



Final Betrayal

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Chapter One: Tuesday

The cell phone blurped out the first five notes of “*Home, Home on the Range...*”. Catherine adjusted the mouthpiece of her headset in preparation for the auto-answer feature that would open the line after the second ring.

She quickly cornered through the amber traffic light and crunched the brake to prevent her big Rover from doing a Jurassic-style munch of the diminutive BMW tail inches from her front bumper guard, while she simultaneously grabbed for her suede satchel as it slid to the edge of the passenger seat and regurgitated a four-inch stack of contracts onto the floorboard. The Fed Ex containing the two cut-out photos of Stephen Forsster – stretched atop an unidentifiable female, wearing nothing but his wedding ring and a light sheen of perspiration – plopped unceremoniously onto the heap. She sighed, shook her head in resignation and mouthed the words, “... *where the deer and the antelope play...*,” in time with the second ring of the cell. Seven a.m. Lazy fog swirled among the glare of brake lights strung over the crest of Folsom St. and bathed San Francisco in a subtle veil of *eau de fish-brine*.

She announced, “Catherine Calabretta,” when the answer-light clicked from red to green.

“James Richardson Harris just phoned to complain that he’s been unable to check his account balances this morning.”

Catherine recognized – was in fact expecting – the aristocratic enunciation of Z. Winfield Edwardes.

“James Richardson Harris.’ Whew,” Catherine whistled softly. “Y’all all go by three names up there in New Hampshire? Does anybody ever call him ‘Jimmy Dick’ for short?” She paused a beat.

“Nah. Prob’ly not.”

“How much longer?” he asked tightly. Catherine heard a soft clink in the background; imagined him raising a delicate porcelain teacup to his lips, little finger crooked in a style he would find natural.

“I talked to my VP of Security Administration five minutes ago,” she said. “They’re restoring from archived files and targeting to have your systems back online before noon, your time.”

“Noon?” He sounded both alarmed and indignant. “And what, in the meantime, am I supposed to tell Mr. Harris – and the rest of the bank’s clients, for that matter?”

Catherine yanked a sharp left onto Third St.; the Fed Ex envelope slid and clunked against the passenger door, tipping out one of the photos of Stephen, alabaster butt aglow in sharp contrast to the mat of dark hair on his back and legs.

"Tell them you did a system upgrade last night and there was some kind of hardware glitch – you've got all your best techs working on it, etc., etc. Ten to one, they'll shrug, brush imaginary lint off their brocade smoking jackets and summon their respective butlers to put a flame to their hand-rolled Cuban cigars."

The telephone line was silent. Except for the cross-country static.

"I can't lie to James Harris. We've been friends since first grade at Country Day."

"OK, then. Tell him a cracker who calls himself Robin Hood hacked through your flimsy-ass firewall like a herd of Black Angus through a lace curtain. That he electronically redistributed eight hundred and forty million dollars from corporate ledgers into personal checking accounts, churning your data like a roto-tiller preps a field for the spring plant."

A moment of electrified silence. "Why would anyone do this to us?"

"Same reason any hacker does: to prove he can."

He sounded forlorn. "My ancestors founded this bank on this very site in 1799. It's withstood acts of man and acts of God, but now a computer is going to bring it all to an end."

Catherine resisted the impulse to tell him to suckitup and instead said, "First of all, this is an act of man, not a computer rebelliously taking your General Ledger into its own hands – so to speak. Secondly, you've got the best techies in the business putting your shop back in order. By this time next week, none of your clients will even remember there was an outage."

"This isn't a mere outage." Baritone took on a perceptible screech. "And I can't deceive the Bank's customers. The very foundation of this enterprise is 'rectitude, veneration and tradition' – everyone in town understands that. The words are carved in the marble arch above the main entry. They've been there for one hundred and thirty-seven years."

"Wow." Catherine inched forward, fifteen idling cars between her and the entrance to the Moscone Convention Center garage. "The town where I grew up? In East Texas? People couldn't even define those words... and a lot of 'em still can't count that high."

"Those are tenets to live by, Ms. Calabretta, not mere words my great grandfather learned at Harvard business school," he said, voice restored to stoic baritone.

Catherine rolled her eyes skyward. Obviously her sense of reverence fell short of his expectations.

"Well, I never went to business school, Mr. Edwardes. I developed my 'tenets' at my grandmama's knee when she recounted her tactic for feeding her five little kids during the Great Depression. Said she stopped shoing the white-tail deer out of her corn field and instead fattened them and lured them to a salt lick she set up eighty yards from a deer blind. Stood guard all night every night to keep poachers away, and by day she sold hunting rights to your *compadres* from the white-glove crowd... what was left of 'em. Two dollars a deer and five dollars for any buck with a rack bigger than eight points. Know what she called her entrepreneurial enterprise?"

He responded with silence.

"The Buck Stops Here."

More silence followed by, "Is your penchant for fabrication as ingrained as your penchant for folklore?"

"True story except for the name, of course; but it kinda works, don't you think?"

He didn't miss a beat. "Your company did a security analysis of our systems last fall. Why didn't you warn us about our vulnerability."

“Page one,” she replied cryptically. “Computer Network Security Assessment for Edwardes Bank of New England. Completed November 14 and presented to EBNE on November 16. Two months and nineteen days ago. I suggest you re-read the sections on password authentication and intrusion detection.”

“I’ll check with Robert,” he replied stiffly, referring to his CIO. “I haven’t seen the report.”

“Yeah, well, Bobby-boy’s bowels were in quite an uproar when he 911’d us at two a.m. this morning, left coast time. I suspect he may have taken that report to the outhouse to backfill his t.p. supply.”

Silence. “You have such a way with the English language, Ms. Calabretta.”

“I’m even snappier with ones and zeros,” she said, wondering if binary code had yet been developed back when Z. Winfield was perambulating the Harvard quad.

“Should I assume there will be many zeros in the fee you charge for this debacle?”

“We’d have a hard time staying in business on the deluge of love you’re sending our way, Mr. E. I’ll update you every hour until you’re back online,” she said and disconnected after his prim, “Goodbye.”