

DICK GOES TO THE BANK

RICHARD AVERY

A DICK AVERY ADVENTURE STORY

FOREWORD

I've spent forty years or so in the investigative biz and I'm still amazed by the over-the-top avarice of some people. I'm not particularly self-righteous or a saint by any means, but I do admit that some of the scams I come across really go beyond the pale. Sometimes a person's hunger for the illicit buck, Euro, or whatever, knows no bounds. This is one of those cases. Even friends and neighbors were not immune from the blood suckers greediness.

In this story, I'm thrown a bone by Jersey Briggs, my old friend and colleague at the State Department's Diplomatic Security Service. The bone actually had some meat left on it for a change and I don't mind playing fetch when my pockets and gas tank are empty. Money had always been a problem since I retired from the Service because I never had enough to support my many vices and few virtues.

By the way, the bone was a cushy gig with the World Bank. It needed someone to investigate mysterious illnesses and deaths in Romania, specifically in rural Transylvania. Jersey recommended me for the job, describing it as a routine matter, a no-brainer, as he

called it. It turned out that I was the one without any gray matter for accepting the assignment. No amount of money was worth risking limb and life if you can't live long enough to spend it. I would have a bone to pick with him later over his sense of largesse and choice of words.

My whining aside, I had no idea that I would be facing one of the most bizarre and puzzling cases in my long career. The stakes were high since people were dying almost every day and no one had a clue why. Spooky, inexplicable things were going bump in the night. My task was to find out what was happening and put a stop to it.

I had to be careful not to underestimate the ruthlessness and cunningness of the adversaries I would face. I almost died trying to solve this mystery. As you can imagine, I have absolutely no sense of humor when it comes to such matters. No matter though. I lived long enough to tell you this tale. However, please keep the nightlight on when you go to bed tonight because there are creepy creatures lurking about to haunt your dreams.

Please join me as I travel the world on behalf of the Diplomatic Security Service and uphold truth, justice and the American way!

Richard Avery

(Special Agent, Diplomatic Security Service, Ret.)

BREAKING INTO THE BANK

I had just landed feet-first in tall cotton and long green. The combination of cash crops didn't get much better in my field. It was finally harvest time so I hoped to reap bumper profits. My employer of last resort, the Diplomatic Security Service, U.S. Department of State, had arranged for a cushy assignment for me; for a change. My fortunes really seemed to be changing for the better and maybe my stars were finally aligning, but my suspicions still abounded. The gut feelings and hairs on the back of my neck had always served me well in the past. Maybe it was simply a case of indigestion and poor grooming on my part. I couldn't be sure, but I didn't feel all that well or confident at the moment.

That was because my good friend, Jersey Briggs, DS's Director of Investigations and Counterintelligence, had referred my name for an assignment at the World Bank Group headquarters in Washington, DC. He said the bank needed someone with my experience and particular skills to investigate some minor matter of institutional defalcation, quickly and quietly. That meant they couldn't find anyone else to take the job on short notice. My skepticism and anxiety just jumped a couple of more notches.

Jersey's artful statement translated into a job offer that no one else would touch with a 10 foot pole at full extension. It would

likely be dangerous, certainly not something career and/or life enhancing in any respect. That was the way things worked around here. Tar babies could only be cuddled by others who were expendable to the organization and down on their luck. It was an axiomatic and immutable thing practiced to a high form in the federal bureaucracy. So, it now looked like I would be stuck with the job.

There was something amiss and afoot that I didn't understand then. It was all too simple and straightforward, I thought. I suspected that I would learn the truth much later, the old fashioned, hard way, by getting my life threatened and ego and body bruised. Looking back, the assignment almost killed me and that was too much to pay for someone's petty misdoings as Jersey Briggs disingenuously suggested. The only act of fraud I could see was the one being perpetrated on me.

No matter, I was like a penniless whore with no prospects for honest employment or a sympathetic John on payday. I was desperate for money and what better institution to work for? I wondered. It went against my personal grain, but I probably should have thanked Jersey for his small bit of generosity. Maybe I would wait until I finished the job just to make sure that I properly thanked him in direct proportion and kind. By the way, such thoughtful acts of kindness were never forgotten in DS. Payback was never a bitch, it was always a Dick, as I like to remind.

I met my John early the following morning at 1818 H Street in the District. The Metro Orange Line dropped me about two blocks from the bank's Main Complex building, as they called it, a massive structure taking up a whole city block of prime Washington real estate with its prominent footprint. It was one of several bank leased or owned buildings clustered downtown near the White House, the International Monetary Fund, and other recognizable institutions and appealing terrorist targets.

I stood in line, just inside the building's entrance, waiting to be registered, felt-up, and fondled. I didn't mind the security precautions since it was the only sex I was getting these days.

John Murray shook my hand as I entered his office. He had a manly, firm grip and I responded in kind. The office was posh and far exceeded the digs afforded the typical Foreign Service officer assigned to Main State. It had plush carpeting, draperies, and an exterior window with a good view of 18th street. I liked the dollar-sign decor and I hoped the trappings suggested big dollars, Euros, or whatever form of hard currency for me. There were no doubts about my financial straits and personal circumstances. I was broke and about to be broken in by the bank. I had already decided to accept the assignment but I would play hard to get, but not for too long.

John was an American citizen who had been the World Bank's Chief of Security for the past four years since retiring from the

U.S. Secret Service. He was a senior special agent with that outfit for twenty-eight years and a long-time, personal bud of Jersey Briggs and that was why I was here. It was timeless old-boy stuff at work again. However, I still felt uncomfortable. If what he had in mind for me was such a slam-dunk, sweetheart deal why didn't he offer it to one of his Secret Service buddies? I wondered. Why consider an outsider, and often, rival federal law enforcement agent? I found out much later when it was too late to reconsider my decision and apply for more term life insurance. In hindsight, my two sons would have appreciated my prescient thoughtfulness. However, I wouldn't have cared in the slightest. I didn't fully trust Jersey to act in my best interests, but we'd gotten along fairly well over the years. I had occupied his position in DS before retiring eight years ago. The position required a certain amount of guile and cunning to survive the byzantine politics and furtive stabs in the back. While I had survived its hurtful slings and arrows, I was still recovering from my old war wounds. My licking them from time-to-time hadn't helped the healing process one bit, I mused.

“Avery thanks for accepting the assignment. Jersey speaks very highly of your talents and experience in the overseas arena. I think you're perfect for the job. Welcome aboard my friend.”

I hadn't even formally accepted the job and now I was John's new, best friend. I'd better take things slowly to make sure I understood what I was getting myself into. Money was an

important factor, but I wanted to live to spend it later.

“Thanks John, but I really need some more information before I accept the assignment. Jersey gave me little or no information on what the investigation might entail and I want to make sure I’m a good fit for the bank.” That self-serving statement meant I needed to know how much the job paid. It wouldn’t have made any difference, but I had to at least go through the motions of showing some professional pride.

“I apologize. I thought Jersey had given you a full briefing on the matter and that you had tentatively agreed to participate in the inquiry. I’m sorry I jumped the old gun.” Jumping guns was not something that especially appealed to me, but I kept quiet.

“It really is a pretty straightforward investigation as best we can tell from here,” he continued. “Let me fill you in on the details and then you can decide if you’re interested in helping us out.

“Avery, are you familiar with the bank’s history and its mission? That’s important information for context and perspective before we get down to the specifics of the case,” he added.

“I don’t know much about the organization and didn’t have time to do any real homework. I do know you guys are a huge player on the world stage and have more mega-bucks than Scrooge Mc Duck tucked away in the vaults in the basement. Croesus would look like a piker compared to the bank,” I added for comic relief and historical context.

I was trying my best to keep the conversation light and upbeat so he wouldn't readily detect my desperation. Regardless, I couldn't help looking around his office for the bags of gold, but didn't see any. They must be damn security conscious around here, I thought.

John chuckled at my comments. I was being fairly serious so I wondered why he found what I said humorous. I smiled back at him to continue the mystery. I could be so damn clever and inane at the same time, at times and without even knowing it. That took a special, innate talent that others, less-gifted lacked. In other words, I was being a true dick.

"The World Bank Group is a global development organization and part of the United Nations," he patiently explained.

"The big bucks are located across the street with our sister organization—the International Monetary Fund. Our proper name is the International Bank for Reconstruction and Development. The bank was created on the heels of World War II and our mission then was to help nations rebuild and recover from the ravages of war. That meant lending countries money to rebuild their national infrastructure—bridges, dams, roads, communications networks, public health structures, and energy/power distribution systems—things like that. Of course, our focus has greatly expanded since then. We now assist developing countries with critical development projects of virtually all shades and stripes. You name

it and we'll probably fund it."

Perhaps the Dick Avery Living Memorial Trust? I silently wondered.

"We get our money from our well-heeled membership or what we call the donor nations. The wealthy, industrialized countries of the world chip in each year with big bucks to replenish our coffers. Another source of revenue comes from the borrower nations which repay the loans with interest over the years. Our own bank balance sheet is very healthy, by the way. We have billions of dollars on the books in reserves. Our strong financial position lets us operate very independently, almost autonomously—which probably annoys the hell out of the other United Nations agencies. Moreover, we don't receive or require any financial support from our putative home office, the UN General Secretariat in New York.

"There are over 100 member countries represented at the bank. You can see the diversity in the workforce by walking down any of the halls and looking at the nameplates on the doors. We are very much a diverse, international organization: ethnically, religiously, culturally, and, most certainly, politically. That makes working here interesting, to put it politely. We have about 6,200 employees worldwide and an untold number of consultants and advisors under contract working in one capacity or another.

"Let's get some lunch and I'll fill you in with the rest of the stuff you'll need to know to make a decision," he said.

I readily agreed and wondered if I could sneak outside for a quick smoke afterwards.

We walked through the building's huge, soaring glass ceiling atrium. It resembled the I.M. Pei Louvre Pyramid in some respects. It was a spectacular, modern work of design and art. It was intended to impress people and make a statement about the organization. It certainly did in my mind—the takeaway message I got was the bank spent a lot of money on its own comforts. I wondered how much of the institution's largesse trickled down to the poor, third-world (sorry, developing) countries.

There was a small mezzanine with a coffee bar surrounded by café tables off to one side. Artwork, mostly paintings and statuary from various countries, adorned the walls and floor. Everything was exquisitely coordinated and organized for maximum visual effect. The atrium was a piece of modern artwork in itself. In a very real sense, it represented a vivid juxtaposition of power and wealth where the rich nations of the world paid well-intentioned lip service to its poorer neighbors.

We walked down a flight of stairs to the ground level to the bank's cafeteria. Cafeteria was a bit of a misnomer in this instance. The word didn't quite adequately describe the spread and selection before us. The room's layout and design were planned for employees to help themselves, but that was where the resemblance

to an ordinary cafeteria ended. In all other respects, it was a gourmet feast that catered to the varied and demanding tastes of the staff. Sure, you could get a burger or sandwich from the short-order bar, but you could also order hot entrees from the steam tables. The salad and bread bar resembled those you would find in upscale restaurants. Its selections and varieties of food were overwhelming. Wine was offered as well and I was tempted since there was my favorite, white Zinfandel. I thought I'd better pass on the wine since I didn't want to give John the impression I was overly fond of the beverage, although Jersey had probably already told him I was a borderline wino. But which side of the border was still a question mark.

I took a cold bottle of Starbucks mocha coffee instead, just to play it safe. I chose the grilled trout almandine and parsley potatoes. I collected a crème Brulee for dessert. John insisted on picking up the tab and I didn't argue. I took the courteous act as an encouraging sign of things to come. Both of our meals came to less than \$13. The bank generously subsidized the cafeteria, just one of many perquisites for the workforce, I guessed. Moreover, as an international organization, there was no sales tax imposed on the meals. Everything appeared to be self-served here. I just hoped some of same treatment rubbed off on me.

“Avery, with the amount of money on the development table, there is a certain amount of corruption, as you can imagine,” John

began. “It’s a serious, sensitive problem around here and one the bank has had to contend with since its beginning. The temptation to skim off the top, bottom or middle is very strong. The money’s ripe for the taking in the developing and underdeveloped countries. The leaders of the borrower nations sometimes have their hands in the bank’s cookie jar. It’s simply the cost of doing business in many of these countries.

“However, the corruption doesn’t stop at the top. Everyone who has a hand in the development project is also a potential thief. The contractors and service providers working on the project often have to kickback monies to the higher-ups to get a contract or a piece of the action. Costs and fees are inflated to cover much of the bribery and graft. Shoddy work or no work and the use of cheap, substandard materials are other ways the contractors cover the bribes to their masters while lining their own pockets. It’s the old sticky fingers, trickle-down economic theory at play. Sometimes it’s more than a trickle though. The term cost overrun is a popular one in this building and codeword for outright corruption.

“We certainly do our best to prevent and deter malfeasance and other fraud, but frankly the deck is stacked against us in most cases. Our accountants and auditors regularly detect or suspect financial and contracting irregularities, but there’s little they can do to stop them—even when they are blatant. Who do we report them to for follow-up investigation and possible criminal prosecution?

So, maybe the local authorities? Not likely, since these are usually the same people who are ripping us off. The bank cajoles, coerces, and politely threatens the countries by cutting off additional funds and disapproving new projects. It's often a hollow threat and the bad guys know it."

I properly closed my plate with my knife and fork along the ten and four o'clock position to show John that I wasn't one of the bad guys; at least when it came to etiquette.

"Here's the irony," he continued. "Many of these countries are so indebted to the bank through years and years of borrowing that they can't hope to pay back the loans. The bank is elated when these deadbeat nations are able to pay a portion of the interest on the loans, forget about the repayment of the principle. Loans are often restructured and extended to keep them afloat and from going into default. There's a lot of bureaucratic smoke and mirrors to keep the financial statements balanced and rational. In dire situations, loans are forgiven outright because the bank knows the debtor nations could never repay them."

"In essence, the bank is now largely at the mercy of its own borrowers. The outstanding debt is humongous. If our clients decided to default en masse, the World Bank Group might as well fold its tent and slip quietly into the night since it would be out of business. That would be a terrible loss because of the good works it promotes—projects that make lives of the world's poor

marginally better and more comfortable: the building of rural hospitals, the delivery of health care services, the provision of reliable, potable water supplies, and many other essential services.”

John continued to give me a concise primer of the bank’s history and current operations around the world. The projects and programs all sounded very impressive, altruistic, and expensive. He still hadn’t disclosed why I was here and what role I was expected play in this drama. I badly needed a cigarette but I’d have to wait since he was the client and paying the bills.

Sometimes those who protect and serve must have the patience of Job when they desperately needed a job.

THE TELLER'S WINDOW OPENS

John finally got around to telling me about the assignment. I was relaxed and looked forward to hearing why I was here. After lunch, I hit the John and grabbed a quick smoke outside before getting the real scoop. (I like to use strong action words to describe my addictions and bodily functions.) With all the employee creature comforts and amenities, I was about to ask John why there wasn't a designated smoking lounge inside the building. I thought better of it and kept my mouth shut.

That practice had always worked for me when I was employed by the department. Discretion was the better part of valor, as I recalled from my days in DS—open mouth and insert foot was another aphorism I remembered too. In any case, it must be the bank's warped perception that smoking wasn't good for one's health. Some of my assignments for the Diplomatic Security Service over the years could be described the same way. Blowing smoke and taking risks were just expected and perfunctory parts of the job. Regardless, it all came down to smoke and mirrors in the end, I reflected. However, spin was always preferred to substance in my topsy-turvy biz.

“We have a serious situation that needs immediate attention by someone with your overseas experience and investigative skills,”

John asserted in a straightforward, matter-of-fact manner, awakening me from my self-induced reverie.

“Time is critical at this point. We need to know what’s going on and put a stop to it. People are dying almost every day and we don’t have a clue what’s happening.”

I scratched my head and wondered when he would get to the bottom line of his spiel. I didn’t say a word though since I was on the clock. He could take all the time he wanted. I was in no hurry except for the money. I’d make sure to ask a lot of questions at the end.

“It started a couple of weeks ago in rural Romania and involves one of our smaller projects there. Farmers and peasants are dying of a mysterious disease. The symptoms come on quickly and death can follow in a short time. Fortunately, while many people have become sick, only a few have died from the disease so far—twelve people by our best count, adults and children alike. We have reports that upwards of fifty-four people have been affected by the outbreak of whatever this thing is.

“The illnesses, the outbreak, epidemic, or whatever you want to call it, are confined to the Transylvania region of the country. It’s an extremely poor, desolate, backward part of Romania. The residents are much ingrown in their beliefs and lifestyle and typically shun outsiders. Clannishness doesn’t quite describe the nature and way of life of these people—they have chosen to

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