All in all Alex only had about 15 minutes at each ATM. Only a few people used them during that time.

Ivan stamped his feet to keep out the evening chill. “This is a waste of time, Alex. Lets pack it in.”

Alex, in his own world, said, “I need to get back to the office.”

“What for?”



Rubbing his hands together, Alex looked at the irritated Ukrainian. "I want to check something out on the security camera footage."

"What's so important it can't wait until tomorrow."

Alex turned to the young man. "We might be looking at this all wrong."

"What do you mean?"

"I have to check that footage again. Just get me back to the office and I'll take it from there."

"If you're onto something, I'm in. We've been looking at that stuff many times and it's told us nothing."

"Look, I'm not guaranteeing anything. I may be completely off track but you're welcome to come and help."

Ivan grinned, "Okay, let's go."

Alex Meyer yawned. It had been a long day and the effect of the flight was definitely getting to him. But he couldn't sleep while this thing was nagging at his mind. The excitement of actually finding a pattern in the seemingly random customer use of the ATMs made his heart race. It couldn't wait till morning.

As they scrutinised the footage taken of customers at the ATMs, Alex looked over at the young Ukrainian. "Can you spot it?"

"Spot what?"

"A pattern."

Ivan looked at him blankly.

Alex explained, "It occurred to me while we were watching the bank customers today. None of them worked the machines with their hands in their pockets."

Ivan shrugged, "What's that got to do with anything?"

"Maybe nothing. But look at this guy," he said, freezing the footage. "He's got his hand in his jacket pocket."

"So," Ivan said, unimpressed.

"Look! He's not using a card but he's getting a wad of cash from the machine."

"So he was one of the lucky ones. We already know that."

Alex, having isolated and saved, a number of single images from the footage, opened his photo editing programme and brought them up on his monitor screen. He turned to the tired and irritable Ivan. "Each of these images shows somebody getting a windfall from one of the ATMs. And each one shows the recipient of that windfall with his hand in his pocket. Do you think that's just a coincidence, Ivan?"

"It is a bit odd, I suppose."

"Odd!. No it's perfectly normal for anyone using a remote pin generator in their pocket."

Ivan's mouth dropped. "If you're right about this then it wasn't random after all. In which case it's theft."

"It's theft anyway," Alex corrected. "The point is that we could be looking at a very well organised

team of hackers.” He paused to take out his phone.”

“Who are you ringing?”

“Irina of course,”

“This time of night. She won't be very happy.”

“We need to get the team together right now. Phone the others.”

Ivan hesitated. “But are you sure about this?”

“I am now. It's the only thing that makes any sense.”

By 11.30pm The grumbling PrivatBank cyber security team was assembled. Alex took them through what he had discovered.

Irina tousled and sleep deprived said, “Are you saying that it was all manipulated and made to look as though it was just random?”

“It certainly seems that way. Look, these people went to a lot of effort to attack those ATMs so I didn't buy the idea that they weren't interested in the money.”

“Is it possible to generate pin from remote control?” Denys asked, using reasonable English.

Alex said, “I don't know. I've never heard of such a thing but I bet that's what they are hiding in their pockets.”

“So where does that lead us?” Hanna asked.

Alex faced the group. “We now know this scam is well organised and brilliant. We also know the machines aren't the problem. So now we have to focus on who could be doing this. So I want you all to get searching. Hackers love to boast about their exploits. Hit the hacker chat rooms and see what you can find out.”

While Ivan translated to the rest of the team, Irina sidled up to the American. “That was brilliant Alex. I don't know how we all missed it.”

He grinned. You guys thought it was random so you weren't looking for patterns. Me, I always search for patterns. Now all we have to do is find them.”

“Yes, that's not going to be easy.”

“Maybe it's time to get the police involved.”

Irina shook her head. “No, Alex, the bank would never have it.”

“But this gang have robbed your bank. Of course the police should be involved.”

She took Alex aside. “Banking is all about customer confidence. If the word got out...”

“...Yes, I know all that, Irina.” Then he brightened, “Hey, I've got an idea.”

“What?”

“They don't know that we know how they did it.”

“So,” she shrugged.

He grinned widely. “I think I know how to stir things up.” Logging into hackzone Alex checked out the latest topics. There wasn't anything relevant so Alex had to start his own conversation, which meant he had to expose himself early on. Still it couldn't be helped. Taking a slug of energy drink,

he steeled himself. He opened his account in 'Hackchat' a sophisticated Website with language translation ability. As hackers usually speak in shorthand codes and street slang it wasn't perfect but it was the best on offer. Using his handle, 'Softhat' his avatar, appeared near the typing box. Choosing the English translation option, he typed: "Hi Guys, thought u might want 2 know sumthin." He waited for a response.

It took ten minutes, then someone wrote:

Scuzman: "OK man, watz happenin."

Softhat: "Tyupkin code pin activated by remote. Ever heard of such a thing?"

Scuzman: "Cool, if it was possible."

Cyberbeck: "What would ya use it for?"

Softhat: "I hear some dudes are using it for getting funds from ATMs."

Scuzman: "Fuckin' cool, if it'd work."

K-os: "How did ya hear that?"

Softhat: "Usual way. Some dude boasting."

K-os: "Who was the dude?"

Now Alex was interested. K-os wasn't playing by the rules. You didn't use the chat room to get personal information.

Scuzman: "Com'n dude. Ya don't ask things like that."

Thank you Scuzman, Alex sighed. Now he had to find out who K-os was but not while in hackzone. He logged out and got the attention of the tired group. He yawned, "I got a guy called K-os nosing around. He could be a lead so lets concentrate on him." He then said, "Okay guys. Thanks for getting involved. Now let's all get some sleep."

After a brief rest, 3 hours sleep in the office, Alex was back on track. Fuelled by black coffee, he woke up Irina, who was curled up on a couch, covered by her mink coat. "Good morning Irina. It's time to get to work."

Forcing open an eye she stared at him. Then, realising who he was, said "Fuck off Alex, I need more sleep."

"You and I both but what do you know about the PT?"

She dragged herself into a sitting position. "Limited Knowledge Penetration Test. It could compromise normal business operations. Paul Vladiskaski would have to sign off on it."

"Well it's necessary."

"Can't we just keep it in this department?" She stretched, "Get me a coffee." As she stood up she staggered against him. He hadn't felt her that close in years.

It felt good and he gave her a hug. "It's great to see you again."

"You too. But right now I need a wake up hit."

As they sat drinking the thick coffee, Alex said, "If we gather sufficient info we can ensure we don't affect normal business ops."

"Is that possible?"

“Yes, if we begin preliminary research by reviewing publicly available info relating to targeted ATMs. Like why did they choose those 10?”

She looked at him sideways. “You try to avoid telling Paul Vladiskaski.”

He sighed, “I’ll take the heat if he finds out. But we have to get moving on this.”

“Do we tell Ivan and others?”

“The least who know, the better. Let’s just keep it between us at this stage.”

Buoyed with enthusiasm Alex began the PT search. He looked for any info pertaining to ATM operations that included news releases, newspaper articles, company reports, SEC filings and the corporate Website. From experience he knew that hackers commonly used these resources to gather potentially vital info as intelligence for their illegal operations. Such information might relate to the placement of the bank’s ATMs, hardware and software used, surveillance etc. Being a hacker he could think like one and knowing what made them tick was an important part of the job.

Irina, now more alert, checked on traffic to the corporate Website over the previous 6 months, specifically where inquiries pertaining to ATMs were concerned. She discovered that an internal user from PrivatBank called Scoop had posted many questions on the bank’s forum page about ATM technology. She alerted Alex to this.

He said, “It might be nothing but see where it takes you.”

She looked at him. “Alex, it make sense that it would be inside job.”

“I would have thought you guys had already covered that angle.”

She shook her head. “No. We didn’t think it was that organised.”

Alex’s eyes raised. “Okay, concentrate on finding out who this Scoop is.”

By 9 am Irina had discovered there had been multiple instances of unexplained periods of full utilisation of the outbound Internet links during odd hours. She pointed this out to Alex.

He delved into his tool kit and handed her a disc. “This is nMap. Use it to footprint the external network.”

“I haven’t heard of this. What will it do?”

“We can find out which servers are being used.”

She installed the app and it went to work. Soon it focused attention on an FTP server curiously installed outside the firewall. A port scan against the box returned extremely troubling results. Showing Alex, she said, “Look, apart from port 21 there’s at least another half dozen open ports. It’s leaking like a sieve.”

He noted that port 139 was running Netbios, allowing extensive information leaks and, even more troubling port 3437, which ran a service that prompted for a password, was wide open. Alex ran NetCat and found that if no valid password was given in three seconds the connection was terminated. Port 14120 was running the second FTP service outside the firewall. He turned to Irina. “Our insider certainly knows his stuff.”

The other team members were still searching the hacker chat rooms, Alex took Irina aside. “This shit takes specialised knowledge. I think it has to be one of your people.”

She stared at him. “Are you suggesting one of my team is in league with the hackers?”

“What I’m saying is that we have a serious security breach here.”

“My God! I never considered...”

“... That's what he's banking on.”

“What should I do?”

“Keep them looking for this K-os. Make them think they're doing something useful. Meanwhile, you and I get something to eat.”

“Okay, but what are we going to do?”

“Bring your laptop. Get the personnel files on your team.”

She hesitated, then said, “I hope you're not right.”

“This is no time for misplaced loyalty, Irina. We have a job to do. If you can't be objective then...”

She glared at him. “...I am being objective.”

He smiled, “Good. Now I'm starving.”

## Chapter 5

### One week earlier

The Spotykach was Wi-Fi friendly so the pair went there for breakfast. It was full of white collar workers, mostly office types. Alex went for Bell pepper egg in a hole, while Irina preferred Deruny. While they waited, she set up her iPad. “I don't like to do this.”

He covered her hand with his. “It's necessary to eliminate them from our enquiries.”

“It might not be someone from my department.”

“That's true but the obvious thing to do is start with your people.”

“I suppose so.” She scanned through the names. “Borys has been with bank for 5 years. He start in customer service, then got diploma in IT two years ago.”

“Does it list hobbies, interests?”

“Just that he like jogging and fishing.”

“Who's next?”

“Hanna. I recruit her 3 years ago from security firm. She like dancing, swimming and collecting antiques.”

“Hm, collecting antiques.”

“A lot of people collect antiques. It doesn't make them criminals,”

“No need to get defensive, Irina. I'm just making mental notes. Who's next?”

“Denys. He's been with the bank for 25 years. He got diploma in financial planning and joined as a sales representative to sell bank's additional products and services. He join the Finance management team 10 years ago.” “

So, how did he end up in IT security?”

She shrugged, “I don't know. I didn't recruit him.”

The food arrived and they ordered coffee.

Alex said, "So that just leaves Ivan."

She looked up from her food. "Ivan is personal friend. I trust him completely."

He looked in her eyes. "Irina, you know we have to do this."

She sighed, "I suppose so. He join the bank seven years ago. He is computer genius, you know."

"Oh! In what way,"

"He was already writing computer games in high school." She stopped and looked at him. "You're not thinking..."

"...You obviously are."

"But he would never..."

"...Look, I'm not saying it is him but he is a very good candidate."

"You said yourself it could be someone else in the firm."

"Yes, I know. I realise you are hoping that's the case."

"Of course."

"That would make it a hell-a-va lot more difficult to track them down. We would have to look at everyone's records, including Paul Vladiskaski's."

Irina finished her potato cakes. "So where do we go from here?"

"Someone has been coming back at night to hack into the banks ATM data files. Security should keep a log of comings and goings. We'll start there."

Back at the office Irina introduced Alex to Strovsky, the senior security guard.

"What do you want?" The Russian asked, brusquely.

"Access to your records concerning people working after hours."

"They are all filed. Can you be more specific?"

Alex looked at Irina.

She said, "Records going back six months."

Antresol shone out on Shevchenka Boulevard buzzing with night life as street credible sophisticates lounged around, smoking and drinking. Viktor leafed through a magazine as leisurely spun DJ music played in the background. Seeing another Hax man approaching, he beckoned him to sit down. Okay, I'm here. So what couldn't wait?"

"The bank has hired an American to sort out their ATM problem. His name is Alex Meyer from Cybersec, an IT security company he owns."

"Don't worry. As long as they think the give-aways are random they'll never latch onto us."

"That's just it, Viktor. He knows about the remote controls."

"Shit man! How did he find out?"

"Jesus man, it doesn't matter about how he found out." Viktor pondered the problem. He looked at the other Hax man. "Shut him down."

“How am I supposed to do that?”

“Get into his shit and make him a non person.”

“I'm not sure I'm up to that.”

“It's simple man.”

“Simple. Yeah, I've heard that before.”

“Seriously man. You just use the microphone in your mobile to record the hums and whirs made by the CPU. You can decrypt secure information that way.”

“That simple, huh?”

“Yeah. It works on noise, man. Use U snoop or one of the other sound amplifiers. It identifies certain parts of his info and extracts his e Mail contents. Then you've got him.”

Irina wore a smug look. None of her people had shown up on the logs. She turned to Alex. “I knew none of my crew was involved.”

Packing his tool kit for the day, he said, “Is there anyway someone could get in without being logged?”

“Of course not. Only somebody with a encrypted key card could get in and they would have to pass the desk.”

“There's no other way in.”

“No! The Bank's locked tight.”

Alex nodded. “I guess we'll have to go through the log. But I'm beat and it'll have to wait until tomorrow.”

“Do you want a ride?”

“That'd be good, Irina. But I'm not good company at the moment.”

“It's sleep I need, not good company.”

It was going to be a daunting proposition to check all through the logs and Alex prayed it wouldn't come to that. He still wasn't convinced that all members of Irina's team were clean, especially Ivan, his chief suspect. He needed to put something to the test. He managed three hours sleep before he was rudely woken by his phone alarm. It showed him it was nearly midnight. He finished his coffee, donned his hooded parka and gloves and went out into the cold night.

Twenty minutes later saw him outside the head Kiev regional office of PrivatBank. Through the glass door he could see one guard at the desk. He walked along the length of the front of the building, which housed a number of businesses. Alex went around the side and found a gate that led to the rear of the premises. The gate was padlocked but climbable. It rattled as he clambered over, eliciting loud barking from a guard dog somewhere along the row. Alex's heart was thumping. He thought about turning back. He used the flash light in his phone and waited for the dog to quieten down. The back of PrivatBank was 4 businesses along. He made his way surreptitiously along the path until he came to a door displaying the Green and White bank logo. It was locked of course and he didn't have a key. So who would have a key? He wondered. All the ground floor windows were secure and most likely alarmed. Looking up with his flash light he spotted a window on the second floor that looked partially open. But how to get up there. He hunted around for evidence of a fire escape but this wasn't New York. There was a drain pipe but it was nowhere near the open window.

He was no Commando. He broke into computers, not buildings. He needed a ladder. Maybe one of the other businesses had one hanging around. A couple of shops along there was a shed with wooden pallets piled against it. He thought about piling them up to get to the window but soon gave up on that idea, Then his light shone on something metallic, It was a ladder lying along the ground.

With the aluminium ladder placed securely against the wall Alex began his climb. The noise disturbed the dog, which began barking again. He had to get inside quickly before some guard came to investigate. Although he was on legitimate business the guards wouldn't see it that way. He silently prayed they wouldn't find the ladder. It was best not to think about it. As he reached the window he discovered it was stuck half open, making it difficult for him to squeeze through. The only way was for him to go in head first. Using his flash light he ascertained it was a toilet window in the hand washing section. Pocketing his phone, Alex edged through the window, his fingers searching for a handhold. It was tricky in the dark but he managed to land inside with a few slight bruises and a bit of a thump, unleashing a new round of barking.

Irina had given him a layout plan of the building so he could find his way around. He checked it and located the toilets, which turned out to be the womens' restroom. It made perfect sense if there were only male guards. Entering the the woman's private domain was instinctively taboo so they were hardly likely to check it. Alex felt he was definitely on the right track. Now he had to get to the IT security office, undetected. There was an elevator but for stealth he decided on the stairs, which acted as an emergency measure. Carefully opening the fire door he trod softly as he descended the steps that took him to the basement. Once there he unlocked the office door with his key card. The room was in total darkness other than the blinking LEDs of dormant machines. His phone light provided enough illumination for him to navigate the office. One desk top was on standby and was still warm. Inserting his flash drive in a USB port he opened up his Sher-unlock app on the computer. A user was currently connected. This was better than he thought. 21 MB had been downloaded since the last time the server had been restarted, earlier that day. His anonymous logins were unsuccessful and his app's attempts to guess the password also failed to gain him entry. Searches based on the hacker tags in the banner returned only links to listings of various hacked pubstors. Feeling frustrated and deflated he tried an IP address search but it failed to reveal its public listing in any warez of pubstor directories. He could only assume the site was being traded via Internet Relay Chat. Interestingly, in the next hour it took him to document his observations, 186 MB of files had been downloaded from the rogue FTP site. This was much bigger than mere ATM fraud.

He heard a sound and spun round in his chair to the direction of the noise. A dark shape loomed in front of him. As Alex rose to meet the intruder, he felt a sharp pain against the side of his head, then nothing but blackness.

## Chapter 6

Karen Hughes said what a lot of people merely thought. She had the evidence and could no longer keep quiet about what she personally knew to be true. It gnawed at her mind during the day and gave her sleepless nights. The burden had become too great for her to shoulder alone and she needed to pass the disturbing information on before it was too late. But it had to be someone she could trust implicitly. Somebody who was as foolish and fearless as her. Karen didn't see herself as being courageous but felt her life was under threat and she needed to get her information to the right source. Bradley Whitacker was well known for his exposes' on corporate underhandedness. As a freelance journalist he had published many shocking stories about corruption in big business. He was the person she chose.

A former senior executive and, as such, an insider at the World Bank, she was ready to divulge all.



The agreed to rendezvous point, the Banneker memorial in Benjamin Banneker Park afforded a wonderful view of the Potomac River. Karen looked nervously around her as she waited. It was becoming chilly and she was glad she was wearing a warm coat. At 60 years old she felt the cold much more these days. She kept checking out different people, wondering if they were spying on her. Karen stood looking out at the gently flowing river when Bradley Whitacker turned up. He had longish greying hair and a two day stubble. She appraised him taking in his casual look. His dark green corduroy jacket with elbow patches clashed with his bright red woollen muffler. "Hi, I'm Karen."

He looked at the people sitting around or feeding the ducks. "Let's go somewhere quieter."

They talked as they walked along the nature trail that formed a circular park. She explained that the global financial system was dominated by a small group of corrupt, power-hungry figures centred around the privately owned US Federal Reserve Bank.

"That's not exactly news Karen. It's all over the Internet."

"Look, this is not just some conspiracy theory. The network has seized control of the media to cover up its crimes. I tried blowing the whistle on multiple problems at the World Bank and was fired for my efforts."

"Give me something solid and I'll investigate it," Bradley said.

"I can give you a network of fellow whistle-blowers to corroborate this."

He stopped and looked her in the eye. "Why are you putting yourself at risk?"

"Because this corruption in high places has to end, Bradley and I need someone of your calibre to expose it."

He nodded. "So what do you have for me?"

She handed him a memory stick. "It's all here, including an explosive 2011 Swiss study published in the PLUS ONE journal on the "network of global corporate control."

"What is it about?"

"A small group of entities — mostly financial institutions and especially central banks — who exert a massive amount of influence over the international economy from behind the scenes." She looked him in the eye, "Bradley, what is really going on is that the world's resources are being dominated by this group. These 'corrupt power grabbers' have managed to dominate the media as well. Nobody is allowed to stand in their way."

"What are your credentials, Karen?"

"As an attorney I spent two decades working in the World Bank's legal department, so I had plenty of opportunity to observe the machinations of the network up close. Once I realised we were dealing with something known as 'state capture'..."

"...What's state capture?"

"It's when the institutions of government are co-opted by the group that's corrupt. As a result, the pillars of the US government — or at least some of them — are dysfunctional because of state capture; this is a big story. This is way bigger than even Watergate."

He could see it was. He nodded, "What do you want from this, Karen, apart from a fee of course."

"Peace of mind, Bradley. Sweet peace of mind."

Little is actually known about the workings of the World Bank. James Scrivens, like everyone else employed by the global corporation, only knew what was necessary for him to carry out his role as MD. Officially the WB was described as being the international financial provider of loans to developing countries for capital programmes. Although, as MD, James had a hand in both of its institutions: the IBRD (International Bank for Reconstruction and Development) and the IDA (International Development Association) he managed the former. He fervently believed he was doing a worthwhile job, a conviction strengthened each time he read the short, succinct framed mission statement behind his desk. Which read:

'The World Bank's official goal is the reduction of poverty'.

Many people read this well promoted statement. Very few, if any, asked what its 'unofficial goal' might be. According to its 'Articles of Agreement' set up by Bretton Woods, all decisions had to be guided by the bank's commitment to promoting foreign investment and international trade, as well as that of capital investment. Every loan had to follow strict well laid out rules. James Scrivens, also the Vice President on the bank's board of directors, firmly believed in the bank's official goal, which he saw to be a noble cause. He polished his glasses with a handkerchief and sifted through his in-tray for anything that required an urgent response. One document titled "Attention Managing Director World Bank, caught his eye. He had been expecting some response from the big four but was also dreading it. As soon as Shamseddin Hosseini had publicly thanked the World Bank for deciding to provide Iran with the loan he knew the proverbial shit would hit the fan – him being the fan. Both the British and American governments wanted to know why the WB had gone against their directive to hold back on any loans to Iran until they had agreed to stop making WMDs. They stated, in no uncertain terms, that the WB decision had undermined their efforts for peace in the region. He had two choices: to accept responsibility or admit their security system had been hacked.

His buzzing intercom brought him to attention. Marjorie, his PA advised him he had a strategy meeting in board room two. He looked around his desk 'New Loan Plan' file. He needed it with him despite the fact that the 60 pages of near-incomprehensible economic-speak, made little sense, even to him. Some economist had dreamt up yet another theory to streamline money lending. He sighed as he grabbed the document and headed off for the meeting.

Some 25 bank executives were seated around a large table when James walked in. Small groups were talking among themselves and a heated argument was brewing between Xian Zhecha and Bertrand Baddie. James Scrivens called the meeting to order. He then held up the 'New Loan Plan' document. "You've all received a copy of this and had time to study its content. So what are your thoughts about this new way to extend credit?"

Xian Zhecha stood up. "The plan is radical. It proposes a new way to set up loans to developing countries but it is a potential disaster for indigenous peoples, the environment and human rights."

Bertrand Baddie, the Chief Financial Officer stood up. "In reply to the Chief Ethics Officer's concerns this new instrument to advance development effectiveness, which focuses on 'results lending' extends credit according to results achieved by former projects. I think we should approve this initiative without delay."

Zhecha stood up again. "I stand here on behalf of NGOs: International Rivers, Friends of the Earth US and Bank Information Centre, all of whom see this new Instrument to be a clear intention to allow countries to sidestep dozens of tough, and expensive, social and environmental safeguards which recipients of World Bank loans must normally meet."

Ana Betacourt, head of legal affairs and claims, spoke up. "I applaud this bold initiative because it allows the WB to carry out its job without too many restrictions. I believe this job is to help developing nations with projects that benefit that country. I do not think it is our job to interfere with any of that country's policies other than those directly associated with the project."

Zhecha was up again. "According to the proposals, the new instrument would eliminate or greatly dilute 25 existing safeguards and policies. They include those that apply to forced resettlement, natural habitats, physical and cultural resources, indigenous peoples, forests, safety of dams and environmental action plans. Most of these policies have taken years of pressure by NGOs to secure."

The VP said, "Does anyone else here agree with Mr Zhecha's sentiments?"

The Vice President of the Middle East and North African centre of operations, Hafez Ben Khali rose. "This bank is one of the world's largest providers of loans for mega-projects. At present before we sign on these loans we take into consideration the affect of the project on the local populace. Through this process we have discovered many projects that are particularly damaging to local people, the environment and the climate. If countries wanting to build giant dams, roads, power and water projects are to be largely freed from acting in a socially responsible way, the NGOs fear bank lending could lead to more forced evictions and human rights abuses."

James listened to the various views. The for and against factions seemed pretty balanced. He had enough ideas to tender his report but he was in no hurry to do so. Addressing those assembled, he said, "Thank you for your input ladies and gentlemen. As we do not have a consensus we will table the motion for another meeting in a months time. You will be advised of the details in due course." James rose and left the room. He knew they had gone through the motions and achieved nothing. This waste of time would continue until the big four: Bank of America, JP Morgan Chase, Citigroup and Wells Fargo authorised the changes, after which they would go ahead. His report could go some way to help defining the small print but would have little effect on their decision.

Edith was waiting in his office when he arrived back there.

Seeing the agitated look on her face he asked, "What brings you here in such a state?"

"Mayer was waiting for me when I arrived this morning. There's been another e Mail from the hacker and a report from Reuters." She handed him a print copy of the report. "I think you ought to read it."

He took it from her, closed his door and sat down at his desk. The readout stated that a \$1.2 billion loan had been re-granted to Bangladesh for its Padma bridge project."

He looked up and stared at her. "I thought it had been cancelled."

"That's just it. I checked the report this morning. It clearly states that the loan was originally approved in February 2011, but allegations of corruption in the tender process led to us freezing the loan by October of that year."

He stared at her. "Who's overturned our decision."

She paled. "I fear it's the hacker, sir."

"My God! I hope not." he uttered.

He checked the e Mail on his computer. He looked at it, frowning. It read:

You did not heed my message. We repeat 'Federal Reserve Banking is a fraud'. Until the banking institution realises this and changes to a 'fractal banking system', which will be fairer for everybody, poor nations like Bangladesh will receive an early Christmas present.

Watch this space.

"It certainly seems like the same person."

"What do they mean by 'Fractal' banking?"

“I have absolutely no idea.” James stood up his fists clenched by his side. “Thank you Edith. Leave this with me.”

“Shouldn't we try to find out what this fractal banking is about.”

“No. Get onto those Cybersec people and find out why they're not solving this problem.”

“Their main expert is overseas at present. He's expected back any day.”

James thumped his fist hard on his desk. “Not good enough! I want action now!”

“Sir, we're all under a lot of pressure over this. Do you want me to check out other companies?”

“No. get me fucking Alex Meyer. And do it now!”

As soon as she was gone he used his intercom, “Marjory, get me Gavin Wilson right away!” He picked up the directive from the big four. Now, with the latest illegal distribution of funds he had no other choice than to report the whole damaging saga.

## Chapter 7

### 4 days earlier

Alex came to with a duck's egg size lump on his head. Groggy, he groped around in the darkness for his phone. He found it near the chair. Luckily his assailant hadn't taken it. Using his flash light he searched for his flash drive. It was missing. Now he couldn't prove a thing. He knew the hacking was far more serious than tapping into a few ATMs. That was just the start. But with no solid evidence his efforts had been useless. His head was throbbing like crazy and he needed to sit back down. He felt the lump. There was no blood. He realised he must have disturbed the hacker, who had hidden when he entered the room. Once the assailant knew what he was up to he made his move.

Then Alex got an idea. He had a spare flash drive with him so he woke up the computer and connected to the Internet. He then went to 'hacksoft.com' and downloaded 'cryptosense', which he then installed on his flash drive. Now he could get back into the system. The penetrating programme started from scratch. As it worked its way through a list of commands to be given to the programme in the server it was trying to subvert, it created two piles: one where the target programme offered up the data it was supposed to, and the other that listed all the error messages. Armed with its experimental data the virtual 'penetrator' worked backwards recreating a simile of the target programme but without any erroneous code. It was perfect and Alex had his proof. Now he had to get out of the building undetected. Using the stairs he exited at the second floor. His fears were confirmed once he found out the ladder had been taken away. With his planned escape route blocked he had to go down to the ground floor and brazen his way past the security guard on duty. It was 4:21 am and his unauthorised presence would take some explaining. Taking a deep breath he went for the authoritative approach. Fronting up to the official, he said, “While you've been sitting here a crime has been committed.”

The guard's blank look of utter incomprehension showed the man with his feet up, drinking coffee, couldn't speak a word of English. At that point another guard walked into reception. He shouted something that Alex didn't understand. But the pistol in his hand spoke volumes. The American raised his hands. In desperation he repeated the word “Paul Vladiskaski.” This provided a little comprehension and a lot of confusion. The guards, realising the intruder knew of their boss – some demigod to them – frog marched him off the premises. Once outside, he breathed a huge sigh of relief. The early morning coldness hit him with full force. He was shivering by the time he reached his hotel. The night clerk gave him a stern look as he asked for his key. Alex smiled and went to the elevators.

Back in his room Alex crashed into a deep sleep. A couple of hours later he couldn't figure why the tune of 'Don't worry, be happy' was playing in his head. Then he realised it was his phone. He fumbled for it and discovered Irina was on the line.

"Where are you Alex, Ivan has discovered something very useful."

"Steady on, Irina. I've got a splitting headache."

"So you were drinking last night. It's 11 o'clock. Get over here as soon as you can."

"I wasn't drinking. I was hit over the head."

"What happened?"

"I'll tell you when I get there."

Irina met Alex away from the others. She felt his head. The lump had gone down but it was still there. "What happened to you, Alex," she asked.

"I was attacked by the hacker, here last night."

She stared at him. "You were here last night?"

"I couldn't rest. I had to find out if it was possible to get into the bank without going past the guard."

"But I told you that..."

"...Irina, come with me," he said, taking hold of her hand.

She followed him round the back of the building. He pointed out the half open window.

She looked up at the window, then at him. "You broke in!"

"Yes, I found a ladder and got in through that window," he said, pointing. The hacker must have gotten in that way as well. Except he didn't use the ladder."

"Did you get to see who it was?"

"No, but I must have caught him in the act." He showed her his flash drive. "And here's the evidence."

She stared at the tiny device. "But I thought they already have what they need to get money from ATMs."

He fixed her in his gaze. "Irina, this is much more serious than hacking those machines."

"What do you mean?"

"Let's go back to my room and look at this," he said, indicating the USB stick.

"Why can't we look at it here?"

"Because I think it is one of your people."

She looked at him aghast. "Are you serious?"

"Never more so. Why would someone else use a computer in your department?"

Back at his hotel Alex booted his laptop, inserted the stick and Sher-unlock did the rest. The Internet Relay Chat file opened, showing a code pertaining to the triple encrypted high profile commercial bank accounts.

Irina stared at it, agog. “My God! Someone is stealing from the main accounts.”

He looked at her. “Not someone. This is a well organised group.” Then he said, “You go to the bank and tell Paul Vladiskaski and find out the extent of the damage.”

“What are you going to do?”

“Get back into the chat room. I have to do some phishing.”

“Oh, about that! Denys made contact with K-os.”

“Did he find out anything useful?”

“He thinks K-os is one of the gang. So perhaps you should work with him.”

“No. And don't tell him you have spoken to me about it.”

She turned on him, “He is clean, Alex. I stake my life on it.”

“They're all tainted by this – even you.”

“Me. You think I'm the hacker!”

“No, of course not. But I have to look at this objectively.”

Once Irina had left, Alex got to work. Logging into Hackchat he checked for any responses to his ATM thread. There was one from K-os. It read: Tyupkin code pin cool dude. But don't how to use RC.

Softthat: “Me neither. Gotta find some big H to find that, man. If anyone out there can login remote pins share the juice with us.”

K-os: “Reckon if someone has that juice they gonna keep it private.”

Soft hat: “That's not in the spirit of sharing K-os, man. How we gonna shake up da world if we don't all pull together.”

K-os: “Reckon its bullshit man. No fucker I know has got that nous.”

Softthat: You could be right, dude. Reckon it's a myth.”

Alex left the chat room and grabbed a coffee. He had thrown down a back-handed challenge. He reckoned he had the nature of hackers down pretty pat. If there was one thing a hacker hated more than not having their covert exploits known it was not having them believed. If Alex's instinct was spot on somebody would be in the chat room claiming to have done the deed. He checked his cell phone and discovered some one was using a sound app to break in. As he had AS Anti Hacker installed, it had blocked the intruder. But it told him the hackers were onto him. He was about to go back to the chartroom when his phone rang. It was Paul Vladiskaski. He wanted Alex back at the bank, straight away. Alex guessed Irina had told him about the bigger problem.

## Chapter 8

### 3 weeks before

James Stigley went about quietly cleaning out his desk. As soon as colleagues found out he was on the nose with top management he got the pariah treatment. Once you were kicked out of the World Bank the higher the rung you were on the more toxic you instantly became. So he quietly swept his awards into a box, along with all his other personal things. His sin was that he had peeped behind the World Banks self righteous curtain and seen the monster lurking there. James, 57 years old, felt

he could no longer serve the WB, once he knew both The WB and the IMF were owned and controlled by 30 to 40 of the wealthiest people in the world. For over 150 years they had planned to take the world over through money. He could have quietly retired but he had staged it so they would have to fire him. Blowing hard on his whistle had decided that.

He had pointed out, as a special guest on the 'Tonight' show, that his role as chief economist of the World Bank had shown him that every country the IMF/World Bank got involved in ended up with a crashed economy, a destroyed government, and sometimes in flames resulting from riots. James Stigley smiled knowing full well he would be fired for his transgression and that the president of the World Bank would not comment on his dismissal.

Before James Stigley was fired he took a large stack of secret documents out of the World Bank. These secret documents provided him insurance against losing his sizeable severance package. These documents revealed that the IMF required nations:

to sign secret agreements of 111 items:

In which they agreed to sell off their key assets – water, electric, gas, etc. in which they agreed to take economic steps which are really devastating to the nations involved.

In which they pay off the politicians billions of dollars to Swiss bank accounts to do this transfer of a countries fixed assets.

If they do not agree to these steps they were cut-off from all international borrowing. Today if a country can't borrow money in the international marketplace, they cannot survive, whether they are people or corporations or nations. If these measures don't work they use the CIA to infiltrate and overthrow the government and plant lies about the former government and/or even rewrite history.

James Scrivens felt he had no choice but to fire James Stigley. Why the Chief Economics Officer, after a flawless 30 years in banking, went off the rails on the Tonight Show, completely failed him. Having survived that incident, which weakened his credibility as MD, this hacking business and the unqualified World Bank hand outs was the last thing he needed. Since that damning expose on the programme all the conspiracy theorists were coming out of the woodwork, giving their version of why the World Bank was such an evil institution. Of course it was nonsense but nonsense could do a lot of damage.

## Chapter 9

Big Ben announced it was 10.am, as the bowler-hatted gentleman alighted from the taxi in St Swithin's lane. Suitably attired and armed with briefcase and umbrella he looked like any other gentleman heading to work. However, he was different. He played a very special role in the City of London. As one of five representatives that met each day in a small wood panelled room at Rothschild's London headquarters, he was a member of the secret elite. And he was running late.

The chairman looked at his gold pocket watch and frowned. Having been appointed by the Rothschild bank to preside over the small enclave who oversaw gold price fixing twice daily (10.30 am and 3pm). It was 10:32. He couldn't wait any longer. Then he saw the man enter the room, looking harried and hurried. It somewhat bemused the president that although NM Rothschild had mostly withdrawn from trading, the price of gold was still fixed there twice each day. He addressed the five members of the LBA (London Bullion Association), who comprised representation from Barclay's Capital, Deutsche Bank, Scotiabank, HSBC and Societe Generale. Although most of the financial business was carried out over the phone it was still considered important for the 'Financial Five' to meet in person. It was better if they were all on hand to deal with any crises that came up, such as the World Bank being compromised by a hacker.

“What has been done about this outrageous affair?” Barclay's asked.

The chair replied, "They are getting an independent firm to track down the criminal responsible."

Scotiabank said, "Loosing over a billion dollars is bad enough but the bank's integrity and credibility is at stake."

"The US President and the British Prime Minister have been briefed concerning this," The chairman stated.

Societe Generale commented, "Is this an internal problem?"

"We don't know yet," the chair answered. Then he said, "An outside firm will have to be made privy to certain confidential bank information. This could be risky as security experts often have advanced hacking skills. But there really seems to be no other solution."

"What about using The FBI. Surely they have people looking into cyber crime all the time," Deutsche said.

"The World Bank thinks that could create bigger problems. We need to keep this business in house, if we can." The chairman stood. "Now let us go about our business gentlemen. I will keep you apprised of developments."

The Ukraine was on the brink of civil war, according to Putin, which was why John Oxley travelled to Kiev for a meeting with four key Ukrainian politicians, all of whom wielded tremendous influence in the new, Jewish controlled administration. Oxley, although of Catholic Irish descent on his father's side, posed as a fully paid up Zionist. As such he found himself in good company. The recent shock revelation that Ukraine's new president, Petro Poroshenko and Prime Minister Yatsenuk were hard-line Zionists came as a stunning blow to most Ukrainians, as their nation was one of the staunchest anti-Semitic countries on Earth. This accounted for Putin's assertion that civil war was on the horizon. But John Oxley, a special agent for the CIA, wasn't there to try to avert such a confrontation. His main reason for the visit was to open US intelligence resources to Ukrainian leaders about real-time Russian military Manoeuvres. His other reason was to seek out Alex Meyer and recruit him to deal with the World Bank problem. Poroshenko, although not privy to all the details still put Ukrainian secret service agents at Oxley's disposal.

Alex's chat room project was paying off. K-os had agreed to meet Alex in person. The agreed meeting place was old disused subway. Alex thought it quite surreal that the space was filled with elderly people dressed in traditional garb, dancing to folk music. K-os, who turned out to be a 'Homie' type, in his late twenties, explained that the old folk had no money to rent a spacious room to dance in and so the mayor's office had given them permission to gather underground where they could carry out their harmless pursuit and reminisce on the days of their youth.

Wondering why they were meeting in such a bizarre location, Alex said, "I keep hearing things on the news about a coming civil war here but I haven't seen any signs of it. People, like these old folk, continue to carry on as normal."

K-os stared at him. "You know nothing of our embattled history." Pointing at the dancers he explained, "Why do they dance? Because they survived the 'Holodomor'. Seeing the blank look on the American's face, he said, "It's the Ukrainian word for 'famine genocide'. It was man-made and killed between 7 and 10 million people in 1932 and 33."

"My God! I never knew..."

"...Why should you? It's our history, not yours," K-os responded, brusquely.

"Who was behind it?"



“The cursed Zionist Stalinist Bolshevik regime. Those old dancers remember only too well that it was Jewish commissars, in particular the Jewish mass murderer Lazar Kaganovich who stood by and watched gloatingly as my ancestors starved to death. Now they control this country again. Which is why the PrivatBank and other institutions are being targeted by the hackers.”

Alex stood transfixed to the spot. “Are you saying they are hacking into the bank for political reasons?”

K-os laughed. “Everything here is done for political reasons. Now we have to fight the stinking Zionists who, with your country's help, have wheedled their way into our government. We are helpless against their power. So we have to use any weapon at our disposal.”

“Such as hacking.”

“It's our most powerful weapon because we have the power to wreck their economy.”

“Are you one of them?” Alex asked, chancing his arm.

“Why do you ask?”

“You seem to know a lot about their motives. So who are they?”

K-os, suspicious, said, “Why do you want to know?”

“It's purely professional. Anybody who can activate the Tyupkin code pin by remote control is a genius and is somebody I'd be proud to meet.”

K-os looked at him suspiciously. “So you figured out what's going on.”

“Just doing my job.”

Police sirens rent the air. Cops poured into the subway, startling the dancers.

K-os glared at Alex. “You fucking dog. You set me up.”

“Tell me who they are, or I give them this recording. Indicating the approaching police, “They've got nothing on you without this.”

K-os's eyes darted back and forth. “Fuck you. Carbanak.”

“And who's your man inside PrivatBank?” Alex said, showing the hacker his note taker app.

“You expect me to betray my brother.”

Alex grinned as the hacker was marched off by the police.

Back at PrivatBank Alex was shown through to the managing director's office. Irina Kosyrev and a man, wearing a dark suit, he didn't know, were already there.

Paul Vladiskaski took the lead. “What is revealed here stays in this room. Is that understood.”

They all nodded. Alex was going to speak but the manager stilled him.

“Just listen to what I have to say. It appears that this gang of criminals has infiltrated some of our bank accounts. We have located most of the victims in Russia, the US, Germany, China and here. It also appears that the ATM scam was used to distract us from the real crime.” Turning to Alex he said, “We can only be thankful to Mr Meyer who has alerted us to this situation.”

Alex turned to Paul Vladiskaski. “Through information received we now know that a cyber gang called Carbanak is behind this.”

Irina became alert. “The police have been after them for over a year but had nothing solid to pin on

them.”

Paul Vladiskaski, having been apprised of the daunting revelation that one of the bank's clients had lost in the region of \$7.3 million was even more disturbed by that client's intention to sue his bank. Another, who had \$10 million stolen, due to hackers entering his online banking page, had held the bank responsible and demanded openness on its behalf and involvement by the police. Despite these damaging demands he had to keep the issue in house. Looking straight at Irina, he said, “We are not going to involve the police.”

“The police are questioning a hacker named K-os, as we speak,” Alex pointed out.

Paul Vladiskaski, startled, responded, “Have you told them about the hacking.”

Alex handed over a small cassette. “No. And they won't find out without this.”

“What is it?” the manager asked.”

“A recording of my conversation with K-os. This is the breakthrough we've been waiting for.”

The director froze. “You told the police about this?”

“They wouldn't have been interested in arresting the hacker, otherwise.”

Paul Vladiskaski stared at the American. “I knew you Yanks couldn't be trusted. Mr Meyer, you have contravened our agreement. Your contract with us is null and void. You will leave these premises immediately.”

Alex turned on Paul Vladiskaski. “Fuck you and your bank. I have fulfilled my job in half the time you gave me. Don't give me any bullshit about void contracts so you can get out of paying me. You will pay me my due”

“You signed a declaration of confidentiality. By you breaking that agreement you are lucky you are not being arrested.”

Alex fronted up to the quivering manager. “You will be hearing from my lawyers.” With that he stormed out.

Irina followed. Catching up with him she grabbed his arm. “I'm sorry it ended this way.”

He spun on her, snarling, “You didn't even back me up.”

“I'm sorry but I cannot afford to lose my job.”

“You just let that jumped-up prick walk all over you.”

“I think he treated you unfairly but he thinks you have compromised the bank's credibility.”

Alex said, “Never mind about that. I have to leave so I want you to have this.” He handed her the small tape cassette. “If K-os doesn't tell the cops anything about Carbonak they have nothing on him. This recording contains contact details and is your leverage against your ass hole of a boss.”

She took the tape and gave him a hug. “I wish things had turned out differently.” He stood back, holding her at arms length. “Take care Irina.”

“You too, Alex.”

“One other thing.”

“What's that?”

Who, on your team, has a brother?”

“Why?”

“Just answer the question please.”

“Only Denys, as far as I know.”

“Then he's your man. He's brother is K-os.”

“But.”

“I have to get going.”

As he was about to press the button for the lift, the other man from Paul Vladiskaski's office approached him. “Mr Meyer, we need to talk.”

He turned to the short-haired, middle-aged man in the dark suit. “Who the fuck are you?”

The man, who had a strong Bostonian accent answered, “I work for Uncle Sam and we have a job for you.”

“I already have a job.” Alex responded, eyeing him suspiciously.

The man smiled, “Just listen to what I have to say and you will receive your money from PrivatBank.”

“And just how do you know that?”

“Because I represent the World Bank.”

“Oh Jesus, not another fucking bank job!”

“Let's go back to your hotel and have a chat.”

“Not until I know who the fuck you are and what you want from me.”

The man flashed an ID. “CIA, Special Agent Oxley.”

A limousine waited for them in a no parking zone outside the bank. Alex quickly figured this spook had some clout and he would have to be very careful in his dealings with him. The car whisked them off to the Premier Palace Hotel.

“So what were you doing at the bank?” Alex asked as they drank beer in his room.

“Looking for you, Mr Meyer. We had to get you to wrap up the job here so you were free to work for us.”

Alex stared at the the man. “You knew about Carbonak's involvement.”

“We refer to them as Hax 101.”

“How do you know about them?” Alex asked, bemused.

Oxley grinned. “We know about a lot of things.”

Alex stared at him, wide-eyed. “You bastards set it up.”

“No, Mr Meyer, we simply took advantage of the situation.”

Alex glared at him. “And I was played for a fucking patsy.”

The agent became serious. “You have no idea what is at stake for the US here. Since the Zionist take over Ukraine is on the brink of civil war.”

“Civil war! I haven't seen any sign of it.”

“This country is sitting on a fucking powder keg and when it blows the Ruskies will be in to grab the spoils. You don't want to be around here when that happens.”

“So what's this got to do with me?”

“The World Bank has an investment here and they need the right people in power. Some of the big banks here are backing the wrong horse. They have to be shown the error of their ways.”

“And PrivatBank was one of those.”

“Precisely.”

“So you came all this way to get little old me.”

Oxley looked at Alex. Don't flatter yourself. I'm over here primarily to help the government keep tabs on intelligence about the Ruskies movements.”

“So what's in it for Uncle Sam?”

Security for the IMF assets in this region

“So what does this have to do with me?”

“The World Bank has problems of its own.”

Alex stood up. “Cybersec isn't interested. Find someone else.”

“Oh dear, Mr Meyer, I had hoped it wouldn't come to this. We know about you and your association with Annaki.”

“Jesus, that was years ago.”

“You were known as Softhat. At fifteen years of age you hacked into a number of networks, including those belonging to the US Department of Defence and NASA.” He looked straight at Alex. “How am I doing so far?”

Alex's mind was racing. If they knew all this stuff why hadn't he been caught? Going on the offence, he responded, “What is this bullshit? If you had something on me you would have hauled my ass in long ago.”

“Oh you were too good for that, at the time. But you left a footprint. We know you downloaded enough source code from NASA to learn how the International Space Station worked. The total value of the downloaded assets equalled \$1.7 million. To add insult to injury, NASA had to shut down their network for three weeks while they investigated the breach. That cost them around \$41 million.”

Alex sat open-mouthed.

“Yes, Mr Meyer, we could have picked you up at any time. But wiser heads knew you could be a great asset to us. It's now time for you to make amends.”

“And if I refuse to help?”

“You wouldn't want to do that. What you did is now seen as an act of terrorism, a crime that carries a death sentence.”

A shiver went up Alex's spine. The bastards had him. “So what's this fucking job?”

## Chapter 10

### Pine Ridge Reservation 2010

The stunning view of the Black Hills evoked in Gustav a sense of natural beauty the first time he entered Pine Ridge territory. This romantic view soon got quashed by the reality of the indigenous American's lot. The good people of Racist City, the Lakota name for Rapid City, stood by and watched American natives being brutalised on the streets by the police Jump Squad. Gustav sat drinking coffee, while he scanned the newspaper for news pertaining to the case of the young Indian who got jumped and put up one hell of a fight, resulting in the deaths of two cops. A Lakota native, Gustav got talking to, told him driving an older car with '65' plates, which designates the Oglala Sioux Country, got you watched and pulled over by the cops. Racial profiling in Lokota country was alive and well.

Gustav Carr's visit to Pine Ridge Indian Reservation proved to be a life changing experience for him. He was struck by the vastness of the plains and the dry volcanic looking Badlands mountains. But most of all he was shocked by the depth of poverty facing the Oglala Lakota people. This brought back troubling memories of his life as a child in the slums of Badia East. This abject poverty was made worse by politics, the harsh environment, distances to services and supplies and general economic conditions. Gustav was there because the Lakota people were a good subject for his graduate thesis.

“Some of you guys must be doing well by the look of the farms I passed by today,” the bearded student commented as he and the ranger ate burgers, in Tommy's timber cabin.

Being head ranger Tom got to live quite well, compared to his family and friends. He wiped his mouth. “Sorry to burst your bubble but all the best ranching and farming land around here is leased out to the fucking pale faces, at below market rates.”

“No shit! I didn't know that.”

“Well there's a lot you don't know, brother.” He took a sip of beer, then said, “Maybe I should show you Wanblee.”

What's at Wanblee?”

“Fuck all for us indians. The economy is almost non existent, what with hardly any jobs and a small customer base.”

“It all sounds pretty depressing.”

“It's not easy. But we're a tough proud people. Most folks with a job work hard. Some are entrepreneurial and try and create jobs.”

“What sort of jobs?”

“Traditional crafts. Mind you some of them are into computer stuff like you, Gustav. But there's very few jobs to go round, mainly because of the remote rural areas.” He took a swig of beer. “The big problem is business people not having access to credit- and very few investors want to create employment.”

“Have you got anyone in Washington making a noise.”

Tommy grinned lopsidedly. “Nope, and we've hit rock bottom. Fuck man, 70% to 90% of our people exist below the poverty line.” He brightened a little. “But since Prairie Wind has been up and running we're getting noticed a bit more. For years we resisted the casino but in the end we knew it was the only way for us to get ahead. Now we've got our own bank we can begin to offer credit to suitable customers.”

“That's good. So who runs the bank?”

“We do. It's our bank.”

“How did you manage to work that?”

“You have to ask Red. He's the Fractal banking genius.”

“Fractal banking. I've never heard of such a thing.”

Tommy looked at Gustav. “Yeah, well I have to get back to work. So we can talk later.”

Gustav, left to his own devices, decided to find out about this fractal thing. He knew some guys at uni, mathematicians, who played around with algorithms and came up with pretty picture patterns. They called it fractal geometry. But that's all he knew about it. So how could those geometric patterns be related to banking and how would it be better than the system the world already had? Google told him that fractals were never ending patterns. How the hell could that be? They were described as infinitely complex patterns, self-similar across different scales. They were created by repeating a simple process over and over in an ongoing feedback loop. Driven by recursion, they were pictures of dynamical systems – images of creative chaos. That was all very well but it didn't tell him how it was related to the financial system.

Red Pilkington wanted to make a difference for his people. He knew the Reservation presented a huge challenge because any economic development depended upon access to credit and the investment of different forms of capital, financial, human, and social. Yet Pine Ridge had the highest level of poverty and the lowest incomes, making it impossible to raise the collateral to finance business projects. But Red was a 'can do' kind of person and he figured if the banks weren't prepared to invest in the Pine Ridge Reservation community they would have to find a way to do it for themselves. Most of the Lakota people thought he was mad – following some kind of pipe dream. Red immersed himself in finding out how the banking business worked and soon discovered that, under the 'fractional' banking system they didn't have enough funds to loan their customers money. So they extended credit and charged a huge amount of interest on it, making it difficult for many customers to service their loans. Red thought there had to be a better, fairer way of providing economic support for his community. There was, and 2008 saw the birth of the Free Lakota Bank, the world's only non-reserve, non fractional financial system. Instead, it became the first tangible fractal-based banking system in the world.

Ever since the Lehman Lynch episode, Red knew very well that the stock and share prices quoted in any financial market could change with heart-stopping swiftness. Fortunes were made and lost in sudden bursts of activity when the market speeded up and volatility soared.

Red studied the classical financial models used for predicting the market to warn investors of any such precipitous events looming on the horizon. He soon realised how inadequate they were. Even 'modern portfolio theory', which tried to maximise returns for a given level of risk, was little better than him closing his eyes and stabbing his finger on the shares and bonds listing to determine which shares to buy. There had to be a better way. There was and it all started when he read about Benoit Mandelbrot, a mathematician who had achieved many eminent academic posts lecturing at prestigious universities. Mandelbrot, best known for the fractal set named after him, successfully applied fractal logic to the futures market and showed it to be a much more accurate predictor of chaotic events than any other system used in the financial markets. Red Pilkington saw this 'chaos theory' to be the way forward for his people.

But it hadn't been an easy road for Red. He found it difficult to convince the elders to invest in their own bank. They listened to what he had to offer, then asked many questions. Two Bears, a respected tribal member in his eighties said, “We have been tricked by the whites many times. How

can we trust this new idea?"

Red, being only native on his mother's side, was one of many half castes who were not entirely accepted, although he had lived in Pine Ridge for most of his life. His father had been an Irish iron monger, from whom Red had developed his business acumen. He answered, "Our bank will deal in real money. All our demand deposits are liquid. That means they can be withdrawn at any time in coinage."

Crooked horse, an elder desperate to hang on to the traditional remnant left from the past, said "Where will this money come from. Nobody I know has any spare cash to put into your bank."

"Our bank. Yes it is true that we are a poor people. This is going to be a commodity bank. We will accept trade-able commodities as well as cash deposits. Value will be stored in commodities as opposed to government-issued, controlled, inflated and deflated fiat currencies."

"And what makes you think that the American government will allow us to have such autonomy?" Two Bears asked.

Red smiled, "Because it fits in with the American entrepreneurial spirit. That and the fact they don't think small banks can survive in competition with the big banks."

In the end, after persuading most of the elders, Red Pilkington got his way and The Lakota nation finally got their bank.

## Chapter 11

### Pine Ridge Reservation 2010

The sight of Tommy Blackbird bumping fists with Neil Darlington gave Gustav pause for thought. The native Wildlife Ranger showed the poacher what he thought, in no uncertain terms. Gustav watched from a safe distance as the Oglala Sioux ranger handed out instant justice as his powerful right cross knocked the transgressor to the dusty floor. Tommy turned to a couple of disinterested natives propping up the Pine Creek bar. "Get those carcasses off his pick-up."

Two of the natives headed off to do just that.

Neil staggered to his feet. "What are you gonna do with them?"

"None of your fucking business," he said, poking the man in his chest. He added, "Now get the fuck out of here and don't come back."

Neil looked around, saying, "C'mon guys. Just leave me one of the deer. That's fair."

"You still here?" Tommy said, brandishing a wicked looking hunting knife. He turned to the other indians, "D'ya reckon I still got the record time for scalping a white man?"

Neil gave no more lip. He was out the door in a flash. He could hear the laughter coming from inside as he started his engine.

"Looks like venison's on the menu tonight," Tommy said, turning to Gustav.

Gustav laughed along with the others in the bar. He enjoyed his friendship with the ranger but his main reason for staying on the reservation was a fact-finding mission concerning his doctorate on the anthropology of the plains Indian and their adaptation to modern day life. He had picked the Lakota because they seemed to have weathered the changes to their culture better than most. He looked at the beefy man sporting a ponytail. "Would you really have scalped him?"

Tommy grinned, "Sure if I'd known how to do it."

The others laughed. Gustav gave Tommy a friendly punch on the arm.

“You were bull shitting.”

“He didn't know that,” he winked.

Gustav had been invited onto the reservation to carry out his studies but he was mostly interested in the way the Lakota people had solved a lot of financial problems with their new alternative banking system. “Is he here tonight?” he asked.

Tommy knew he meant Red Pilkington. “No. I'll get you a pow wow with him tomorrow.”

“You've been saying that since I got here.”

Tommy turned to the student. “Fuck man, don't give me a hard time about this. Like I told you he's been sorting things out.”

“So he's back now?”

“Yes, he's back. Now get with the party.”

Red Pilkington had just returned from a regional bankers seminar, in Pierre, when he saw the ranger.

“I heard you were about to scalp a white man last night, Tommy,” Red said, as they crossed paths at the Lakota gas station.

“Man, he went whiter than white,” The ranger laughed. Then he said, “I was going to contact you today.”

“What about?”

“I've got an Anthropology student with me. He's interested in hearing about how your bank is helping our people.”

Red's brow narrowed, “We're not some fucking experiment for some scientist to do research. We're real people with hopes and desires.”

“Hey man, don't go giving me a hard time. He's genuinely interested in learning from you.”

“Okay, send him to see me around 10.” He inserted the gas nozzle, adding, “Save me some of that venison.”

## Chapter 12

“I had to see you before I go back,” Alex said, as he let Irina into his room.

“Why do you have to go back so soon?”

He looked at the sadness in her eyes.

“I want you to come back with me.”

She shook her head. “It is impossible Alex. My family is here and...”

“...There will soon be civil war and I can't bear...”

“...Can't bear what, Alex? We were together once but that didn't work out, did it?” He went to hug her but she drew away. “We were young and made stupid choices.”



He looked her in the eye. "I still have strong feelings for you. It could work, if we both wanted it to." Tears glistened in her eyes. She wiped them away.

"Then don't go running off again."

"Damn it Irina I don't have any choice."

"Where have I heard that before?" she said, cynically.

"That man in the office today, he's CIA. I have to go back with him. If I don't do as he says, I'll be thrown in Jail."

She looked at him wide-eyed. "What for?"

"I did some stuff – hacking. Messed around with the NASA programme. Now it's caught up with me and I have to help them or go to prison."

Irina looked at Alex. Working closely with him had stirred up some old feelings. Back in their university days everything was simple. They loved each other and pledged to be together forever. Then reality got in the way. Could she trust him again? She backed away. "I'm too confused. I can't make any decisions right now."

Alex knew he couldn't push her to fit in with his desires. He gently put his arms around her. "Stay with me tonight. That's all I ask."

She hugged him tighter, feeling his urgency, inhaling his smell. Then she pulled back. "No Alex. I have to go. I will call you later. Now I must go."

He slumped on the bed once she had left. He sat there unmoving, just thinking. Thinking how it might have been if he hadn't been angry and drunk that night. Feeling tears well up inside he grabbed his bottle of Horilka and poured a large measure, saying "Fuck! Fuck! Fuck! Life is a bitch sometimes."

Marjorie picked Alex up at Dulles airport. "You look like shit," she said, grumpy from having to get up in the middle of the night.

"Yeah, well I feel like shit, as well."

"So things aren't so rosy on the Russian peasant girl front."

"Give it a fucking rest. I'm not up to it."

There was a cool barrier between them for the rest of the journey. He crashed as soon as he hit her bed and remained comatose till 11am.

He staggered into the kitchen for breakfast as Marj was leaving She said, "You were zonked last night. It must have been tough over there." He noticed a big hint of sarcasm in her voice and was in no mood to get into a verbal altercation.

"Yeah. I sorted out their problem. Now the bastards are trying to get out of paying."

She pecked him on the cheek. "Gotta go. We can talk later."

"Tell Matt to mind shop. I gotta see another client today." "Who?"

"The World Bank, would you believe?"

"No I don't. You hate working for banks."

“Some prick has me over a barrel for things that happened in my ill spent youth.” “Who's the prick?”

“A CIA spook who just goes by the name of Oxley. So just tell Matt to keep holding the fort for a while.”

She turned to him. “You gotta treat him better or you'll lose him.” He knew she was referring to her. Sure they had their problems but Agent Oxley was an even bigger one.

## Chapter 13

### Pine Ridge Reservation 2010

Gustav Carr couldn't sleep. He kept getting the urge to ring his sister. Although they weren't twins their experiences were so entangled that they sensed each other's dis-ease. He hadn't spoken to Catriona for two weeks. In the end he got up and rang her.

She missed her brother dearly but wasn't too thrilled to receive his call at 3:23 am. She saw his name come up on her phone screen. “Gustav, are you okay?”

“I was missing you.”

“What, in the middle of the night? You should be asleep, as should I.” “Oh dear, have I upset you?”

“You woke me up so what do you want?”

“To find out how you are. I kept thinking of you and thought something might be wrong.”

“Gus, you can be a worry wart at times. So how are things in the wild lands?”

“Pretty primitive but I've met some great people. They're generous to a fault despite being poverty stricken. Tomorrow I'm meeting a guy who's going to tell me about the Lakota fractal banking system.”

“Did you say fractal or fractional?”

“Fractal. It works as a mathematical formula but also as a financial system. I'll let you know as soon as I learn how it operates.”

“Can't wait.”

“So what's happening with you?”

“I met an amazing guy.”

“What like amazing, hot?”

“Amazing nerd.”

“Just your type then.”

Brushing off his remark, she said, “He was able to infiltrate a bank's security system. He's going to show me how.”

“Be careful little sister. We have to tread softly.”

“Don't worry, brother mine. You just hang onto your hair.”

“I can't wait to give you a huge hug.”

“Gus, you irrepressible romantic. Anyone listening to this would think I was your girlfriend.”

“I feel much more like sleep now we've made contact.”

“Next time ring me during the daylight hours.”

Gustav was shown through to Red's office by Mary Grey Deer, the bank receptionist.

Red stood up and greeted him. “Tommy said you want to learn about the way this bank works.”

Gus Nodded, “I'm interested in how it is helping your people.” “Take a seat and I'll tell you.”

Over the next hour Gustav took notes as Red explained how the 'Lakota Fund had started with a loan of \$400,000 from the Ford Foundation. It was used to make small loans available to Lakota small business people and Micro entrepreneurs. Red told him about 'Circle Banking' a form of peer group lending for loans ranging between \$100 and \$1000 for those who accepted the obligation to repay loans for other members of their circle with cash or accepted alternative forms of collateral.

Gustav listened then said, “What happens if customers default on their loans?”

“Then the bank has the right to offset what they owe against the provided collateral.”

Red said, We try to prevent this by providing classes to show customers how to manage their loan. The programme, Tokatakiya Iciskanpo (Prepare for the Future) involves sessions on nation building and personal goals, skills, marketing, budgeting, bookkeeping etc.”

Gustav, busy taking notes, looked up. “This isn't the first tribal bank, is it?”

“No. In fact we're a bit late coming onto the scene. But we are the first model based on commodity banking.”

“Commodity banking,” Gustav said, his expression blank.

“We're a kind of property storage bank – the property being gold or silver, measured in ounces. The depositor converts their fiat money to gold and or silver for deposit.”

“Do they use some kind of exchange service?”

“We don't recommend it. In fact we warn our customers against it because they can easily be cheated. We offer an 'Open Currency Exchange' which has a sliding price scale for coins marketed to us, with lower prices for bulk purchases.”

“How is the interest on the loans calculated?”

Red looked at the rusty-haired, bearded student. “We pride ourselves on being the world's only non-reserve, non fractional bank. We circulate real money with demand deposits that can be withdrawn any time in minted coinage. We only charge an administration fee on loans – not interest. For micro loans we don't even charge that, providing it's paid back on time.”

“How are your people able to understand your written contracts?”

“In fractional banking, contracts are mortgages on wealth that doesn't exist, backed by a debt gun aimed at those who are expected to make it real. Since we deal only in real money we do not take part in any fractional reserve looting scheme. Our customers understand this and are content knowing that we are here for them.”

“Is this where the fractal banking concept comes in?”

Red said, “We don't call it that because local folks don't understand the principle. But you're right.

Do you know much about it?"

"I was hoping you'd explain it to me."

Red grinned. "Then we'd better order some coffee and do-nuts."

Mary Grey Deer organised refreshments and Red explained, "The risk-reducing formulas behind portfolio theory rely on a number of demanding and ultimately unfounded premises."

"Which are?" Gustav asked, reaching for a frosted do-nut.

Red sipped his coffee. "First, they suggest that price changes are statistically independent of one another: for example, that today's price has no influence on the changes between the current price and tomorrow's."

"Which isn't the case?"

"Of course not. As a result, accurate predictions of future market movements become impossible." Picking up a donut, he said, "Now, the second presumption is that all price changes are distributed in a pattern that conforms to the standard bell curve."

"What do you mean?"

"Well, the width of the bell shape (as measured by its standard deviation) depicts how far price changes diverge from the mean. Events at the extremes are considered extremely rare. Typhoons are, in effect, defined out of existence."

"What's typhoons got to do with it?"

"Winds of change. Look, financial data doesn't neatly conform to such assumptions. Charts of stock or currency changes over time do reveal a constant background of small up and down price movements—but not as uniform as one would expect if price changes fitted the bell curve."

"Okay, so where does the fractal idea come into this?"

Red took a bite out of his pink-frosted do-nut, and said. "An extensive mathematical basis already exists for fractals and multi-fractals. Fractal patterns appear not just in the price changes of securities but in the distribution of galaxies throughout the cosmos, in the shape of coastlines and in the decorative designs generated by innumerable computer programs."

"So, it's a universal mathematical theory."

Red fixed the student in his gaze. "A fractal is a geometric shape that can be separated into parts, each of which is a reduced-scale version of the whole. In finance, this concept is not a rootless abstraction but a theoretical reformulation of a down-to-earth bit of market folklore—namely, that movements of a stock or currency all look alike when a market chart is enlarged or reduced so that it fits the same time and price scale."

"If this system is superior to the one we currently have why haven't the banks put it to the test?"

"The big banks are too entrenched in their debt generating system. They're only interested in an alternative system if it yields an even greater profit to them."

"And a fractal system cannot do this?"

Red grinned, "I didn't say that. In the short term they will have to take some losses. But after a settling in period, which could take years, the financial system will become more stable and reliable."

"An example."

“It will encourage greater investment because borrowers will be able to plan for the future with a far greater degree of accuracy without the spectre of compound interest clouding the picture.”

“But wouldn't there have to be a giant leap in faith by the banks to make it work?”

“Gustav, This is revolutionary, or is that evolutionary. It's not just a new financial system. It will require a mind change as well. Presently, an observer cannot tell which aspects of the data concerns price changes from week to week, day to day or hour to hour. This new quality defines the charts as fractal curves and makes available many powerful tools of mathematical and computer analysis.

Gustav smiled, “It all sounds very impressive but could it work on a larger scale?”

“If the principle is sound I can't see why not. We refer to our social and environmental systems as being based on the fractal logic concept. Our people are one people and each person is part of the oneness. When one of us fails we all feel the failure and when one of us succeeds we all celebrate in that success. Now we have something to celebrate – to be proud of.”

Gustav thought about how badly the banks had treated the poor folk of Badia East. A cunning idea was forming in his mind.

## Chapter 14

James Scrivens frowned deeply as he looked up from the directive he had been reading. “I don't like involving outsiders.”

The representative from the Rothschild Bank smiled, “It's not a case of what you like. It's a case of what needs to be done.”

“But the security risk...”

“Security risk! The bank has already been compromised. Besides the FBI will be keeping a very close eye on your hacker.” The he said, “Who is this Mr Alex Meyer?”

He runs Cybersec, a company specialising in corporate security needs. I am reliably informed that if anybody can find this hacker he is the best man for the job.”

“We're still handing it over to the FBI. You man will work under their authority.”

James slumped back in his seat, feeling defeated. “Very well, if it has to be this way.”

“Good. I'm glad we are in agreement over this. We need to get this sorted, and fast. Now who else here knows about this hacking business?”

“Only a handful of people who needed to know.”

“I'm sure you're aware of how crucial it is to keep the lid on this.”

“That goes without saying.”

The Rothschild man smiled, “Of course. Now let's get this Meyer fellow up here.”

Alex, escorted by special agent Oxley entered the elevator on the ground floor of the World Bank building. It took the pair to the top floor and the Managing Director's domain. Oxley knocked and upon the command, “Enter,” marched on in with Alex in tow.

Apart from the manager there was another suit in the office. He just stood by, not bothering to introduce himself.

The manager said, “This is a delicate business and needs to be handled with the utmost discretion,

Mr Meyer.”

Alex nodded, “Of course. Now what 'delicate' business are we talking about?”

He handed Alex a document. “Before we get into all that I need you to sign this document of non disclosure.”

Alex scanned the document and handed it back. “I can’t sign this.”

Scrivens stared at him. “What do you mean?”

“First off I don’t know what the job is. And secondly I don’t agree with some of the clauses.”

Agent Oxley jumped in. “Give me a minute alone with Mr Meyer.”

They stepped outside the office. Oxley turned on Alex. “What the fuck game do you think you’re playing?”

“What the fuck is this job about?”

“Sign and he’ll tell you.”

“This is fucking paranoia bullshit. Either tell what this about or I'm out of here.”

“I wouldn't advise that.”

“Yeah. Well fuck you.” Alex said walking towards the lift.

“Okay, I'll tell you what I know. But don't say anything to them.”

Alex stared at him. “Jesus, dealing with you people is like pulling fuckin' hens teeth.”

Oxley took a deep breath. “Somebody is hacking into the bank.”

“That much is obvious, else I wouldn't be here.”

“As far as I know someone is giving handouts to poor countries. Now will you sign the form.”

Alex said, “Now here's the thing. I'm going to have to get down and dirty with some heavy duty hackers. To get their help I have to let them know what's going on.”

“You'll just have to be a bit creative.”

Alex shook his head. “You don't get it. “These people are not morons. Many are highly intelligent and they don't like being lied to. They get enough of that from you fucking spooks and spin doctors. If I'm not straight with them they won't help. Now personally I don't give a fuck because I don't want this job. But if I do find your hacker I do it my way, without those pen-pushing wankers interfering. Right?”

Oxley went back in and reported to Scrivens. “He won't sign clauses 6 and 7 because he will be dealing with unsavoury types and may have to trade information.”

The manager nodded. “Bring him back in.”

Scrivens faced Alex. “Agent Oxley says you want changes made to clauses 6 and 7 to give you more leeway in dealing with sources.”

“I haven't seen these people for years and I have to blend in and be accepted by them. If I am compromised in any way, I'm in big trouble. So it has to be my way or you find someone else.”

James steepled his fingers, assessing what was being said. “Agent Oxley will go with you but stay in the background. You will report directly to him and no one else. Is that clear?”

Alex shook his head. "I don't like it but I'll go with it. But the first time I feel compromised in any way the deal is off."

Scrivens nodded. "I think we can live with that."

As the pair made their way to the Cyber Security Centre, Oxley said, "Do you realise that was the MD of the World Bank you were negotiating with?"

"Yes. So?"

"I don't think he's ever experienced the hired help talking to him in such a way before."

Alex turned to Oxley. "What is it with you people. You see someone in a fucking Armani suit and you prostrate before them. But I admit he was smart. He knew he needed me more than I needed this fucking job."

Despite the 'hacker' problem Mayer Fischer was very proud of the bank's security system. He took Alex through all the anti hacking precautions that were in place – multiple firewalls and double and triple encryption. Turning to Alex he said, "So what do you think?"

"I'm surprised you weren't broken into before this."

Mayer, expressing a mixture of perplexity and anger, said, "What do you mean?"

"Everything here is at least 12 months out of date. If I wanted to hack into the bank I know exactly how I would infiltrate you."

"Oh! How?"

"Do you want me to show you how simple it is?"

"Very much. Yes, Mr Meyer."

Alex smiled and sat at one of the computers. He googled world bank and got basic contact details. Next he linked to the data page and chose Andorra's account and failed. He attempted to reset the password. The Bank Website sent a reset link to the bank's e Mail, which he had no access to.

"You see, it's not that easy, is it?" Mayer said, smirking.

Alex grinned, "This is where most people give up. Now, I need access to the bank's personal e Mail." He searched his tool kit and came up with a USB memory stick and plugged it in. He waited a minute then went back to the bank login page and clicked forgot password. Alex was then faced with questions: home address, home postcode, home country etc. No problems there it was all basic stuff from the Website. He attempted to reset the password again, but no joy.

Mayer looked very smug. "Give up, it's pointless."

What he didn't know is that Alex's 'interceptor' app had been gathering the same data, which it relayed from the bank's hidden e Mail account to Alex's. The signal on his phone told him it had arrived. He opened his Mail account on the computer, which showed the correct login to get into the Andorra account.

The look a Mayer's face was priceless as he looked at the account balance and options for transfers. Alex deleted the files, retrieved his USB stick and looked at the bank's security director. "Like I said, it's a wonder you haven't been hacked before."

"So this is how the hacker got in?"

"Not this one. He's much more sophisticated. Now I want to see those e Mails he sent."

Alex stopped to get some roses on the way home. He had been a shit to Marj and she didn't deserve it. He knew she wouldn't put up with his crap much longer. The Irina spell was beginning to wear off. Marj was brassy and swore like a trooper but she was loyal and good fun most of the time. The saying about 'a bird in the hand' came to mind. She was real. Irina was a fantasy – his fantasy. She was busy working on the computer when he got home. He came up behind her and handed her the roses. “Sorry love. I know I've been a total shit lately.”

She turned to him. “Yes you have. How do you think I felt about you swanning off to the Ukraine to see some fuckin' childhood sweetheart?”

It wasn't a good time to point out the inaccuracies in her statement. “How about I take you out to dinner?”

“Only if you tell me all about your trip.”

The Waterview restaurant in up town Queens provided the right kind of atmosphere to help placate Marj. They opted to sit outside by the window, a location that afforded them an awesome view of the river. For appetisers they shared a clams casino and cold calamari salad.

After Alex had regaled Marj with his adventures in Kiev, she said, “You sure you haven't missed anything out?”

He knew what she was driving at. He reached across and touched her hand. “Nothing happened between me and Irina. It was business all the way.”

Knowing that cyber security was his first love by far she gave him the benefit of the doubt. “So what's this new job you had to rush off to?”

“I can't say at present. They made me sign a non disclosure form.” “Who did?” she pressed.

He sighed, “The fucking CIA caught up with me in Kiev. They know all about me hacking into the NASA site years ago and they haven't forgotten. They made me an offer I couldn't refuse.”

She stared at him. “Can they prove it?”

“If I don't help them with their little problem they are going to charge me as a fucking terrorist. So I have no choice and I have to stay schtum,” he said swiping his finger across his mouth for emphasis.

Entering their home Alex's hands were all over Marj, as he kicked the door shut behind him. Sexual tension had been building in them all evening. She moaned at his touch. It had been quite a while since marj had felt that way about Alex. Her sexual need for him was burning.

He eased her down onto the carpet. “Christ, you've been driving me crazy all night, he declared, pushing up the thin material of her dress.

Marj pulled at him until her lips were on his, her tongue sucking feverishly on his. His smell, his taste clinging to her tongue triggered a new wave of arousal. As the kiss fuelled her veins.

Alex broke from the kiss, stirring panic in her.

It couldn't be over. She wanted all of him – needed all of him. She felt a pool of desire and wondered if it could get any better. She knew it could be and he proved her right.



Sometime during the night Alex awoke to knocking at his door. Untangling himself from Marj's entwining limbs he staggered to the entrance. "Who the hell are you and what do you want this time of the night," he said, angrily."

"FBI. Open up."

The fucking Feds! What were they doing there?

He unlocked the door and they burst in, strong-arming him before he had chance to react. There were two suits with special agent Oxley in tow.

"Get your fucking hands off me," Alex demanded, trying to break from their grip.

Marj showed up, wearing a terry towelling robe. "What the holy fuck's going on?"

Oxley said, "Okay, let's all calm down now."

"Calm down!" Alex exploded. "You break in here in the middle of the night. So what's your game. Oxley?"

He turned to the Feds. "I need to speak with Mr Meyer alone, gentlemen."

"Who are these people?" Marj demanded.

Free from the arm-hold applied by the Feds, Alex said, "This is special agent Oxley. We met in Kiev." he turned to the spook. "Now are you going to tell me just what the hell is going on."

Taking Alex aside, he said, "There's no need to get excited, Alex. The Feds are just here to fit you with a tracking device."

"A tracking device!" You're not fitting me with anything."

"It's just standard procedure when someone's helping us is out in the field."

He stared at Oxley. "I don't give a flying fuck about standard procedure those bastards are not going to fit me with..."

Oxley eye balled him. "...Enough of the fucking alpha male bullshit. You may have pulled a stunt at the bank but we are in charge of the op, not you. And you will do what you are fucking told. Is that clear?"

"You don't fucking get it, do you. If I'm caught with some sort of tracking device I'm in serious fucking trouble."

"Don't worry, they're very discrete these days."

The tracker turned out to be a thin wrist bracelet, water and shockproof. Oxley said, "Any attempt to remove it will send an alert back to us. If that happens all deals are off. Are we clear, Mr Meyer?"

Alex glared at him. "Yes. Now get your fucking monkeys out of here and let us get some sleep."

Alex parked his Blue Camaro in the bay and unlocked his office. It was only 7 am but he had to make an early start before anyone else arrived. There were some things he had to check. He booted his laptop and used Interceptor to access Scrivens's WB e Mail account. He chuckled to himself. Most people had no idea how easy it was to hack into an e Mail account. But Alex wasn't hacking to cause mischief. He was hacking to stop it. One message caught his attention. A couple of clues told Alex it was from a hacker. The sender had used TOR (The Onion Router) based in Firefox. It

had rerouted the e Mail through a number of servers. Alex had used it himself on occasion. By the time the message had exited the server network it was pretty much impossible to know where it had come from. The other clue was odd location addresses for return messages. Alex scanned the message for viruses as a matter of course. It was clean and was really just a reminder message to the bank about changing the system or lose more money. This told Alex a number of things. The hacker had made the mistake of sending a reminder. Every e Mail the hacker sends makes him or her more vulnerable. The golden rule was maximise the message with the fewest words. It also told him the sender was becoming impatient. But the most important thing it told him was that the hacker was not in it for him or herself. He google-searched 'fractal banking' and was taken to The Lakota Fund Website.

He heard someone enter the office. Then Matt poked his head around the corner.

“Hi Matt.”

“Hi yourself. What are you up to?”

“No good of course,” Alex grinned.

“Seriously, you're in early, aren't you?”

“It's research for a new job – the World Bank.”

Matt stared at him. “You're fucking kidding – right?” “I wish I was.”

“What the hell are you talking about?”

“Remember that stunt I pulled years ago with NASA that fucked their operation for a while?” “Yes. Real ace man.”

“Well now it's their fucking ace.”

“What do you mean?”

“If I don't do this job they're going to hit me with some bullshit terrorist charge.” “What's the job then?”

“If I told you that I'd have to kill you.”

“Come on mate, were a team aren't we? Besides I thought you said you'd never work for banks again.”

Alex looked at his friend. “Matt, I need you to manage things while I'm away.” “Where the fuck are you going this time?”

“I don't know mate. Wherever this fucking trail takes me, I suppose.”

Matt clicked. “Someone is hacking into the World Bank,”

Alex didn't respond. “Jesus, they've got my balls in a sling. One word about this and I get slung into jail. So please don't ask me anything further.”

Agent Oxley looked those attending the briefing. He then fixed his gaze on Alex. “What have you found out so far?”

Alex walked up to the screen he'd had set up. Commencing with a slide show presentation he clicked his remote control and the first of the hacker's e Mails showed up on the screen. “We're dealing with someone who's not in this for themselves. These people are known as 'ethical' hackers

and they are becoming more commonplace of late. Secondly, he's asking for something specific.”

He clicked to the next slide. “Our Hacker wants the world to have a fairer banking system.” The bank's computer people scoffed at this idea.

Alex turned on them. “How far do you think you will get with that attitude? You have to think of this as a hostage situation. The World Bank is being held hostage and the the perpetrator is making certain demands. I am in the role of a negotiator so, no matter how outlandish the demands may seem that's what I have to work with. So what do we know about the concept of fractal banking?”

There was silence. Alex said, “While there is an us and him situation nothing is going to be achieved. There has to be a middle ground. My job is to find out what that middle ground is. Your job is to help me do that.”

Oxley stood up. “That's all very well but do the e Mails give us any clue as to who this hacker is?”

Alex chuckled. “Are you kidding. This person has been able to move the World Bank's funds into foreign accounts. We are dealing with a very clever and sophisticated mind and you think he might have left us clues to his identity.” Then he said, “I want all of you to become acquainted with the concept of fractal banking. We will meet back here at 8 am tomorrow morning.”

Mayer complained, “But we don't start work before nine.”

“Now you do.”

As Alex left the office the CIA agent caught up with him. He turned to the agent. “Yes, is there something I can help you with?”

“Things have changed. I'm sticking with you.”

“The fuck you are!” Alex exploded

“Orders from above, I'm afraid.”

“I'm going to be seeing people who see you as the enemy. I'll get nothing with you hanging around.”

“I'll go in disguise and just hang back while you do the talking.”

“Look, some of these people are paranoid. They will only deal with people they know and that's on a good day. Some of them are recluses who would freak out if I turned up with you.”

Oxley shook his head. “That's the deal, I'm afraid.” Alex turned on him. “Well here's another deal. Those ass holes can find the hacker themselves.”

“That attitude is going to get you locked up,”

Alex walked away. “Phone me with better news and I'll come back on board.” Alex received better news and he was back on the job.

Oxley met with the Cybersec owner at the Founding Farmers restaurant. Alex, was much impressed with the farm-to-table restaurant and its quality food, which came at no expense to quality. Alex had one of their burgers, which he thought was outstanding.

Oxley said, “So who are you seeing first?”

I have a contact in Kentucky. I think I'll start with him.

## Chapter 15

Clad in a light weight Armani suit, wearing Pierre Cardin eye glasses and straw fedora Karl David cut quite a figure walking along Franklin High Street. The powder pink suit cried out 'Gay' as vividly as if the word was tattooed on his forehead. He saw Alex alight from a cab and greeted him with a huge smile. "Well you're a sight for sore eyes. Now you must tell me what all this is about and who was the naughty person who told you about me."

"Well Karl, you seemed to have done well for yourself," Alex said, giving the man a light punch on the arm.

"You're avoiding my question."

"Karl, for a man who seeks anonymity your flash Italian clothes certainly make you stand out among the chequered shirt dungaree brigade, like dogs balls."

"So what brings a city slicker like you out to the Kentucky backwoods?" "I need to pick your brains."

"About what?"

Alex looked around him, "Is there anywhere decent to get a meal around here. The food was crap on the plane."

Karl smiled, "Then I don't think we can go past the Brickyard Cafe."

The café, Alex soon discovered, occupied space in the aesthetically pleasing Courthouse Square. Some of the original exposed brick walls were still standing. He noted that over the bar hung the hardware sign from the building's previous incarnation. They were shown to a private dining room decorated by the work of local artists. Karl pointed out that the Croatian proprietors provided Mediterranean culinary arts and warm hospitality. At Karl's suggestion Alex went for the Greek salad

As they ate, Karl said, "So why do you want to pick over my brains?"

"I'm tracking down a hacker."

"I'm a legit businessman now."

"Me too. But my past sins seem to have caught up with me."

Karl cocked an eyebrow. "Oh. What have you been up to you naughty boy?"

Taking a sip of red wine, Alex said, "They have something on me to do with my fun with NASA."

Karl David at one time had been the most wanted cyber criminal in the US. It was a past he tried to keep well hidden. "So what do they want you to do?"

"Track down someone who is hacking into the World Bank." Karl's eyes widened.

"Wow! So you're working for those monsters."

"For my sins – yes."

"What do you have so far?"

"Three e Mails demanding radical changes to the banking system."

Karl grinned, "Sounds like a bloody good idea to me." Swallowing a mouthful of salad he said, "So why you?"

“I just solved a bank fraud in the Ukraine. The spooks pounced on me over there.”

“So why do you need my help?”

Alex stared at him. “Are you kidding. You're the amazing guy who got into Nokia, Motorola and even the fucking Pentagon. But my main reason is that I want to connect up with the old network.”

Wiping the corner of his mouth, Karl said, “The old network, as you put it, no longer exists. Those that didn't get caught by the Feds either went to ground or became respectable, like you and me.”

“Come on Karl. Are you seriously telling me you're not in communication with anybody from the old days – even AKA.”

“The last thing I heard about him is that he buried himself in a bunker somewhere in Texas. Karl stared at him. “I can't help you, Alex. I've been out of that circle for years. I don't even know if he's still alive. But you can come back to the office and show me the e Mails, if you like.”

Agent Oxley sat in the corner drinking coffee. He never acknowledged the pair as they left the cafe. It was frustrating not being able to be involved. But an agreement had been reached and Alex was back on the case. All he could do was wait for the Cybersec man to contact him.

Karl David ran 'Secure' a security consultancy firm, from an office in the town's main shopping arcade. After seeing the e Mails Karl said, “We could try to see if we can obtain an IP address that's close to the attacker's location.”

“I've tried that.”

“Of course you have but I had to make sure. And none of the anti virus apps can provide any addresses from full tracking headers?”

Alex shook his head. “I don't think we'll get anything useful from this. I need to get back into the network.”

“If the network is still around I would have heard about it.”

Alex looked at his old friend. “You're protecting somebody.”

Karl stared at him. “You're working for the fucking spooks. Of course I'd protect my friends.”

Alex stood up, took off his shirt and T- shirt. “I'm not fucking wired, man. There are no spooks around. That was one of my conditions for working for these pricks. But I don't want to end up in their stinking jail.”

Karl opened his hands. “I still can't help you. You could try bandying the name Annaki around the chat rooms.”

“Jesus, don't you think I've already tried that. Look, are you absolutely sure you don't know anyone from Annaki that I can contact?” Karl shook his head. “Since I went legit, after coming out of the can, I haven't been in touch with any of them – except...”

Alex became animated, “Except who?”

“No, it's best to stay clear of him. He's a raving space cadet.”

“Who, for fuck sake?”

“Cyclopz.”

“Do you have his contact.”

“What, apart from the planet Sterion.”

“Just give it to me.”

“You'll end up as screwy as him.”

“I know he has his peculiarities but he was always in the know. Besides, it seems as though he's all I've got.”

Karl sighed, “Be it on your head. The last time I had contact with him he was living in Roca.”

“Where the hell is Roca?” agent Oxley asked at the afternoon debrief.

“Not for from Lincoln, in Nebraska.”

“Why are we going there?”

“I'm going there to meet with a master hacker. He has a massive intellect and a girth to go with it. Nothing gets past him in the cyber crime world.”

“Sounds like a good lead.”

“He's also a Royal prince called Abrava on Sterion.”

“Oh!”

## Chapter 16

Roca, one of those places that can be easily missed, even while driving through it, comprised of a handful of weatherboard stores, a church and the Roca Hotel. Farm properties were scattered around but the small community was mostly known for its quarry. The name Roca clearly shows that, it being Spanish for rock. Most of the locals Alex stopped and asked where he could find Albert Gonaz simply shrugged or grunted, continuing on their way. Then he espied a delivery boy for the local store. He turned out to be very helpful. Sure he knew where the fat guy lived. He delivered his groceries. Albert lived in an old cabin on the Stebbins property, off South 38th Street near the Hickman Branch irrigation channel.

Alex thought it made sense, Even when Cyclopz was merely obese he was too self conscious to go out in public.

As they got in their hire car, Alex said, “Let's find South 38th Street.”

“And what am I supposed to do while you catch up with your friend?” Oxley said, disgruntled at not being able to do his job.”

“That's not my concern, as long as you stay right away. Any sniff of spook and he'll go fucking ballistic.” Then he said, “Stop at the Roca general store.”

“What for?”

“Cyclopz' sugar hit.”

It was a sunny day, tipping the 35 mark. The pair drove past flat, unspectacular landscapes, their nostrils assailed by the pungent pong of piggeries. After passing a couple of dairy farms they came to a dirt track on the left. A weather worn wooden sign hanging from two rusty chains, proclaimed that they were entering Stebbins farm. The pot-holed track with long sections of corrugation played havoc with the Ford's suspension, as it was no off-road vehicle. Alex got out his phone and dialled the number Karl David had given him.

Cyclopsz had his work station set out so that everything he needed was close at hand. This was so he didn't have to move much to access what he needed. His phone gave a quick burst of Beethoven's fifth. Switching to speaker phone he said, "If you're trying to sell me something – fuck off!. If you're not – fuck off anyway."

Alex said, "This is Softhat man. How're ya travellin," Probably not the best choice of words to get on the best side of a morbidly obese man.

"Softhat! Fuck, you still alive?"

"Just passin' through, my man. Thought I'd drop in and see you."

"How did you know where I was?"

"You're a fuckin' legend man. Lots of followers know where you are."

"What're they saying about me?"

"I'll tell you inside."

After the call Agent Oxley said, "So what's he famous for?"

"What's he famous for? Are you kidding me? He only collected over 150 million credit card and ATM card numbers over a period of 3 years."

"Was he ever caught?"

Alex stared at Oxley, eyes narrowed. "Don't even think about it." Then he smiled, "As it happens he did do time for it, after accruing \$4.2 million in identity theft."

"How's he going to help us?"

"He supplies clients with things." Alex left it at that.

As Alex approached the cabin door, Cyclopsz' voice boomed through the intercom."What's the password?"

"Mother."

"The royal house of Sterion welcomes you."

There was a buzz, then a click and the door was unlocked. The cabin, sparsely furnished, with a rough hewn table and chairs, seemed empty. A laptop was set up on the table. It came to life, displaying a ground floor plan of the cabin. Then Alex saw it. An elevator cleverly disguised as a wardrobe. It took him down to Cyclopsz' den, a veritable digital heaven comprising top shelf devices to serve all the hacker's cyber needs. A large fan kept the room at a cool enough temperature to stop the 6 super computers from overheating. Then there was the man himself, a gargantuan specimen sitting in a super-sized, specially reinforced electronic wheel chair. Alex expected to see a morbidly obese man but the sight that befell him was overwhelming in its entirety. Cyclopsz seemed to be nothing but rolls of fat from his feet right up to his neck, which seemed to have more chins than a Chinese phone book. Alex placed a carton of Mother energy drink on the desk.

Cyclopsz looked at his visitor. "So, what are they saying about my exploits?"

"Oh, you're big, out there in the world, in every sense of the word. But just lately another is trying to steal your crown."

The huge hacker's eyes, pinpricks in the massive face, stared at Alex. "The royal brethren of Sterion won't like that. Who's this usurper you speak of?"

“Anonymous. But his exploits aren't. He's only hacking into the World Bank and redistributed money – over \$2 billion to date.”

“So what do you want from me?”

“Have you supplied anyone with codes, passwords or encryptions pertaining to the world bank?”

“That's client privilege. How long do you think I'd remain in business if I told you that?”

“Nobody is going to find out. But this person is dangerous and needs to be stopped.”

Cycloz became jittery, his eyes flickering. “I have a message. They say to ask you, are you working with government forces of evil?”

Alex fixed Cycloz in his gaze. “I have a question for the royal house of Sterion. Do they really want their prince to be usurped in this realm?”

The hacker reached out for a can of diluted sugar and caffeine mixture. “No they do not.”

“Then let me help, as a service to Your Highness, by telling me who your client is.”

Cycloz swigged down his drink, crushed the can in his huge hand podgy hand and hurled it with unerring accuracy into a bin in the corner. “I can't do that?”

“Your honour is at stake, Your Highness”

“No man. I seriously can't. I don't know his name. I only know of him as GC.”

“That's the handle he goes by?”

“Could be.”

“What about an e Mail address?”

“Anonymous. Probably uses Tor.”

“And socket layers,” Alex added.

Cycloz said, “That's all I can offer.”

“Wait a minute! Where did you send the hacking info and codes to?”

The huge man's pale face became even more wan. “I can't tell you that. My professional integrity is on the line.” He stared at Softhat. “The royal brethren of Sterion don't believe your motives are true. They want to know the real reason for your enquiries.”

“I want to find him.”

“Why?”

Alex could hardly say he worked for the World Bank. “Okay, here's the thing. I want to revive Annaki.”

A rumble, starting from deep down, quivering that huge belly, rose upward until the whole body became a nervous jelly. The chins vibrated violently as the now loud rumbling erupted as a laugh. “Where the fuck have you been? They're either dead, daft, drugged out or doing time.”

“I know that. But there's new talent out there and the World Bank hacker is one of them.”



Agent Oxley sat in his car, in the shadow of an old barn. He was lapsing in and out of sleep when he heard a noise. Looking up he saw a vehicle approaching at speed. It was a Hummer and it rode the rutted track with no trouble at all and was heading towards the building. It did not bode well. Oxley grabbed his phone.

Alex's phone rang. It was Oxley. "What the fuck are you calling me for?"

"Who's that?" the enormous hacker asked.

"Alex, get out of there now. Some people have arrived and it looks like getting ugly."

Alex turned to the hacker. "We've got to get out of here. Some guys have turned up and..."

Cycloz turned to a big monitor. Multiple feeds showed security camera videos. Six men were approaching the cabin. They were armed with semi-automatics. "We can't leave here."

"Why the fuck not?"

Cycloz, concentrating on the men, watched as they smashed down his door. He reached out with his right hand and pulled down a small switch on a wall socket. Suddenly the cabin floor got flooded with water. The intruders gave off blue sparks.

Alex watched as the men froze in their postures, then started shaking violently, ending up like dancing marionettes.

Cycloz threw up the switch and the men crumpled to the, now deactivated, wet floor, in a heap.

"Okay, I'm out of here." Alex said reaching the elevator door.

"Did you bring them here?" Cycloz said, a pistol in his hand.

"Put that fucking pea shooter away. You're no killer."

"You try telling them that," The mammoth master hacker said, indicating the bodies upstairs.

The man was unstable. Alex had to choose his words carefully. "Look, I have no idea who they are. I really have to go."

"What are you going to do about those bodies?"

Alex hadn't considered that. "I'll get somebody to..."

"...No you fucking wont," the gargantuan hacktivist said, pointing the gun at Alex. "You're not bringing anybody here."

"How the fuck do you think I can deal with those bodies, that's if they're dead."

"5000 volts of DC should settle that question. Just get them out of here." Cycloz stared at Alex. "I can't deal with them so you'll have to,"

"Only if you give me GC's delivery address."

"Get rid of them first."

Alex nodded and got into the elevator. Exiting he saw the bodies laying in grotesque poses. He moved quickly to the door. That fat psycho, he thought, could flick that switch at any time.

Oxley approached cautiously, gun in hand.

Alex said, "You won't need that. They all dead."

"Dead! How?"

“Electrocuted by that huge bloody psycho. We have to move the bodies.”

“No fucking way! We'll leave that to the authorities.”

“But he is going to give me some vital info once we've removed them.”

“The police will be here soon.”

“You phoned the fucking cops!”

“They can get the info from him.”

Alex stared daggers at the CIA man. “That won't fucking work. Just let's drag them out of the house and...” He didn't get to finish the sentence His voice was drowned out by the raucous shrill sound of approaching police sirens. Alex shouted “THEY MUSTN'T FIND CYCLOPZ.”

“WHY NOT?”

“I NEED THAT INFORMATION, SO DON'T MENTION HIM.” “SO WHAT THE FUCK ARE WE DOING HERE?” Oxley turned tail and ran back to the car.

Alex, confused, couldn't stay and couldn't go. “Fuck it!” he said, heading after Oxley.

Alex jumped in and Oxley gunned the engine. The cops had reached the cabin, giving the pair chance to drive away.”

Once they were on the road to Roca, Oxley said, “If we hadn't gotten out of there we'd both end up in jail.”

“You're a fucking secret service spook. Don't you outrank the Lincoln cops?”

“It could have taken days to unfuck this fuck up. We need to focus on catching this fucking hacker.”

Alex, fit to burst, retorted, “If I'd gotten that info we could be beating a path to his fucking door right now. But no. You have to phone the fucking police.”

“I was trying to protect you, you ungrateful little prick.”

“We could have hauled those bodies out of the fat fuck's cabin and he would have come clean. Now we're back to square fucking one. So don't talk to me about having little time to catch this hacker.”

## Chapter 17

“Hey, come and watch this,” Alex said, as Oxley and he unpacked their things.

“Recognising the cabin and the abandoned Humvee on the news, the agent said 'Turn it up.'

The newscaster explained, “When the Lincoln police arrived they found the bodies of 6 men in a seemingly deserted cabin. A medical examination shows the victims had been electrocuted. How they died remains a mystery.”

Alex turned to Oxley. “We've got to go back there.”

“What the hell are you on about?”

“There was no mention of Cyclopsz.”

Oxley shrugged.

“Jesus, do I have to spell it out for you. Don't you think discovering someone who made Jabba the

Hut look positively anorexic, newsworthy. They didn't discover him. He's still there and I can get the information.” Alex grabbed the car keys and his jacket,

“Are you coming?”

“It's a fucking crime scene you won't get in.”

“That's the beauty of it. Cyclopz won't pull any stunts while the cops are there and you play your CIA card and tell them you believe a wanted hacker is somewhere on the premises.”

“And who the fuck are you?”

“I'm the fucking expert who knows what he's looking for on the hard drive. Don't you see, it's perfect.”

It was around 9 pm when Oxley pulled up outside the cabin. There was no sign of a police vehicle.

“Looks like they've all gone home,” he said,

Alex grinned, “Shame, you won't be able to throw your weight around.”

Oxley grimaced. “Talking of weight, you'd better take me to your friend.” Alex, noting the open door, said, “That's not like our super paranoid security conscious nerd.”

As Oxley went to step inside Alex pulled him back. “We have to be careful. If he's watching us he could pull the switch and we're crispy bacon.”

“Then how the fuck are we supposed...”

“...Take your shoes off.”

They crossed the floor without incident. Alex pull open the wardrobe door and got into the elevator.

Oxley followed. “So that's how he would have remained hidden from the cops.” Then he said “He's got a gun so I'll go first.”

They stepped from the elevator. Oxley yelled, “CIA drop your weapon.” It was then that Alex realised the mound of fat wasn't moving.

Oxley went bravely forward and tried finding a pulse hidden in all the blubber. “His dead,” he announced, sombrely.

Alex said, “Oh.” After a short pause he added, “Let's see if we can wheel him back a bit, so I can get to his computers.”

“What are we supposed to do about him?”

“Alex said, “Never mind about that we're sitting on a gold mine here. He made his money by selling his clients, custom-made hacking tools, encryptions, passwords – the lot.”

“Jesus H Christ!” Oxley expounded. “The fucking mother lode.”

“Yes, it could have been the 'Mother' load that finally killed him,” he quipped, indicating the discarded drink cans.

Oxley didn't get it. He said, “We can't stay here all night. The cops'll be back in the morning, so how are we going to deal with it.”

Alex grinned, and pulled out a seagate one t-byte hard drive, “Download onto this.”

“And how do you expect to get in to his files?”

“Use brute force,” Alex smiled, plugging in a USB stick.”

“Brute force?”

“Yeah. This little baby attacks every possible combination till it hits the right one.”

“How long is that going to take?”

“How long is a piece of string?”

An hour later Alex was in and downloading all the data from Cyclopz' hard drives.

By 3 am the downloads are complete and Alex's Seagate is brimming with data.

Oxley yawned, “Let's get the fuck out of here.”

“First we have to figure what to do about him.”

“An anonymous phone call?”

“No. Why don't we just leave the elevator open and let the cops figure out the rest.”

## Chapter 18

After just 5 hours sleep and two strong coffees, Alex was itching to see what he'd got. Oxley had gone out to explore what Roca had to offer, leaving Alex to do his work. He started with searching for entries from GC. The rest could be dealt with at his leisure. There were folders within folders within even more folders and GC didn't show up until he'd opened the fifth level of files. He yawned, stretched, stood outside for a few minutes, then returned to his task. GC didn't offer up any thing. So he searched for World Bank. This yielded more promising info. At the fourth file level he came across a folder titled IBRD. The International Bank for Reconstruction and Development. Inside was a zip file titled GC. Alex did a mental back flip. Then he discovered it was encrypted. Undeterred, he inserted a memory stick that had 'isumsoft password refixer' on it. He opened it on his laptop and selected password attack type, and chose brute force from the menu. He pressed start and within minutes the zip password showed up in the dialogue box. Using the password Alex unzipped the file and discovered an interior file called address. Alex opened it and read, Guscat@hushmail.com. Alex felt like doing cartwheels but the Roca hotel rooms weren't big enough.

“So, are you going to e Mail him?” Oxley asked, having been regaled with Alex's good news.

“No. That would just alert him. What we do is use this,” Alex said, brandishing a memory stick. He inserted it into a USB drive on his laptop, then opened 'trace route' which showed a map of the world. He opened up Cyclopz's mail client and scanned for any e Mails from GC. Upon finding one he opened the header, found the words received from, copied the IP address, pasted the the IP address in the trace route tool and found an address. It wasn't much help though, All it gave was Decatur, Georgia.” He added. “It's probably a false trail anyway.”

Oxley put on the news. “So all that fucking downloading was waste of time.”

“I could send GC an e Mail from Cyclopz. After all he wouldn't know that the hacker is dead.”

At that very moment a news report about about the discovery of a body in the same cabin in which the six victims had been electrocuted, was being aired,

“The strange case of the six electrocuted men in the cabin near Roca has become even more bizarre when police today discovered the body of a hugely obese man. It seems that he died from a massive heart attack. No foul play is suspected. Police have subsequently discovered his name is Albert Gonaz also known as Cyclopz, the notorious hacker.

Oxley said, "Well that's fucked up that plan. He'd be a bit suspicious receiving an e Mail from a dead man."

Alex said, "I need to get out of this place and have something to eat."

Alex thought the food was decent with ample size portions at the Roca Restaurant. "So who were those guys who got zapped?" he asked.

"Why ask me?" Oxley said, enjoying his steak, which, to his surprise, was cooked at the time of the order. "Anyway that's done and dealt with. The Lincoln cops can sort that one out."

Alex took out his laptop. "I'm betting Cycloz knew who they were and there might be some sort of clue on his hard drive."

"Knock yourself out but you'd be better off looking to see if he mentions any of his hacker mates."

"I don't know if she's a hacker but I came across files that mentioned a Nigella Ward. Any idea who that might be?"

"Probably his girlfriend for all I know."

"Can you imagine him with a girl. He couldn't get out of the fucking wheelchair. No, It's more likely she's a client. But there's mention of a AKA. It seems that she was trying to track him down and Cycloz was helping."

"Who's this AKA?" Oxley asked, before shoving a forkful of beef into his mouth.

Ignoring the question, Alex got up, "Need to make a phone call."

"Who to?"

"Just carry on eating. I'll be back in a minute."

Out of ear shot, Alex said, "Karl, thanks for your help. Now I just need another small favour."

"What the hell happened out there?"

"It all went crazy, man. He was helping me . Then those heavies turned up and he fried them. Anyway he mentioned AKA. Have you any idea of his whereabouts?"

"I wouldn't be doing you any favours if I told you."

"That's for me to decide."

"No, it's best to stay away from him. He's as mad as a cut snake."

"He's always been that way."

"Well he's a lot worse now. His brain is fried and he sees bogeymen around every corner."

"Thanks for the warning but he always made it his business to know what was going on. If you have a contact for him I'd sure like to know about it."

Karl said, "It's your funeral. I'll SMS his contact details. Now, I'd appreciate it if you don't call again."

## **Chapter 19**

### **One year ago**

Catriona Carr, like her brother, had a mixture of Nigerian and Irish blood . Unlike her brother, who

had a much paler complexion, she had been blessed with dusky honey skin and green eyes, a very unusual combination. She had grown up a mixture of beauty and cunning. Now, in her twenties, she used both qualities to the full to achieve her goal. She was determined to make them pay for that fateful day when their mother disappeared never to be seen again. The problem was she had no clear idea as to whom the 'they' actually were. She knew that the Lagos government had been culpable, to a degree but it was the developers and their paymasters she had been targeting. Instead of the World Bank loan being used for upgrading Badia East, the funds had been diverted to extend and modernise the rail system, causing the shanty city to be destroyed and flattened, like it never existed.

Nightmares of that devastating time still haunted her sleep, causing her to wake in a cold sweat, sometimes – even screaming at times. Even in the daytime the memories sometimes hit her, like news announcements that interrupted TV programmes. She remembered huddling with her brother under a tarpaulin held up by sticks, their only home and shelter. Gustav, only 8 years old at the time and her 6 had to fend for themselves. Their government had kicked them out of their homes, along with thousands of other refugees, offering them no alternative accommodation. Worse still, officials had returned many times to destroy makeshift shelters and camping sites. On one occasion she remembered seeing five men arrested for building an emergency water tank, after a bulldozer had ruptured the crude pipe carrying water to the refugees. Her young mind couldn't work out such brutality but it couldn't forget it either.

With nobody to care for them it was a miracle they had managed to survive. Catriona sometimes thought it a curse but now she had a purpose. That purpose was to make those responsible, pay. She pondered how they would do this as she waited for her brother to emerge from arrivals at the Louis Armstrong New Orleans International Airport. Then she saw him and her face lit up. Their eyes connected and they threw themselves into a powerful embrace.

Gustav grinned, “So you missed me , sis.”

“I'll show you how much when we get home.”

He pushed his luggage and followed her out to her Suzuki SUV. After depositing his cases in the back, he said, “While you've been working out how to hurt them I have an objective reason for doing it.”

“Sounds intriguing, dear Gus. But let's get home first.”

Back home, after a refreshing shower, as Gustav was towelling himself off, Catriona entered the steamy bathroom. He looked at his sister. She was his best friend. He loved her dearly. She was always smiling and good natured and made him feel very important. She just had the gift to make people happy to just be around her. With her long black hair and green eyes people found her stunningly attractive and intriguing. They easily opened up to her. She hugged him again. He felt himself becoming aroused and backed off.

“What's the matter?” she asked.

“Er, nothing. I mean...”

“Don't you think I've seen erections before. I'm not a nun, you know.”

He felt sexual tension building between them. It wasn't the first time but he'd been too embarrassed to mention it. Now the pussy was out of the bag he had to deal with it. “Cat, It's just that...”

She looked at him with a hurt expression. “...Don't you find me sexy.”

“Jesus, Cat, it's precisely because I do think you're hot that I have to back off.”

“We do love each other don't we.”

“Yes – but not in that way.”

“And if I wasn't your little sister?”

“You are though. Now please leave.” It was the hardest thing but he had to say it.

They were silent for most of the meal that night. At one point Gustav said, “How are you going with the project?”

She brightened, “Well, I met a guy who works for the World Bank.

“How did that happen?”

“It was just a chance encounter.”

“Where did you meet him?”

“What does that matter? I met him in a book store.”

“How romantic.” he said, a hint of sarcasm in his voice.

“We discovered we liked the same authors and ended up having a coffee together.” He didn't know why he was being so off-handish with her. Well he did. He found himself being jealous of this stranger his sister had mentioned.

He was angry at himself but found himself verbally striking out at his sister. “And he just happened to tell you he worked for the World Bank.”

“It came up during the conversation, yes. I couldn't believe my luck when he told me what he did there.”

“Pray tell.”

“He works in their IT Centre, in their security section.”

“Fuck! You hit pay dirt. So were you able to get anything out of him?”

“I had to butter him up.”

Wondering what that meant but not asking, Gus said, “So who is this lover boy?”

She didn't rise to the bait. Thinking him childish and churlish, she continued, “He's a fat nerd – definitely not my type but he was easy to string along.”

“I'm not fucking surprised. He must have thought all his birthdays had turned up at once when someone as sexy and gorgeous as you showed interest in him.”

She sighed, stretching out her legs. “A small price to pay to get the codes we need.”

“So you haven't got them yet!”

“It's a sensitive business. He's coming round for an 'intimate' dinner tomorrow night. The problem is he worships the ground I walk on and won't let me go.”

Gustav winked, “Don't worry. I've an idea that will sort that out.”

“What is your cunning little mind cooking up now?”

He leaned over and tweaked her nose, “It's a secret. Then, changing the subject, he asked, “So do you want to hear about my adventure?”

“Yes, but I'll make us a cocoa and we can snuggle up on the couch.

“As they relaxed together, he explained, “Well darling sis I've been learning all about the Lakota Sioux alternative banking system.”

“How does that work?”

“It's a commodities banking system that doesn't employ usury. The world's first fractal monetary system.”

She grinned, “And you are suggesting...”

“...That the World Bank takes it on board,” he said, finishing off the sentence.

## Chapter 20

AKA reviewed his list of daily security routines to ensure no one could sneak into his bunker. He went over the sequence of events at least five times before settling down for the night. He wanted to be informed about the goings on in the world but he didn't want the world to know about him. He only wanted to be informed so that he could be prepared. He could see that that Western Society was in utter confusion; that the financial world was teetering on collapse and much worse was soon to come. Referring to himself as an Agrarian blogger and survival educator, Arthur Kenneth Adams, known as AKA to his hacking mates had been living off the grid for years. Even his closest cyber buddies had no idea where he lived or how to find him. Or so he thought.

There was also another side to AKA, a side steeped in paranoia. He got painted as a 'Cyber Superman' or Cyberman, an online handle he used in hacking chatrooms. Convinced he had inside knowledge that Russian hackers had penetrated and inserted malware into some of the nation's most vital infrastructure systems, he feared for his life. He'd been tracking these hackers since 2010 and had discovered software used to control industrial operations like oil and gas pipelines, power transmission grids, water distribution and filtration systems, wind turbines and even some nuclear plants. So far no attempts had been made to activate the Malware, which he put down to his diligence and expertise in hack craft. He had to do it himself because no one else was doing anything about it. So it was crucial that nobody knew he existed, let alone where he lived. Anything that brought attention to himself would alert the bad guys and he couldn't risk that happening. Which is why, for years, he's survived off the grid. Living without having access to all the usual utilities was hard at times, but a price he had to pay for his survival sake. His only involvement with the 'outernet' was to beat the anonymous menace, a mission that became his personal challenge and pride.

As a genuine off-gridder AKA wasn't connected to any external electricity supply, nor a regional water source. He also had to dispose of his own waste. When he had first started isolated living, before digital communication became all encompassing, living off grid represented significant social isolation. Traditionally, living off grid was very tough. His decision had been more out of necessity than a chosen lifestyle. He had been a master hacker in the old days – the guru of Annaki. He watched as some members of the group proved too smart for their own good and ended up getting arrested. Karl David was one of those who did time and came good. He was the only member of Annaki who knew where he lived. That was only because he had contacted Karl to have his security system upgraded. Soon he would have good reason to regret even that.

Things were much easier for off-gridders these days. AKA had solar power and batteries for storage. Plastic water tanks were larger, lighter and easier to install. His composting toilet was much better than the old septic he used to use. And satellite and wireless technology allowed him to communicate with the world if he wanted to. He had his own vegetable garden and fruit trees but he still had to go into town for other household supplies. Which was how Alex found him.

Bunker Hill, Alex and Oxley found out was as complex and mixed up as the man Alex had come to



visit. The town of Bunker Hill in Texas wasn't incorporated into Houston's city limits, yet is considered by the postal service to be a suburb of that city. Mostly supported by the lumber industry, it boasted two public schools and two churches. Alex got rid of agent Oxley, then he tried the phone number Karl David had given him. There was no answer but that didn't surprise him. There was a special code (ring the number three times).

On the third ring a gruff voice said, "Karl, what the hell are you calling me for?" It's Softhat mate."

The name didn't register. "Who the fuck are you?"

Everything hung on what he said next. He took a deep breath. "Karl David said you might be able to help me."

AKA knew he should blow this guy off. He had already tracked Alex's phone and had a whole bunch of details about him. "Well, Mr Alex Meyer, I can send a virus to your phone and phry it in seconds or I can let you in. The question is are you prepared to take a chance on my decision." Alex couldn't believe it. Within a minute the man had control of his phone. He had to test his hook. "I have to track down a rogue hacker. I think he or she is inside Annaki."

"Annaki doesn't exist."

Alex breathed a sigh of relief. His phone was still intact. "Come on, I was one of the founder members."

AKA's addled mind weigh up the risks. Then he said, "Go to Lubbock and wait. I'll see you there later."

"Wait! How will I know you?"

"Don't worry. I've got your picture in front of me. You'd better be there because you only get one shot."

"what time?" the phone call was over."

Agent Oxley stood deleting out of date phone texts for something to do when Alex approached. "How did it go?"

"Better than expected. I'm meeting him here sometime this afternoon."

"Sometime! What the fuck is that supposed to mean."

"He will find me when he's ready."

"So how's he supposed to recognise you. Did you send him a picture?" Alex smiled. This guy's amazing. In less than a minute he had control of my phone."

"Alex, I want to be there."

The hackster stared at the agent. "A fucking joke -right."

"No."

"For all I know AKA could already be in town watching us. So you stay well out of my way. Don't speak to me, don't acknowledge me and don't even look in my direction. Now we part and meet up afterwards, okay?"

Oxley nodded, complaining, "How am I supposed to watch your fucking back?"

"If you do as I say there won't be any need for the fucking cavalry to come and rescue me."

"Fuck you," he said under his breath. This was crazy. He was supposed to be calling the shots, not

the fucking nerd.

Alex waited in the main street for AKA to show. He had a picture in his mind of what the hacker looked like 10 years before. But he had no idea what the ravages of his paranoia had done to his appearance. He had few clues to go by but guessed he would probably be taking on some pseudo military role. He may even be ex military although he doubted AKA would have done anything that fitted him into the system.

After two hours of scanning the street an old dented Jeep turned up. From it emerged, a tall black bearded man in camouflage pants and dark brown t-shirt. His greasy hair was tied back in a ponytail. Alex figured him to be around his own age, but the ravages of drugs and booze made him look much older. Despite that he still looked lean and fit. And definitely not someone to be trifled with.

He approached Alex in a mildly aggressive manner. AKA stopped and stared at the stranger, trying to psyche him out. He said, "Softthat?"

Alex nodded.

AKA's eyes danced furtively around. "Follow me." Alex did, into a back alley.

AKA thrust out his hand. "Give me your phone."

Alex had expected this and, having removed his SIM, did as he was told. Much to his surprise the hacker, instead of destroying it, wrapped it in tin foil, and handed it back."

"Tell me what this is about and it better be good."

"It's about a hacker called GC causing serious damage to the World Bank." "And that's a problem?"

"He's very good. I want to meet him."

"Why?"

"Because he's got some very powerful people upset and needs to pull his horns in."

AKA turned to Alex. "So you get your nice fat fee from these important people."

"Okay, I'll level with you. If I don't find this guy I will be sent to fucking prison for my sins of the past."

"So that's why you've got a hard on for this GC guy?"

Alex, sensing he was loosing the hacker, tried, "I'm guessing you knew nothing about this and that maybe that's cause for concern for someone who needs to have their finger on the pulse."

AKA stared at him. Then he laughed, "you're trying to fucking psyche me."

Alex stayed silent. He'd made his point.

AKA said, "what's in it for me?"

"What do you want?"

AKA trusted no one. He figured that was why he was still breathing. He fixed Alex in his stare. "I want to disappear with enough money to say, fuck you, to the world."

"How much?"

He did some rapid mental arithmetic. "Reckon \$100 million should do it."

Alex figured \$100 mil, was chicken feed to the billions the WB was losing. Way out of his depth he

had to make a quick decision. "Help me catch this person and it's yours."

AKA's calm demeanour rapidly changed. He grabbed Alex and thrust him against a wall. "Just who the fuck are you to play with such big numbers?"

"Cut out the fucking macho bullshit. This is a genuine offer."

AKA grinned, letting Alex go. "Those world bank wankers must really be shitting themselves to pay out that much dough to catch a fucking hacker."

"I'll get back to you as soon as it is sorted."

AKA eyed him suspiciously. "Sorted by whom?"

"People at the World Bank of course."

He grabbed Alex again. You must take me for a fucking idiot. The Feds will be running the show. I'll have nothing to do with those bastards."

"You don't have to. "It'll be just you and me. I won't even mention your name."

AKA backed off.

"Have you heard of this GC?"

AKA looked around, his furtive eyes dancing back and forth. "You'll get it once we get the arrangement sorted."

Alex nodded. "I'll ring when the deal is arranged." Alex walked past Oxley, ignoring him. The agent followed at a distance. He got into the hire car and drove to the La Quinta Inn. Alex walked.

"Don't you think you're being a bit too cautious?" Oxley said, as Alex scanned the area before entering their room.

"Best way to stay a step ahead of someone as paranoid as my guy." Oxley looked at him.

"Your guy. So you've got him interested."

"If we can get the bank to agree with the terms."

"Which are?"

"That's between me and the bank."

Oxley glared at him. "The fuck it is! I'm in control here, not you."

"You know the deal. You stay in the background. One sniff of spooks and its hacker lock down."

"Well I'm feeling like a spare cock at a lesbian wedding."

Alex chuckled at the analogy. "Sort it out with your people, Oxley. I have enough to cope with."

"If we're stuck with each other we need to work together," Oxley pointed out.

Alex said, "Okay, you want to be useful. Get the bank to hand over \$100 million to my hacker so he can find theirs."

Oxley looked like a fish gasping for air. "\$100 fuckin' mil. You want me to ask for \$100 fucking mil?"

"No," Alex grinned, "He does."

Why Alison Penwright chose and unofficially adopted Gustav and Catriona among nearly half a million displaced children, she didn't really know. They weren't as dark skinned as most of the starving kids that scavenged to survive amongst the Gosa Iddo refugees. This made the pair of kids stand out from all the others. Maybe it was because young Gustav showed initiative and was very protective of his little sister that Alison's heart went out to them. As a voluntary doctor with the UNHCR Alison got to meet with many of the wasting waifs but of all the victims of oppression she helped, Gustav was the only young boy who had a fiery spirit shining in his eyes, despite him and his sister's deteriorating health. It was heart breaking for her to realise most of the children would die, despite the best efforts of the UNHCR. Childless and divorced she determined that she could at least save two of the children. After jumping through the necessary hoops to satisfy both Nigeria's adoption authority and the Consulate of Nigeria, in Georgia, where she lived, the adoptions went through. This was how Gustav and Catriona Carr came to live in Decatur, a historic city, the focus of Sherman's campaign during the American Civil War.

Cat and Gus hugged each other closely and now she had gone, taken by cancer. Once again it was just them against the world. Gustav, just fourteen and Catriona twelve, stood silently over the grave, each suppressing their grief. They had loved Alison, the only real mother they had known. They had no idea as to whether their biological mother was alive or not. The last they had seen of Bimbo Osabe was her being swallowed up by the fleeing, panicking crowds.

But they had been given a second chance and a good life by Alison. Now she had passed on, taken by Ovarian Cancer two weeks before. And the siblings found themselves alone again. But this time they didn't have to compete with thousands of other refugees for a piece of rusty roofing iron or a portion of rice dolled out by aid workers. Alison had left the house and a few thousand dollars to them, in her will. Standing in the windy cemetery they lamented her passing, while looking to the future.

Catriona came up with the idea. She was impressed with the way ordinary insignificant people could damage huge organisations by gaining access to their computer files. She brought up the subject as they sat on their bed, eating pizza, while watching a DVD. As they snuggled up together she broke away, saying, "Gus, I know how we can teach the bastards a real lesson while getting their attention."

He looked at her quizzically.

"I know this guy at uni. He told me about Annaki, a community of hackers. They used to compete with each other to see who could do the most damage to the 'system'," she said emphasising the word by indicating punctuation marks with her fingers.

"These would be your nerdish friends," he scoffed.

"Don't knock it bro," she responded jabbing him in the ribs.

"Shit sexy sis, (he knew she hated that) you made me drop my pizza."

"Then don't knock my geek mates. Some of the things they've achieved is awesome."

"Like earlier this year, one of them infected computers at over 1,000 energy companies in over 80 countries. He did it with a virus he called 'Energy Bear', allowing him to take control of power plants and cripple their systems with the click of a mouse."

"He stared at her goggle-eyed. "Fuck, that's sick man."

She grinned evilly. "Just think what we could do with their fucking bank."

## Chapter 21

The CEOs of the Four Horsemen of Banking (Bank of America, JP Morgan Chase, Citigroup and Wells Fargo) stood conjecturing as to why they had been summoned, at very short notice, to an emergency meeting, held in camera, at 279 Park Avenue, NY, the head office of the Chase Bank. Dale Prentiss, one of the four, said, "I bet it's got to do with the World Bank."

Carlton James, from The Bank of America, said, "Have they caught the Internet thief yet?" Just then they were summoned into the office of Donald Heems, who put Dale in mind of a dark bearded Burt Reynolds with an Omar Sharif smile.

Heems came straight to the point. "Gentlemen, the good news is that the World Bank's cyber investigator, has a strong lead on the hacker. The not so good news is that the source wants \$100 million to lead them to the hacker."

"That's rather excessive, isn't it, Morgan Chase, queried."

Citigroup said, "I agree, but if this computer terrorist is costing the bank billions and if this source does lead to the arrest of the culprit, it's probably worth it."

Prentiss said, "Has there been any more fund transferences?"

Heems said, "Gentlemen, the most important thing is to put an end to this cyber terrorism. If a speedy and successful result can be achieved by paying this fee, then I believe the World Bank has to bite the bullet and pay the money. So all those who agree, raise your hand."

All hands were raised.

"Then it's unanimous." Heems turned to Prentiss, "You've got James' ear. Break the news to him, now."

As the managers left his office, Heems added, "Not a word to anybody else about this."

Prentiss rang Scrivens's private number.

"So, how did it go, Dale?"

"Unanimous. You're to pay over the money."

"You're joking. They want me to hand over \$100 million to some fucking hacker!"

"They want to get this mess sorted ASAP. If this money is what it takes – so be it."

"He'd better bloody well deliver."

"That goes without saying. So now the ball's in your court."

AKA had no qualms about asking for that much money. Hell, the big banks also controlled the Four Horsemen of Oil (Exxon Mobil, Royal Dutch/Shell, BP and Chevron Texaco); in tandem with Deutsche Bank, BNP, Barclays and other European old money behemoths. Those bastards had a monopoly over the global economy that didn't end at the edge of the oil patch. \$100 mil was chicken feed to those people but liberty for him. Most importantly he knew he had to deliver, which meant betraying old friends. It had to be a big sum to balance that out.

AKA scratched his beard, deep in thought. He had to be one step ahead of the bastards. Alex Meyer may well be one of them, out to trap him. The e Mails the guy had sent to him looked genuine. He smiled, impressed with her achievement. She had learned well. A noise from outside alerted him. He grabbed one of his many weapons, a Bizon 9mm Makarov and went to investigate. A wind had

blown up moving an old piece of roofing iron. He looked around the concealed place that had long been his home. He felt secure there and hated the prospect of having to set up elsewhere.

“Fuck!” he exclaimed to the elements, and walked back inside.

Catriona lay naked next to Stephen, smiling. Not because the sex they had experienced was that wonderful but because her fat friend had delivered the goods she needed to bypass the bank’s cyber security systems. Now she knew what precautions the WB had taken she was ready and primed to carry out her experiment. Stephen was asleep, gently snoring. She reached for her phone and sent a text.

Gustav looked at the words:

We r ready 4 u

He grinned. He had been waiting in the wings for a couple of hours. Now it was time for his big entrance. Approaching his door he fumbled with his keys. Then, finding the right one, he rattled the keys against the door to draw attention from inside.

Cat sat up, as though startled. Shaking the snoring Stephen awake, she said, “you’d better go. My husband is home.”

Before his addled brain could make sense of her warning Gustav entered and switched on the light. .

With a shocked expression worthy of an OSCAR he bellowed “WHAT THE FUCK?” Stephen leapt out of bed like the hounds of hell were at his heels.

Gustav thrust him back on the bed. “So you think you can screw my wife and disappear into the night, do you.”

“I, I didn’t know she was m, married. I didn’t mean to...”

“...Didn’t mean to what, you fat prick?” Gustav said, dragging the hapless man to his feet. He pushed Stephen against the wardrobe.

Cat played her part to perfection. “Please don’t hurt him,” she pleaded. “It’s not his fault.”

Gustav glared at her. “No, it’s yours you filthy whore. I’ll deal with you later.” He pushed Stephen towards the door. Giving the geek a kick up the ass, he said, “Fuck off and don’t come sniffing around my wife again,”

Standing buck naked in the hallway, he pleaded, “Give me my clothes.”

“All you’ll get from me is another kick up the ass if you don’t get the hell out of my house.”

Catriona grabbed Stephen’s things and tossed them out the window. Turning to her brother, she said, “We don’t want him to be picked up by the cops.”

He looked at her and they burst out laughing. “That look on his face when I entered was fucking priceless.”

“And you were the brave knight protecting my honour.”

“A bit late for that. And it certainly will be if you don’t cover that gorgeous body with some clothes.”

“She leered at him lasciviously, “So you like what you see.”

“So did you get it?” he asked, changing the subject.

Rapping a kimono around her, she grinned, "That's a bit personal."

"You know what I mean?"

"The answer is yes and yes." She answered, getting back into bed.

Catriona, who's cyber handle was 'Pussy', sitting at her laptop employed scanning software to work out the weak entry points. By running attack and penetration tests she detected where the weak entry point gave her a way in. Stephen had already told her about the pitfalls of the bank's security. One of them being that one of the firewalls hadn't been configured properly. Although it allowed traffic through that was important to the business there had been some laxity in scrutinising the content of the traffic. This meant that virus programmes disguised as normal traffic data could worm their way into the system. She explained this to Gus, who showed keenness to learn the skills she had picked up.

"That's amazing sis," Gus said, overawed by her hacking ability.

"Yes but that just opens the door. Now comes the real work."

"Which is?"

"To access the accounts."

"How do you do that?"

She laughed, "Watch and learn bro," she said, secretly crossing her fingers. Checking the Website source code she looked to see if it contained any indirect information to help her crack the site. There were no errant passwords or logins left there by mistake. Cat was undeterred. She ran a version of 'password cracker' which scanned and carried out a deep search of the source code on each page and came up with a couple of hits. "Eureka!" she cried

"Have you done it?" Gus asked excitedly."

"We'll see, I guess," she smiled, getting past the Word Bank login page.

## Chapter 22

Dissolving two painkillers in water, James Scrivens wished his problems could be diluted the same way. Already plagued by the hacker affair now he had the New York Times article to cope with. Thankfully the article only made it to page three but it was still very damaging. James Stigley had been blurting sensitive stuff to the press. Under the headline, 'Why did the Chief Economics Officer have to leave the World Bank?' was an article suggesting the WB was having major security problems that it was keeping hidden. Stigley stated that after a flawless 30 years in banking, he had seen the signs that the bank was in trouble but seemed to be ignoring the fact. He also said that new policies needed to be implemented and if the executive refused they should be replaced.

This kind of publicity was the last thing Scrivens needed to read, especially as the hacker had been at it again. Despite being assured that all firewalls had been checked and rechecked a sum of \$2 billion had transferred as a low interest loan to Uganda to be paid back over 100 years. This got alarm bells ringing in his brain. "Get me Loans Division," he barked into his intercom.

"Lawrence Smedley here. How can I help, Mr Scrivens?"

"Bring me the Ugandan report ASAP."

"What me. Personally?" Smedley queried.

"Yes, Mr Smedley. And tell no one."

What the hell was that supposed to mean? Smedley wondered. “Janet, please get me the Ugandan account dossier and bring it to me directly.”

Looking at the Loans officer's worried face, Scrivens said, “Are you absolutely certain?”

Pointing at the open dossier, Smedley answered, “We considered their new anti gay laws to contravene UN human rights. As such it went against the Bank's articles of contract and we stopped the loan from going ahead.”

“I thought we didn't go wading into the political decisions made by member nations.”

“Ordinarily that's true, but If we ignored such human right abuses, the press would say we support the gay bashers. So we determined it to be a serious enough infringement against human rights, to refuse the loan.”

Scrivens, rubbing his chin, smiled. “Right, leave the dossier with me.”

Smedley, brimming with curiosity, asked, “What is this all about, Mr Scrivens? If this has any reflection on my department I need to know.”

“It has nothing to do with you are your department. You are free to go.”

Edith Quintrell looked at the e Mail

It read:

You still haven't heeded my demands. We want you to replace 'Federal Reserve Banking with a 'Fractal Banking System', which will be fairer for everybody. Until you do something about this, nations like Uganda will receive an early Christmas present.

Watch this space.

James, watching her reaction, stated, “If the media finds out about this one they will call it an anti-gay back flip, and will go in hard.”

She sat in his office, silent, as his words sank in.

“To make matters worse, just the other day, David Theis, announced publicly that the WB had postponed the project for further review to ensure that the development objectives would not be adversely affected by the enactment of this anti-gay bill signed into law by Ugandan President Yoweri Museveni, earlier this week.” He turned to Edith, “Full of self righteous indignation, Theis proclaimed that this law strengthens already strict laws against homosexuals by imposing a life sentence for certain violations. And even made it a serious crime to not report anyone who breaks the law.”

“Yes. The hacker certainly knows how to cut our Achilles heel.” Scrivens grabbed his phone and pressed Oxley's contact. “Oxley, Scrivens here. Give me an update on this hacker business?”

“Meyer is meeting with this AKA to finalise the deal.”

“Where is the money.”

“Meyer opened a special account.”

“Christ! Do you trust him?”

Oxley said, “The man is a law unto himself.”

“What do you mean?”



“Look. You asked if I trust him. Well, he's got a big ego; he's a royal pain in the ass but I believe he has integrity.”

“Right, keep me posted.”

“So, why did he ring?” Alex asked, back at their motel room.

Oxley, stretching out on a single bed, replied. “What the fuck do you think. The money of course.”

Alex, grinning, opened the fridge door and grabbed a beer. “Hope you told him I was going to Acapulco to retire.” Taking a mouthful, he added. “The hacker has struck again, That's why he called. You mark my words.”

Oxley glared at Alex. Do you ever stop being a fucking smart arse?”

“Get Scrivens to forward a copy of the e Mail.”

Oxley, looking at his watch, said, “We'd better get moving.”

“Are you going to ask him or not?”

“He would have told me if the hacker had struck again.”

“Now the hacker has struck again, the discovery is embarrassing as well as being a financial disaster.” Alex grabbed his phone and punched in a contact. He had to leave Scrivens a message.

Alex responded to his ring tone, as Oxley and he drove towards Lubbock cemetery. “Meyer here.” “What's happening about the damn hacker?”

“I need a copy of the latest e Mail from the hacker.” “I want to speak with agent Oxley.”

“He's busy driving. Besides, he can't help you. I can. Now forward that e Mail to me.”

James persisted, “Meyer, what's happening about this hacker.”

“We're on our way to meet someone now.”

“Let me know as soon as you have something solid.” “Of course, Mr Scrivens.”

Oxley glanced at Alex. “You have no intention of keeping him up to date.”

“Scary! You're getting to know me.”

“Why do you keep flaunting authority?”

“The only thing he wants to know is that we've caught the hacker. I'll bring him up to date then.”

Oxley gave a wry grin. “What makes you think this AKA isn't just stringing you along to rip of the bank?”

“He's probably trying to work out if I'm genuine. I would if I was in his shoes. For this to work there has to be some trust on both sides.”

“In this job I've learned not to trust any bastards.”

Alex grinned “That's why you couldn't handle this job.”

As they drove along Bell Street, Oxley said, “Why a cemetery?”

“His choice of meeting place.” Alex added, “I guess the dead don't tell tales.”

As they walked into the burial ground the pair came to the forested ravine. Alex turned to Oxley. “Keep your phone off and don't come any closer.”

Oxley said, "The guy's fucking unpredictable. I may need to come to your aid."

"Your care for my welfare is touching but I know how to deal with these people. So don't fuck things up."

Oxley gave him a look. "It's your funeral," he shrugged.

Alex walked off in the direction of Peach tree creek, where AKA was waiting near the waterfall, near the southern bridge.

Clever. It would block out the noise from any interfering microphones. AKA was muffled against the cold and being recognised. Alex said by way of greeting. "I hope you have something useful for me."

The master hacker unwrapped his muffler. "Have you organised the money?"

"It's in private account. You get the number when I get the hacker."

"How do I know its there?" he said, eyes darting around.

"I'll give you half the numbers and a phone number you can check it with."

"I'll need an account name."

Alex laughed. "What with your skills." He searched AKA's face. He was just holding it together.

"Ask for the Techman account."

"A dummy one."

Alex nodded, "What do you expect?" Now give me something."

AKA looked around again. "Have you heard of Kaos1?"

Alex stared at the man. "I imagine that by now you know stuff about me even my mother doesn't know."

AKA smiled thinly, "If you hadn't passed my tests. I wouldn't be here now. He's name's Carr."

Alex nodded. He handed over a piece of paper. It listed six numbers and a phone number for the dummy account.

Once back with Oxley the agent asked him how he went. Alex replied

"He's given me a lead."

"A fucking lead for \$100 mil. It'd better be worth it."

"Don't worry, he's going to have to give me a hell of a lot more to get that money," Alex responded, looking straight at Oxley.

The agent tapped out a camel and lit it, sheltering the flame from the wind that was building. "So what's this hot lead about?"

"You're going to have to organise some plane tickets." "I hope this fucking hacker isn't giving you the run-around."

"Don't worry, his got the greed disease. He's breaking the hacker's code and his not doing it lightly."

## Chapter 23

All the other bastards were crooked and corrupt. He was the ethical one. AKA had always believed that about himself. At first he'd only sold information to the good guys – those he saw to be good guys. The slide to the dark-side had been slow and undefined. Good and bad blended into a confusing greyness. Now he prostituted his skills to any client, but he'd never ratted before. He still believed in a hackers code. But this was his one chance to break out of his self-imposed chains and stroll openly without fear or favour. \$100 million would buy his freedom and respect, starting with a new identity. He pressed a contact on his phone, waited for a response, then said, “Just thought I'd let you know the spooks are after you. He listened then said, “The pricks have offered me serious bread to rat on you.” He listened again, then added, “I'm talking mega bucks so I'll have give you up eventually. Make sure you're not around when they come knocking.”

Catriona put down her phone.

“Looking up from the paper he was writing – an article on a natural, more profound, financial system, Gus asked, “Who was that?”

“AKA. His going to sell us out for mega money and a clean slate from the Feds,” she explained, frowning.

“You've got to be fucking joking,”

“Afraid not, brother mine.”

“It doesn't make any sense. People don't rat then tell you they've done it. So why did he bother to tell us?”

She shrugged, “Maybe he's feeling guilty. After all were an item back in the day.”

Gus turned to Cat. “Fuck him!” Then, “Where can I find him?”

She frowned, “What are you planning to do? Gallop in on your white charger? If so, I think it fair to warn you he lives in a veritable fortress.”

He thought about it for a moment. “You'll have to lure him out with your charms.” She looked at him. “Lure him out! What are you going to do?”

“We can't allow him to sell us out. We have to see this through.”

“It's fucking impossible,” Agent Oxley complained to his superior. Summing up his situation, he explained, “I'm running an operation I have no control over.”

“Come on Oxley. It's up to you to take control and put the nerd in his place.”

“Jack, that's easy for you to say. You're not the one having to deal with this prick. Jesus, I'm flying blind and I don't like it. This hacker is dealing with some weirdos and he won't let me anywhere near them. You've got to put him in his place.”

“I'm not even sure what his place is in this. But he works for the bank, not us. You'd better tell them to give you more access to the people he is dealing with or the amnesty deal is off. That should get him to pull his horns in and work as part of a team.”

A fat lot of good that call was, Oxley complained to himself, walking back to the motel room. Entering, he said, “We need to work more as a team.”

“Don't you mean duo?” Alex queried, smiling.

“Whatever, smart ass. The point is...”

Alex, putting on his jacket, said, “...The point is I have to be somewhere.”

“Where are you going?” he asked.

“To see a man about a hack,” Alex grinned.

“Wait a moment. I'll just grab my coat and come with you.”

Alex, shaking his head, said, “No. This is strictly solo.”

Oxley turned on him fiercely. “Fuck you Meyer. This opp won't work unless we communicate. I have to be kept in the loop.”

Alex retorted, “It certainly won't work if I'm crowded. I have to keep my wits about me and negotiations are at a delicate stage. I'll let you know of any progress.”

“When are you going to be back?”

“What, are you my mother now?” Alex said.

Oxley glared at the computer expert. “Fuck you Alex! How the hell can I watch your back when I don't know what the fuck is happening?”

Alex brushed him off. “I haven't got time for this shit right now. I'll phone you as soon as I know what's what.” Then he said, “Toss me the keys.”

“What if I need the car?” Oxley complained.

“Then get the fucking CIA to get you another one.” He caught the keys and left.

Although the chair rotated around the 'Four Horsemen' of banking the go between was always a Rothschild. He was the one who, twice each day, informed the US Federal Reserve of the latest London gold price fix. Picking up his mobile he pressed FRB, the only contact on the phone. A voice responded immediately. “William, how are things state-side?”

Speaking on a dedicated phone line, William C Didley. Said, “As good as gold.” Rothschild missed the pun. His brain, not being wired for such frivolous trivialities, said, “Glad to hear it. I'm sending you the latest figures now.”

Didley, CEO of the FRB, receiving the first of his twice daily calls from NM Rothschild, said, “I've got them but the rate of exchange is little below what I expected.”

“Nevertheless, William, It's the agreed to benchmark for the majority of gold products and derivatives for today.”

Receiving a mild rebuke, William said, “Of course.” (Day to day fluctuations in the value of gold ensured an active and volatile stock market and massive profits for the big players.)

Rothschild said, “Now that the official business is concluded has that WB business been sorted yet, William?”

“The latest I heard is that they have hired an independent investigator to deal with it.”

“Dammit man, why the hell haven't your FBI caught the perpetrator yet?”

“I'm as much in the dark as you. All I have been told is that delicate negotiations are taking place.”

Rothschild, exasperated, repeated, “Delicate negotiations! What's wrong with you people? Do you

mean to tell me that your FBI, with all the resources it has at its finger tips, can't track down this terrorist?"

William Didley sighed, "What can I do? It's out of my control."

Rothschild terminated the call. "It may be out of your control but it's not out of mine," he muttered to himself. Then he phoned a number. He waited. Getting a response, he demanded, "Get me Peter Stolling. Another wait, then, "Ah, Peter MR here. I have an important proposal. Meet you at the club, say, around 2 pm."

"Love to but rather tied up with the Home Secretary today. How about tomorrow?"

"Afraid it can't wait that long. The earlier the better. Meet you at noon instead."

The head of MI5 knew that arguing with the Rothschild's wasn't a good career move, especially with the whiff of a knighthood in the offing. "Very well, but I really have to be free by 1pm."

"Excellent Peter. See you there."

"Have you read 'A Random Walk Down Wall Street.'" Professor Michaels asked James Scrivens, as they conversed while eating at the Bar, an establishment largely frequented by Yalies. Michaels chose it for its famous 'brick oven' baked pies. That and the fact it was in close proximity to Yale University, where he lectured in fractal mathematics and the much touted 'Chaos Theory'.

James Scrivens, swallowing a fork full of pie, answered, "No, is it a good book?" The prematurely balding academic dabbed at the corner of his mouth with the linen napkin provided, saying,

"Good or bad would depend on your point of view. But Malkiel does make an interesting observation, in that he argues that throwing darts at a dartboard is likely to yield results similar to those achieved by a fund manager."

Scrivens chuckled, "When did he write that?"

"In the early 70's."

"Good lord, that 50 years ago. I think the market is much more predictable now."

"Granted, more recent arguments have it that although prices may appear to be random, they do in fact follow a pattern in the form of trends. One of the most basic ways in which such trends can be determined is through the use of fractals."

James, cutting off another portion of the delicious game pie, looked across the table at his old Yalie friend. "Do you think the same principles can be applied to banking?"

John Michaels sipped his wine. "My experience shows me that traders can determine such trends through the use of fractals. But I'm curious as to why this interests you."

"I guess I'm more broad-minded than most bankers appear to be. I think we may have to look at alternative options to fractional banking in the future."

Satisfied with James' reasoning, he responded, "Well, in my opinion, the whole financial system could certainly do with an overhaul."

"So how do you see such a system working?"

"Well, fractals essentially break down larger trends into extremely simple and predictable reversal patterns. I must admit I haven't carried out work in this area but financial traders may well be able to apply them to enhance their profits."

“How would it work where banking is concerned?”

John smiled, “When many people think of fractals in the purely mathematical sense, they think of chaos theory and abstract mathematics. Now, while these concepts do apply to the market (it being a non-linear, dynamic system), most traders refer to fractals in a more literal sense.”

James frowned, “What do you mean by non-linear dynamics?”

“Basically that the financial market is never static. That recurring patterns that can predict reversals among larger, more chaotic price movements.”

“So how would a banking system be different if it is based on these fractals?”

John smiled, “And you're expecting an instant answer.” He then explained, “In futures investment fractals are composed of five or more bars. The rules for identifying fractals are a bearish turning point, which occurs when there is a pattern with the highest high in the middle and two lower highs on each side. And a bullish turning point where when there is a pattern with the lowest low in the middle and two higher lows on each side. These fractal examples show two perfect patterns. Other less perfect patterns may occur but the basic pattern should remain intact for the fractal to be valid.”

James frowned deeply. “It's beyond me. But tell me, John, In your view is fractal banking a possibility?”

John shook his head. “To know that I would have to know two things: First, how the financial system works at present. And secondly, the overall effect of implementing a new system.” Seeing the puzzled look on his friend's face, he ventured, “Would your bank like us to carry out a study?”

“I was rather hoping for a simple answer. Now, I'm really none the wiser.”

“As I understand it the present financial system relies upon continuing and increasing debt. There fore, on it's present course, it has to reach a point where debt outweighs profit. What beats me is that no one has actually done anything about this impending financial crash.”

James shook his head. “I rather suspect that as long as the proverbial golden eggs are laid, nobody is checking on the health of the goose laying them.”

John said, “Whoever comes up with a more viable and sustaining financial system will be hailed a hero up there with the likes of Smith and Keynes.”

James brightened. “How much would a study cost?”

“That depends on who was carrying out the research. I can set up a challenge for my economy majors to come up with a workable thesis. It could be rather fun, especially if your bank provided a special award for the best fiscal model.”

## Chapter 24

Banners advertising 'WASP', the untold story, flapped in the breeze as Alex stood near the entrance to the museum. Why AKA had chosen that venue for their meeting made no sense, it being a public place. But Alex didn't argue. Stubbing out his second cigarette, he waited for the hacker to show. He was easy for Alex to recognise. None of the other exhibition visitors wore 'camo' gear, long tangled hair and untidy beard. But he still had that furtive look in his darting eyes. In contrast Alex's tidy casual look had him marked for a tourist.

“So why this place?” the Cybersec man asked, by way of greeting.

“Because I've been wanting to see this photographic exhibit since it opened here in Lubbock.”

“Why? I mean I didn't take you for someone who got involved with such events.”

AKA turned on Alex “So you're a fuckin' expert on my life now!”

Chided, Alex responded, “No, of course not. I just thought...”

“...Where's my money?”

“Who's my hacker?”

“Let's go inside.”

Inside, Alex found himself confronted by large photo images from the Second World war period. “So, what's all this about,” he asked.

AKA didn't answer, so captivated was he by the images of the unfiltered, non-circulated and previously unseen photographs.”

Whispering, so the handful of people viewing the exhibition didn't hear, Alex said, “So who are we looking for.”

Without thinking AKA said, “My grandmother.”

“Your grandmother!”

AKA, searching in the images, said, “She was one of the WASPs.”

“WASPs?”

“They trained to become part of the Women Air Force Service Pilots (WASP) during World War II.”

Alex becoming mildly interested in the pictorial, historical account, showcasing the WASP's life at Avenger Field,” said, “Your grandmother was a pilot?” Alex had never experienced the hacker's sensitive side.

AKA, morose and uncommunicative remained that way to the end of the display. Alex, noting signs of disappointment on his face, said, “You expected to find a picture of her here, didn't you?”

The hacker turned on him, “What the fuck has it got to do with you?”

The Cybersec man shrugged. “So who is the Carr person I'm looking for - and not your grandmother.”

The moment of truth had come. AKA knew he could no longer sit on the fence but he still hesitated.”

“As soon as I check out this guy I'll transfer the funds to your account, so don't jerk me around.”

“Fuck it,” AKA growled, writing something on the back of his exhibition programme. He handed the leaflet to Alex.

Alex looked at the name. Gustav Carr. “This is the hacker?” AKA nodded.

“Where is he?”

“Where's my money?”

“Jesus man! As soon as I have the details.”

AKA looked at Alex shrewdly. "When I see those numbers in my account."

Alex sighed, "Okay, I'll have it arranged today." As he turned to leave, Alex added, "That's a lot of money so make sure you tell me the whole story. He hated having to trust such unpredictable people but what choice did he have?"

Shortly after AKA returned to his bunker Catriona Carr surprised him by her unscheduled arrival.

He hadn't seen her for years so he was stunned when she showed up in her Jeep. She was a picture of radiant beauty and he was instantly besotted all over again. "So what brings you here?" he asked Catriona, as they drank his home made hooch in his bunker.

She snuggled up to him, then recoiled. "When did you last change those clothes, Artie?" she asked, repulsed.

He grinned, "I guess they could do with a wash."

"A wash! They need fumigating. You definitely need a woman's touch."

He stared at her. "It's great to see you, Cat, but why are you here?" Suspicious by nature it seemed odd that she had turned up just after he had warned her. Also, that she hadn't even mentioned the phone call or his betrayal. That was even more unsettling for him.

"Oh, I was in the neighbourhood," She smiled, "Now let's deal with your hygiene problem."

With the promise of some intimacy with this beautiful woman, AKA acquiesced.

Carol Spence, upon entering the J Edgar Hoover building, went to reception and asked for the Director of the FBI. Showing a document from the British Foreign Office, listing her as a consultant, she said, "Now if you'll direct me please."

The official said, "I have to see your ID first."

Smiling, Carol said, "We don't carry any with us."

Unsure how to proceed, the receptionist dialled a number, saying, "There's a woman in reception who claims to be from the BFO but she has no ID." She put down the phone. "Please wait. Someone will be here to attend to you shortly."

Very soon a smartly dressed young man marched up to her. "Can I help you ma'am?" Impervious to his charm, Carol said, "I wish to be taken to Frank Mathers, now." The man, smiling broadly, said, "Follow me please, ma'am." She followed him into the elevator, which took them to the top floor. Sticking with her guide, she carried on along labyrinthine passage ways before coming to a door marked Michelle Bevis, Assistant Director.

Turning to the young man, Carol barked, "I told you I am here to see the Director." "He's not here ma'am. I'm sure his deputy will help you just fine," he said, knocking at the door.

With her guide dismissed, and greetings dispensed with, Carol handed Michelle Bevis, an attractive African American, carrying a few excess kilos, a dossier.

Michelle, scrutinising the report, looked up at Carol, saying, "We haven't been asked by the CIA to get involved."

Wearing a puzzled expression, the MI5 officer said. "I would have thought something of this magnitude would have all your security forces hopping." She added, "So how is the CIA doing?"



“Our understanding is that negotiations are under way.”

“What's that supposed to mean?”

“I don't know, exactly.” She spread her hand's palms up, “I'm sorry but there's nothing I can do.”

Carol, firming her jaw, responded, “Well there's something I can do. She grabbed her phone, stabbed in a contact, then waited. “Put me through to Peter Stolling. After a short pause she said, “Peter, you told me the FBI would be cooperative and get on top of this fiasco.”

“That was my understanding from Frank. Why? What's happening?”

“Nothing, except hitting a brick wall.”

“Put me onto Frank.”

“Can't do that, sir, he's not here. A Ms Michelle Bevis is holding shop.”

“Very well, put me onto her.”

Carol, handing over her phone, said, “The head of 5 wants to speak to you.”

Michelle took it, “Assistant Director FBI here. How can I help?”

“By assisting my operative in her mission.”

“But I've already explained that this operation is under the CIA remit.”

“Don't you people communicate. This is now a joint operation between your security forces and us. Time is of the essence so please get with the game plan.”

“I will have to check with Frank Mathers first.”

“Damn it! If Frank was there as arranged, we wouldn't be going through this nonsense.”

Carol noticed the flushed look on Michelle's face. She grinned, “I guess Peter is having a bad day.”

The AD scowled, then phoned Frank Mathers.

AKA, Lying back against the pillows, feeling his freshly shorn scalp, wore a lascivious grin. She'd even gotten him to have his beard trimmed. It had been worth it though, as wild sex followed. “He reached for a cigarette. “Do you want one?”

Cat shook her head.

He lit up, inhaled deeply, exhaled smoke, and said, “You didn't come all this way to cut my fucking hair. So why are you , after all this time?”

Cat, laughing, said, “You're still a suspicious old fart.”

He thought back to how it happened. She'd been tentative at first. She seemed uneasy, unsure. Some of his home-made hooch and a couple of joints sorted that out. Before he knew it they were tearing each other's clothes off. Now, as he laid back with Catriona snuggling up beside him he was still trying to figure out what her unexpected visit was about. He never got to find out though. He got up and walked outside, naked, to check his water pump. It had been stopping sometimes of late. It seemed to be behaving itself so he headed back indoors. But he didn't make it that far. He didn't hear the shot, which caught him in the back, puncturing a lung before entering his heart.

Gustav stood looking at his smoking gun. It was business, he told him self. AKA was going to rat on them for money. It wasn't personal. But deep down he couldn't bear the thought of that man, any

man, with his hands all over his sister – his precious, pure, beautiful sister. Then he saw her, clad only in a bed sheet, standing in the doorway staring at AKA sprawled face down in the dirt. He saw her lips form the words “What have you done?” He answered, “He left us no choice he became a liability.”

She looked at her beloved brother. Her heart went out to him and she rushed over to where he stood, throwing herself into his arms.

He hung onto her, feeling the warmth of her body as it radiated heat through the thin sheet. He held her close, perhaps longer than he should.

She could feel his body pulsing against her. Then she realised he was crying. “What have we come to?” he sobbed. “The thought of that pig on top of you was too much.”

She pulled away. “What do we do now?”

“I have to go and hide his body. You get into his bank account. Find out if the bank has paid him.”

“And if it has?”

“Do you really need to ask me that,” he said, looking for something to wrap the body in.

## Chapter 25

Oxley looked along the row of motel units, then at his watch. Where the hell had Meyer got to, he wondered? He needed the car and Alex had been gone for hours. His phone rang. It was his boss. “Hi, Jack, what's up?”

“The Feds are now officially involved in the case.”

“Jesus! This just gets crazier.”

“So you'll be getting a visit shortly.”

Shit! Who's running the show?”

“I don't know. Just keep that hacker of yours under control. They won't put up with his bullshit.”

“Fuck, Jack. He'll soon be here with the name of the hacker. Am I supposed to just hand this to the Feds on a fucking plate.”

“Jesus, Oxley, don't be getting all biggest dick on me. We get this job finished and move on – right?”

“Right.”

Oxley heard a vehicle approaching. It was the hire car. Waiting for Alex at the door of the unit, he complained, “About fucking time. Where the hell have you been?”

“Doing my job,” Alex answered, brushing past Oxley and slipping off his coat. “How's your day been?”

“Never mind about that. The Feds have now taken over the case.”

“Ouch! No wonder you're so fucking touchy.” Alex turned on the kettle and hunted for some instant coffee. “Anyway, Oxley, the good news is that AKA gave me the name of our hacker.”

“So what is it?”

“Gustav Carr. Or GC as Cyclopsz knew him.”

“Is he a known hacker?”

Alex shrugged, “Never heard of him, unless it's a pseudonym.”

“And where do we find him?”

AKA is going to contact me once the money is in his account.”

Oxley looked at him darkly. “Jesus, tell me you didn't agree to those conditions.”

“I had no choice,” Alex said, with an empty hand gesture.

Oxley stood there silently, no words forthcoming. He turned on Alex, a cold feeling engulfing him. “You authorised a \$100 million payment to a known terrorist hacker without securing the bank hackers' contact details.”

Alex retorted, “Sometimes you just have to trust people.”

Oxley said, “We have to track that money. Get in touch with the bank and find out the account the funds were paid into.”

“Give him chance to contact me first.”

Oxley rounded on him. “Are you stupid as well as naive? Get on to the bank right now.”

Alex, wondering if his faith in the hacker had been misplaced, went to his laptop. First he accessed the account number and IP address of the computer through which the money was transacted. As he thought it was a dummy account with an address in Alaska. Somebody as smart as AKA would never have left anything to chance.

“So has the money been paid in?” Oxley demanded.

“I don't believe it,” Alex muttered.

“Why? What's the problem?”

He turned to Oxley, showing his grey pallor. “The money has been paid in but it's also been transferred to another account.”

“What the fuck do you mean?”

“I thought I made it perfectly clear. The whole sum has been moved.”

“Let me see,” Oxley said, looking at the laptop screen. Turning to Alex, he said, “Why would he do that?”

“He didn't. Someone else did!”

“Then someone else knew he was getting the money. But who, apart from you, me and the bank?”

“That's the \$100 million dollar question.”

Oxley stared at Alex. “So that was your game. You took the money!”

Alex responding angrily, barked, “Have you taken leave of your fucking senses. I would hardly bring this to your attention if I had the money. So, unless I took it, I would say that when we trace the money we find our hacker.”

Oxley shook his head, uncomprehending. “How the hell did the hacker find out about the deal?”

“AKA must have told him.”

“Why the fuck would he do something like that?”

“How the hell would I know. Maybe it's some weird sense of honour among hackers. Giving them fair warning they are going to be dobbed in.”

“What like, I'm going to fuck you over so watch your back!”

“God knows what goes on in AKA's addled brain.”

“So we're still no closer to finding the bastard. And the Feds are now getting involved. Could this fucking day get any worse?”

“Jesus, we've got to find that money before the Feds come knocking,” Alex responded.

“Just how the fuck are we supposed to do that.”

“Gustav Carr. It's an unusual name. See what you can find out.”

“And what are you going to be doing?”

“Hacking a hacker.”

“Jesus, you'd better find that money before anyone asks where it's gone.”

“I have to get out of here,” Alex said, making for the door.

Oxley blocked his way. “Calm down Mr Meyer. If you run it's going to look even worse for you. Your only hope is to find out who's account that money went into – and fast.”

It made sense. Was Oxley actually trying to help, he wondered? “Okay, assuming it was this Gustav Carr who stole the money, we have a name and an account number.”

“Can you find out from that?”

Alex grinned, “Maybe. I have a couple of tricks up my sleeve.” he said, delving into his toolbox.

“So what are you going to do?”

Ignoring the question he used software called Interceptor to access Carr's e Mail account.

“So, how are you going to track this guy?” Oxley persisted.

Alex sighed. “I'm going to hack his e Mail account.” “You can do that?”

“Most people have no idea how easy it is.” Alex smirked.

“How does that get you any closer to the hacker?”

Alex turned to the agent. “Working on the basis AKA had communication with the hacker it may have been by e Mail or by phone. First we check his e Mails.”

“How do you do that?”

Alex, becoming irritated, said, “Enough with the fucking questions. Let me get on with it.” Having ascertained that the WB hacker had used TOR (The Onion Router) based in Firefox. Which rerouted the e Mail through a number of servers, he knew it was going to be tricky. Alex, having used it himself from time to time, knew that by the time the message had exited the server network it was pretty much impossible to know where it had come from. He checked for odd location addresses for return messages. But to no avail.

Next, checking for open ports, he saw that port 139 was running. Netbios showed him it was allowing extensive information leaks. But when he tried accessing the leaked data, it demanded a

password. Alex, by running NetCat, found that if no valid password was given in three seconds the connection was terminated. He turned to Oxley. "This guy is very good."

"Is that computer speak for 'I'm fucked'?"

"I need a fresh e Mail."

"I'll get onto the bank," Oxley said, trying to be helpful.

"There's no need." Alex smiled. He already had the address. There were a lot of messages, mostly legit and of no interest to Alex. Alex said, mostly to himself, "He's getting greedy, which makes him more vulnerable." Without explaining his reasoning he scrolled down. There it was. A new e Mail that boasted the transference of \$200 million and a further demand to change the financial system. To Alex this was like fresh scat left by the tracked game. But this particular game left booby traps and false leads in its wake. Frustrated, Alex turned to Oxley, shaking his head. "It could take hours. We have to turn our attention back to AKA. We need to find out where he lives."

"If he still lives?" Oxley said, dourly.

It was a prospect Alex didn't want to contemplate. He asked, "Do the Feds know where we are?"

"What do you reckon?"

"Then we need to be gone before they get here."

"Where do you suggest we go then?"

"To town. Somebody there knows where he lives. Maybe a delivery boy delivers to his place as well."

## Chapter 26

Suffering from his stomach ulcer was bad enough but James' tension headache was competing for first place in the pain stakes, as well. He swallowed a couple more aspirin to ease his throbbing temples, knowing full well it would stir up his stomach acids, making his peptic ulcer even worse. Knowing his discomfort was being caused by the hacker, didn't help. But it wasn't just that. It was the game of subterfuge he found himself playing that seemed to be pulling him in different directions. Knowing he'd feel better if he just came clean made the prospect of telling the whole truth very appealing to him. Besides, he couldn't have Yori Musserah bandying around that the generous loan provided by the World Bank was proof that America supported Uganda's stance on homosexuality.

Upon his announcement that he had a statement to make about it, the media was all ears and the press conference room was packed to the rafters with journalists, as speculation became rife. He announced, "Despite what President Musserah says I can assure you all that the World Bank does not support the stance Uganda is taking with its severe gay laws. This is the reason why the IMF refused to sanction the loan Uganda sought from the World Bank in the first place."

A journalist asked, "Are you saying that the World Bank hasn't extended credit to Uganda for its Roads Authority project?"

"The World Bank has not sanctioned such a loan to Uganda. The World Bank Group takes allegations of fraud and corruption very seriously. While such allegations are being investigated we cannot make any funds available."

"Then why is President Musserah thanking you for the money. What would be the point if he hasn't

received it?" Asked a TV journalist from The Fox Network.

James, feeling very uncomfortable knew that the next thing he said had to be worded very carefully. He looked at the ravenous media people. "They have received the loan but it was never sanctioned by us?"

A momentary stunned silence provided the only barrier before a barrage of questions were fired at James. Questions such as: How is that possible? Have other nations received money by mistake? Have you stopped it from happening?

Scrivens tried explaining, "There has been a glitch in the system." It was a pathetic answer and he knew it.

"Was this 'glitch' caused by somebody hacking into your accounts," A TV journalist asked.

"We have state of the art cyber security. There isn't any chance of a hacker gaining access to our files without us knowing."

"But perhaps you do know." a Leftist reporter challenged.

This caused some amusement among the media, who knew the heavily perspiring James Scrivens was on the ropes. His avoidance tactics had only made things worse and he had little chance of extricating himself from the tangled web he found himself in.

"Assuming it is a hacker, another journalist said, "How did he manage to breach your state of the art cyber security. And is your system vulnerable to further attacks?"

"I didn't say the glitch was caused by a hacker," James said, pathetically.

"You don't have to spell it out," The Left wing journalist stated.

James responded, "The main point is that the Ugandan government received a loan from us under false pretences."

Another media person asked, "Is this the only time such a glitch has occurred? And if so, doesn't it seem something of a coincidence that such a glitch should affect the most sensitive political event under world scrutiny at present?"

"Ladies and gentlemen of the press that's all I have to report on this issue."

The grey-haired old post mistress stood her ground, "I don't care who you are, mister, I can't go giving out the address details of post box clients."

Oxley flashed his ID. "This is a CIA operation ma'am. We believe this man is anti American and dangerous. We have to locate him."

"Even if you were the President himself, I wouldn't be disclosing such details."

Alex said, "You're a credit to the US postal service, ma'am. I can see security is safe in your hands. But I was just wondering, do you know of the man we're seeking."

"Tall guy, long hair and beard, stinks like a polecat."

Alex, smiling, said, "Sounds like our man. Now, did he ever mention anything, in casual conversation, about the area he was living in."

She leaned over counter drawing him close. In a quiet voice she said, "He isn't what you'd call a talkative type. But I seem to recall he said he had a bunker near Black Rock Creek."

“He told you that?”

“We were talking about us having to do everything ourselves if we are to survive. That's when he said he lived near the Creek, just off a dirt track leading to an old mill.”

Alex, making a note of the directions, asked, “Where's the turn off to the mill?”

“Drive out on the dirt road. When you get to a sign saying Black Rock Creek Road turn right.”

“Thank you ma'am, you've been a great help.”

Armed with directions, the pair, having checked out of the motel, drove on out of town. Alex said, “How about getting rid of this goddam tracker,” brandishing his wrist.

“Not unless I receive authorisation to do so.”

“Jesus man, I don't believe you. Fuck the rules. The Feds will be able to track us.”

“I'm not trying to avoid them. I'm just trying to buy you a little time to get yourself out of the crap you're in.”

“Yeah, well thanks a fucking lot.”

Oxley, didn't let it get to him. Feeling more useful to the assignment he was in better spirits. “Keep your eyes peeled for the Black Rock Creek Road , on the right.”

Alex glanced at the driver. “It's alright for you, you're not being accused of being in cahoots with the mad hacker.”

“For the record I don't think you did take the money.”

“Yeah, but what's it going to look like to the Feds?”

“I can't double guess them, Alex, but your best chance is to find this AKA character and get more info on the hacker.”

“There's a sign over there, on the right,” Alex said, changing the subject.

They're nowhere to be seen,” the agent said, reporting back to his superior.

Special agent Hawkins turned to the rookie. “Does the manager of this flea pit know where they might have gone.”

The rookie shook his head. “He said they high-tailed it out of here about an hour ago. That's all he knows.”

“Shit! Why couldn't they stay put like they were supposed to,” Hawkins said, going for his phone. He added, “See if the manager knows what sort of car they are driving.”

As the agent headed for the office, Hawkins got an idea. He picked up his phone and pressed a contact. “Special Agent Hawkins here in Lubbock. I need a fix on an Alex Meyer. Find out if the CIA have a tracker on him. If so I need the password.”

“Sir, I need your ID.”

Agent Hawkins looked into an eye symbol on a special app. By the image were a number of buttons. He chose SCAN and pressed.

“Thank you sir. Your ID is verified. I will send you the code you require.” Turning to the new recruit, fresh out of Quantico, he repeated, “What model of car?”

“He said he never saw the car,” the freshly pressed agent said.

“He would have if he'd taken the occasional walk around the place instead of being glued to the TV in his office.” Then he said, “Did you notice if they serve coffee here?”

“Why sir? Does it have any bearing on the case?”

Smart arse, Hawkins thought. “No but it has some bearing on my need for a caffeine hit.”

Alex and Oxley arriving at, what looked like the remains of a 1950's industrial park, with a few run down buildings remaining. It looked deserted apart from one shed that had a vegetable garden growing nearby. “That'll probably be his place,” Alex said, with more hope than confidence.”

“I thought he lived in a bunker.”

“Yeah, Oxley, and that shed is probably how to get in.” “What makes you an expert, Meyer?”

“Wikipedia. This place was most likely used as a USAF training base during World War II. They all had bunkers. I reckon the entrance is in or near this shed.

Oxley scanned the area. “Do you think the place is booby- trapped?”

“That looks like his old Jeep over there,” Alex stated,” indicating the worse for wear camouflaged vehicle parked by a large shed.

Oxley, taking out his hand gun, said, “Its too quiet. I don't like it. “

Alex, feeling very nervous, said, “If he's rigged the place with traps maybe I should try ringing him first.”

“If he's as paranoid as you say, that would just be like pinning fucking targets to ourselves. I'm trained for this sort of shit so you hang back and I'll let you know when it's safe.”

“Don't go being a fucking hero on my account.”

“Fuck you, Meyer, This time you stay out of my way.” Oxley paused by the shed door, then tentatively pulled it towards him. Assuming the classic two-handed grip he pointed his hand gun in different directions. Meeting no threats the agent entered the dwelling, with Alex in tow. The shed contained normal shed items: tools, garden implements, paints, cleaners etc. But no household products or computer equipment. Oxley said, “This can't be the place.”

Alex yelled out, “AKA, ARE YOU HERE. THIS IS ALEX MEYER.”

Oxley glared at him. “What the fuck are you doing?”

“Letting him know I'm here, so he doesn't freak out.”

Oxley turned around to leave, moaning, “This is a waste of time. It's probably the wrong fucking place.”

“No. I recognised the dents in the Jeep. Look for a hidden trapdoor.”

Oxley stared at him, then saying nothing, began searching.

After moving mats and even a bench they found what they were looking for. A square metal man hole cover set in the concrete floor. At first, despite their best efforts, it wouldn't budge.

Oxley said, “We're making enough noise to wake the dead so why isn't he responding?”

“How the hell would I know? Maybe he's gone into town?”



“Without his Jeep?”

“Maybe he's gone looking for this Gustav Carr, if he's the one who stole his dough?” Oxley suggested.

“What if it's the other way around. Gustav Carr found out AKA was going to shop him and silenced him before he could do so.” He added, “So he could have been killed, or abducted.”

He looked at the immovable manhole cover. “Grab that crowbar in the corner.”

Alex shook his head. “No, that's much too crude. If his command centre is down there it will be very sophisticated. Look around to see if there's some sort of remote control lying around.

“Bull crap! I'll use the crow bar.”

As Oxley grabbed the long crowbar Alex brandished an object. “Home made but definitely some sort of remote control device. He pointed it at the manhole cover, pressed a green button and the hinged cover responded, magically opening up. At the same time lights went on below.

“Told you,” The Cybersec man smirked.

Oxley cast him a dark look. Then put his finger to his lips in a shushing gesture.

“What's up?” Alex asked, puzzled by the agent's response.

“There's a car coming.”

Alex looked out of a window. “Who would be...?”

“...Probably the Feds.”

“But how would they know...”

“Probably the tracker bracelet.”

“Damn! I need more time.” Then Alex said, “Quick, down the manhole and don't make a sound.” Grabbing the crude but effective remote control Alex followed Oxley down a metal ladder that led into AKA's subterranean world.

Oxley whispered, “They'll see the trapdoor.”

“They won't be able to open it.”

“They will with the crowbar.”

“I have to work quickly then.”

“What can I do to help?”

“Find AKA's escape route.”

“How do you know?”

“Because I'd make sure I had one ready for occasions like this.”

The FBI rookie reported, “The car outside was rented by a Special Agent called Oxley.” Checking his receiving device he got a strong signal. “Then they have to be here somewhere,” Hawkins reasoned.

“Sir, that looks like a trapdoor in the floor.”

“Well don't just stand there. Get it open.”

Alex searched AKA's well equipped hacking command centre. He spotted the missing hacker's laptop with its huge screen. There was no time for passwords. He unplugged the computer. Grabbed it and joined Oxley.

They heard groans coming from above. Then the sound of the trapdoor bursting open. Alex grabbed the remote control and pressed another button. A desk attached to a section of the wall slid aside revealing a metal ladder leading upwards. With no time to lose they climbed the ladder and found themselves in a small out house. Alex pressed the red button and the panel slid back into place. “That should hold them for a while,” Alex laughed, as he and Oxley made good their escape.

“Holy crap, this guy was well set up here,” the rookie whistled.

“A regular little home base,” Hawkins agreed, searching the rooms. The pantry, which was well stocked in food supplies, was in the corner of a camper kitchen, The bunker had a spacious bedroom and a large lounge with a huge flat screen TV. “Who the hell lives here?” Hawkins asked.

Apart from the unmade bed, everything else seemed tidy. Agent Hawkins went back to the control centre and looked around for clues. Spotting the unplugged computer cables he turned to the Rookie. “Someone's taken a computer from this desk.”

“Maybe it was the guy who lived here. He could've gotten wind that we were onto him and did a runner,” the rookie ventured.

“Why did he leave the Jeep then?”

“He could have another car.”

Hawkins sighed and said, “Go up and check around the place.”

“What am I looking for?”

“How the hell should I know? Anything that stands out or looks out of place.”

Back in Lubbock Alex found a café with WiFi. While Oxley ordered coffee Alex booted the laptop. Using 'Freepass' an app he had designed, he found the password to AKA's mail address. By the time Oxley arrived with the coffees, Alex was reading the hacker's e Mails. To his chagrin he discovered none were addressed to a Gustav Carr. There was nothing from him in the box either. He could have used a different name but there were no search results for any of the key words Alex was looking for.

Seeing the hacker shake his head and the despondent look on his face, Oxley ventured, “So you've drawn another blank.”

“Not a helpful comment, Oxley.” Then he added, “What is your first name, anyway.” Oxley didn't comment.

Alex sipped his coffee, then delved in his kit for another memory stick.

“What's that do?” the agent queried, finishing his drink.

“With a bit of luck I'll find some missing and hidden files.” He inserted the device into a USB port on the laptop. Hide'n'seek did its work and soon a whole lot of concealed files lost their shyness and revealed themselves. Scanning through them, Alex came across an old folder named 'Carr' He clicked on the folder. Gustav's name wasn't mentioned but there were references to a Cat Carr. He tried copying the folder but as soon as he had selected the files a clock face filled the screen,

counting down from 10 to zero. Just as it reached zero a one word message 'sucker' lasted for about one second; then the screen went blank. Alex said "FUCK!" just a little too loud. Black looks from customers in the family restaurant, made him feel distinctly uncomfortable.

Oxley said, "Let's get out of here."

Outside, the agent said, "You might as well throw it away for all the good it is." Alex hung onto the laptop tighter. "No. That was only the first round. I'll get to those files again but I need a power source."

"Okay, I'll book us into another motel."

Special agent Hawkins, eyeing the dark patch on the ground, said, "Yes you're right it could be blood. Get a sample and have it tested."

The rookie took out a self seal plastic bag and scraped a small sample from the dark patch.

Hawkins looked at his apprentice. "So how do you add this up?"

"Well sir, whoever lives here is most likely our hacker. Agent Oxley and Alex Meyer must have found out and somehow spooked him. There was a struggle and the hacker got clean away."

"So how did Oxley and the Meyer escape? We know they were in the underground bunker. We can assume that they took the laptop but they never got past us."

"There must be an escape route from the bunker."

"Now you're beginning to talk sense."

"You've got to deactivate this fucking tracker," Alex said as he and Oxley ate burgers and fries in their room.

Oxley shook his head. "It's more than my career's worth,"

"Get real Oxley. How much is it worth with you aiding and abetting a fugitive from the law?"

"I don't have the code."

"That's fucking great." Then Alex said, "Where are such details kept?"

"I don't know. There must be an ordnance data base somewhere. Or maybe the code is mentioned in your file."

Alex, already hacking into the CIA Website, said, "What's your login details?"

"I'm not fucking telling you that. Besides, what you're doing can land you in jail?"

"I'll find out anyway. I just wanted to speed things up to give us less chance of being caught."

Oxley, sighing heavily, wrote down the details and handed them to Alex.

Within minutes he had the tracker code and deactivated it."

"You fucking did it!" Oxley said, unable to hide his admiration. Then he said, "We'd better find another bolt hole first thing tomorrow."

"Maybe we should clear out now."

"I need a few hours sleep after today. Besides the Feds don't know the money is missing, which means the bank doesn't know either"

"What about their visit to the bunker? They knew we were there."

"They don't know that AKA has disappeared. For all they know everything is still on track."

"Apart from the fact you can't give them what they have paid for," Oxley argued, yawning.

"Oxley, get your head down."

"What're you going to do?"

"Some hacking. Just get some sleep."

Alex went back to the laptop. The code he had added to the crash program had overridden its directive to close down. Now, using Crypcat, he gained access and extracted credit card data, personally identifiable information (PII), intellectual property, or other valuable information. He stealthily removed the data in a way that is not readily noticeable by the sysadmin.

Proud of his achievements Alex was tempted to leave a message like 'Gotcha!' on the screen, but resisted it. It was much more important for him to cover his tracks by clearing log files and removing any software he uploaded from command history. He sat looking smug as the computer busily downloaded Gustav Carr's personal files onto his flash drive. It had almost completed its task when A loud knock at the door was followed by, "Open up. FBI."

Alex hastily pulled the flash drive from the computer, praying the files wouldn't be corrupted.

Oxley woke with a start. "What the fuck?"

Alex opened the door.

Hawkins and the rookie entered. The special agent said, "You've been giving us the run-around. Why?"

Oxley, quickly becoming alert, said, "We've been following a lead."

"Yes, out at a deserted bunker,"

"So?"

"What were you doing there? And don't say you were following a lead."

Alex said, "Doing what the bank is paying me to do."

Hawkins looked at the laptop. "Is that the one you stole from the bunker?"

Oxley answered, "We went to see a hacker called AKA but he wasn't at home."

Hawkins turned to his rookie. "Take the computer back to our car." He turned back to Oxley. "The guy you were looking for today. Is he our WB hacker?"

"No. He was the one helping us find another hacker, called Carr."

"This Carr character. Is he the hacker?"

"Yes, we believe so."

Hawkins, a veteran of many years service, beamed, "Then it's obvious what happened. This AKA person has played you for a patsy. He's grabbed the money and shot through."

Alex said, "I don't think that's what's happened."

Hawkins turned on him. "I don't give a flying fuck what you think happened, Mr Meyer. Now the bank is going to want to know what happened to their money and I want to know everything you know about this AKA character."

Alex retorted, "I could write that on a postage stamp."

"Hawkins glared at him. Don't be a smart ass. You could be in a lot of trouble."

"I don't think the WB will be impressed if you hold us up in our investigations," Alex responded.

Oxley turned to Alex. "If I was you I'd shut up while you're behind."

"You will take agent Oxley's sage advice if you've got any sense. Your investigation is now ours and you will tell us everything you know."

Oxley said, "We'll cooperate with you. After all we are on the same side here."

## Chapter 27

Colleen Hughes looked at the message she was about to post on the 'America Now' Website. She had written:

As a former insider at the World Bank, I know the global financial system is dominated by a small group of corrupt, power-hungry figures, centred around the privately owned US Federal Reserve Bank. This abominable network has seized control of the media to cover up its crimes. As a Senior Council at the time I was privy to the many problems besieging the bank. When I tried to blow the whistle on multiple problems at the World Bank, I was fired for my efforts. Now I am determined to expose and end the corruption.

It was short and to the point. She hoped it would prompt many responses.

Gustav listened avidly as her message, which had gone viral, had landed her in a radio interview with a man called Jeremy Blase.

The interviewer said, "Citing a 2011 Swiss study published in the PLOS ONE journal on the 'Network of Global Corporate Control' You said that a small group of entities — mostly financial institutions and especially central banks — exert a massive amount of influence over the international economy, from behind the scenes. Isn't this just one of those conspiracy theories, Colleen?"

"No Jeremy. That's what is really going on. Our world's resources are being dominated by this group."

"What evidence do you have to back up your assertions?"

"Proof is difficult to come by because these 'corrupt power grabbers' have managed to dominate the media as well. They're being allowed to get away with it."

"Okay, assuming this is true, Colleen, how does it really work?"

"The ownership of transnational corporation architecture in the international economy, forms a giant 'bow-tie' structure. A large portion of control, meanwhile, 'flows to a small tightly-knit core of financial institutions'. This core can be described as an 'economic super-entity' that raises important issues for policy makers and researchers. Of course, the implications are enormous for all citizens as well."

"Do you have first hand knowledge of this practice?"

"As an attorney I spent over two decades working in the World Bank's legal department. Whilst

there I observed the machinations of the network up close. I came to realise we are now dealing with something known as 'state capture'."

"What does state capture mean, Colleen?"

"It's where the institutions of government are co-opted by the group that's corrupt. Some of the pillars of the US government have been rendered dysfunctional because of state capture. This has been well and truly covered up by the media. But no more."

Gustav listened with great interest. He checked out her contact details on her Website and sent her an e Mail.

James Scrivens had the pallor of a ghost. He stared bug-eyed at the FBI messenger. "What do you mean the \$100 million has gone missing."

Correcting him, the agent said, "Actually it's a hacker calling himself AKA who's gone missing. Without telling us the whereabouts of the WB hacker."

"Do you mean to say the FBI, with all its resources can't find out where this hacker is?"

The agent shrugged, "It's as though he never existed."

Scrivens stared at the messenger. "Get me Meyer and Oxley now."

"They're currently being interviewed by the Bureau."

"Damn it man! I should be the one interrogating them."

"That's not the way it works, sir."

Alex, showing his annoyance and frustration to the agent minding him, said, "This is ridiculous. We could be on trail of our suspect. Instead we've been flown all the way to Quantico for bull shit questioning."

The agent said, coolly, "Sir, just relax and somebody will come to ask you some questions."

"Where's the agent I came here with. We got separated after being scanned."

"You will have to ask the agent questioning you."

Luckily he'd had the foresight to secrete the flash-drive containing Gustav Carr's personal data in the toilet cistern, sealed in a waterproof container, before going through security. He secretly thanked his lucky stars for that.

Just then a woman entered the room. She had short very dark hair and wore a dark trouser suit. Alex put her around fifty. He looked at her ID tag which read, Snr Agent Dubois.

He began, "This is a waste of time. I could be on the trail of the hacker right now."

Ignoring him she said, "You're Alexander David Meyer, owner of Cybersec, a digital security company."

"Yes. Look, what is this bullshit about?"

"You are currently in the employ of the World Bank to find a computer hacker."

"Jesus Christ! You already know this fucking stuff. Look, the hacker we are looking for has already been alerted and could have left the country by now."

She continued, regardless of his protests. "And the bank put \$100 million in a bank account under your name, money that has subsequently gone missing."

"The hacker has the money."

"Would that be this AKA, who has gone missing?"

"It's gone from his account."

"And you know this how?"

"Because I checked."

"You hacked his private bank account."

"It was necessary, so I did it."

"So where is the money now?"

"Jesus, I don't know. I suspect the WB hacker took it but I have no proof."

She eye balled him. "Perhaps you took the money. Perhaps you broke into this AKA's computer when he wasn't there and transferred the funds back into your account."

Alex looked at agent Dubois. "Is that what all this fucking interrogation is about. You think I stole the money."

"Tell me more about this AKA?" Dubois asked for the umpteenth time.

Alex sighed, "I keep telling you. He is one of those survivalists and has been off the radar for years. He claimed to know who the WB hacker is and was about to get me his contact details when he disappeared."

"Why did you pay him all the money before he delivered?"

"After giving me a name he said he wouldn't divulge anything else until the money was in his account."

The interrogator leaned to wards Alex. "But it's not in his account. So where is it?"

"I don't know."

"It was your responsibility."

"Don't you think I fucking know that," Alex snapped, fatigued.

"Perhaps it's in your account. Perhaps you have it squirreled away in the Caymans."

"I fucking resent that accusation."

"And I resent being taking for an idiot, Mr Meyer. If you don't tell me all you know I will have you arrested for fraud, on top of the hacking charges hanging over you. So you'd better wise up."

Alex scowled at the agent. "I have a job to do and to get it done successfully I have to tread very carefully. I am now close to unmasking our hacker but if you lot go in with fucking swat teams he will go to ground. If you let me do the job I'm being paid to do I can hand you your hacker."

The interrogator said, "First off you no longer work for the bank. Your contract has been terminated. Secondly, you are the chief suspect for the theft of the money. Thirdly, if you don't come clean with everything you know you will be charged under the Cyber Terrorism Act. I will give you one more chance to tell us what you know and I mean every little detail."

“What do you mean I am no longer employed?”

The interrogator got up. “I will leave you for five minutes for you to contemplate your options, Mr Meyer.”

This was no time for professional pride. The FBI had him by the balls. They could do what they wanted with him and he couldn't inform anybody. He would have to tell them everything and throw himself on their mercy. But then he wouldn't have anything to bargain with where the the World Bank was concerned. If they shafted him under the pretence of him breaching his contract he wouldn't get paid for his services. God, how he hated working for banks.

After striking a deal, that in return for all the information he had on AKA and the World Bank hacker his slate would be wiped clean, Alex divulged all he knew, except what was on the flash drive. There was still the matter of the missing millions but the Feds agreed with Alex that Carr was the most likely suspect. As Alex was no longer seconded by the World Bank he was free to go home but he had to surrender his passport while they carried out their investigations “Fuck working for banks!” he expounded.

Alex, having gotten rid of the bracelet, collected his things – including the secreted flash-drive, then left Quantico with his secret files undetected. He had a plan, quite a devilish one, and he couldn't wait to execute it.

## Chapter 28

Gus and Cat sat snuggled up to each other on their sofa, eating popcorn and laughing at the 'Big Bang Theory' on TV. Over the volume he heard his computer telling him he had received mail. Having been waiting for a response from a particular recipient he leapt up to see what the message contained. It wasn't at all what he expected. It Read:

I know who you are and what you have done. If you check your bank account you will find that \$10 million of your recent windfall has gone missing. If you don't reveal yourself to me as the World Bank Hacker another 10 mil will disappear in the next 10 minutes.

He stared at the message, uncomprehending. “FUCK!” was all he could manage.

Cat, alerted by his outburst, looked up at her brother “What's wrong?”

“We've been hacked!”

Startled, she said, “How?”

He didn't answer. He was checking his bank balance. “Fuck! The bastard has taken 10 million from my account.”

She looked at him, uncomprehending, “I never knew you had that sort of money.”

“I was keeping it for a surprise, sis, for when all this is over.” “AKA got more than ten million then.”

“That dogging bastard was going to get \$100 million dollars for dobbing us in.”

“My God! They were going to pay him that much? No wonder loyalty went out the window.” She paused, then asked, “So you managed to get all his money?” Then she got it. A huge smile spread over her face. “You clever, tricky little bugger!”

“He shrugged, “Well he couldn't spend it.”

Her expression turned from elation to tragedy. “We killed a man.”



“The guy was a paranoid recluse. Nobody's going to find him. And he was going to have us rotting in jail.”

“What about this mysterious e Mail sender. He knows you have the money; He thinks you're the WB hacker. So what else does he know?”

“Jesus Cat, the bastard is going to swipe another 10 mil if I don't respond in around five minutes.”

Cat put her arm around him but he shrugged her off. “Christ! What am I going to do?”

“Respond and ask him what he wants.”

Gustav quickly sent his reply and soon received:

Gustav, for what it's worth I don't care about you hacking into the bank. But I have a job to do, which means I have to shut you down. I can either get the Feds involved or we can work out something between us. Send me a contact number and we need to meet face to face. You have another 10 minutes to respond or lose another \$20 million from your account.”

Gustav looked up from the e Mail he had just received. “He wants to meet.” he told his sister.

Alex sat back, a huge grin on his face. He controlled the hacker. Which meant he also controlled the bank and those wankers from the Feds.

With no activated tracker; Oxley and the bank off his back, Alex Meyer felt like a man released from prison. He phoned Cybersec.

Matt picked up. “Fuck man, I thought you'd fallen off the planet.”

“Sorry man but it was all hush, hush.”

“So what's happening?”

“I need to contact Marjie but she not answering.”

“She is really pissed at you, man.”

“Can you get her to give me a ring?”

“The way she is I don't like your chances.”

“Look, try anyway.”

“So where the fuck are you, Alex?”

“In Texas. But I'm flying to Decatur”

“Where the hell is that?”

“In Atlanta. I have to meet someone there.”

“Who?”

“I'll tell you later, Matt. But I really need to talk to Marj.” Alex finished the call and checked the directions on his phone. He looked up the name Carr in the Decatur phone book. There was only one Gustav in the list but he was listed as G and C Carr. Who could 'C' be referring to? He wondered. Getting an idea he inserted the flash drive and brought up the Carr files. AKA had been mailing a 'Cat'. Could the C be referring to this Cat? He mused.

As Alex collected his boarding pass at Ronald Reagan International Airport, his phone rang. It was Irina Kosyrev. “Hi Irina. How are you?”

"I am coming to America."

Alex thought he'd misheard. "Er. Oh! When?"

"I will there in two days. Can you meet me at airport?"

"Trina, this quite a surprise. I'm caught up in a job at present. It might not be possible for..."

"...I, I understand, Alex. I will make other arrangements."

"I'll see if I can get Matt to meet you. I hope to catch up once I have this assignment wrapped up."

"Who is this Matt?"

"My work partner. Look, I have to go now. I've a plane to catch."

"I have exciting things to tell you."

He heard the final call for his flight.

Wiltshire Drive was nestled in a quiet middle-class Neighbourhood, due East of the main city. Most of the residents were peacefully asleep, oblivious to the FBI team approaching number 26, in the dead of night. They stealth-fully surrounded the old timber house. The agent in charge knocked at the door, yelling "OPEN UP, FBI." All hell broke loose, as federal officers stormed the house. Agents yelled "CLEAR!" as each room was searched. Special Agent Brand, realising their quarry had left, had his agents carry out a thorough search of the premises. Gustav Carr's clothes and other personal belongings had gone, leading Brand to believe the hacker wasn't intending to return. The residents of Wiltshire Drive had been disturbed from their slumbers for nothing.

The name Baton Rouge, boldly displayed on the riverbank opposite, qualified the city's odd motto 'Bad taste is better than no taste'. Mildly amused by this declaration, Alex sat back in his cab as it drove along the levies, built to hold back the mighty Mississippi River, in times of flood. It was just after sunrise and the early morning light reflected on the river, providing an impressive view for the early morning joggers and dog walkers, of which there were many. Dropped off at the 'Spanish Moon' cafeteria, Gustav's choice for their morning meeting, Alex felt both excited and anxious about finally meeting the hacking genius. It was still too early for business, so Alex strolled along the Mississippi River Bridge, on the edge of down town Baton Rouge, just a mile from the LSU Campus. Seeing the cafeteria from a distance told the investigator Gustav had picked that venue for a very good reason. It was in the open, making it difficult for a police SWAT team to hide nearby.

By the time Alex got back, the cafeteria was open for early morning trade. He ordered a coffee and checked his e Mails. There was one from Gustav. It read:

Meet me down by the bridge. Orange anorak.

Alex packed up his laptop and left the Spanish Moon. Gustav's anorak was easy to spot. Besides, he was the only person standing still, looking out at the broad Mississippi river. The man looked to be in his mid twenties, with wavy reddish hair down to his shoulders. The thick anorak belied his lean frame. His dark, intense eyes bored into Alex's. "So what do you want?"

"Bottom line, you have to stop hacking into the World Bank. Oh, and I have to give them back their money."

"Why would I want to do any of those things?"

"To stay out of jail, perhaps."

Gustav turned on Alex, "Fuck you man. We've too much invested in this to back off now."

"We've! I thought you had someone working with you – Cat perhaps."

Gustav, trying to protect his sister, claimed responsibility. "Don't you people get it. Your fractional banking system, which relies entirely upon debt for its existence, is fucked, man."

"That's one way of putting it."

"Why can't you people look at changing to a fractal banking system. I lived with the Lakota Sioux who have got the first commodities bank in the US. I know it works."

Alex, sympathising with Gustav's reasoning, said, "I've looked into it. It can work on a small community scale but as a world wide financial system that's a whole different story. There would have to be a level playing field to start with. That means all debts would have to be cancelled. It would be like trying to unscramble a colossal egg."

"So look at the alternative, man. We all drown in fucking debt. We have to do what we are doing to get their attention."

Alex said, "I hear what you are saying and I do agree with your concept. But my job is to close you down. It can happen two ways. One, you give back the money you stole and stop hacking. Or two, I hand you over to the Feds. I don't want to have to do that."

Gustav stared at the investigator. "If you believe in what we stand for you can just walk away and forget we exist."

Alex shook his head. "It doesn't work like that. I used to be like you. I know what it feels like to hack into big brother. I've felt the buzz, the adrenalin rush. I felt alive but as soon as the rush diminished I needed another hacking fix."

"It's not like that with us. We give poor countries a helping hand to carry out their community projects."

Alex closed in on the hacker. "Don't give me that self righteous bullshit. Not after you stole AKA's \$100 Million." He paused, then said, "How did you know about the deal he had with the bank?"

"He contacted me and told us to make ourselves scarce. I couldn't believe he was a fucking dog."

"So what did you do? Go out to see him, perhaps."

"I did what I had to do."

"Don't give me the means justifies the fucking ends crap. Was it his blood spilled on the ground?"

Gustav blanched, "I didn't know what else to do."

"Don't tell me any more, Gustav. Do what I demand of you and then you and Cat can fucking disappear."

"But then we fail in our mission. We can't let that happen."

Alex stared at him. "Read my lips, it's over and my offer is the best you will get. So take me to this Cat and give me all your files."

Gustav's mind was racing. Maybe he could buy enough time to deal with this one as well."

James Scrivens felt very uneasy about facing the 25 bank executives seated around the large boardroom table. Yet another huge sum of money had been paid out – this time to Columbia. This,

on top of the missing millions had put the director in an untenable position. He could feel the daggers in his back as he outlined the latest fiasco that had occurred under his watch. The big guns, Xian Zhecha and Bertrand Baddie, who were both vying for his position at the World Bank, seized their chance. But James Scrivens wasn't ready to fall on his sword. The only thing that gave him a stay of execution was the knowledge that the FBI knew the hackers name and were closing in on him. But it wasn't enough. Zhecha put forward a motion that The Managing Director was out of his depth and needed to be replaced, "To save the Bank," was how he put it. Baddie seconded the motion and it was to be put to the vote. James was asked to leave the room while a show of hands took place.

He paced up and down the corridor, imagining the worst. He didn't feel at all well. The sleepless nights; the lack of energy; and the feeling of powerlessness had all left him feeling very low and despondent. He'd had to field the calls from the top four and try to placate them. He had been told to release the \$100 million for information leading to the capture and arrest of the hacker. Now that The Feds were making headway with the case, somebody else would take over and take the credit. James' sense of foreboding told him that his illustrious banking career was about to nose dive. He didn't know how to handle that or even if he could. He took the elevator to the penthouse suite on the top floor. Unlocking the door he entered the luxurious apartment. As the MD he had access to the suite any time he wanted. Opening the drinks cabinet he took out a half finished bottle of Wild Turkey, and went out to the balcony. He needed the drink to steady his nerves, as he wrote his note. It had to be spot on.

Renoir Drive seemed pretty much like any other suburban street, as Alex pulled up outside number 6. Just then his phone rang. It was Marj. "Hi Marj. Look this is a bad time..."

"...You left a message for me to call."

"I know but I'll have to call you later."

"Don't fuck me around, Alex." The phone went dead. Gustav was at his front door. Alex ran to catch up.

As they entered, Catriona was coming to let them in. "Who is this?" she asked, wondering what was going on.

So this was Cat, Alex realised, eyeing the beautiful, sexy young woman. Her scarlet hair was a bit bright for his taste, but her dusky skin and come to bed eyes had him snared. "I'm Alex and I'm here to help you sort out your problem."

"Problem! I wasn't aware that we had one," she said sweetly.

"I will let Gustav explain it to you. I need to go to the John."

After Alex had left the room, she said, "Is he the one working for the bank?"

Gustav sighed, "He wants us to give him everything – all the data and the money. Then he wants us to disappear."

"Or else?"

"He reports us to the Feds."

"Leave me with him. I can be very persuasive," Cat said.

He gave her a knowing look. "I have my own methods."

She smiled, "Let me try mine first. Yours tend to have drastic results."

Alex entered the room to find Catriona sitting alone, on the lounge. “Where's Gustav?”

“My brother has to organise our travel arrangements”

So they were a brother and sister team. “Then you agree with my ultimatum.”

“I need to explain something to you, Alex,” she said, patting the seat beside her for him to sit down.

“About what?” he said seated a little way from her.

“Without boring you with a lot of detail my brother and I are orphaned refugees from Africa. So we know about the hardships of poverty stricken people around the world. We were adopted by an American doctor and were given a second chance, here, in America.”

“So you were lucky,” Alex commented. “So why would you blow it by becoming involved in cyber crime?”

She fixed him in her gaze. “Because we wanted to give something back.”

“Fine. Then give back the money you and your brother stole from the bank. And give me the files.”

Trying not to react to his unfeeling response, Catriona said. “It wasn't the bank's money. It was in Arthur's account.

“Who the hell is Arthur?”

“Arthur Keith Adams. You may have known him by his hacker handle, AKA.”

“Don't play with semantics. You know what I mean.”

She moved closer and touched his shoulder, “Please Alex, trying to understand what we are doing.”

“Cat, you seem like an intelligent young woman. So do you really think your antics are going to change an entrenched entropic financial system?”

“Somebody has to try.”

Alex sighed, “It's no good trying to pull at my heart strings, Cat, this is purely a business arrangement. AKA knew that. It's how the financial world works. He was smart because he had at last found a way to get the system to work for him. But then he disappeared, didn't he?” Alex noticed Catriona give a slight shudder. He continued, “But it doesn't make any logical sense that he went without his payout.” Alex paused, noting Cat's fidgeting. “Gustav told me about his warning to you. You could have left it there. You could have left town with your moral code in tact. But you decided to get greedy and that was your unmasking.”

Just then Gustav entered the room brandishing a rifle. He sneered at Alex. “I have an alternative solution to our problem.”

## Chapter 29

Callum Staight, going to great pains to correct the ignorant Feds, explained that the body was found tangled up in weed in the North Fork Double Mountain Fork Brazos River, not the Yellow House Creek. Special Agent Nigella Ward couldn't be bothered with the pedantry of the local cop. Normally the Feds wouldn't be interested in a washed up body in a Texas back water, not even if it had a bullet hole in it – like this one. Normally deputy Staight wouldn't have bothered the FBI with the discovery, made by a local man going fishing, but the Feds had told the Lubbock police to be on the lookout for a missing Arthur Keith Adams. Although the corpse had been battered by the

elements and slightly mutilated by creek life AKA was still recognisable, when compared to the widely issued FBI photo. The body carried no ID but its finger prints were matched against the FBI database.

The African American agent, having been reluctantly provided with a temporary office at the Lubbock police department, sat reading the crime report, while waiting for the forensic results to come from Quantico. At this juncture agent Oxley entered her domain. Looking up from her poring, she eye balled him, saying, "Agent Oxley, assuming the body we dragged from the river was this missing Arthur Adams do you think this Alex Meyer is responsible?"

Oxley eyed the slightly overweight woman with straight black shoulder length hair, thinking Hoover would be turning in his grave if he knew a Black woman was heading the task force. "He was with me most of the time."

"But not when he was talking with Arthur Adams."

"Was that his name. We only knew of him as AKA." As there was no forthcoming response, he answered. "That's true. I had to keep my distance."

"So he could have killed Adams and stolen his money."

"It's possible, I guess."

"Do you have any other suggestions."

"Well, the last time he met with this AKA he said the hacker had told him the man he was looking for is called Gustav Carr."

"Ah, the missing and mysterious Gustav Carr. The one who shot through and took most of his belongings."

"Yes. So he has to be another likely candidate."

Nigella pulled a face, a special one she kept in reserve for expressing disbelief. "Isn't it just as likely that the murdered man was the bank hacker and that he put the blame on this Gustav Carr character."

"Then, why did this Gustav do a runner?"

"Maybe he didn't. Maybe he was just going on vacation."

"That's a bit of a coincidence, isn't it?"

"They happen. Besides he may have gotten wind that Alex was going to frame him for the crime."

Oxley turned to leave. This woman was clutching at straws. "Maybe we ought to wait and see what the finger prints have to tell us before we go off half-cocked."

She smiled sweetly. "Just looking at options."

He countered, "Seems to me you have your mind made up. Just for the record I don't see this Meyer giving up a hefty fee and his professional integrity to make a few bucks."

"\$100 million is hardly a few bucks."

Alex knocked on the cellar door. It was solid wood, not easy to break down. He yelled, "GUSTAV, CATRIONA, LET ME OUT AND WE CAN DISCUSS THIS RATIONALLY. There was no response. There was also no light in the cellar and it was getting dark. Having no water made his

forced stay all the more uncomfortable. At least he was still alive. But he couldn't forget the demonic look in Gustav's eyes, as he pointed the gun at him. It was the kind of look that said, don't fuck with me. I've killed once. A second time won't make much difference. Then his phone rang. He'd forgotten all about it. So had they. It was Marj.

"What the fuck are you playing at. You said you'd call and..."

He cut her off mid flow. "...Get me help. I'm being held prisoner at gunpoint."

"What the fuck are you on about? Are you drunk?"

"Jesus, listen to me. I am being held in a cellar by the bank hackers. The address is 6 Renoir Drive..."

Gustav, having heard his prisoner talking on a phone, burst into the cellar. Thrusting the barrel of his rifle against Alex's head, he demanded, "Give me your phone."

Alex handed it over.

Gustav demanded, "Who were you phoning?"

"A friend. The police will soon know I'm being held against my will."

Gustav, tightening his finger on the trigger, handed back the phone. "Now you will tell your friend it was all a joke."

Alex said, "Do you really think that's going to work."

"You'd better pray it does,"

Alex pressed the name Marj and waited.

Alex, what do you want now?"

"Just phoning to say I'm okay. Bet I got you going there, Marjorie,"

"Fuck off Alexander."

Gustav demanded, "Now give me the phone."

Alex handed it over again.

Gustav threw it on the floor, crushing it underfoot. "I won't make that fucking mistake again," he snarled.

"You just have," Alex taunted.

"What do you mean?"

"You haven't really thought this through, Gustav. Getting rid of some paranoid recluse is one thing but I'm working with the Feds and they expect my report."

"So what. They're searching for us in Decatur. They don't know about this place."

Alex grinned, pointing at the tracker bracelet. "You reckon?"

Gustav looked at him, aghast. "What's that?"

"A little toy the CIA gave me, so that I don't get lost."

"Then why aren't they here, rescuing you?" Gustav scoffed.

"I guess they're binding their time. So get smart and give me what I want. You and your sister can

disappear into the sunset before the Feds get here.”

Gustav, confused, thought about the proposition. He snarled, “Get up. You're the problem I have to deal with.”

Alex, desperate, tried, “You're just making an even bigger one for yourself. You can't get away with this and deep down you know it.”

“There is no other alternative, not now that the cops have found AKA's body.”

Alex froze. Gustav was right. Being charged with murder would get him the death penalty in Texas. Killing a second person wouldn't make much difference. “There's still a way out for you and your sister. Give up the money and disappear. You know it makes sense.”

“I need to speak with my sister,” Gustav said, leaving the cellar, locking the door behind him..

Marj didn't know what to do about the call. Was Alex drunk? Had he really been kidnapped? Or was he really playing some kind of perverted joke? Why had he called her Marjorie? He never called that. She read it as a clue that something really was wrong. But he hadn't completed the address. All she had was a street name. It could have been anywhere. Confused, she phoned Matt's number.

“Who is it?” his sleepy voice muttered as his brain struggled to get him out of his half conscious state.

“It's Marjie. I need your help.”

“Marj what the fuck are you doing calling me at, he checked his phone, 4.21 in the fucking morning.”

“Alex needs our help. He said he's been kidnapped and held at gun point.”

“What the fuck do you mean?” he said, instantly awake.

“Just what I'm telling you. He woke me up telling me he is being held prisoner by some hackers.”

“Where?”

“A 6 Renoir Drive.”

“Renoir Drive where?”

“He didn't say. The phone got cut off.”

“Fuck! What the hell is this about?”

“I don't know, Matt, but he sounded desperate.”

“Hang on, Marj. I'll just Google the name.” he quickly found over a dozen American locations. Shit, there's heaps of them. Where do we start?” With no answer forthcoming, he asked, “Has he told you anything about what he's doing?”

“Only that he's doing some job for the World Bank.”

“He hates working for banks.”

“Yeah but he was being threatened with a spell in jail if he didn't comply with the CIA.”

“Christ! What the hell has he got himself involved with. Did he mention who had threatened him?”



“Some spook he met in Kiev but I can't recall the name. Maybe if we get in touch with the CIA...”

“...And say what to them. A friend has been kidnapped and we want to know which agent was...”

She interrupted him. “...It was something to do with cattle.” “What was?”

“His name. Buller. No, that wasn't it.

“Come on Marj – think!”

“They used to pull covered wagons.”

“Horses?”

“No. Oxen.”

“His name is Oxen?”

“No but something like that. Ox, ox, Oxley. That's it -Oxley” she exploded with relief.

“So now we have to track down this agent Oxley.”

Marj brightened, “Leave that to me.”

Callum Staight, in his 30 years on the force, had experienced being ridden over rough shod by the Feds a few times and he never took it laying down. The long serving police officer in Lubbock argued, “The body was found in our creek so we should be handling the case.”

Sheriff Payne turned to his deputy. “Callum, don't be awkward about this. They claim it's an ongoing case that crosses state boundaries so it's in their jurisdiction.”

“But we don't even know if it's the guy they're looking for.”

“Maybe we will if you take the special agent this forensic report instead of standing here arguing with me.” He handed Callum the file, adding, “The more we cooperate with them the quicker they'll be out of our hair.”

Nigella scrutinised the report. The finger prints revealed it was their man. Arthur Adams had been shot in the back by a bullet from a 1932 Remington rifle. He had then been transported from his property and thrown into Yellow House Creek, where he had been discovered by Abe Long a local pole fisherman. “It's him,” she said, smiling at Callum. Now we have to find that rifle.”

“How the hell are we going to do that? There must still be thousands of them out there.”

She grinned, “We have it's serial number.”

“How the hell...”

“Because the bullet was in the body. Each bullet has it's very own signature, showing which rifle it came from.”

How the hell can your scientists work that out without having the gun?”

“FBI magic,” she grinned. “So get out there and find that rifle.” Callum turned to leave.

“Don't forget the serial number,” she reminded, handing him a piece of paper.

James Scrivens, not generally given to theatrics, kept a calm head in most instances. But somehow

things had gotten away from him and he no longer felt he was in control. He still wasn't ready to relinquish his managerial position to anyone else. But now his fate was in the hands of a vote over which he had no say. Going back into the board room was a daunting proposition. It would be fine if the vote found in his favour but if the vote had gone against him he didn't know what to do. It was a 'Schrodinger cat' moment because he had to enter the room to find out either way. There was a third option, the one he was contemplating.

Just then his phone rang. The decision had been made and he was summoned to the board room. Panic set in. He felt completely powerless over his fate. He always had some degree of control over his destiny. He couldn't give them the satisfaction of stripping him of his position at the bank. He looked at the note he had written. He climbed over the safety barrier and stood on the narrow ledge, still holding onto it. He felt the wind in his hair. All he had to do was release his white knuckle grip and take one step. His career had taken a swan dive. James took a deep breath – his last. His body followed.

“Hello, Office of Public Affairs. How can I help you?” The female voice said, spouting her CIA mantra.

“I need to get an urgent message to an agent Oxley,” Marj said, mustering all the politeness she could.

“What is this in conjunction with?”

“A friend who was working with him on a case concerning the World Bank has been kidnapped.”

“Please hold while I put you through to somebody more suited to dealing with your enquiry.”

Marj sighed deeply. She knew dealing with the spooks would be a royal pain but, to help Alex, she had to go through with it. Deep down she loved that irresponsible dick head and feared for his safety.

A male voice said, “Hello, How can I help you, lady?”

She sighed, repeating, “A friend who was working with your agent Oxley on a case concerning the World Bank has been kidnapped.”

This is probably some crank call, he thought, but he still had to follow it up. “I'll transfer you to reception where you can leave your contact details. Some body will contact you and follow this up.”

Becoming miffed, barely able to hold her temper. Marj responded, “Why was I put through to you if that's all you can do?”

“Please just do as I say and we will look into your enquiry.”

“Fucking dick head,” she said under her breath. Then she heard the sweet female voice, “Please give me your contact details and we will have somebody get in touch with you.”

“Jesus, this is urgent. So I hope you get moving on this.”

Clem Stone had access to something Deputy Staight wanted, but he wouldn't admit it. In response to Callum's inquiry, he responded, “You want me to check on the ownership of an old Remington. As a member of the National Rifle Association you should know that we are against a federal registry of firearm owners.”

“Hell Clem, you and I both know the NRA has its own database with info on millions of American

gun owners who do not hold a membership. This is a murder inquiry so we need your cooperation on this.”

Clem certainly knew the NRA had spent years secretly collecting information about gun owners from state and local offices. It had the country’s largest privately held database of current, former and prospective gun owners. “A murder case. Who got themselves murdered.”

“Just some fucking nut job and now the Feds have got me running around like a goddam blue assed fly trying to find out who owned the gun that shot him.”

“Okay, give me the serial and I’ll see what I can do.”

Alex hoped and prayed that Marj had acted on the strange information he had given her. She had called him Alexander, a name she never ordinarily used. She must have picked up on the 'Marjorie' and sent him a clue in kind. He had been left alone while the brother and sister act worked out their next move. Now, Alex had no communication with the outside world, his fate seemed to be in the lap of the gods. He had seen such scenarios on many TV programmes and DVDs but this was for real. When you know you have no control over whether you live or die strange feelings overtake you. On the one hand you want to continue using diplomacy to reach an agreement with your kidnapper. On the other you want to be heroic and have a go, whatever that entailed. But there was also an urge to take whatever was going to be dished out to you on the chin; even dying bravely.

Just then the cellar door opened and Catriona stood before him, dressed skimpily in just a short skirt and boob tube. Alex said, “Is this the condemned man's last wish.”

She smiled, “On another occasion at another time, maybe. But this, as you pointed out, is business. This is what we propose. We agree that we need to rethink our strategy. So we will give you the data you want but only after we are safe in South America. You will come with us. Once we are safe you will be released with the data.”

“Let me explain something. I used to be a hacker and the Feds had a file on me. They used it as a bargaining chip to get me to Work for the World Bank. I never worked for them voluntarily and only did so to stay out of jail. So, in principle I applaud you for what you are doing and I support the fractal banking concept.”

Catriona responded, “I don't need your life story. I just need you to agree to our proposal.”

“What I'm saying is that you don't have to make things complicated for yourselves by dragging me along. All I need to do is show the Bank their problem is solved. I am awarded my 'get out of jail free' card. You go to South America and everybody's happy.”

Gustav entered the cellar, the rifle in the crook of his arm. “How do we know we can trust you?”

“I think your fractal banking concept has credit. It will be much better to have a financial system based on incentive and growth for all – not escalating debt. You've made your point so go and get a life.”

“We need funds for that. So we have to keep the money.”

Alex's brow furrowed. “I dare say if I returned most of it, say \$90 million, they could cope with that and write the remainder off as business expenses.”

“that only leaves \$10 million.”

“Come on guys, with 10 mil you can live like kings and queens in South America.” Seeing Gustav's hesitation, Alex added, “Come on, you know it's the best option.”

Catriona looked at Alex, suspicion in her eyes. “How do we know you won't shop us as soon as we're gone.”

“Okay, book your tickets and I'll come to the airport with you. But I'm not going to South America.”

“She turned to her brother. “That could work. What do you think?”

“Alright, you make the bookings and I'll keep an eye on him.”

Callum Staight arrived with the beers and placed the glasses on the table he currently shared with Clem Stone. “So what have you got for me?” the deputy asked, sitting down.

“Your rifle was registered to a Benjamin Penwright. Apparently he had a racoon problem.”

“Does he still own the gun?”

“Not unless he took it to the hereafter, with him,” Clem snickered.

“So we can assume he didn't shoot that nut job, Adams.”

“That's one thing you can count on.”

“Did he have a family?”

“Didn't know much about him personally. But I do recall a young guy using his rifle on the range once or twice.”

“Are you sure, Clem?”

“I am about the rifle. You don't see many of the old Rems in action these days.”

“How long back was that?”

“Hell, I don't remember. Have to check the records for that.”

“Do you know where he lives,”

“I'd have to check. But not tonight.”

“First thing tomorrow then.”

“Okay. The address has gotta be worth checking. I'll run it by the Feds.”

“The Feds! What've they got to do with the murder of some crazy fucking recluse.”

Callum eye balled him. “Search me. I'm just following their orders.”

Clem Stone was as good as his word. He e Mailed Callum, Gustav's address, the dates he had used the range, as well as the fact Alison Penwright had adopted a pair of African orphans before marrying Benjamin.

Karl David heard it on the news. AKA had been dragged from some creek in the back waters of Texas, with a bullet hole in his back. He was just finishing up at Secure for the day when he heard the name Arthur Keith Adams mentioned. The name rang a bell somewhere in his mind. Then it came to him. He remembered the occasion. A little bit worse for wear, courtesy of the demon drink

AKA had divulged his real name – just the once. For Karl that knowledge was precious because the hacking guru never told anyone why he used AKA as his handle. Now he was dead. Shot down by some unknown assailant. And shortly before that Alex Meyer had wheedled the the hacker's contact details out of him. The hollow feeling in his gut left him deflated. Was he in some way responsible for the man's demise?

Leon Standish knew something was wrong. He and Karl had been together for three years, during which time he had learned to read his partner's moods, especially when he felt cut off from him emotionally. Whatever was going on with his boyfriend he needed to know. Putting a cup of tea in front of him, he said, “Come on, what's up?”

“What do you mean?”

“You haven't been here since you arrived this evening. So tell me what's wrong.”

“It's nothing, Leon. Don't worry about it.”

“Come on. A problem shared is a problem for two people.”

Karl gave a weak smile. “It's just that someone from my chequered past has died. It was a bit of a shock – that's all.”

“Some old queen you used to hang around with?”

“No. Some old hacker. He was quite brilliant. He was the man back then and I betrayed him.”

“Well talk to me about it. It'll make you feel better.”

Karl did but he didn't feel any better. He felt as though he had to do something – but what? He could contact Alex Meyer, if he could find his card. But what would that achieve, especially if Alex was the killer.

Leon broke into Karl's reverie. “We could take a trip to Texas so you can visit his grave, if you want.”

“There won't be any burial or mourners if AKA had any say in it.

“But he doesn't, does he? What about his family? Do you have any contacts?”

“My dear Leon we were young wild kids reacting against the establishment with computers, our weapon of choice. We weren't into tea parties with families.”

“Well someone's got his body and they have to do something with it.”

Karl thought about it. Then said. “I more interested in communicating with the living. Namely, one Alexander Meyer.”

“Who's he?”

“The one to whom I divulged AKA's whereabouts. The one who probably killed him.”

## Chapter 30

“We've already searched this address,” Nigella stated, staring at Deputy Staight. She added, “The place is for sale.”

His big moment had gone down like a lead balloon, “What did you find?”

“Certainly not the rifle you're supposed to be looking for.” She had worked 12 straight hours and was feeling tired and irritable. She softened a little, “They'd shot through.”

Callum, fed up with being treated like some hick cop, said, “Didn't you get a forwarding address from the realtor?”

She hadn't thought of that. “Mentally kicking herself, Nigella said, “That might be worth looking into.”

“You still want me looking for the rifle?”

She thought about it. “Carr either has it with him or has dumped it somewhere.” No. you go and check on the realtor.”

Alex Meyer waited with Gustav and Catriona in the booking area of the Baton Rouge Metropolitan Airport. The trio managed to find a seat in the busy, bustling lounge. Looking at the unsure brother and sister hacking duo, Alex said, “You've made a wise decision.”

Cat looked at him. “We hope so because we have to go to departures now and we're trusting you to keep up your end.”

Alex grinned, “Send me a postcard from Rio.”

Gustav rose and grabbed his backpack. “The government in Lagos used World bank money, earmarked for community development to upgrade the railway. We were victims of the savage population clearance programme. I will never forget that.” He fixed Alex's in his gaze. “They must never treat people like that again.”

Alex caught the inference. “What you do from here on in is up to you, Gustav. It's got nothing to do with me.”

Catriona said, by way of justification, “Alex, we are not bad people.”

He sighed, “Probably not. Just good folk caught up in a bad situation.”

As soon as the pair joined the hoards entering departures, Alex grabbed his phone. He got Marj half way through the whistled tune. “Call off the cavalry. I'm coming home.” Marj, surprised, responded, “I suppose you want me to cancel my plans for tonight.”

“Not if they include some hot rampant sex.”

“They do but that was when I wasn't expecting you home.”

“Touche.”

“So how come you got away from your fantasy gunman?”

“All will be revealed when I have you alone.”

Callum Staight and Sheriff Payne watched as the Feds packed up their gear. Now the invasion forces were leaving their little fiefdom they felt much easier. Nigella Ward left without thanking them for their help but they didn't expect her to. They weren't given any explanation as to why the Feds were shipping out but Staight gathered that their raid on the house in baton Rouge had come up empty. The birds had flown the nest again. And they still didn't have the rifle.

Alex loved to see Marj wearing her silver grey with black trim dress, very tight and clingy, showing off her breasts, her slender waist and the flare of her hips. It made him feel good to show her off at the Veccino Italian restaurant, where they were dining. She had been pumping him for info all through the meal. "So what will happen to the hackers?"

"If they're smart they will live the high life in Rio and forget all about the World Bank."

"So, how did you latch onto them?" she said, curling spaghetti onto her fork."

"Hackers always leave something behind to track them with, if you're expert enough," he said, trying to avoid any other details.

Changing the subject, Marj said, "Matt will be pleased to have you back at work."

Alex responded, "I have been working you know. By the way can you cover for me tomorrow. I have to finalise things with the bank."

She said, "Oh, by the way, Matt said to tell you he picked up your little Russian girlfriend and they're getting on well together."

He was about to correct her when his mind said 'getting on well together. What is that supposed to mean?'

He responded, "You'd look good in a Cossack costume."

They went back to her place in Greentree Rd, Bethesda.

As always, Santo would give Alex the full bottle of wine for the price of two glasses as gratitude for the help he'd given with the Italian's alarm system in the past. The pair took the sack of leftover food (They were hungry for other things that night) and the wine bottle up to her apartment. She stored the leftover food in the refrigerator, which also contained some items for their breakfast the next morning. Marj said, "I'm going to take a shower. Take the wine into the bedroom."

It had been a tiring day and Alex began to feel the exhaustion of what he's been through. But he had to rise to the occasion, so to speak. He grabbed a black coffee and popped a little blue pill. He'd never taken Viagra before but he needed all the help he could muster for the night ahead.

Sometime during the night Alex, half asleep, heard a strange knocking noise. Just as his brain worked out it was coming from the front door a voice rang out. "OPEN UP! FBI."

"Fuck! Not again." Alex expounded, grabbing a robe." As he opened the door, a middle-aged Negro woman with a couple of suits in tow, forced their way past him.

Marj entered the room. "Who the holy fuck are you," she said.

Ignoring her, Nigella Ward said, "Alex Meyer, we have some questions to ask you about the disappearance of Gustav and Catriona Carr."

"Can't it wait till morning. I'm too tired to think."

"No it cannot." Eye-balling Alex, she said, "We can either do this here or down at head quarters. How do you want to play it?"

Sighing heavily, Alex said, "I think I need a black coffee."

Marj stood glaring at the Negro. "You haven't told me who you are yet, lady."

Nigella quickly flashed her ID. "Special Agent Ward. And that, lady, is the first and last question I

am going to answer. Turning to Alex she said, "To save time I'm going to tell you what I know. Then you can fill in any blanks."

"Okay," Alex agreed.

"You were on the trail of the World Bank hacker. You elicited the help of one Arthur Keith Adams who went under the name AKA. He was going to shop the hacker for \$100 million bucks. He told you about the Carrs. Then Mr AKA winds up in a creek with a bullet hole in his back. You follow the Carr's trail and end up in Baton Rouge. We know you were there because Ms Brookes here contacted the CIA because you were allegedly being held prisoner by the Carrs."

"That just about covers it," Alex agreed.

Nigella shifted in her seat. She had been getting twinges of sciatica of late and she hadn't slept for 18 hours. "So let's fill in some blanks. How did AKA end up shot in the back?"

Alex shrugged, "No idea."

"How did the Carrs find out AKA was going to sell then out?"

"He told Gustav Carr what he was going to do."

She looked at him wide-eyed. "AKA told Carr he was going to shop them for big bucks?" she queried, incredulous.

"It's some sort of hackers code he worked by."

"How do you know this? Did AKA tell you?"

"No. Gustav Carr told me."

"That makes Gustav Carr a prime suspect for murder. Do you think Carr is capable of murder?"

"Well, he held me at gunpoint."

"What sort of gun."

"The sort that can fucking shoot people."

Not taking the bait, Nigella expanded, "Was it a hand gun?"

"No. A rifle."

"What happened to the gun?"

"Fucked if I know. But they didn't take it with them."

"How do you know?"

"Because they took me along for the ride, so I wouldn't rat on them before they got away."

"If he didn't have the gun why did you comply?"

"Because I was happy to be alive. Because I had managed to talk him out of shooting me."

"Where did they take you?"

"To the airport. Then I was free to leave."

"Where did they go?"

"As if they were likely to tell me that."



“Why didn't you phone us as soon as they had gone?”

“Because you thought I'd taken the money.

“Nigella eye balled him. So where's the money?”

“He shrugged, “Sitting in AKA's account, I imagine.”

“You removed a laptop from AKA's place. Why did you do that?”

“Because I figured there might be some clue as to Gustav's whereabouts on it.”

“And was there?”

“How do you think I found out he was in Baton Rouge, by using a water diviner.' He sighed, “I've told you all I know so fuck off and let me get some rest.”

Nigella got up. “Thank you for your help.” She added, By the way, the money wasn't in AKA's bank account. So well be asking you some more questions.”

“He didn't tell us all he knows,” Agent Somerfield mentioned, as they drove along Greentree Road.

Nigella turned to face the back seat agent. “Such as?” “

He knows where the Carrs went. He was with them in the booking area.”

“Why would he want to protect people who had held him prisoner.”

“He must have done some sort of deal to get them to spare him.”

She agreed, “It makes sense. But they are no longer a threat to him so why protect them now?”

“Fucked if I know. Maybe it's one of those hackers codes. Unless of course he supports their motives.”

She yawned. “Drive me home. I'm bushed.”

## **Chapter 31**

Bertrand Baddie sat in the Managing Director's office chair. It felt a bit like wearing a dead man's shoes. He remembered the moment when the board had learned what had happened. They were all shocked of course. No one considered the terrible state the man must have been in. But the job had to go on and bridges needed repairing. Bertrand was going about that task when his phone rang.

It had taken Alex 10 minutes to be put through to the Managing Director's office. Upon hearing a human voice, Alex said, “Is that Mr Scrivens?”

“No. This is Mr Baddie. How can I help?”

“I would like to speak with Mr Scrivens”

“Sadly, Mr Scrivens is no longer with us. I have taken over from him. So what do you want?”

“I think we are in a position to help each other.”

“What do you mean?”

“I was employed by Mr Scrivens on behalf of your bank to solve the hacking problem. This I have done. So I would like to collect my fee.”

“I know nothing about any such arrangement, Mr?”

“Meyer. Alex Meyer of Cybersec. I think we should meet.”

“Why would I agree to meet you?”

“Because I believe I can help you with your missing \$100 million.”

Bertrand, gasped, responding, “Very well, make an appointment with my secretary.”

“It has to be today, or the deal's off.”

Bertrand was thinking of the kudos he would receive for recovering the money. He would really have hit the boards running. “Very well. 11 am, here.”

“Oh, and just lately the Feds keep turning up and spoiling my day. Only you and I will be present or the deal is off. Agreed.”

“Agreed.”

Bertrand Baddie, feeling uncomfortable about meeting alone with the threatening caller, wondered how he could protect himself. The caller could be a terrorist or psycho for all he knew and the daunting prospect of just him and the caller being alone in a meeting at the bank made him feel very anxious. He dialled an unlisted number. “It's the Managing Director of the World Bank here. I need to speak with Special Agent Ward right now.” He waited on tenterhooks. Then he heard Nigella's voice. “I'm having a meeting with an Alex Meyer, at 11 am. He claims to know where the missing money is. I need your people here to monitor the conversation – but not in my office.”

“That only gives us 90 minutes to set everything up.”

“Yes, and he mustn't know you're here.”

Alex phoned his company.

Matt picked up, “Where the hell are you, Alex?” “I'm back in DC but I need a little more time.”

“Okay, so when will you put some time in here. And no bullshitting.”

“Tomorrow.”

“Tomorrow huh,” Matt said, cynicism in his voice.

“Yes, I will be back on board tomorrow, Matt. But right now I have some shit I need to deal with at the bank. The bastards are trying to shaft me and I need to secure our investment.”

“Irina seems to be having a good time. She's great fun to be with.”

“Yeah, well give her my love.”

“Okay mate, see you tomorrow,”

“Thanks mate. I owe you.”

“Yeah, fucking big time.”

Having smoothed things with his business partner, Alex turned to Marj. “Once this shit is dealt with I'll make it up to you for last night.”

“Yeah, well you look after yourself.”

"If it all works out we'll be rich."

"and if it doesn't?"

He grinned, "I'll be super rich – but behind bars."

At the appointed time Alex Meyer was shown through to the MD's office. The Slim trim gentleman with thinning grey hair, sitting behind his over large teak desk, said, "Sit down Mr Meyer and tell me what this is about."

"Where's Mr Scrivens? I have been working with him."

Baddie gave a sickly smile. "I'm afraid he can't be with us. Since his death I have taken over his role at the bank."

"Mr Scrivens has died!"

"Yes. It was a terrible shock for all of us. But the Word Bank has to go on." While that sunk in, Baddie said, "I have checked the contract you had with this bank. It seems that it was rescinded when you lost the bank's money."

"Yes well you can un-rescind it now because I have your money, which I will release once I have the \$2 million in my account."

Bertrand stared at the cocky security expert. The arrangement was for you to receive \$1 million for your services."

"Yes, well the price goes up when your life is threatened."

"Mr Meyer you cannot simply double your fee."

Alex, knowing he was in the box seat, responded, "All you have to do is get my money for me and I will transfer the \$90 million into a bank account of your choosing."

"\$90 million! There was \$100 million."

"True, but the hackers took 10 mil to start their new life."

"But..."

"...They wanted it all but I persuaded them that to give back most of it, which after some very touchy negotiations they agreed, providing you leave them alone."

"That's up to the authorities, Mr Meyer."

"Precisely, Mr Baddie. Alex then handed him a typed document. "Simply authorise this and transfer the agreed to amount to this account. You will have your money back as soon as the deposit shows up in my account. Fair enough."

Baddie glared at him. "What if I report you to the Feds and they force you to reveal the whereabouts of the money you have stolen?"

Alex laughed. "I didn't take you for foolish gambler. You pull a stunt like that, Mr baddie, and that money will disappear from view. It'll take the Feds 50 years at least to track it down. Secondly, I didn't steal your fucking money. It was put in my trust to pay the hacker." Alex got up to leave. "My deal is on the table for 12 hours. After that you will never see it again."

Baddie spat "You are no better than the hacker." Grabbing his gold pen, to sign the amended contract, he said, "You won't get away with this."

Alex smiled, "By the way, if I am arrested by the Feds, when I leave this building all bets are off."

Got that?"

Realising he'd made a huge mistake having them listen in from next door, he said, nervously, "I had to call them. It's company policy."

Alex glared at him. "Where the fuck are they?"

"N, next door."

Alex eye balled him. "You're fucking unbelievable. You went back on your word from the beginning. Give me that contract."

"No. please don't do anything rash. We can work this out. Once we have our money there's no case against you."

"And you will swear that in a court of law?"

"You have my word."

"Unfortunately, Mr Baddie, that doesn't seem to be worth much. Have that money transferred to my account now and the deal's still on."

Nigella Ward sat fuming. "We could bust in there and arrest Meyer now."

"On what charge?" one of the agents with her, asked.

"You heard him. He made a deal with the hackers. That's conspiracy to commit a federal crime."

"Yes but if that deal was made so Meyer could return the bank its money it's a very grey area."

"We must be able to get him for something," she grumbled, knowing they had to let him go.

Marjie entered Matt's domain sporting her usual sluttish look. Getting his attention, she said, "The good news is that Alex is back. The bad, he has to deal with the bank today."

Matt growled, "I sometimes wonder if he'll ever be back."

"He will and, if all goes well, with a great deal of money to invest in the firm."

"You mean if he ever gets paid."

"He's confident he will."

"I told him never to deal with fucking banks," Matt mumbled, going back to his paperwork.

Ten minutes later Marj called him to reception. Somebody wanted to see Alex and wouldn't take no for an answer. Fed up with interruptions Matt was not well pleased; he was ready to strike out. Then he saw the man clad in a pastel yellow Armani suit.

The fashionably bespectacled man faced him. "Hello. It's really Alex I have come to see."

"Are you a client?" Matt asked, scanning the man from head to toe.

"No, I'm in the business. So to speak." He added, "Your secretary tells me he is not in today."

Secretary! Matt knew that wouldn't go down well with Marj.

"So you've met our business partner." "Yes," he half smiled. "So where can I find him?"

"Not sure. Possibly the World Bank. But he's following up other clients as well. Can I help you, Mr?.."

Karl handed over his card. "Please see that he gets this. I haven't flown all the way from Franklin for nothing."

Matt rang Alex. "There's some dandy looking for you. Name's Karl David."

"Why's he hanging around DC?"

"Looking for you."

"Why?"

"Fuck man! I don't know. Do you want his number?"

"No. I already have it."

"Then phone him, man"

"How's Irina?"

"She's great. She wants to come and work in the firm."

"Has she asked about me?"

"At first. But why would she worry about you when she has me to go out with."

Alex, grimacing, bit his lip and said nothing.

Karl, luxuriating in his spa, picked up his ringing phone. Seeing the caller's name he said, "Alex, I've been looking for you."

"Well now you've found me. So what are you doing here?"

"To invite you to dinner at the Four Seasons."

Alex. In no mood for messing around, demanded, "Why are you here? You always said you hate big cities. So it has to be something important."

"Okay, two people I connected you to are now dead. I want to know how that happened. Meet me in the restaurant around 8. I'll be wearing a pink bow tie."

"Don't you follow the news?"

"Don't be tiresome Alex. Or I'll have to speak to a good friend of mine at the Journal."

"Is that supposed to be some sort of pathetic threat."

"Do you really want to be a pariah in hacking circles?"

"Fuck you, Karl. I'll be there."

## Chapter 32

Sheriff Payne scrutinised the forensic report. Although the Feds had wrapped up their case against the hacker, or at least put it on the back burner, he still had to deal with the details. The recovered bullet, pulled out of the flesh, gave a number of clues as to which gun it was fired from: mirrored markings on the bullet from rifling in the barrel during manufacture; gun powder residue on AKA's shirt showed the victim didn't shoot himself; fingerprints left on the bullet from the person firing the gun; firing pin marks left on the primer; and distance, velocity, bullet type, and calibre all showed why the tissue was damaged that way. Payne opened his office door and called for Callum Staight.

Staight listened as the sheriff explained. "The gun is the one the Feds picked up from the Carr place

in Baton Rouge. It definitely wasn't suicide. The bullet sure as hell came from the Carr rifle. So we've got enough to haul Carr's ass in. Trouble is the killer got away."

"So do we put a lid on it?"

"I guess so, after you've sent this report to the Feds. It's their headache now."

Alex, between bites of the best taco he'd ever tasted, looked across the table at Karl, a picture of sartorial elegance. "Have you seen Cyclopsz lately. He was a heart attack just waiting to happen."

Looking up from his home-made tortilla, Karl said, "Just tell me what happened."

"Some heavy duty dudes turned up. What they didn't know was that he'd electrified the floor somehow and he fried them before they could get to him."

Karl, slowly shaking his head, said, "Just like that. He killed six people."

"Yeah. Just like that."

"Then what happened?"

"He said he'd tell me GC's delivery address but only after I'd disposed of the bodies. But that didn't happen because my CIA handler had contacted the Lubbock cops and we had to high tail it out of there fast."

Karl, carefully picked up his second tortilla, saying, "So what happened to AKA?"

"I don't know. I wasn't there when he got shot."

"But you have an idea who did it."

"All I know is that he was killed before he could give me the address of the WB hacker."

"Yet you managed to find out."

Alex nodded, then said, "Why is it important to you?"

"You lured him to the dark side."

"It was his choice. Just the same as it was his choice to inform GC he was ratting on him. An odd decision but his choice nevertheless."

Karl stared at Alex. "You may be able to salve your conscience with such justifications but the killer, you and I all contributed to his death."

"Fine. If that's what you think what are you going to do about it?"

"Mr Meyers, it's more a case of what you are going to do."

"And what's that?"

"You are going to tell me who the killer is and where I can find him." Alex half smiled.

"Even if I did know who killed AKA why would I tell you?"

Karl said, "Because if you don't I'm going to ruin your business and pick it up for a song."

Alex sneered, "How do you propose to do that?"

"Oh, there's many ways, Alex. Dissatisfied Clients, like your Mr Glint. I can discredit you on line. I can have all kinds of fun. But I don't want to do it. So tell me what I want to know and there's no

need for us to cross paths again.”

“It's not going to do you any good, Karl. GC is in Brazil, hidden away in a place even the Feds can't touch him. And believe you me they want him much more than you do.”

“Who is GC?”

“Gustav Carr. Now that's all I have. So fuck off and take your pathetic threats with you.” Alex, getting up, threw a hundred dollar bill on the table and stormed out of the restaurant.”

Nigella Ward put down her coffee and looked at the forensics report. Arthur Keith Adams had come back to haunt her. Why the hell didn't those hick cowboys in Lubbock leave the whole thing alone. Now she had to hunt the killer down and finding felons who are hiding in other countries wasn't easy. She called 'The Criminal Justice Information Services Division, in Clarksburg, West Virginia. Getting a response, she said I want to speak with Solomon King. When King came on line, she said, “Deputy Assistant Director Ward here. I need to talk to you about an extradition case we have.”

“Is that Nigella Ward?”

“Yes, it is, why?”

“Oh, I've been hearing good things about you. Now how can we help?”

“We have a murderer who killed a man in Texas, living in Brazil.”

“Fax me through the details and I'll see where we stand.”

“Thank you, Mr King. I look forward to your report.” She looked up the fax number and immediately sent him a copy of the report and notes on the case. Satisfied she had done all she could, Nigella went back to her coffee and more pressing cases.

Luis Avello waited in his 15 year old Ford sedan opposite Fuella Apartments in Ave Anel Viario, camera ready. The Americans wouldn't pay him without proof. Having watched their patterns over the previous two weeks, Luis had a pretty good idea that the young couple would soon show up. They did, ten minutes later, in a late model Mercedes convertible. He hated the way these rich Americans came to Brazil acting as though they owned the place. He lined them up in the viewfinder, taking multiple shots, as they removed a large painting from the trunk.

Luis uploaded the pictures to his cloud account, then downloaded them onto his computer. After comparing what he had with the identi-fit pictures provided by his client, Luis was almost certain it was the same person. He e Mailed his client, attaching the photo shots. His fee would show up in his special account in a couple of days.

Agent Oxley looked across at the Deputy Assistant Director, as she perused the dossier. He said, “The facial recognition guys at Quantico says it's most certainly a match.”

Nigella nodded, The Extradition Guidelines, Solomon King had furnished her with, sat in her draw. Now they had a positive ID she would have to act on it. “It's not going to be simple with Brazil.”

“Why's that?”

“They won't allow extradition for suspects who have committed capital offences that attract a mandatory death sentence.”

“So why's that a problem.”

“Because, if found guilty, Carr will be handed a death sentence.”

“Oh! How are we going to handle that?”

“Frank can deal with it from here.”

“We need the Brazilian Federal Supreme Court to surrender to us the accused Gustav Carr, who is currently residing there,” Frank Mathers explained, to Justice Bloom in the Department of Justice.

“Has the accused been charged with the crime, before he took flight?”

“No he has not. We didn't know for sure that Gustav Carr was the murderer until he'd left the country.”

The judge shook his head. “Frank, you're a bit ahead of yourself. You'll have to question the suspect and charge him before extradition is requested.”

“Go all the way to fucking Brazil to question him?”

“Somebody has to. It can be tricky but we should be able to get the Brazilian court to allow it.”

“What if they don't allow it?”

“Don't worry, they will. It's all just protocol at this stage.”

The black car pulled into a parking spot in Sunrise Technology Park in front of Cybersec. Nigella Ward and three dark suits entered the premises.

Marj looked up as Nigella approached the reception desk. “Can I help you?”

The Assistant Deputy Director, flashing her ID, said, “Is Alexander Meyer here?”

“Jesus. What the fuck do you want with him now?”

“Just fetch him out here,” Nigella ordered.

She looked around the door to his office. “Alex, There's spooks in suits out here looking for you.”

As soon as Alex emerged from his office the suits pounced.

“What the fuck!?” he spat, as he was forced to turn around to be handcuffed.

Nigella, fronting up to him, said, “Alex Meyer your under arrest for aiding and abetting a murderer. You will come with us.”

Marj objected, “Where are you taking him?”

“FBI headquarters.”

This is harassment.” Then to Alex, “I'll get onto our lawyer right away.”

Arnold Bloom, audibly assaulted by the poor rendition of 'Strangers on the shore' breathed a sigh of relief when a human voice asked what he wanted. “I'm calling from the USA. Who should I speak to, to have an American fugitive questioned in Fortaleza, where he is currently living?”



“You need to speak with the department that deals with extraditions.”

“Can you connect me to them?”

“Si Señor, Putting you through now.”

“So far so good,” Arnold mumbled, figuring that was the easy part.

“Emmanuel Valez. How can I help you.”

“The US Department of Justice needs to send CIA agents to your country to question a fugitive who currently lives in Fortaleza.”

“I see. You must send us information about this person and any court transcripts to help us understand the case.”

“Señor Valez. this fugitive has not been charged yet. Proof of his crime wasn't solid enough until after he fled our country.”

“I see. That makes things difficult because he has not been charged with anything.”

“I appreciate that. But we do need to question him.”

“Send me the information and I will see what we can do.”

Melford Small was actually tall. Not as tall as the average Basketball player but, nudging six feet, he cut quite an imposing figure. At this point in his life he was arguing against his client's impending incarceration. “As the FBI had no proof that Gustav Carr was a murderer at the time Mr Meyer allegedly helped him leave the country and as the suspect hadn't been charged with any crime, my client is innocent of all charges.”

Nigella turned to Alex. “During your conversations with Gustav Carr did he ever admit killing Arthur Adams?”

“What game are you playing here, Assistant Director?” Melford asked.

Nigella, using a softer tone, said, “Alex, if you can recall anything Gustav or his sister said that implicates them in Adam's murder please tell me.”

Melford jumped in, “Alex, my advice is don't say anything that will incriminate you.”

Nigella glared at him. “I was about to add that should you become a witness for the Department of Justice all charges will be dropped against you.”

“So that's what this is really about,” Melford said, annoyed.

Alex said, “There is no other alternative, not now that the cops have found AKA's body.”

“Did he say that?”

“Be very careful. It could be a trap,” Melford warned.

Alex shushed his lawyer. “I want a signed affidavit stating I am innocent of all charges, then I will give you what you want.”

“What do we get in return?”

Alex smiled, “A tape of what was said while the Carrs held me prisoner at gunpoint.”

She scanned his statement, then looked up at Alex. “Here you say that Gustav Carr destroyed your

phone, so how did you record the conversation?”

Melford said, “I strongly advise you not to answer that?”

Alex grinned, “I always keep a second phone on me.”

“Where's the phone?”

Alex smiled, “Where's my affidavit?”

Nigella smiled, “I think we can do business.”

## Chapter 33

Nigella was dealing with some of her more urgent paperwork when her phone rang. Grabbing the receiver, she said, “Who's speaking?”

“Justice Arnold Bloom here. Is that Deputy Director Ward?”

“Speaking. How can I help you?”

“I have just received an answer from The Brazilian Judicial Executive regarding the Carr extradition.”

“And?”

“No joy I'm afraid. They believe we will execute him.”

“We will when he's found guilty.” Why the hell did the murder have to take place in Texas, or one of the other states that still imposes the death penalty? She pondered. She then asked, “Does he have to be tried in Texas?”

“Afraid so. Under the law the state in which the sequence of events begins, claims jurisdiction because the accused did everything in his or her power to commit the offence within its territory.”

“Can't we override them and go straight to the Brazilian government to deal with this.”

“In Brazil, extradition is processed at the Federal Supreme Court, which will hand down the initial ruling as to the legality and viability of the intended extradition. It has nothing to do with the government.”

Nigella sighed, “Then what the hell can we do?”

“I've done all I can do. It's now up to you to find some new channel of persuasion.”

Bertrand Baddie pored over the 2013 report in front of him. It read: The World Bank Board of Directors has approved three loans for Brazil, that together reach the amount of US\$500 million. The State of São Paulo and the municipalities of Rio de Janeiro and Belo Horizonte are the recipients of the loans and will implement special programs to promote sustainable social inclusion and improve services delivery, especially for the poorest population.

Tapping his gold pen lightly on a memo pad he pondered his next move. Speaking into his intercom, he said, “Get Edith Quintrell to come to my office.”

Edith duly arrived, saying, “You asked to see me, Mr Baddie.”

He smiled, “Yes, come and sit down. I need your advice on something.”

“How can I help?”

“What's the IRBD ruling on loans to nations that refuse to extradite American fugitives?”

“I would have to research the details but I believe there is a provision for us to withhold funding if the US Department of State has been advised of the client nation's refusal to extradite to the United States any individual accused of committing a criminal offence, for which the maximum penalty is life imprisonment without the possibility of parole, or a lesser term of imprisonment.”

“Has our DoS been apprised of Brazil's decision not to extradite Gustav Carr?”

“I have no idea, Mr Baddie but I can find out.”

He rubbed his chin. “Leave it with me for now. You can look up the actual ruling.”

With Edith gone, Bertrand rang Justice bloom. “Arnold, I have a question for you.”

“What question is that?”

“Has the DoS received, in writing the Brazilian decision to refuse extradition to Gustav Carr?”

“Not as far as I know.”

“Can you arrange it?”

“I can. but why?”

“Just get whoever you're dealing with over there to send his decision to the DoS.”

“What reason do I give?”

“Good God Arnold, just tell them it's protocol.”

Marj clinked glasses with Alex, across the table. He said, this place isn't exactly easy to find. I discovered it almost by chance when I was looking for a client.” The Peyrassol Cafe certainly was out of the way but Alex was pleased he'd found it.

She was just getting into her oeufs plats when Matt and Irina turned up at their table.

“What are you two doing here?” Alex asked, seeing the look of disapproval on Marj's face.

“Just walking past and thought we'd give the joint a try. Surprised to see you two here.”

Marj said, “This isn't the kind of place you just happen across.”

“Hey, look, if it's a problem we'll just go somewhere else.” Irina said, looking just a little too long at Alex.

Marj said, “Hey, it's a free world. It's just a surprise, that's all.”

Just then Alex received a phone call. Seeing Oxley's name come up, Alex, flustered, said, “Sorry, I have to take this.”

“What the hell are you calling me for?” Alex barked, once he found a private space.

“We need your assistance.”

“Is the CIA getting hacked now,” he said with more than a hint of sarcasm.

“Don't be a smart ass. The FBI will be round to pick you up.”

“Jesus, don't you fucking people have lives or do you just rejoice in fucking up those of others, like me.”

“An agent will pick you up tomorrow morning at your place, around eight.”

“Now I know when not to be there.”

“You just don't get it, do you. You're in the frame for helping the Carrs escape and now you're going to redeem yourself by helping us get them back.”

“I've told you lot all I know.”

“Maybe, but you might just remember something else on the way to Brazil.”

“You've got to be fucking joking!”

“It's no joke, I assure you.”

## Chapter 34

Jorge Guevara sat waiting in the reception area of the Ministry of Finance. Thirty minutes had elapsed since his appointment was due. But then nobody seemed to be in a hurry in Brazil, unless they happened to be driving. Jorge, a Mexican national, being the VP of the World Bank for Latin America, would let the minister play his power game. Determined not to get rattled he thumbed through some old magazines. Another thirty minutes went by before he was invited into Joaquim Castello's domain.

“Sorry to have kept you waiting but it's been a crazy day. Still, how can I help you?”

“Did you not receive the information about the Carr extradition case, from the US judiciary?”

Joaquim smiled, “No. So tell me what it is you want.”

Jorge, realising it was all a ploy to wear him down, decided to turn the tables. After regaling the Finance Minister with the whole saga, Joaquim smiled again.

He said, “I appreciate you bringing this to me but our judiciary deals with such matters, not the Finance Department.”

Jorge handed the minister a Manila folder with the title SEC.583. “Are you familiar with this?”

“No. What is it about?”

“First you might like to see this.” he said, handing the minister a single sheet of paper.” As the minister scanned the document, Jorge explained, “As you can see your judiciary has notified the US Department of State of its refusal to allow the extradition of the Carrs to America.”

Joaquim, becoming defensive, said, “We have no say over the decisions of the judiciary.”

This time Jorge smiled. “Under provisions of SEC.583. The World Bank has the right to withhold funding for Brazilian projects if you refuse to extradite for an offence that would have a life imprisonment or less.”

For the first time Joaquim Castello became serious. “But the loans have nothing to do with your State Department.”

“You really should read the rules. They state, very clearly that the State Department will oversee the distribution of any loans to nations that refuse to extradite American citizens.”

The minister paled. “I will have to take this up with the judiciary.”

Catriona loved just about everything to do with Fortaleza. She hung onto her brother's arm the way she had when they had fled East Badia. Turning to her brother, she said, "Gus, I want it to remain like this forever."

He wished he tanned as quick as Cat. Being a bit of a throw back he had reddish hair and fair skin. Whereas Cat could swan around in a tiny bikini he had to wear long sleeve shirts and swamp himself in sunscreen. Putting his arm around her, he said, "We're safe here. Nobody can get to us."

Pressing her shoulder lightly against him, she said, "I know you're right dear Gus. But I get nervous sometimes."

He smiled sweetly as he laid out the blanket he had carted down to the Lagoinha Beach. Palm trees swayed in the light breeze that afforded him a little respite from the burning sun. They pretty much had the beach to themselves, except for Luis Avello hiding in the dunes, camera at the ready.

As the Lear-jet 75 taxied to a halt on the tarmac at the Charter section of Brasilia International Airport, a stretch limousine awaited. The party of six, all men, all wearing expensive suits, got into the limo that had a small national flag attached to each wing at the front of the car. No words were exchanged. The chauffeur knew exactly what he had to do, as did Jorge Guevara and his entourage. As they drove along Eixo Monumental. Soon, the twin towers of the Brazil National Congress building came into view its stark whiteness gleaming in the hot sun.

Delma Russoff had a open face, as warm as the sun. She had a way of putting people at their ease. She welcomed The Vice President of Latin country loans and his crew into her grand office. "Would you gentlemen like some refreshment before we get started?" she asked.

"Were fine thanks," Guevara said.

"Let's both put our cards on the table." She smiled warmly. "You tell me what you want and we will see if we can oblige you."

"Sounds fair to me," the Mexican responded, wondering how much of this charade was just a face-saving exercise for the Brazilian government. "What we propose is that one of our special agents accompanied by a state witness will be assisted by your police force in apprehending Gustav and Catriona Carr, so they can be extradited to America, where they will rightfully stand trial for their crimes."

Delma looked at him. "And what will happen if we don't comply?"

"Then you leave the World Bank no choice but to invoke the provisions of SEC.583. and withhold funding for the three projects for which we are currently providing credit."

She nodded, thoughtfully. "So Big Powerful America is using bullying tactics to have its own way."

Guevara jumped in, "We are merely following a process, Mrs President. A ruling that is clearly set out in the articles of contract."

The President rose, saying, "Thank you for explaining your position, Mr Guevara. I will convey the World Bank's position to our Judiciary and let you know our decision in due course."

It wasn't one agent. Six of them turned up. And it wasn't 8am. The Feds arrived at 6:30. Alex, woken by insistent knocking at his door, Dragged himself from his bed.

Marj, bleary-eyed, mumbled, "What the fuck's going on."

Grabbing a robe, Alex trudged his way to his door, growling, "Okay, no need to knock the fucking door down." No sooner was the door half open when the Feds fell upon him, spinning his round and cuffing him. He heard someone say, "Alex Meyer, you are under arrest in connection with the murder of Arthur Adams."

He spat at them, "What the fuck are you on about. I'm being questioned as a witness, not a suspect."

By the time Marj had managed to leave her bed Alex was already being bundled into one of the Fed's cars. She ran to him, yelling. "I'LL GET ONTO OUR LAWYER RIGHT AWAY."

"Why the fuck did you have to drag me in here so early when it's taken you lot 2 hours to get around to questioning me?" Alex ranted, as Nigella Ward entered the interrogation room.

Ignoring his outrage, she said, "I've listened to your audio recording."

"Why have I been dragged back here then?"

"Because of the recording," she smiled.

"Huh!"

"It clearly shows that you knew Gustav Carr murdered Arthur Adams."

"Jesus. I was fighting for my fucking life."

"CCTV footage from the airport clearly shows you seeing them off to their little hideaway in Brazil. Of course, Gustav wasn't holding any sort of weapon on you."

Alex eye balled her. "I'm a private citizen. I have no powers of arrest."

"But you still didn't let us know what was going on."

Alex, sensing a trap being set, said, "No comment until my lawyer gets here."

Nigella leaned closer to Alex. "You did some kind of deal, didn't you?"

He glared at her. "Of course I did a fucking deal with them. How else was I to get the bank's money off them."

"So what was the deal?"

"No comment."

Just then Agent Oxley entered the room. Looking at the lady assistant director, he said, "I would like to speak with Mr Meyer, alone."

Nigella looked daggers at him. "The is an FBI investigation. You have no jurisdiction here."

Oxley said, "I want to speak with you in private."

Nigella sighed heavily. "Alright but I'm not happy with this."

Outside the interview room, he said, "We have permission to extradite the Carrs."

She beamed, "That's great news."

"I want Meyer to come with me to Brazil."

"Why?"

"Because he's a government asset in this respect."

“Good God! Do you expect me to let him go. We have proof that he knowingly aided and abetted a murderer in his flight from justice.”

Oxley turned on her. “Do you want them back to stand trial or not?”

“Well, of course, but...”

“...Director Ward, Meyer is the only eye witness we have. He gets immunity for helping us bring them back here for trial.”

“Immunity from prosecution!”

“Yes, Assistant Director.”

“I still need to ask him some questions – to close the file.”

“Then you'll hand him over to me.”

She looked at him. “Deal.”

Back in the interview room Nigella looked at Alex. “You hacked into the GC bank account and retrieved \$10 million. Why didn't you just take the lot?”

“I needed to meet with him to persuade him to stop hacking into the bank.”

It sounded feasible. She nodded. “Once you knew who he was why didn't you contact us?”

He shrugged. “Personal pride I guess – the need to see the job through.”

“But you'd already done your job.” She eye balled him. “I think the reason why you didn't report the hacker is that you admired him. You were happy to see him get away with his crimes.”

“So, he's a genius but I didn't admire him for shooting AKA.”

Oxley, entered the interrogation room. “I want to speak with Meyer, alone.”

Once Nigella and another FBI agent had left, Alex said, “What's this fucking bullshit about? Are you playing the good or bad cop.”

“I'm trying to get your ass out of a sling. She has enough circumstantial on you to have you jailed as an accessory.”

“So, what's your angle?”

“Remember I mentioned you coming to Brazil with me?”

“Yes. Why?”

“We are going to pick up the Carrs,” he grinned.

“So, why do you need me?”

“You know them, I don't. So you'll set up a meet with them.”

“And what makes you think they'll trust me?”

“It's easy. You meet up with them. Tell them the Brazilian Judiciary has decided to give them up to the Americans.”

“These people aren't stupid. They won't fall for that. But there is something I could try.”

“What's that?” Oxley said.

Alex tapped his nose. “Not ready to tell you yet.”

## Chapter 35

Considering its isolation on the Brazilian map, Fortaleza, Alex and Oxley discovered, was surprisingly huge and sprawling, making it harder to track down their prey than they anticipated. The 'Lonely Planet' told him Fortaleza was one of Brazil's biggest yet lesser known cities. Alex figured that was why the Carrs chose it for their bolt hole. The pair were met at Pinto Martins – Fortaleza International Airport by Luis Avello, unshaven, over weight, sporting a loud Hawaiian shirt. He had been tracking the Carrs for weeks and had a pretty good idea of their movements. Alex, already feeling the high humidity, was greatly relieved to be in the private detective's air-conditioned Car.

As they drove past crowded beaches, rolling sand dunes and moored fishing boats, “Alex said, “Where are you taking us, Luis?”

“To my office, Senior.”

Alex didn't ask why but soon found out.

Avello's compact office, squeezed between a fast food outlet and a tobacconist on Av Presidento Castilla Branco, seemed in dire need of both a cleaner and a secretary. Luis rifled through piles of scattered paperwork, eventually producing an invoice for his services. “Ah, here it is,” he beamed, handing it to Oxley.”

“What the hell's this?” the agent asked.

“Payment for my services, Senior.”

Oxley, somewhat bemused, responded, “This has nothing to do with me.”

Avello frowned. “Your people said you would deal with it.”

Oxley scratched his head. “You have to send this to whoever hired you. I'm here to locate the Carrs. So where are they?”

Luis, standing his ground, said, “When I get paid.”

“Listen!” Oxley said, “I don't have your money.”

Alex said, “Who hired you to do this job?”

“American Government.”

“You'll have to be more specific. Which part of the American Government?”

Luis rummaged around in his paperwork nightmare, somehow coming up with a document from the IRBD. Handing it to Oxley, he said, “The bank said it would pay me.”

So the World Bank had hired a private detective, Oxley realised. “I'm sure they will. Just send them the bill.”

“But they say you pay.”

Rolling his eyes, the agent said, “Give me that letter.” Oxley checked the contact details. Copying the phone number onto his phone, he rang, then said. I want to speak with Jorge Guevara.

“Vice President Guevara. How can I help you.”

“Agent Oxley. I'm with a Luis Avello, who was hired by your department to track down the Carrs.”



“So?”

“He wants payment for his services and claims you told him I would pay him for information. Why wasn't I told about this?”

“I'm sure he is mistaken. Get him to send the paperwork to me and I will see to it.”

“You tell him that,” Oxley said, handing his phone to Luis.

Alex, anxiously waited at the entrance of the Cultural Centre Bank of Northeast Fortaleza. To say that Gustav was surprised to hear from him was a huge understatement. To find out that the person who had thwarted his plans was in Fortaleza had totally floored him. In the end he'd agreed to a meeting at the Cultural Centre, a modern building in the Metropolitan Cathedral and Central Market, a public space dedicated to local culture.

After around 20 minutes, Alex, seeing Gustav approaching, prayed he'd got his story straight.

“What are you doing here?” Gustav asked, by way of greeting.

“I've come to pick your brains about fractal banking.”

Eyeing him warily, Gustav said, “I don't believe a word of it. Let's go inside.”

The centre, bustling with culture vultures taking short general interest courses or just showing interest in local art and traditions, made it difficult for the pair to converse, without raising their voices. Having managed to find a quiet space in a small exhibition, Gustav said, “So what is this all about?”

“I'm here with a CIA agent.”

Gustav turned to Alex, smirking. “So what. They can't touch us here.”

“Yeah, well that's all changed.”

“What do you mean?” Gustav queried, concern showing in his voice.

“Deals have been done. The CIA have permission to extradite you.”

“Fuck! Why are we so important to them?”

“You did murder a man.”

Gustav grabbed his phone.

“Who are you calling?”

“Cat, I need to speak with her urgently.”

“It's too late man. The cops are probably at the Fuella Apartments as we speak.”

Glaring at Alex, he said, “I have to get back there.”

“It's too late Gustav.”

Then Alex's phone rang. He listened, then turned to the killer. “They have your sister in custody.”

“Fuck! No!”

“What are you going to do now?”

“I have to go.” he said, backing away from Alex.

“Go! Go where? Your only chance is to give your self up.”

“No! No fucking way!” he spat, running from the exhibition.

Alex, getting back to the phone call, said, “Oxley, Gustav has done a runner.”

“Well get after him!”

“Are you joking. Chasing hackers isn't in my job description.”

“Where the hell are you?”

“At the Cultural Centre. He left on foot that's all I know.”

The pigs had his sister, his beautiful Cat. His mind kept screaming, I should have been there to protect her. That is my job. He'd always protected her and now, when she needed him most, he'd failed her. In his flight, Gustav rushed into the Centro Theatre, hoping to get swallowed up by the crowd. His red beard and hair made him stand out and the pigs were bound to have his description. Breathlessly, he contacted his lawyer. “Mario, I'm in a spot of bother and need your help.”

“What kind of bother?”

“The extradition kind. They want to take me back to America.”

“Where are you?”

“Outside the entrance of the languages school in the Centro Theatre.”

“Stay there. I'm on my way. And ditch your phone.”

Mario Bollivar didn't want to lose his cash cow. So far he'd been on a retainer but now it was time for the big money. There were very clear rulings concerning extradition from Brazil and he was an expert in the area. As soon as he hit the car park running his electronic key said hello to his Yellow Ferrari 488 Spyder, which flashed its lights in recognition.

He'd forgotten about the phone. Tossing it into the nearest trash can, Gustav walked away to the shadowy side of the building, where he waited.

Oxley, sitting in the back seat of the police cruiser, “yelled. “PULL OVER THERE!” pointing to the Cultural Centre. Why Gustav Carr would have stayed there was beyond him but the ping on his phone was clear and strong. A second police car screeched to a halt, blocking half the road. Oxley rang Carr's cell phone number, yelling “HE'S OVER HERE. Then he saw the flashing face of the phone shining out from among the garbage. “Fuck! He's not here,” he expleted. Then screeching brakes got his attention. The late model Ferrari, double parked, gave a blast on its Alpine horns.

Gustav, seeing the passenger door flung open, raced for all he was worth towards the bright yellow thoroughbred.

Oxley, figuring out what had happened, yelled, “GET AFTER THAT FERRARI.”

Gustav jumped in and the Italian thoroughbred roared off with a police cruiser in hot pursuit.

“THAT'S OUR FUGITIVE! DON'T LOSE HIM.” Oxley shouted from the back seat.

Mario Bollivar knew the streets of Forteleza like the back of his hand. He's grown up on those streets and knew many ways to put the police off the scent. Weaving in and out of the traffic, a yellow blur, blasted it's horns, as other road users gave the Ferrari a very wide birth. Almost standing on his brakes Mario spun the Italian racer into Rua Almirante Jacequai. Then, taking a sharp right into R Dragao do Mar, Mario realised his mistake. Just as Oxley's police cruiser closed in behind, the lawyer stood on his brakes again as another cop car blocked his escape into R Jose

Avelino. Heavily armed police soon surrounded the sports car. Mario got out, spouting in Spanish.

Oxley asked the interpreter, "What's he on about?"

"He is Senor Carr's legal representative."

"Just arrest Carr and get him to the police precinct."

As Gustav was cuffed and dragged to a police cruiser, Mario said, "I will soon be there. Don't say anything."

The police officer in charge sneered, "You're not going anywhere until you have been charged with a number of driving offences."

## Chapter 36

"My sister had nothing to do with AKA's death," Gustav persisted in response to each question fired at him. Although tired and thirsty he kept repeating his plea as though it were some holy mantra.

"That will be decided by a jury once we get you back stateside," Oxley said. He then became distracted by raised voices in the corridor. The next thing he knew was that Mario Bollivar had burst through the door into the interrogation room.

"What the hell do you want?"

"I'm here to represent my client. Under provisions for extradition Mr Carr's case comes under the jurisdiction of the Brazilian judiciary."

"You're too late," He tossed the lawyer an affidavit signed by the Chief Justice of both Brazil and the United States."

Mario stared at the CIA agent. "So you've made a stinking deal. Well it won't stand up in our courts. The extradition may well have been granted but your courts have to hear the case in accordance with the petition, as presented."

"What does that mean?"

"If my client is found guilty of the crime of murder the death penalty will be commuted to an agreed term of imprisonment not including life. We will not hand over Senor Carr to you until you sign this document showing that your country will comply with our ruling without any detractions."

Oxley threw his hands up. "I can't sign that."

"Then you will have to get someone who can."

Oxley growled, "Maybe I should just leave Mr Carr to the tender mercies of those cops outside. They don't like murderers hiding in their country."

Carr, showing anxiety, said, "I just want to know that my sister is okay."

Bollivar said, "Is that some kind of threat, Mr Oxley?"

"Of course not but I could take him with me now and assure you of his safety but I've got no control over what might happen if he's left in a cell while I get someone to read this," He answered, brandishing the form at Mario.

"He cannot be placed in your custody until that form is signed and returned to me," Bollivar persisted.

Oxley, in a bind, said, "Very well I will get it signed."

Oxley, rudely awakened by his ringing phone, growled, "Who is it?"

"Mario Bollivar. Gustav Carr has been beaten up."

Instantly awake, Oxley responded, "How is he?"

"It is bad. He is in the prison infirmary. Get over here."

"I'm on my way."

"What the hell is going on?" Alex mumbled, woken by the conversation.

"Get your shit together. We're going to the lock up. Carr has been beaten up."

"Fuck! Is he okay?"

"Of course he's not fucking okay. He's in the prison hospital."

"So why do you need my help?"

"First of all you can work out how we get to the prison." Oxley grabbed his keys.

"Okay, give me chance to get dressed."

"It's called the Governor Stenio Gomes prison in Itaitinga," Alex mentioned, as Oxley drove the car fast and hard.

"You got directions."

"Of course. Hey, did you know that some old guy was discovered there 23 years after he was supposed to be released."

"Jesus, What sort of hell hole did they send Carr to?"

"We'll find out in an hour or so."

Bollivar started ranting as soon as Oxley and Alex arrived. "You're responsible for this," Mario snapped.

Oxley got into the lawyer's face, jabbing him with his finger. "No, you're responsible. He could have been in my safe custody if it wasn't for you."

"Enough already," Alex said, "Where are they holding Carr?"

"Follow me," the lawyer said.

Carr was a sight. Bruised, bandaged and heavily sedated. "I want to see pictures of the injuries before he was patched up."

Bollivar produced his phone. "I was lucky enough to get some shots before they took him away."

Oxley looked at them. "Send them to Alex's computer."

Alex gave his e Mail address and waited for his laptop to tell him when it arrived.

Oxley looked up as an unkempt prison officer, beer gutted and unshaven came into the room.

"What's going on here," he barked.

“CIA agent Oxley. I'm here because a prisoner in your care has been beaten up. So who are you?”

“I am Chief Warden Petro,” the slovenly officer announced proudly.

“Bollivar, not to be left out, said, “Who beat up my client, Mr Carr.”

The Warden, clasping his hands together, said, “Ah, such an unfortunate incident, He slipped on some steps leading down to the showers. They can be treacherous for the unprepared.”

Mario rebutted, “Those injuries weren't caused by slipping on the stairs.”

“Unless he was pushed from behind,” Oxley added.

“I'm still holding you responsible, Mr Oxley.” Mario persisted.

“Don't be ridiculous. Why would I want to hold up the process of getting him back to Texas?”

Alex, busy hacking into the police files, said, Officer's Alvarez and Madeira were on duty last night .”

“Let's start by asking them what happened,” Oxley suggested.

“They will be off duty now,” Chief Petro said.

“Then haul them back in here, because they have some explaining to do.”

Mario turned to Oxley. “My client can't be moved until he is fit enough to do so.”

Alex asked the warden, “Where's Catriona Carr? She needs to be informed.”

“I want to bring in an independent doctor,” Oxley said.

“My prison doctor is perfectly capable. There's no need to involve any other doctor.”

Oxley, taking the Chief Warden aside, said, “You don't seem to be taking this very seriously, Chief Petro. Carr is my prisoner and as such is under my care and protection. This has happened under my watch and I'm determined to get to the bottom of it, with or without your help.”

Petro, unsure where he stood in the pecking order where the Yank agent was concerned, said, “I am in charge here and I will decide...”

“...That's not a good attitude, chief, but if that's the way you want to play I'll just talk to Jorge Guevara and see what he has to say.”

Back-peddalling fast, Chief Petro said, “There's no need to involve him. I will contact the officers in question.”

“And an independent doctor.”

“I will organise that also,” Chief Petro said, gritting his teeth.

While the chief warden followed up the calls, Mario Bollivar grinned, “You handled that well, Mr Oxley. The way you bluffed him with calling the Justice Minister.”

Alex said, “What makes you think he was bluffing?”

Mario stared at him wide-eyed. “You mean the Justice minister is allowing the extradition.”

Oxley grinned, “You are way out of your depth. Oh, and by the way, we'll be seizing all the Carr's assets, including the money they owe the World Bank. So unless you want to defend your client pro bono, you should step down right now.”

“Pro bono?”

“It means you don't receive a fee.”

“For no money,” Mario mouthed, his eyes on stalks.

“That's right, no money,” Alex smirked.

Mario, glancing at his gold Rolex, grabbed his briefcase and left the ward.

“What shall I tell your client?” Oxley said to Mario's retreating back.

“Or is that ex-client,” Alex laughed.

Chief Warden Petro invited the Americans into his office. Dr Manuel Santo was with him. “This is agent Oxley from the CIA and Alex Meyer.”

The doctor, sporting a thick dark moustache to go with his lustrous wavy hair, smiled broadly. I am Dr Santo.”

Oxley said, “Have you examined our prisoner.”

“Si.”

“And what are your findings?”

The doctor said something which was translated by the chief warden. “The patient has suffered extensive bruising about his head. He has a fractured, jaw and two cracked ribs.”

Surprised at the warden's honesty, Oxley said, “What do you think caused these injuries?”

Warden Petro grimaced as he translated, “The injuries were most likely caused by blows to the head and body.”

“Thank you doctor,” Oxley said. Turning to Alex he ordered, Keep a copy of this for our report to the Justice Minister.”

Petro paled. Drawing Oxley aside, he said, “Officer's Alvarez and Madeira owned up to the assault on Mr Carr. They have been dismissed from the service. So maybe we don't have to involve the Minister.”

The CIA agent looked at the quivering chief warden. I want to see the paperwork showing what you have told me.”

“Of course, I have it in my desk.”

“I want your full cooperation in seeing that Mr Carr receives the best of care. And let me know the moment he can be moved.”

Alex asked, “Why did the officers assault Carr?”

Chief Warden Petro answered. “They work long hours for hardly enough money to feed their families. They resent rich Americans living here to escape American Justice.”

## **Chapter 37**

Catriona Carr waited with the two police officers guarding her. The day was hot and humid as they stood at Fortaleza airport, waiting for her brother to arrive. Having not seen him since their arrest, she felt a mixture of grief and excitement. She couldn't wait to meet with her beloved brother again but she also knew it could be the last time she would see him before the trial. Despite the shabby,

shapeless prison jumpsuit she wore, her male guards leered at her and touched more than they needed to. If only she wasn't handcuffed she would show those miserable sons-of-bitches what she thought of them. But helpless and humiliated there was nothing she could do. Hearing approaching vehicles she looked up. Her brother had arrived.

Gustav, escorted from the police cruiser by Oxley and Alex, saw his beautiful sister and his heart went out to her. "Let me speak with Cat," he said, as they walked towards the waiting Lockheed C-5 Galaxy that would fly them to Randolph Air Force Base in Texas.

Alex said, "Come on Oxley. Give them a couple of minutes. They may not get another chance."

Relenting, Oxley agreed, "Okay, but just for two minutes, then we gotta get going."

Seeing his strapped jaw and his slight limp, Catriona said, "My God Gus, what happened to you?" Seeing his Beautiful sister looking shabby and grim tore at his heart. He desperately wanted to hug her, to say he would protect her. But he couldn't. "Dearest Cat, I will always love you." What could she say in the few moments left between them. They'd always been there for each other. As he was dragged away, it felt as though she was being ripped in half. "I love you too, Gus," she enjoined, tears rolling down her face.

## Chapter 38

Frank Mathers looked up from the Washington Times as Bertrand Baddie approached his table, in the University Club. "Mr Baddie, please sit down and make your selection. Lunch is on the FBI today.

Baddie did so, feeling uncomfortable in the strange opulent surroundings, he smiled, "Thank you Mr Mathers."

Hey, Call me Frank. There's no standing on ceremony here, " he chortled.

"Bertrand looked at the man opposite, who put him in mind of Walter Matthau, and picked up the elegant menu. "What do you suggest, Frank?"

"You can't go past the Scotch Fillet."

"Sounds good to me."

Frank looked across at the World Bank director. "So What's this all about?"

"What are we going to do about the Gustav Carr case?"

"What do you mean?"

"Well, now he's been brought back for trial we have a problem."

"What would that be, Bert?"

Bertrand hated to be called that. It made him feel like a character from Sesame Street. "We can't have him speaking about the hacking in court."

Frank rubbed his chin. "Yes, I see what you mean."

"It's now a high profile case and the world media will be there."

"So it's best all round if Mr Carr wasn't."

"What are you suggesting, Bert?"

"It would be useful if Mr Carr didn't say anything to the court, especially anything pertaining to the

hacking.”

Frank nodded thoughtfully. “I think I see where you're coming from. Leave it with me.”

“Thank you Frank. I knew I could rely on you.”

“Okay. Now let's enjoy our lunch.”

Frank called on Sam Sloper. The retired CIA operative lived in Dale City, a couple of hours drive away from DC. The FBI director didn't much enjoy the drive but he needed to talk to Sam alone.

Dale City turned out to be an appropriate name as the surrounding geography boasted hills and dales of the rolling Virginia Piedmont. From federal agent to farmer was how Frank saw the ex-agent. Sam lived, with his wife and dogs out on Oaklawn Lane. Frank saw Estelle first. Not that he knew her but she was hanging out clothes.

Estelle looked up from her pegging and saw a middle-aged man approaching. “Can I help you at all?”

“I've come to see Sam. We used to work together.”

“Oh! Well Sam is resting right now.”

It was barely 4 pm. “Is he okay?”

She stared at him. “If you were the great friend you claim to be you would have known.”

“Known what?”

“Sam is very sick – cancer.”

“My God! I'm sorry to here that. How did it happen?”

“Your stinking wars!” Looking at the stranger, accusingly, she asked, “So why are you really here?”

“I need Sam's help.”

“To do what?”

Sam, standing in the doorway, said, “Who is it Stella?”

The Fed spoke up. “Frank Mathers, Sam. Can I speak to you for a minute?”

“Sure, Frank. Come on inside.”

Estelle challenged, “Are you sure Sam. You should be resting.”

“Hush Stella. I haven't seen Frank for many years.”

Frank thought Sam was looking surprisingly well.”

“You're looking good, Sam.”

The man grinned, “On the outside. I'm fucked up under the hood.”

“Yeah, I heard. What was it?”

“Depleted Uranium. We were carting that shit around in Saddam country.” He looked at Frank sideways. “So why are you here?”

“I need someone who understands MK Ultra.”

Sam stared at him. “Who do you want to mind fuck?”



“I just need some background.”

“That was a helluva long time ago, back in the 50's. The scientists were experimenting with all kinds of drugs: Heroin, Morphine, MDMA, Mescaline. You name it they were using it.” He grinned, “Man we had some fucking parties.”

“Sam, can it be used to get someone to kill someone?”

“Shit! I think you have just told me too much.”

“What's the answer?”

“Yes.”

“I need someone from back in the day, to help. Any ideas?”

“It's not used any more. The records were shredded back in the 70's.”

“Sam, I wouldn't be here if I wasn't trying to avert a threat to national security.”

Sam, grimaced with pain. “Stella, get me my medicine.” Wordlessly she entered the room with a joint and handed it to him.

He lit it, inhaled deeply, and blew out smoke. “Man that's better.”

Frank said, “I've heard it's a good pain reliever.”

“I can give you a couple of names. But I can't guarantee they're still upright or that they'll be willing to help.”

“Thanks,”

“Now I'll get some coffee organised and you can tell me what you've been up to, you old dog.”

Doug Wellington thought Kentucky Downs would be a good place to do his work but the smoky atmosphere was getting to him. The poor ventilation in the bar didn't help. He turned to Karl David, “I thought there were health rules about this sort of thing.”

Karl said, “Wise up Dr Wellington, This is Kentucky where tobacco is the king crop.” Dr Wellington had already done his work. Now it was just small talk – chewing the fat, as they say in good ol' Kentucky. Or that's how it seemed to The Secure boss. He wasn't aware of the link words being fed into his susceptible mind.

## Chapter 39

The stark whiteness of the huge Lubbock County Court House contrasted greatly with the dark uniforms of the state police, as they held back the burgeoning crowd. Lubbock had never seen anything like it. But the Carr case had become a huge media event. It wasn't that the public was outraged that some paranoid recluse had been killed or that the case had something to do with the World Bank. Having no access to the Carr siblings, while they were in jail awaiting trial, the media had created their own stories, which, rife with speculation, had billowed into a legendary tale on the scale of Bonnie and Clyde. Readers and viewers lapped it up. Anybody who had brushed shoulders with the Carrs rushed to tell their story. While the incarcerated siblings awaited their trial the mythology just grew and grew so that by the time the court case came around everybody wanted there glimpse of America's most wanted. Karl David wanted to be their for a different reason. For him it was personal. He felt the weight of the handgun in his pocket. Why did he have it with him? He was no killer. Yet he had a strange compulsion that he had to right a wrong. That he couldn't rest

until the debt had been paid. He was a pacifist who had never wished harm on anyone. Yet he was being driven to carry out his destructive act, with no thought for the consequences. He was an instrument in someone else's hands – a tool designed for one particular job.

Security was ramped up as the Carrs, arriving in separate Justice department vans, were driven through a screaming crowd waiting outside the Lubbock Court House. Gustav had been waiting for his day in court and his chance to tell the world media about 'Fractal Banking' He would maintain that he was the hacker and that his sister had nothing to do with it. He prayed they would set her free.

Surrounded by armed police the pair were walked to the court house entrance.

The shooter hidden in the surging crowd had waited two hours for Gustav Carr to show at the courthouse. As he passed by, Karl David pushed his way to front of the mob, yelling, “THIS IS FOR AKA!” Staring at Carr he shot him once with a semi-automatic handgun, in the chest, fatally wounding the young man. He immediately laid down his weapon and surrendered. But it was too late for him as jittery trigger happy cops returned fire, catching Karl in fusillade of bullets. As he lay dead on the courthouse steps red spots of blood blossomed out clashing with the pink of his Armani suit jacket.

Alex Meyer couldn't believe it when he saw the shooting incident on the news. His ears pricked up when he heard it reported that police and other officials said they weren't sure why Karl David, a respectable business man from Franklin, would shoot Gustav Carr. Alex shuddered to think he had played a part in Gustav's demise.

Catriona couldn't believe it when she saw her brother gunned down. She screamed “NOOOOO!” and tried to pull free of her handlers. Then, frozen in shock, she was marched back to the police van.

Doug Wellington stood back, keeping a low profile. He was just there to see the deed was done. Satisfied they'd be no court case, he took out his phone and rang Mather's number.

Leon was bereft when he heard the news. He couldn't believe it! He's gentle, loving partner – a murderer. No! It was impossible. Karl wouldn't hurt anybody. Yet he had killed AKA's killer in front of hundreds of on lookers. There was no mistaking that.

Marj tried placating a morose Alex. “It wasn't your fault. You were press-ganged into the whole fiasco. You didn't want any part of it, so don't go blaming yourself.”

“I was instrumental in bringing him back here.”

“Alex, you were railroaded into doing it.”

He put his arm around her. “Ms Brookes you're very good to me.”

“Yes, well don't get close to me with your hair shirt.”

“You know what, Marj, you're absolutely right.”

“So what else is new?” she smirked.

“Gustav needs to be remembered and I know just what to do.”

## Epilogue

TED (Technology, Entertainment and Design), a global set of conferences run by the Sapling Foundation, became Alex's focus. It's slogan 'Ideas Worth Spreading' appealed to the cybersec man because he had, what he thought, was an idea worth spreading around. Strictly speaking it was

Gustav Carr's idea and Alex wanted to make sure he got credit for it. His application got accepted and he and Marj found themselves on a flight to Vancouver and the annual TED conference.

When it was his turn to speak, Alex began with, "Today, I am going to talk about an ethical alternative to our banking system. But before I get into that I am going to explain why we need a new financial system." With a fleeting reference to his notes, he continued, "Most people assume that when they put money in the bank that they have a right to go back and get 'their money' whenever they want. But if we all went to the bank at the same time, there wouldn't be nearly enough money for all of us. The reason for this is that the banks only keep a small fraction of our money on hand to satisfy the demands of those that conduct withdrawals on a day to day basis. The banks take the rest of the money that we have deposited and use it however they think is best.

Alex took a sip of water. "If you have money in a bank that goes under, the good news for you is that the bank will be obligated to pay you back. The bad news is it may not be able to do so. So the FDIC steps in to save the day. But at any given time it also has a very, very small amount of money on hand. If some major crisis comes along that causes banks all over the United States to start falling like dominoes, the FDIC will be in panic mode. During such a financial disaster the FDIC would be forced to ask Congress for a massive amount of money, and since we already run a giant deficit every year the government would have to borrow whatever funds would be required at whatever interest rates are imposed on it by the FRB. Until it gets to the point where the ever increasing spiral of debt becomes too big to be serviced. That day will come and we need to have a effective alternative system in place."

Then Alex got on to the Fractal Banking alternative. He explained, "A Fractal is an object in which the parts are in some way related to the whole. That is, the individual components are 'self similar' An example is the branching network in a tree. While each branch, and each successive smaller branching is different, they are qualitatively similar to the structure of the whole tree. In financial analysis fractals are indicators of the reversal of the previous trend."

Referring to a slide just put up, he said, "It is shown on this 'candlestick chart as a series of five candles, representing five trading days. A bullish fractal occurs when the lowest point of any trading day is represented by the middle candle, with two successively less low trading days on each side. This is seen as a buy signal. A bearish fractal occurs when the highest point of the five days is represented by the middle candle, with two successively less high trading days on each side. This is seen as a sell signal."

Alex explained how a Fractal Banking System would not only be a much fairer usury-free system but, if given a chance, could create both greater profits for banks and a much fairer system for its clients. He concluded, saying, "I'm here today to talk about a genius and share this, his concept, for a more sustainable financial future. His name is Gustav Carr and he can't be with us today because he was murdered outside Lubbock County Court. It's very important that we let his name live on by seeing sense and adopting a brand new, exciting banking system,"

Alex left the stage, to huge applause. He looked out at Marj, who was clapping more ferociously than anyone else. The Carr fractal banking model could save the day and make more profits for financial institutions. Alex had done what he could. Now it was in the lap of the gods. He could do no more but if the ripples of the Chaos theory butterfly effect worked the seed had well and truly been sown.

Other Books by Chris Deggs

Ziggurat - The Real Agenda In Iraq

Vincent - A Quantime Experience  
Anunnaki - The Greatest Story Never Told (Trilogy)  
Nanofuture - The Small Things In Life  
Black Pope – The Secrets Of The Vatican  
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e Mail

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A sample from another Chris Deggs book.

Termination – The Eugenics Agenda

1

England 2010

At around 10 am, Air Traffic Controller Dennis Fry became fully alert. “Looks like we have a wanderer,” he announced to those present in the control tower.

Supervisor Jane Sparks, well aware that 'wanderer' was work-speak for plane off course, rushed to his console, asking, “Who are we talking about Dennis?”

He looked at her, ashen-faced. “Air Express flight 67. It's just gone off course and dropped below 5000 feet, somewhere over Fordham Heath.”

“Let me look,” she demanded, staring over his shoulder at the radar screen.

“Shit! We've lost it altogether now. It just went off radar,” he declared.

The supervisor froze. The plane had probably gone down. Gathering her wits, she ordered “Contact

the CAA and inform them immediately.”

As he quickly dialled the emergency number for the Civil Aviation Authority, Jane said, “Also, alert the local emergency services.”

“Which one's”

“The nearest centre to 67's last radar sighting, of course?”

Dennis checked his map. “Looks like Colchester.”

“Then alert Colchester emergency services. Meanwhile I'll try and get Harry up here.”

Dennis' 12 years in the job told him the plane had most likely crashed. A cold chill came with the realisation. Radar had been known to fail but only very rarely. Besides, if it were only radar failure, the plane would have been sighted by the tower. In any case all airline pilots are trained to fly without radar guidance when required, so communication breakdown so close to the airport would not have been a major problem. He was shaken back to the present by a voice at the other end of the line. He responded, “Stansted Air Traffic Control here. We've lost contact with Air Express, flight 67 near Fordham Heath.”

“Has the aircraft crashed?”

“We don't know but it seems likely.”

“Your name is?”

“Dennis Fry, Senior Air Traffic Controller.”

“Okay Mr Fry, we'll look into it.”

Dennis stared at the dead phone, horrified at the thought of the carnage awaiting the emergency teams.

Jane eventually tracked down Harry Krackow in the Air Express baggage handling area. He was dressing down one of the staff. She interrupted and getting straight to the point, stated, “Harry, it looks like AE flight 67 has gone down.”

Harry froze. “Do you mean it has crashed?”

“We're not absolutely sure yet but it certainly looks that way. We lost radar contact with the craft over Fordham Heath. Nothing since then.”

Harry, head of flight operations for Air Express, had never had a crash on his watch. Quickly pulling himself together, he responded, “Shit! This is terrible. I'll get right onto it.”

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The patrol car was partially concealed at the corner of Turkey Cock Lane and Halstead Road, its occupants lying in wait, looking out for cars speeding through the tiny hamlet of Eight Ash Green. “Did you know the first cop car was a wagon powered by electricity?” Senior Constable Stan Parkes asked, scanning the road ahead.

Unimpressed, Constable William Morrison only managed, “Oh yeah.”

“Cheer up mate. I know sitting in this car is not much fun for a young go-getter like yourself but it's an important part of the job.”

“What, sitting here bored off our tits waiting for somebody to go over the limit? It's a bloody waste of time if you ask me.”

“Well, Colchester Central is not asking you Bill, so stop bloody moaning and count your blessings.”

He did not only stop moaning. He sat bolt upright, nearly hitting his head on the car ceiling in the process, “Bloody hell! Just look at that!” he cried out, as a passenger plane came into view. Smoke billowing from its fuselage showed it to be in trouble.

“What's up?” Stan asked. He didn't need an answer. He saw and heard it. An aircraft, blowing out black smoke, screeched low overhead, as it plunged earthward in the vicinity of Fordham Heath. A huge explosion instantly followed, rocking the ground so hard Stan and Bill even felt the patrol car, which was miles from the crash site, shudder.

Parkes got on the radio. “Charlie Oscar two to base. A passenger aircraft has crashed on Fordham Heath. Should we help with traffic control?”

After a short pause he turned to his mate. “We have to stay put.”

“Fuck it. A change of scenery would be good.”

2

Essex, England 2010

Lisa Parton was showering when her phone rang. 'Bloody typical,' she thought, while working the full body conditioner into her short straight hair. Quickly rinsing off, she wrapped herself in a big fluffy towel and trailed water to the phone. It had picked up the message. It was from work. There had been a plane crash near Colchester. She was to get there ASAP. “Shit!” she cursed into the phone. It was her day off and those red patent leather shoes in the sale, she had set her heart on, would soon be snapped up. Sometimes she hated her job.

Harry Krackow was already on his way to the crash site. As Air Express' director of flight operations it fell to him to go to the scene. The company, now in its sixteenth year of operation, had never experienced any such disasters. He had only ever seen air crashes on the news. Now, it was for real and he wasn't looking forward to it one bit. As he drove along the A120 his hands free phone rang. It was Lee Burneski, the airline's proprietor. “Hullo Lee.”

“I just received the news. Get to the site and assess the damage.”

“Already on my way. Should be there in about 30 minutes.”

“Harry, I want you to stick with the CAA investigator. They can be a pain in the ass but be as helpful as you can. I need to know every detail. I don't want any nasty surprises. Have you got that?”

“Yes Lee.”

“I believe it is one of our new 320s.”

“Yes, and the other one is grounded for maintenance.”

“Regular maintenance?”

Harry knew where his boss was coming from. If it was a mechanical fault the ACC would start

checking other Airbus models. Air Express was already heavily in debt and any grounded planes could send the company to the wall. "A minor problem with an aerilon, nothing serious."

"It is fucking serious. Get it fixed immediately and have that plane up in the air before ACC come snooping around."

"Right away boss." Harry cursed himself. He should have been onto it but the crash had thrown him.

Lisa Parton raced along the A12, the flashing orange light on her car clearing her passage, as she headed to the crash site. She checked with Colchester police for any updates. The crash had been confirmed and emergency vehicles were being rushed to the site. As air crash investigator her primary task was to secure the crash site to make it easier to determine the cause of the disaster. This could prove difficult with police and rescue personnel, having gotten the jump on her, rushing all over the place. To have the authority she needed, Lisa had to work with the police officer in charge, who turned out to be Detective Chief Inspector Martin of the Essex police.

Frank Martin was already at the crash scene. In all his years in the job he had never seen anything like it. The burning, smouldering debris was scattered over such a vast area it was difficult to see where it began and ended. A large area of Hill-house Wood, a popular picnic place, was destroyed, as the flaming wreckage ploughed through stands of trees, leaving some pieces of the plane embedded in trunks or caught up in branches. Unrecognisable charred bodies lay amid the wreckage.

Inspector Crane, having secured the crash site, approached him. "You wouldn't even know it is a plane, would you?"

Frank knew what he meant. There were no wings, no discernible pieces of fuselage. The explosion was so powerful it had blown the plane to smithereens. "Nobody could have survived this lot," he said, dourly.

"It's a hell of a mess to clear up."

Frank looked at the sky. Gray clouds were gathering. "Yes, and it looks like rain, which is not going to help one bit." He walked over to the Emergency crew captain. Before he reached him he heard a voice. Turning, he saw a woman, short in stature, with creamy coloured hair. Wondering what she was doing there, he asked, "Hello, can I help you?"

She proffered a small hand, "I'm Lisa Parton from the CAA. I'm here to investigate what happened and why it happened. To do so, I need to secure this site."

Frank had an aversion to pushy types. He Scanned her with his hawk-like eyes. "As to what happened I would say that was bloody obvious. Regarding why, I don't know but I can tell you one thing."

"What's that inspector?"

"Chief Inspector. There were two explosions."

Lisa's eyes widened. "What do you mean?"

"My men reported the plane was on fire before it hit the ground." Making a wide hand gesture, he continued, "This mess could only have been caused by another explosion."

She ignored his assumptions. "I see," she responded, making a note in her smart phone. Looking up, she said, "Chief Inspector I will need to speak to your witnesses. When can you arrange it?"

"But I've told you what they said."

“I need to know everything they saw to the smallest detail,” she explained, handing him her CAA business card.

He shrugged, “Okay, I’ll arrange it with your office. Now, if you will excuse me I have to liaison with the Emergency Team Captain.”

As Lisa made her way around the pieces of wreckage, Orange jacketed emergency personnel were putting charred human remains into black body bags. She had to agree with DCI Martin. It looked as though a huge explosion occurred as the plane impacted with the ground. Of course she needed good solid evidence before such findings would go into her report. The whole thing was like some giant puzzle to her. All the pieces once fitted together into a highly efficient extremely technical flying machine. Now she had a jigsaw puzzle comprising thousands of pieces and worse still, most of the pieces were damaged or burned beyond recognition. Wondering where to start in the aluminium and plastic nightmare, her attention was drawn to a movement behind her. She turned around to see a civilian heading towards her. “Who are you and what do you want?” she asked, abruptly.

The man put out his hand. “Harry Krackow, Director of Flight Operations for Air Express. I would like to work with you on this.”

She thought this unusual. Normally in air crash situations, airlines involved, immediately go into damage control to cover their backsides. For the first time in her experience a flight operations manager wanted to team up with her. Lisa smiled. “This is refreshing Mr Krackow, with your knowledge of the aircraft this could speed up the process. So do you have the flight manifest?”

He handed her a copy of the form documenting the passenger list and crew details. Another, incident form, stated Air Express flight 67 crashed in Hill-house Wood at 1003 am. On board were 64 passengers and crew.

“Poor Buggers didn’t stand a chance,” he commented.

She sighed, “First, lets see if we can find the main black box.”

As they made their way around the debris looking for the flight recorder, Lisa noted the plane had crashed into Hill-house Wood, destroying a huge bed of bluebells in its wake. It appeared the plane had been ripped apart by an avenue of trees. She also noted there was an awful lot of paper and packaging scattered around. “Harry, isn’t all this paper a bit unusual at an air crash scene?”

“This is my first one, so I wouldn’t know.”

“I remember my first crash. You never forget it,” she commented.

“A bit like the first time you make love,” Harry mentioned.

“Now, that is something I try to forget,” Lisa said, making light of the moment. She played along seeing his remark for what it was. A way to help come to grips with the seriousness of the situation. Any other time, Lisa may have read such remarks as a come on, but not amid such scenes of human carnage. Collecting herself, she said, “Harry, mail is usually carried in fire and impact proof containers. So, what happened here?”

Harry knew she was looking for any fault. “I will check into it. But it hardly has anything to do with the cause of the crash.”

She noted his defensiveness. “At this stage we cannot rule anything out, Mr Krackow.”



