

CHAPTER ONE

December 24, 2013, 5:15 p.m.

My name is Tom Shepherd. When I woke up this morning, I certainly didn't think I'd be sitting at the bar of this Asian Restaurant spending Christmas Eve by myself. I hadn't planned on going to the condo I own in the mountains, either. I usually rent the place to a family from Brookline that enjoys spending the holiday week on the slopes. Unfortunately, their plans changed this year thanks to a mild December and lack of snow in ski country. They decided to head off to Orlando at the last minute, instead.

I'm waiting for my food to arrive with my head hanging over a glass of Sam Adams Boston Lager. I usually prefer a good wine with my meal, but tonight, I really needed a beer. I close my eyes and slowly shake my head in disbelief, thinking about everything that has happened to me today, so far.

It's funny, two days ago, if you had asked me what's been the worst thing to happen to me in the last year, I probably would have answered, "not having the condo rented over the holidays." But after everything that's happened to me today, it's the best thing that could've happened.

I woke up this morning with a smile on my face and a spring in my step. It was Christmas Eve. I glanced over at my girlfriend, Kate, as she slept. *God was she gorgeous.* My plan was to give her a diamond engagement ring at midnight, then, make love to her by a roaring fire. Life was good! I would have liked to spend more time cuddling with her in bed, but I had to go to work. At least today was only a half-day and I'd be home by two o'clock. I quickly showered, dressed for work and kissed Kate softly on the cheek before quietly leaving the house.

The weatherman had predicted a white Christmas, but they certainly hadn't expected a foot of snow to fall overnight. So like them, I was a little surprised when I looked outside. As a kid, I used to love unexpected snow days like this. It meant school was cancelled for the day. But as an adult trying to get to work on time, it's a pain in the ass.

Looks like I'm gonna be a little late to work, I said to myself, as I headed for the snow blower.

Thirty minutes later, I was finally on my way to work. The town roads were passable, but the state DOT was doing a pretty good job—I-95 was practically down to bare pavement. Luckily for me, I was able to make up the time I'd spent clearing my driveway, because most of the daily commuters had taken the day off allowing me to pretty much arrive on time.

Pulling into the parking lot, I could see a number of my colleagues standing outside. As I got out of my car, my assistant, Beth Kimball, a single mother of two young boys, quickly walked toward me with a scared look on her face.

"Beth... what's wrong? Why is everyone standing outside? Did you forget your key?"

"Tom... is it true? Why didn't you tell me, before I bought all of those expensive Christmas presents for the boys?" she asked.

"Tell you what? What's going on?"

"The sign on the door says that the company is closed... out of business," she replied, as the tears started to roll down her cheeks.

George Mason, another long time employee, joined us adding, "Yeah, the sign says to call the Law Firm of Montgomery & Associates for more information. So what's going on, *Tom*?"

He said my name with such a sarcastic tone, no doubt insinuating I knew what was happening.

With Beth and George in tow, I walked up to the office door, reading the sign taped to the glass from the inside. Suddenly, I noticed the number of confused and concerned co-workers had grown to ten, and all of them looking to me for answers.

"Are we not getting paid?"

"Is this how we're being told that we've been fired?"

"Jeff Coolidge, that little chicken shit. He couldn't tell us to our faces, could he?"

“I’ll bet he’s on some Caribbean island sipping on some fancy drink with a little umbrella sticking out of it.”

“C’mon Shepherd. Come clean. You’re Coolidge’s buddy. What do you know, and how long have you known it?”

I stood there dumbfounded. It’s true, I had gone to Bryant University with Jeff Coolidge, the founder and CEO of our mortgage company, but we certainly weren’t BFFs.

“Look guys,” I began, looking each of them in the eye, “I’m just as surprised as you are. I swear I have no idea what’s going on.”

Jim Bremer, a junior analyst, and the office jackass, rolled his eyes, and said, “Yeah, right.”

With that, the chorus of questions and “what do we do now’s,” started again.

I pulled out my keys and tried the lock. The least I could do was get everyone out of the cold. Not only did my key not work, it would not even fit it into the lock.

“It looks like the locks have been changed,” I said, as I turned to face the group once again.

“Gimme your keys, Shepherd,” Mr. Jackass said, “You probably used the wrong key on purpose.”

He pushed me aside, and I couldn’t keep myself from smiling, as he tried every key on the ring—including the old skeleton key my grandmother had given me as a boy.

“Satisfied?” I asked as I pulled out my iPhone. “Look, let me give Jeff a call and find out what’s going on.”

I walked back toward my car to get a little privacy as I scrolled through my contact list, selecting Jeff Coolidge’s home telephone number.

After four rings, I heard, “Good Morning, Coolidge Residence.”

I immediately recognized the young woman by her beautiful Irish accent. Colleen Finnegan was the au pair Jeff and his wife; Elaine had hired to supervise their two young children, Scott and Emma.

“Hello Colleen, this is Tom Shepherd. Is Mr. Coolidge available?”

“I’m sorry, Mr. Shepherd,” Colleen replied. “The family left early this morning. They had an early flight. Mr. Coolidge surprised them all last night, saying’ he was taking them someplace warm for Christmas.”

“Did he say where they were going?”

“No sir, he just said it was someplace warm.”

I began to feel sick at the thought. *He was probably going to Hell if he did what I think he did.*

“They didn’t bring you with them to take care of the kids?” I asked.

“No sir. He gave me a plane ticket to Dublin, and a thousand dollars... told me to enjoy Christmas and New Years with my family in Ireland. I was just heading’ out the door for Logan Airport myself.”

“Did he tell you when they’d be back?” I asked, adding, “When they’d need you back for the children?”

“I asked that very question, Mr. Shepherd. Mr. Coolidge just smiled, and said, Elaine and the kids may like where they’re going so much, they won’t want to come back! He said not to worry, and that he would call and provide me with a ticket back to the States when they returned.”

A few seconds passed without a word, then Colleen said, “I really should be going’ if I want to make my flight.”

“Oh... yes... and Merry Christmas to you and your family, Colleen. Have a Happy New Year, too.”

“Thank you, Mr. Shepherd. Have a blessed Christmas yourself, as well.”

I ended the call, turning around to see my colleagues huddled together ten feet away—all of them staring at me.

“So what did the little chicken shit have to say?” Bremer asked, with the others nodding in support.

“He wasn’t home. I spoke to their nanny,” I replied.

“Oh... he has a *nanny*,” Bremer said, sounding like a middle-schooler. He probably screws her like he just screwed us! I should call Fox 35’s investigative reporter. That little ‘hottie’ always gets the answers.”

By now a few of my colleagues had decided to go home. “Let us know if you hear anything!” they said walking toward their cars.

That left me, Beth, Bremer, and Caleb Gold, our senior loan officer, standing there.

“I guess we should call the lawyers and see what they have to say,” I said, holding my phone up again.

Reading the sign on the door, I dialed the number for Montgomery and Associates. After explaining why I was calling, the receptionist transferred me to a Mr. Charles Dexter, obviously one of the lesser “associates” in Montgomery and Associates, since he was the one working Christmas Eve.

“Charles Dexter, speaking, how may I help you, Mr. Shepherd?”

Like he didn’t already know!

“Thank you for taking my call, Mr. Dexter. I’m standing outside of Meetinghouse Mortgage with several of my co-workers. We’re a little surprised by the sign on the door. Can you tell us what the hell is going on?”

“Mr. Shepherd. We apologize for the manner in which you and your fellow employees learned about the company’s situation this morning. Our original plan was to contact each and every employee at home last night, instruct everyone to stay home today, and to report to the office at 10 a.m. on the twenty-seventh for an important staff meeting. Unfortunately, we were not able to make those calls, as we experienced

problems with our phone system. The problem has been fixed and our staff will be making those calls this morning.”

Kind of late, don't you think?

“Well you have us on the phone now, Mr. Dexter. My iPhone is on speaker. What’s going on? This is a pretty shitty thing to do to folks on Christmas Eve. And oh, by the way, we know Jeff Coolidge and his family have left the country for some undisclosed warm destination. He apparently has no plans to be at this staff meeting on the twenty-seventh.”

“As I said, Mr. Shepherd, I apologize for the way you’ve received the news. I am not prepared to discuss this today, much less over the telephone. You’ll all be informed at the staff meeting. Is there anything else I can do for you?”

Jim Bremer grabbed my arm, bringing my phone closer to his mouth. “Merry Friggin’ Christmas, Mr. Scrooge. By the way... we’re going to call every TV station in the metro area with this news along with Montgomery & Associates’ telephone number. We’ll also be sure to give ‘em your name too... Chaarrles Dexter.”

He ended the call before Dexter or I could respond.

“What an A-hole!” Bremer said, as he stormed away laughing. “I’ve got calls to make!”

Caleb Gold simply shook his head, and headed for his car, too. “I guess I’ll see you on Friday. Have a good holiday guys.”

Caleb’s departure left me standing there alone with Beth, my assistant for the past eight years. This is her first Christmas without her husband, Jim, the father of her two boys. Army Staff Sergeant James Kimball had been killed in August by an IED while serving his second tour in Afghanistan. He’d been home for two weeks around the Fourth of July, before heading back to complete his deployment.

“Are you going to be okay?” I asked.

Beth straightened her shoulders, dabbed her eyes with a tissue a final time, and said. “Yeah... I’ve been through worse. We’ll be okay. Thanks for asking. I hope you and

Kate have a Merry Christmas.” Then she smiled and said, “Oh yeah—good luck with the engagement ring tonight—she’s a lucky girl.”

I watched as she got into her Subaru, and drove away.