

BEAR HUG

BY

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CHAPTER ONE

It was what would have been the mud season up in the Champlain Valley, that time when winter hasn't gone out yet and spring hasn't come in yet. The farm machinery has long since been repaired and is all ready to go, but you still can't get in the ground to plant, and it looks like winter is never going to end. There's not a damned thing to do but kick the dog or whip your son or rape your daughter or beat your wife, or just shoot yourself and all of the above to death, and the final hell with everything.

Mud season is the biggest reason why the principal export of Port Henry, New York, is human beings. Every mud season I'm glad all over again that I joined the crowd as soon as I was old enough to enlist in the army. The army shipped me off to Laos, which was a lot of things, some good and some bad and some muddy. But even when it was muddy, it wasn't mud season.

It was never really mud season in Cambridge, either, even if there had been a certain amount of freezing and thawing in the February just ending. For the real thing you need a long, deep winter to freeze your brain solid right through. That way it cracks to pieces when the thaws come and go, just like the roads in the north country do. Cambridge is too near the sea for that kind of weather, too far south.

Still, it was pretty lousy out. At seven-thirty the sun may have been up there somewhere, but it wasn't getting

through the clouds. The snow had melted, exposing all the street crud built up over the last two or three months. Whenever the weather got around to drying up, the litter would start to blow around and call attention to itself. For the moment, though, it was plastered onto the wet pavement like just another part of it. Cold rain had been gusting on and off all night.

But what did I care? I was dry as a bone, thanks to the Australian stockman's coat I was draping over the next stool to mine in the Tasty. Joey Neary hadn't turned away from the grill when I walked in, but he must have seen me out of the corner of his eye. "Nice looking coat, Bethany," he said. "I think I'll get one for my pony."

"Take this one, do you good. You look a little low."

"Let me tell you about low. I'm coming up on the end of a midnight-to-eight, I'm naturally feeling like a used douchebag, and then this asshole comes in with some kind of Paul Hogan coat on and he's looking happy as a pig in shit."

"I am happy, Joey. I was up at six, I did my stretches, I went down to the river and ran my four miles, never mind the rain and the mud and the cold. You have any idea how superior that makes me feel? To you, for example? What I'm telling you here, Joey, I'm feeling really good about myself. I'm number one again."

"Know what I'm telling you, Bethany? Just two words. Fuck and you."

"Yeah, well, I also got two for you. Ham and eggs."

I had grabbed a *Globe* at the Out-of-Town Newsstand across Mass Av, and I glanced at the front page while Joey cracked the eggs and sliced the ham. Slow news day. A couple of murders in Roxbury, and something about the wonders of smart bombs. As near as I could make out, George Bush was using these smart bombs as a meat-extender. His meat.

"Take a look at this," I said when Joey had my breakfast popping in the grease. He wiped his hands on his apron and

took the card I held out. He looked at it, and then checked the photo against me.

“I don’t get it,” he said. “How come the card says Henderson and it’s got your picture on it?”

“I lied.”

“You’re working for the *Globe* now?”

“No, of course not. I got my pride.”

“So how come you got a press card?”

“I made it.”

“But the thing’s laminated and all.”

“I got it laminated, Joey. What can I say?”

“What do you mean, you made it?”

“On my computer. A person I got involved with a little while back, he died and left me all his software. Part of it was a program to make certificates and stuff.”

“How come you made a press card?”

“I made all kinds of shit. I got one says I’m special assistant to the president of Harvard. One says I’m an investigator for the Addison County Attorney’s Office.”

“Where’s Addison County?”

“In New Jersey, according to my card.”

“How do you know what a *Boston Globe* card looks like?”

“Doesn’t everybody know?”

“How would anybody know?”

“Exactly.”

Joey thought about that for a moment, and nodded. “I get your point,” he said. He turned back to the grill and rescued my breakfast before it could frizzle away to nothing. He loaded a plate, garnished it with Wonder Bread toasted on one side, and slid it in front of me. “What I don’t get is the whole point,” he said. “Why do you want a bunch of phony cards?”

“Helps me pick up girls.”

“No, seriously.”

“Seriously, I don’t really know. I got a computer, I’m just fucking around with it. See what I can do.”

“Well, seeing as we’re talking seriously, Tom,” Joey said, and stopped for a moment, embarrassed. The ‘Tom’ made me know he was serious, for a fact. In our usual back-and-forth, I was always Bethany. “I don’t know what you do, actually,” he finally went on. “None of my fucking business, right? Only the idea I got is you find things out, look into things for people. Don’t tell me if I’m wrong or I’m right. Just tell me if you could help out a bunch of old guys I know, that they want to find out something.”

“Old guys?”

“One of them’s my uncle Kevin, comes in here sometimes. You seen him. One leg.”

“Didn’t know he was your uncle.”

“Well, he don’t talk much. Anyway, him and these other old guys, they can pay. A little something, anyway.”

“What’s their problem?”

“They were all in this kind of investment club, and they got fucked out of their money.”

“Who by?”

“Some guy down in Houston. This dead guy.”

A Harvard kid came in just then, up early for Harvard kids. In with him came a sudden slug of wind, cold and damp. Rain rattled like shot on the plate-glass window. “I was in basic with a bubba from Houston,” I told Joey. “According to what this bubba said, they only got two seasons down there. February and summer.”

BACK WHEN I WAS WORKING for Teddy Kennedy in Iowa I was listed as security and as his pilot. But in addition to being a flying bodyguard, I was a gofer and a rememberer, too. One of the main things I had to remember was names. I’d do it the old-fashioned way, by association. He’s kind of short, and his name is Thompson, so Tom Thumb. He’s also the mayor and his first name is Harry, and Clint Eastwood was a mayor, so Dirty Harry Tom Thumb. I don’t know why this works, since it means remembering more instead of less, but it seems to. Maybe because I have a

practically photographic memory anyway, at least for written stuff.

So when Joey Neary introduced me a couple of days later to his uncle Kevin and four other old-timers, I repeated the names after each introduction and made up my little stories. Ed Cleary was Ed the egg, clearly bald. And so on. Moving right along, then, the three others were Chris Costello, Brian Mooney, and Marty Maginnis. All of them looked to be in their late sixties or their seventies. Maginnis could even have been in his eighties. I don't know whether seniority still counts when everybody's got so much of it, but Maginnis was the group's talker.

"Could you use a little something, Tom?" he asked. "The bar don't open for an hour yet, but the bartender is my nephew."

"Maybe after a while," I said. "Why don't we get the business over first?"

"Well, let's sit then. Bethany. Is that Irish?"

"I don't think so."

"I thought not. I never heard of it as being Irish."

"Tell you the truth, I never looked into it," I said, which was almost true. But I did know that Bethany was a town where Jesus had his men steal a horse for him. Maybe the name was Jewish, for all I knew. Jesus was.

"There's plenty of Catholics aren't Irish," the old man said.

"I'm not one of them. My mother went to the Witness Hall for a while, till the old man found out she was giving them money. The old man himself was too busy for church. He spent Sundays drunk, same as every other day."

"Sounds to me like he had Irish blood," Joey Neary said.

"Joey," said his uncle, scolding.

"Well, shit, I bring you a guy that maybe can help you out, the point isn't what parish he belongs to."

"Marty was just making talk."

"That's true," Marty Maginnis said. "But the boy's right, too. We can get acquainted after we do our business."

We were sitting around a poker table covered in green baize that was coming unglued in one corner. In the center was an ashtray made out of the base of a 155-millimeter artillery shell. It was piled high with cigarette butts. Although the poker chips had been put away somewhere, nothing else had been cleaned up from whenever the last game had been. We were just off Central Square, not far from police headquarters, but the chances were zero that Cambridge cops would ever knock over a friendly game in the Francis X. Sullivan Post of the American Legion. Maginnis set the ashtray on the floor, took a stab at blowing the table top clean, and set a thick manila envelope on it.

“Your mission, should you choose to accept it,” Joey said.

“This here is all the paperwork,” Maginnis said. “Let me fill you in on the background.”

It was another one of those Morning-in-America stories. The old-timers, along with a half-dozen or so others who hadn’t been able to make it to the meeting, were World War II vets. “It’s my fault, I’m ashamed to say,” Maginnis said, and everybody else jumped in to say it wasn’t his fault at all.

“Still, it was,” he insisted. “I was the one doing so damned well for myself, and I was the one that got all you fellows on board.”

Maginnis’s daughter was married to a man who knew a man who knew all about making money grow through the magic of junk bonds and government-insured deposits in a Texas savings and loan that paid interest you wouldn’t believe. And shouldn’t have, as it turned out.

“We got together in kind of an investment club with this fellow, Mortenson was his name, handling things for us. Doesn’t dare show his face around any more, he doesn’t. Down in Florida, from what I understand. He should be someplace where it’s a good deal hotter than that. Thanks to him, we lost every penny.”

“I thought you said it was government-insured.”

“Oh, that’s what we thought, all right. What we was led to believe. What we find out is something different, though. At first we had it in this Sunbanc Savings and Loan, down there in Houston, and that was all right. That was insured by the FDIC, just like Mortenson said. But behind Sunbanc was this doctor named Somerville like Somerville the town. Denton Somerville.”

“Oh, shit,” I said. I hadn’t kept track of every single piece of pond scum that floated to the top of the business pages during the supply-side years, but anyone reading the papers a couple of years ago couldn’t miss Somerville’s name. Dr. Denton they called him, naturally.

“This Somerville, Mortenson was working for him is what it amounted to. What they did was get suckers to take their money out of Sunbanc and put it into bonds of the holding company that owned Sunbanc. Suckers like us. Mortenson told us that the bonds were insured, same as the S&L deposits were.”

“Tell you in writing?” I asked, gesturing at the thick manila envelope.

“No, he just told us personally. He was our financial adviser.”

“Our friend,” put in Chris Costello, same initials as Chris Columbus. “You got that prick for a friend, you don’t need an enemy.”

“How much money we talking about here?” I asked.

“All of it,” Maginnis said. “When the S&L went belly-up, those bonds weren’t worth a cent. Between us, the whole club, we lost just short of three hundred thousand dollars.”

“Holy shit.”

“Yeah, I know what you’re thinking. You’re thinking here’s a bunch of guys on social security playing nickel-dime poker down at the Legion hall, where do they come up with that kind of money?”

Since that was exactly what I was thinking, I didn’t say anything. And Maginnis went on.

“The thing is, all of us worked straight through till retirement. Not big money jobs, not by no means. Motorman, MTA dispatcher, bartender, maintenance engineer, like that. But steady. You never get rich, but like Howie Mortenson showed us, you build up equity. You got your house maybe, or most of it. An insurance policy with cash value. Maybe money you can take out of your retirement, a lump sum.”

“Oh, no,” I said. Howie was a nice piece of work.

“Yeah,” Maginnis said. “That’s what Ed here done. He took it out of his union retirement, much as he could, and now his monthly check’s down to twenty-eight bucks. That right, Ed? Twenty-eight.”

“Twenty-seven fifty-two, you want to be exactly right.”

“One of the guys that couldn’t come tonight, he done practically the same thing. Anyway, Mortenson was right. You take a dozen dumb fucks like us that think they don’t have a pot to piss in, show ’em how to do it, you’d be surprised how much they can come up with. By the way, that’s what we used to call our little investment club, the Diamond Dozen. Like dime-a-dozen, you know? Only like diamond ring, too, that kind of diamond. Now we call ourselves the Dummy Dozen.”

“Three hundred thousand, it comes out to twenty-five each,” I said.

“Some more, some less.”

“Was anybody really wiped out?”

“Like sleeping down the Pine Street shelter? No, not that bad. Mortenson couldn’t figure out any way for us to get at our social security and city pensions. And you always got the family behind you. But it hurts, that does. All your life they been counting on you, now it’s the other way around.”

“And you got no cushion,” Chris Costello said. “Look at us, jeez, any of us could have to go into the nursing home tomorrow.”

“My favorite granddaughter got married three weeks ago,” Cleary said, “which normally you couldn’t have kept

me away from. But Tucson? What was I going to do, borrow the air fare from her parents that just got through paying for the wedding? I told them the doctor said I couldn't fly."

"A lot of us took out mortgages we can't pay off," Maginnis said. "I'm looking at probably losing my home, same way with four or five others of us. You figure you finally made it to harbor and all of a sudden you're way out at sea again."

"What do you think I could do?" I asked. "This Dr. Denton died a while back, didn't I read in the papers?"

"Died of a heart attack, yes. While he was out on bail."

"Right. And you tell me this guy Mortenson is in Florida, which I understand is where assholes like him move to, because state law won't let the creditors attach your house there, no matter how big it is."

"Mortenson got screwed himself" Maginnis said. "He bought the same bonds he sold us, and went down with his own ship. I heard he was working in an auto parts store in Fort Myers."

"So what's left?"

"That's what we were hoping you could find out. Look, on the news they said that son of a bitch Somerville, his S&L had assets of two billion dollars. Not million. *Billion*. That much money don't just disappear, does it? Some of it must still be lying around down there somewhere."

"And you think I could get hold of it?"

"That I wouldn't know. I was just talking to Joey one day and he said he knew this guy came into the coffee shop and why not see what he says? That's all we're doing here, we're just reaching for straws."

"You hear that, Bethany?" Joey said. "You're a straw."

"That ain't what he meant, Joey," Kevin said. "If you wasn't Mary's boy, I'd have to say you was a major pain in the ass sometimes."

"You hear that, Joey?" I said. "You're a pain in the ass."

And then to Maginnis: "And I'm a straw, no doubt about that. I think all you got here is straws, though. I

doubt anybody can do anything. You got screwed is all, just like millions of other people that voted for the actor.”

I reached for the fat manila envelope. “Let me look at what you got anyway, all right? Just in case. And I’ll poke around in the library for a couple of days, see what I come up with. Which let me warn you right now, it’s not liable to be anything.”

“All we can ask,” Maginnis said. “Now that’s out of the way, at least we can buy a drink for you, can’t we?”

“At least.”

I spent happy hour in the Legion bar with the five members of the Dumb Dozen, and then went home to look through the manila envelope. It held the records of the club’s dealings with Howie Mortenson, who had worked for a formerly high-riding bucket shop called Axel, Shearman. I knew from the newspapers that the firm had declared bankruptcy a couple of years ago, after all the principal thieves voted themselves millions of dollars in bonuses. Mortenson wasn’t one of them. He seemed to have been just a low-level Munchkin in the Boston office, and no doubt he believed that the shit he peddled really was chocolate ice cream. At least he had eaten it himself, according to what Maginnis had said.

The envelope also held narrative accounts from each of the twelve retirees. These were mostly hand-written, although a couple were typed. Maginnis had evidently got each person to set down his memories of how, why, and where he had raised the money that went south.

Mortenson had acted as a financial planner for the men, advising them to do things like take out second mortgages so they could pay off their high-interest loans, mostly automobile and credit cards, with the lower-interest mortgage money. While they were at it, they might as well borrow right up to the limit of their home equity, put the money in Sunbanc S&L at 19 percent, pay off the 13 percent mortgage with that, and reinvest the six percent difference with Sunbanc, where it would etc., etc. It all sounded pretty plausible, but so does a chain letter. I wondered how many

other people Mortenson had ruined with his perpetual money machine. Probably plenty, since he was so good at it that Sunbanc wound up hiring him away from Axel, Shearman. His new job had been to sell his old customers on converting all those insured S&L accounts supported by the taxpayer into uninsured bonds supported by nothing but Sunbanc's mountain of crooked appraisals, cooked books, uncollectible loans, and unsold condos. After the collapse, those bonds became known in the business pages as Dr. Dentons, after the underwear of the same name that little kids used to wear. And after Dr. Denton Somerville. I remembered seeing his picture in the paper at the time of his death, a file photo that showed him coming out of some courthouse or other, wearing a decorative wife on his arm.

Next day I went off to Widener Library to find that picture again, along with whatever else I could dig up on the doctor and his multi-billion-dollar scam. There was plenty. I spent the morning and early afternoon in the government documents section where Harvard keeps its microfilmed newspaper files.

The best of the stuff on Dr. Somerville's gigantic scam was in *The Wall Street Journal*, which has a weirdly split personality. The editorial pages are in the hands of corporate flacks, neo-cons, neo-libs, Chicago economists, and similar forms of sucking life. But the news columns have been infiltrated by reporters, who can come up with some pretty good stuff. One of those reporters had had the good idea of following the money trail backwards, to see where Sunbanc's billions had come from. The stories she had dug up were much worse than the ones my Dummy Dozen had to tell.

Her most unforgettable character was one the Reader's Digest isn't ever likely to pick up on, a San Diego woman she called Sally M. Sally had been married to the owner of a sportswear store. The first she knew he was bisexual was when he told her he had AIDS. Six months later, fading fast, he sold off his business for \$650,000 and put it all into various conservative investments. Then, to keep his wife's

inheritance out of the hands of the doctors, he put a bullet through his brain while he still had the judgment and the strength to do it. His pregnant widow, at least, had tested free of the AIDS virus; she and the baby would be healthy and secure.

Three months after her husband's death, Sally gave birth to a baby girl. The infant had Down's syndrome. When the bills for the child's care started to mount up, Sally M. needed more income than her conservative investments brought her. The nice man with the Sunbanc Savings and Loan bonds was anxious to help. Why not? He got an 8.5 percent fee on the initial sale, plus additional "sales charges" each time the dividends were reinvested. This came to good money, too, since annual dividends were 15 per cent. Meanwhile, although nobody made a big point of this to Sally M., the bonds themselves lost almost half their value in the first year she had them. She would have been surprised. The nice man had never said anything to her about junk bonds. He called them double-C bonds, which sounded to her like they must be twice as good as something or other. And when Somerville's Ponzi scheme collapsed completely, of course, what they turned out to twice as good as was Confederate money.

Sally wound up homeless and alcoholic, living under a bridge. She had lost her child first to the state and then to pneumonia, which killed the baby at the age of two in the pediatric intensive care unit of a San Diego hospital. No one at the hospital knew how to find Sally. But the police found her six weeks later, when she herself had been dead two days, also from pneumonia. In the packing crate where she had lived and died, the patrolmen found dozens of letters to Dr. Denton Somerville. The first letter had been written the day after she lost her home. The last one was dated three days before police found her body. She had never mailed any of them.

"Oh please oh please," the last letter ended, "make it so my baby and me can live together again so we can give each

other the love every human being needs. You are a doctor, have mercy.”

Reading Sally’s story made me want to believe in the devil. But Somerville was no doubt rotting away just as peaceably and painlessly as if he were Mother Teresa.

By now my eyes were blurring from hours of spooling microfilm in front of them in a darkened room. To let them recover, I went across the street for a cheeseburger at Bartley’s. Then I went back across Mass Ave to give my eyes more punishment, this time in the periodical reading room of Widener. When the library closed, I was forced out again into the cold rain that had been falling all day. It was the end of February, pretty nearly summertime in Houston.

What I wanted to do was go down to Malkin Athletic Center, which I get to use because I help coach Harvard’s wrestling team, and sweat myself limp in the team’s sauna. But there wasn’t enough time before closing, and so I did the second best thing. I picked up a six-pack of India Pale Ale at the L’il Peach around the corner from my apartment, went back home, opened one, sat back in my recliner, and closed my eyes in hopes they might stop burning sooner or later.

And I thought about the late Dr. Denton Somerville, and I listened to the rain hitting the window. The window leaked around the edges. In weather like this, a little stream of cold, damp air ran along the floor and out under the door to the hallway. I knew because my feet used to be always cold in the winter, before I bought my La-Z-Boy and hoisted them up out of the draft.

I was due to see the Dummy Dozen, this time all of them, at the Legion hall tomorrow afternoon. I didn’t have anything encouraging to tell them.

“IT’S NOT LIKE THERE’S A BIG PILE of the stuff down in Houston if we could only find it,” I said. We were back in the Legion Hall. “It isn’t even real money. It never was. It was just electrons going back and forth over phone lines.”

“Whatever it was, you could spend it,” said old Brian Mooney. “That son of a bitch Dr. Denton, he spent it.”

“He could spend it as long as he could make people believe he had it,” I explained, not really understanding my own explanation. “Like Donald Trump.”

“Trump’s still spending it, ain’t he?” Mooney said. “All I know is it was real money when I had it. How come it turned to something else? Look, that Somerville son of a bitch, he couldn’t possibly have spent all that money before he died. No man alive could have. There was just too goddamned much of it. So it’s got to be somewhere. That’s all we want to know. Where is it, and can we get any of it back?”

“I’m no expert,” I said, which was the truth. All I knew was what I had plowed through in the library the day before. “But my guess is he moved a lot of it off-shore, put a lot of it in his wife’s name. A lot of it the government grabbed and sold cheap to other thieves. The lawyers got a lot of it. Hell, I don’t know.”

“Can you find out?”

I didn’t know that, either, but I did know there had to be people in Washington who knew about hiding assets. And Washington was on the way to Houston. Even more important, it was where Hope Edwards lived. It was also where her husband lived, but Hope and I had co-existed with that problem for a long time. Just as she and Martin Edwards had co-existed with the problem that he was a first-class father to their three children, a kind, intelligent, prosperous, humorous, handsome husband—and a man who had discovered after he was married and a father that he was irrevocably homosexual.

“Tell you what,” I said to Brian Mooney and the eleven other victims. “I could go down to Washington for a few days. Ask around, maybe find an IRS guy or a federal prosecutor who knows about these things. Then go down to Houston and poke around a little.”

“What would you charge to do that?” Maginnis said.

“I was going down to D.C. anyway, so you get a free ride that far. Houston I’d have to charge you. Only the thing is you haven’t got any money.” I was hoping this would put an end to it. No human being ever gets his money back from dead thieves. Even governments have trouble, as the Phillipines are finding out.

“We’ve got a little. One or two of us had enough sense to keep a few dollars where they belonged. We could pay expenses anyway, or maybe we could. Would expenses be pretty high, you think?”

“Not the way I travel, no. Four or five hundred maybe, unless I had to stay a long time.”

“Well, I guess we could handle that, couldn’t we, boys?”

Everybody made the right noises to that. We were in the Legion’s card room again, but this time there were too many to fit around the table. People were scattered around, a couple of them behind me. One of them spoke up behind my back.

“I don’t know,” he said. “Doesn’t seem fair to me.”

“What doesn’t, Ed?” Maginnis said.

“Man’s got to make a living. Can’t do that off of expenses.”

“I’d be taking it on as a gamble,” I said. “Contingency basis, like the lawyers. Whatever I get back for you, I’ll take five percent.”

“That’s not enough,” Marty Maginnis said. “The lawyers get a third, don’t they?”

“Sometimes a half.”

“Well, there you are. It’s not enough.”

“That’s my final offer,” I said. “Five percent, take it or leave it.”

So they took it. What choice did they have? And what difference did it make, anyway? Five percent or fifty percent of nothing, it all comes to the same thing.

“Understand something,” I said before we broke up. “I’ll poke around down there till I’m sure it’s hopeless, and then I’ll come home. Realistically, that’s all that’s going to

happen. So at the end you'll be out a few hundred bucks, with absolutely zip to show for it. Is it a deal?"

"What about it, boys?" Maginnis asked. "Is it a deal?"

And they all said it was. No wonder Mortenson had been able to skin them alive.

