

FAULT LINES • 2

FLASH POINT

THOMAS
LOCKE



a division of Baker Publishing Group
Grand Rapids, Michigan

Thomas Locke, *Flash Point*
Revell Books, a division of Baker Publishing Group, © 2016. Used by permission.

(Unpublished manuscript—copyright protected Baker Publishing Group)

© 2016 by T. Davis Bunn

Published by Revell
a division of Baker Publishing Group
P.O. Box 6287, Grand Rapids, MI 49516-6287
www.revellbooks.com

Printed in the United States of America

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means—for example, electronic, photocopy, recording—without the prior written permission of the publisher. The only exception is brief quotations in printed reviews.

Library of Congress Cataloging-in-Publication Data

Names: Locke, Thomas, 1952– author.

Title: Flash point / Thomas Locke.

Description: Grand Rapids, MI : Revell, [2016] | Series: Fault lines ; #2

Identifiers: LCCN 2016003303 | ISBN 9780800724368 (cloth) |

ISBN 9780800724351 (paper)

Subjects: | GSAFD: Suspense fiction. | Christian fiction.

Classification: LCC PS3552.U4718 F55 2016 | DDC 813/.54—dc23

LC record available at <http://lcn.loc.gov/2016003303>

Scripture quotations are from the Holman Christian Standard Bible®, copyright © 1999, 2000, 2002, 2003, 2009 by Holman Bible Publishers. Used by permission. Holman Christian Standard Bible®, Holman CSB®, and HCSB® are federally registered trademarks of Holman Bible Publishers.

This book is a work of fiction. Names, characters, places, and incidents are the products of the author's imagination or are used fictitiously. Any resemblance to actual events, locales, or persons, living or dead, is coincidental.

16 17 18 19 20 21 22 7 6 5 4 3 2 1

In keeping with biblical principles of creation stewardship, Baker Publishing Group advocates the responsible use of our natural resources. As a member of the Green Press Initiative, our company uses recycled paper when possible. The text paper of this book is composed in part of post-consumer waste.



Thomas Locke, Flash Point
Revell Books, a division of Baker Publishing Group, © 2016. Used by permission.

(Unpublished manuscript—copyright protected Baker Publishing Group)

This book is dedicated to

Emanuele Basile

*Who started me on this journey
with the simple question:*

What if

From the days of John the Baptist until now, the kingdom of heaven has been suffering violence, and the violent have been seizing it by force.

Matthew 11:12

BOOK 1

1

You're going to get yourself fired."

"That is a distinct probability," Lena Fennan agreed.

"Forget probable." Robin Galwyn was another junior analyst at First American Bank, hired the week before Lena. Robin would have been Lena's best friend in the city, if either of them had the time or energy for friendship. She occupied the cubicle three down from Lena. The two cubicles separating them were empty, the result of recent layoffs.

Lena was tall and rangy and still held to an athlete's build, though she was ready to drop her gym membership since she seldom found time to work out. She wore a rumpled suit from Ralph Lauren that had seen better days. Her long dark hair desperately needed attention. Her features were stained by the months of too much stress and not enough sleep. She had named Wall Street as her goal while still an undergraduate at Georgetown. She had played varsity basketball and she had majored in economics and she had made friends and she'd had a life. But deep down where it mattered most, Lena had already taken aim. A master's in finance at Rutgers had followed, with two

FLASH POINT

summer internships at hedge funds to beef up her CV. Now she was here, getting ready to walk away from everything she had worked so hard to achieve.

All because of a voice from beyond.

Robin went on, “Vacation time for junior analysts is a theoretical construct. It only exists in a parallel universe. We survive by working longer and harder than anyone else.”

Lena offered Robin the note she had just written, which was the reason they were almost arguing. The typed single sheet announced that Lena was taking a long break. For the first time since setting foot on Wall Street, Lena would not be reachable. Robin’s task was to wait until Lena had left the building, then slip inside Wesley’s office and leave the note on his desk.

Lena asked, “Are you in or are you in?”

“Oh, give me that.” She swept the note from Lena’s grasp. “I hope he’s worth it.”

“It’s not a guy.”

“Forget tall and handsome. I’m thinking limo and a private jet.”

“It’s not like that at all.” Lena slipped her laptop into her briefcase, alongside the file she had been preparing ever since the Weasel had shot her down. Just touching the file’s cover was enough for her breath to lock in her throat. At midnight last night Lena had received a wire transfer confirmation for 3.1 million dollars.

She rose on unsteady legs, picked up the suit bag she had brought from home, and said, “I have to get out of here before Weasel gets back. Wish me luck.”

“Waste of a good breath.” Even so, Robin hugged her. Hard. “Let me know where you land.”



Lena left the bank’s headquarters, her suit bag slung from one shoulder, her briefcase on the other. She did not use a purse. While she was still an undergrad, a visiting woman executive had commented

that purses were for ladies who lunch in Kansas City. Since her arrival on Wall Street, Lena had seen any number of women execs who used purses as a fashion accessory. But the remark had stuck. Lena made do with a billfold in her Versace briefcase's side pouch.

She turned onto William Street and started looking for a taxi when it happened. Again. Another unmistakable message. Like the other two that had already wreaked such havoc in her world.

Your ally is inside.

The message arrived with the force of a punch to her brain stem. It rocked her so hard she tripped on the sidewalk and almost went down. Just like the three previous events. Which was how Lena had regarded them ever since she realized they were neither imagined nor random nor one-off.

Events. With the power to change her life permanently. Whether the change was good or bad, she had no idea.

She said out loud, "I've had just about all I'm going to take."

One grey-haired exec glanced her way and smiled. Otherwise no one paid her any attention. Other pedestrians probably assumed she was talking on a hands-free. Either that or she was just another junior analyst going off the edge.

Lena stopped and considered her options. The heavy pedestrian traffic flowed around her.

Regardless of how borderline insane this might seem, the previous two messages had proven to be definite hits. The first had drawn her into analyzing what at first had appeared to be just another crazy series of possibilities. The second had told her where to obtain the required funds.

And then there was the most jarring aspect of these events. The factor that had her bugging out in the lonely, dark hours.

She knew the voice. She should. She had been hearing it all her life.

It was her own. Speaking to her from beyond.

Unless, of course, some benign force was duplicating her voice to

FLASH POINT

convey these messages. Lena could not decide which option spooked her more.

Lena sighed, defeated by success. She turned toward the door. Only then did she realize where she was.

“Oh. No.” Two words separated by a tight breath. Denoting extreme shock.

She stood in front of the entrance to the law firm that represented her own bank.

Lena had worked with several of the firm’s more junior associates. If she walked in there and explained what she wanted, word would get back. It was inevitable. Her bank was this law firm’s single largest client.

A voice from behind her asked, “Excuse me, are you going in?”

Lena willed herself forward. She knew resistance was futile. And she had to move. Her plane left in three hours.

The foyer was a high-ceilinged marble morgue to the aspirations of all mere mortals. Three armed security guards flanked the black stone reception desk.

Lena walked over and spoke the same words she had uttered any number of times before. “I’m here for the First American meeting.”

“ID?”

She fumbled in her case. Handed it over. Hated how the guard could see her fingers tremble.

He keyed in her name, printed out a visitor’s badge, handed it back with her ID. “You know the drill.”

“Yes. Thanks.” Lena walked to where another guard stood by the elevator entry. He took her badge and swiped the readout and coded in the floor. She entered the elevator, pushed through a pair of very hard breaths, and willed herself to steady.

It was only when she exited the elevator that Lena realized where she had landed.

The partners’ floor.

She had been here twice before. One of a dozen flunkies brought

in to beef up presentations they were making, expected to sit by the wall and keep their mouths shut.

The reception area was decorated with a Persian carpet the size of an inland sea. Two late Tudor tapestries adorned the walls. A receptionist who looked more expensive than the carpet asked, “Can I help you?”

Lena’s mind froze solid. The law firm of Arnold and Shaw employed over two hundred attorneys in their Wall Street branch. Senior partners reportedly earned several million per annum. If some meeting with First American was taking place on this floor, it meant whoever was coming from the bank’s side had the clout to fry her to cinders.

The receptionist’s bark had a musical lilt. “Hello? Yes?”

“I—I’m here from First American.”

“And you’re early.” The receptionist pointed to the sofa by the rear wall. “The conference room is still occupied. You can wait over there.”

But as Lena retreated, the event’s second clarion call arrived.

Here he comes. Tell him everything.

He was small and dark-haired and wore trousers to a pin-striped suit and a starched white shirt. Lena put his age at late fifties. The way he moved suggested the tensile strength of an aging gymnast.

The man noticed her intense gaze and asked, “Do I know you?”

The receptionist said, “She’s some staffer here for the First American conference. And the room is still being used by Mr. Shaw.”

“Actually . . .” The word came out sounding strangled. Lena cleared her throat and tried again. “I really need to speak with you.”

The man showed mild surprise. “I’m not involved with the First American account.”

“This has to do with something else.” Lena felt the receptionist’s curiosity like a branding iron. “Can we have a word in private?”



Lena did as the event demanded and gave him both barrels. When she was done, his first response was, “Please tell me you didn’t deposit the investment funds in a First American account.”

FLASH POINT

“Wells Fargo.”

He nodded. It was one of the first motions he had made since sitting down. He was quite possibly the stillest person Lena had ever met. “So when does your flight leave for Denver?”

She checked her watch. “Two hours and thirty-six minutes.”

He picked up the phone, punched a number, waited. “This is Don Metzger. Have a car and driver meet me out front. Where are we going? Good question.” He lowered the receiver. “Please tell me your flight is leaving from LaGuardia.”

“Yes.” Lena mouthed his name. Don Metzger. She decided she liked it.

He hung up and rose from his chair. “I’ll go with you. We’ve still got a lot of ground to cover.”

Lena remained where she was. “You understand I can’t pay you. I’m counting every nickel.”

“Attorneys operate all the time on a contingency basis.”

“And the bank doesn’t know what I’m doing,” Lena persisted.

“I told you. I don’t work on that account.”

“When First American finds out, there could be a serious blowback.”

He offered a sparse smile. “Music to my ears. Let’s go.”



“Let me make sure I have this perfectly clear.” Don Metzger’s diminutive size was accented by his position on the Town Car’s rear seat next to Lena. She had always been sensitive about her five-ten stature, but if the attorney found anything uncomfortable in looking up to his newest client, he gave no sign. “You are flying to Denver and driving to Pueblo, where you intend to acquire a bank.”

She glanced through the glass divider at the driver. “Is it safe to talk?”

“All our cars are wired so that I have to press and hold down this button to speak with the people up front. Plus our drivers are thoroughly vetted. They have to be. We use these cars as extensions of our offices.”

“Half a bank,” she replied. “Fifty-one percent.”

“The first of three interlocked acquisitions . . .”

“The bank will form the centerpiece of a new holding company,” she confirmed.

“And the bank’s current owners will sell a majority share because . . .”

“They’re hanging on by their fingernails. Since the 2008 recession they’ve survived by selling off all their major assets. They’re down to the one original bank building. Their balance sheet is a mess. They’ve been on the FDIC watch list for two years.”

“So you are acquiring them . . .”

“For their bank charter. Which is the most crucial element of my plan. That’s why I’m starting with them.” She found his method of interrogation oddly comforting. He started the sentence, she filled in the blanks. As though they already shared thought processes. “Everything depends upon this first step.”

“Say they don’t sell. You move on to . . .”

“I don’t have an alternative. There hasn’t been time.”

“You’ve been working on this for . . .”

“Two weeks.”

“You are of course aware that the average time required for an acquisition in the financial industry is seven years.”

“No. But it doesn’t matter.”

“And you are in such a hurry because . . .”

She found herself actually tempted to tell him the truth. That a voice from beyond had insisted that everything had to be completed this week. She had only pitched the idea to the investment group on Saturday, four days ago. The money from the group had arrived the previous evening. Today was Wednesday. She had two and a half days to make it work.

Lena replied, “I can’t tell you.”

He seemed satisfied with that response. The limo pulled up in front of the departures terminal. “Give me a dollar.”

She reached for her purse. “Why?”

“It is the old-fashioned method of sealing legal representation.” He

FLASH POINT

accepted the bill and wrote her a receipt on the back of his business card. “Now everything we’ve discussed is covered by attorney-client privilege.”

“What about your firm’s association with First American?”

“Leave that with me.” He waited as she slid from the limo, then said through the open door, “Call me the instant you can confirm the deal. I’ll catch the next flight out.”

Lena was still struggling to find the words to thank him as she entered the terminal. She clutched his business card like a talisman.