



Debits

Peter Thwaitese

Debits

A Rick Shore Mystery

By

Peter Thwaites

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Preface

'Debits' is the first in a series of mystery stories based on the diaries of Rick Shore. Rick is alive and well and lives in his much-loved bungalow in Worthing, West Sussex, on the South Coast of England. As well as enjoying the quiet solitude of his garden, Rick still enjoys the adventure of fishing from the local pier, but has yet to land anything heavier than a one hundred gram Bullhead which somehow became entwined on his line when reeling in one wet Sunday morning. Rick began his working life as a Police Cadet, easing his way gently up through the ranks to Detective Inspector, when he was selected for a transfer to the Flying Squad. Here he remained for several years before taking early retirement and settling down for

a quiet life and some good fishing. He now spends his retirement as a Private Detective working on mysteries that confound the local police force, more as a hobby than a job.

Rick was married for almost thirteen years, when regrettably he was divorced, leaving him to bring up three sons single-handed. The youngest of whom has only recently left home.

Rick is a deep thinking, quiet man with simple tastes and an easy manner, and loves to spend a quiet evening philosophising over some of life's adventures.

This story is dedicated to my three great sons, Jez, Jon, and Tom who will, no doubt, recognise their dad within the book.

Chapter 1

'One man's credit is another man's debit'

Life is beautiful and exciting. It should be explored to the greatest depth possible within every waking moment. It should be shared with the people you love, the people you work or play with, and the strangers today that will be your friends tomorrow.

Every new day heralded by the waking dawn is a precursor to new adventures, experiences and meetings, and is only ended by the setting of our sun.

Our home, Earth, is spinning in a vast universe of stars and moons and we share our existence with a million other homes spread as far as the most powerful telescope can see and far beyond. It is our duty and God given responsibility to sanction the development and

growth of our home, not in practical capitalistic terms, but as a meeting of thoughts, ideologies, and cultures. Blindly we use the freedom bestowed upon us by our 'maker' to disturb the intricate balance that exists within our home, and seemingly take delight in death, destruction and disease as we watch from the sidelines as our appointed leaders march ever forward into instability and uncertainty.

We are all human. At least this is something that we all share. We are all conceived as one. We are all entitled to a fair and equal share of this life, and all have a place reserved for us in this our home. From the moment of conception, however, the equality ends and the human race takes over. Your destiny is determined by your place of

birth, your parents, your religion, or race, and in spite of your God given right to a fair and equitable share, this is denied you.

We all have aspirations of a good life, whether on the basis of the number of possessions we own, the opportunities we experience, or the happiness that we bring to others. We set our goals, plan out our route and the journey begins. We encounter obstacles, heartache, and despair, but the goals are clearly defined and we continue onward. We share our experiences with friends and draw strength from those around us. Many of our goals are common, and together we achieve.

Ever since the dawn of civilisation, however, there has been a faction of the population who will strive to achieve the very

most by doing the absolute least. Generally these men, (and let's not forget the women, for whom the record is little better) inevitably have to resort to criminal acts in some form or another. Technological advances are being created at a formidable rate and with them the increased ingenuity of the crime and crime fighter. Complex and dedicated computer applications can analyse thousands of separate pieces of evidence in the same time that Sherlock Holmes and his faithful companion Dr. Watson would have taken to peruse the local newspaper.

Unfortunately alongside the inspired plot, there is always the injured party and in many cases the scene quickly turns to murder and destruction. Violence follows greed just as positively as night follows day. The offences

may have changed. The once only too regular sheep and cattle rustling; the dastardly stage coach hold-up; or the local highwayman with his pistol and black facemask. We now experience the more sophisticated computer based crimes, but the process is always the same. The villain, the plot, the caper, and then the victim. Maybe in conclusion, the capture.

It is often said that Switzerland lies at the heart of Europe. Geographically speaking, that's not quite true. However, the main route linking northern and southern Europe does run through the Alps. And three important European cultures meet in Switzerland: German; French; Italian.

It was once said in 1823 "No country in Europe is more interesting than Switzerland.

To the admirer of nature it offers scenes of grandeur almost unrivalled; to the observer of national manners, a people of great simplicity and firmness of character; while to the statesman it displays in a striking light the salutary effects of religion, freedom, and security of property; nor can the poet or painter find scenes more calculated to exalt the imagination.”

Unfortunately Switzerland has also been recognised as the money laundering centre of the world, with many secret bank accounts and locked vaults lying deep below the ground.

The country, however, has changed and is now much more open with its banking activities, much to the satisfaction of the European Union, that to which it is committed to join.

It is here, in this praise-worthy country

that the story really begins. Even surrounded by such wondrous beauty and friendship, an embittered, desolate and materialistic man was planning a fraud so clever it was breathtaking. He worked for one of the leading banks in Switzerland as the assistant to the much younger, and well respected manager. Although having worked for the bank for well over thirty years, he had seen this young university taught man promoted over him. This respected and coveted position within the banking fraternity was to have been the final stage before retirement. He had felt his life shatter and he was angry, very angry. He had dedicated his whole working life to the banking institution only to be past over by a much younger, university trained brat who was not even worthy to make his coffee. The bank

would be sorry.

Switzerland is a wealthy country. Many of the Swiss citizens have considerable incomes and are extremely astute. This bank was no different to any other and maintained a very high quota of wealthy customers looking for long term investments. As assistant manager, he had control of the investment and equity side of the bank's activities and it was his role to advise these particular customers on investments to ensure a comfortable retirement with a secure pension. Funds were also being set aside for family inheritances and future business developments. It was not difficult, therefore, to manipulate these very same funds in such a way that he could cream off enough to produce a good side income for himself and his own retirement. After all, he deserved it.

The scheme entailed that a number of bogus companies should be set up, many of which had their headquarters outside of Switzerland. One such company, 'Hansell Exports' was based in Bracknell, South London and was ostensibly a warehouse distribution organisation moving goods around the world. In reality it was one of a number of empty warehouses situated on one of the many industrial estates developed over the last few years on brown field land adjacent to the River Thames. Through his position at the bank, he managed to convince his wealthier clients to invest huge sums of money in this company with promises of high returns over the longer term. In reality he was simply transferring the funds into a private Swiss account held by his very own bank.

His activities went unnoticed for a while until one morning, purely by accident; a sharp computer hacker discovered what he was doing. The hacker, employed by a clandestine property company as one of a small team of men working on the plans for a major computer scam, was scanning the Internet for bank and investment transactions. During one of the scans he noticed that a regular sum of money was being transferred firstly to a UK company account here in London, and then almost immediately being transferred back to the same originating bank in Switzerland, this time under a different account name.

With a sense of pure logic (not usually found among computer experts), he determined the name and bank details associated with these transactions and passed them on to his

client. The planned scam would require a safe and untraceable bank account established outside of the United Kingdom. This would prolong the discovering of the stolen funds. Now that an account already established in a leading Swiss bank had been located, and if the owner could be persuaded to co-operate this would indeed solve a great deal of the preliminary issues that had been delaying the start of the scam.

The 'Cock and Ferret' is a public house dating back to the late eighteen hundreds, and still retains some of its old charm. With its urine stained brickwork, (and smell to match), broken and rotted window and door frames that appear to exhibit a disliking for glass in any form, and a bent and twisted sign, probably reflecting the minds of all who dare to enter

within. The building would not have seemed out of place in a remake of *Oliver Twist*, or *Jack the 'Ripper'*.

This haven of delight was an ideal location for any clandestine meeting with the interior endeavouring to keep pace with the passing of time, and obviously failing dismally. The dingy tobacco stained walls, tatty well-worn carpets, an excuse for a jukebox dating back to the late sixties, and a barman with the face of a bulldog chewing a wasp welcomed the intrepid visitor. Situated deep in the East End of London, with a lighting scheme designed by a one eyed miner, it was the meeting place for many crime syndicates recruiting temporary help, or the services of specialist technical staff. Forgers, locksmiths, and drivers, were just a few of the latest vacancies available

for a quick 'no questions' cash payment.

Tonight, in one corner of the cynically named 'Saloon Bar' four men were discussing the report given them by their computer expert. To get a contact in one of the leading banks in Switzerland was indeed a real and unexpected bonus, and someone that they could control into the bargain. This was a real boost to their plan and meant that now things could move forward. In fact it was such a boost to their morale that an extra round of drinks was called for. The next move would be for a member of the team to fly to Switzerland, make the acquaintance of their new team member and finalise the necessary arrangements for transfers, etc.

This was a major role, so the team leader's right hand man, known only as Sharp (he had a

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