Chapter 1

Sally Kessler couldn't get the horrible smell out of her nose, and was wondering if she would have to burn her clothes and fumigate her car. It was giving her a headache. The directions provided for the location of the meeting placed her right next to one of the Scarduzo-owned trash dumps. The whole situation gave her the creeps.

There were no pleasantries. They just stood there and looked at each other in disgust for a few seconds. Sally finally broke the ice. "Well, well. If it isn't Alex Scarduzo. This place becomes you. It looks and smells like shit. So, how many bodies are buried in there?"

"Gee Sally," Alex snarled, "surely you jest. Rule number one is you never let them find the body, and that includes all the body parts. Just ask Jimmy Hoffa's family."

Sally was shaken by his response and was not feeling well from the sights and smells. She said, "That perky little messenger you sent made a compelling case that you had some information I might want. Please tell me I didn't waste my time coming here. Honestly, I don't like standing this close to you."

"Now that's the Sally Kessler I remember," Alex said. "Any more insults before we talk business?"

Sally wanted to shell out more pithy insults, but also wanted to get out of there as quickly as possible. "Let's get this over with. What do you have for me?"

Alex took out some folded papers from his inside coat pocket and gave them to Sally. "Once I get this into the hands of the right people," he said, "you will probably receive a call to confirm those numbers since you're the one who put a gun to Teddy DeMarco's head. You should study up on them, just in case."

"How did you get your hands on this report?"

"C'mon, Sally. We both have our sources and mine will remain confidential."

Sally took a quick look at the report in the dim light. "This report looks like it came directly from the bank. Have you got someone inside? And how do I know if these numbers are accurate?"

"They don't need to be accurate. They just need to be published. Now, do we have a deal?"

"Why do you want to screw Teddy DeMarco? He's my enemy, not yours. I thought you two were buddies. Don't you do business with his bank?"

"Teddy can take care of himself. He's got thick skin just like me. We're both politicians. It's not personal. And there's no reason he'll ever know about me helping you. You can take all the credit for the shit that will rain down from this kind of report. Now, do we have a deal?"

"That depends. What do you want from me?"

"You can consider this a first installment and a freebie. Once it appears in the newspaper, I'll be in touch. I know where to find you."

They both seemed satisfied with this unspecified arrangement.

Sally tried to hand the report back to Alex.

He pushed it back and said, "No, you keep that copy. You'll need it when you're asked for confirmation."

Sally shrugged and turned to go.

Alex stopped her in her tracks and once again yelled to her. "Excuse me! For the last time, do we have a deal?"

"We do if you get this report published. And next time find a better place to meet."

Alex laughed. "Hey, this is my office. Don't insult it. Remember what I said about the body parts."

On the drive home Sally wondered if any of her comrade forebears had ever conspired with their capitalist enemies. Did the ends really justify the means? She quickly put it out of her mind. If what she had agreed to tonight could help bring down those racist, money-grubbing bankers, and Teddy DeMarco specifically, well, she could live with it. Besides, Alex Scarduzo might be a powerful man, but there was no way he could get a report like that published in any reputable newspaper. The numbers didn't make any sense.

As she drove away, she rolled down the windows and kept them down all the way home.

Chapter 2

The Examiner

Sunday

September 20, 1992

First Northeastern Delivers

Less Than Promised

By: Joseph Campbell

One year ago, First Northeastern Bank entered into an agreement with bank regulators in Washington, D.C., and a New Jersey-based activist group known as People United for Movement and Progress. This agreement was a condition of the bank's acquisition of Peoples Bank & Trust headquartered in Pennsylvania. The combination of these two financial institutions created a super-regional bank with assets of $60 billion. The merger of these two banks was one of the largest interstate combinations ever.

One of the elements of this agreement was that First Northeastern Bank offer $25 million in low- interest rate mortgages to income-eligible applicants in all of the New Jersey cities in which it operates branches. After the initial year of this three-year agreement, First Northeastern Bank has closed only $500,000 in loans. Additionally, the data provided indicates that none of the closed loans were made to minority applicants. In fact, the unnamed source indicated that, to date, all loans to minority applicants have been denied. It should be noted that *The Examiner* does not have independent confirmation on the number of minority loan applications.

The Examiner reached out to officials from First Northeastern Bank for comment, but received no response.

When asked to comment, Sally Kessler, Executive Director of People United for Movement and Progress, said, "It was very disappointing to see the lack of progress and performance by the bank. At this rate, 1NEB will never achieve the goal of $25 million in mortgages to these deserving low-and moderate-income homebuyers." Kessler went on to assert that the document she was provided to review appeared to have been prepared by the bank itself. (*see bank on A10*)……………..

Tom Donovan was a bit nervous and didn't sleep well last night. It was not out of the realm of possibility he could get fired today. Teddy had singled him out for some kind of rebuke, but it remained to be seen whether it would be a public or private execution.

It was early Monday morning and Tom was driving north on the Turnpike. He was recalling the phone call yesterday from Kelly Giordano, Teddy's assistant. Teddy had called her earlier to make sure she got in touch with Tom and the other staff members to ensure they would all be in attendance for the shit-storm that was about to rain down. The only question was whether it was going to be a normal run-of-the-mill shit-storm, or the type of meeting in which Teddy's head might explode.

Tom's wife Ann took the call from Kelly. Since she didn't know Tom's wife, Kelly formally asked if Mr. Donovan was available. Tom's full name was Thomas T. Donovan. He had just finished reading the article in *The Examiner* when Ann came into the living room and said there was a very nice sounding young lady on the phone. She said, "I know you're not dumb enough to have a girlfriend call you at home." It was good marriage humor.

Tom asked who was calling. Again, he got that same look. Ann said, "It's Kelly from the bank." Now that Tom knew he was no longer in trouble with his wife, he was wondering why Kelly was calling him at home on a Sunday. As he walked into the kitchen, it all came together. It must be about the article.

Tom answered, "Hey Kelly, what's going on?"

"Well, Mr. Donovan, I'm sorry to bother you at home today, but Teddy wanted me to call you. Have you heard about the article in *The Examiner* today? Teddy wanted me to call you and some of the other staff to make sure you would be in attendance at tomorrow's staff meeting."

A chill went down Tom's spine, and after a deep breath he responded in the affirmative. "Just finished reading it. Can I assume that Teddy's not a happy camper? I know I wasn't very pleased with it."

Understandably, Kelly was not in a position to reveal any state secrets, but she did say, "Yeah! He didn't sound like he was in a good mood."

Sometimes Teddy had a tendency to overreact to bad news, but this couldn't be good. The bank had just completed its second acquisition, but this most recent merger had way too many hiccups. This article would not be helpful.

Tom never understood why Teddy thought it necessary to have his weekly staff meetings every Monday morning at the godforsaken hour of 9:00 am. Having a long commute, he could never even think about having a second cocktail on a Sunday night for fear he wouldn't be on top of his game for those early Monday morning love fests. The only acceptable excuse for not being present at these meetings was a death in the family, and even then it felt like you needed a note from the funeral director.

Tom could recall times when Teddy had staffers phone in from their vacations for an update. One time a staffer who was attending a conference in L.A. had to get up before dawn to accommodate Teddy and the East Coast time differential. Tom could hear her yawning on the other end of the speaker phone. Occasionally, Tom thought about asking Teddy if he might consider moving the staff meeting to a more reasonable day of the week. But then he remembered who he worked for.

Since Tom's commute was long he had plenty of time to prepare himself for the meeting. Traffic be damned, he never minded driving the long distance. After all, it was a company car. Tom listened to *Imus in the Morning,* or books on CD. The only real issues for him were the sights and aromas emanating out of Carteret, Linden and Rahway just prior to the Turnpike exit for Newark. Simon and Garfunkel memorialized it well when they sang, "Counting the cars on the New Jersey Turnpike." Anyone not from Jersey wouldn't understand all the Turnpike exit jokes. Tom was Exit 4.

Tom was in the middle of his career in the financial services industry. During his time at the bank, known as 1NEB, it was never his intention to make life miserable for all the formally trained bankers he worked with. It was just the nature of the job. So, he tried to accomplish it with a certain level of panache.

Inside the bank it was Tom's job to encourage his fellow bankers to do the right-thing, but in a manner that would not diminish their annual bonuses or stock options. During this period, banks were hiring professionals like Tom to serve as internal auditors to eliminate any perceived or actual lending discrimination, known as redlining. Part of the job was to bridge the gap between the communities in which banks were doing business and the protest groups who were trying to embarrass the industry into actually making them do the right thing. The job responsibilities naturally morphed into more of an internal cheerleader and activist role.

In 1987, Teddy DeMarco was appointed to head up the bank's department responsible for compliance with the Community Reinvestment Act (CRA). Tom had been with the bank a few years prior to that, but all his assignments were in the southern part of New Jersey, which was also where he lived. Teddy knew of Tom and his work. With his appointment as head of the department, Tom was now reporting to Teddy.

Teddy and Tom did not hit it off at first. Teddy didn't hire him. Tom's original job offer came from one of the bank's top executives who was responsible for steering the prior intra-state merger through the regulatory maze in Washington. In fact, the previous merger included a requirement from the regulators that they hire someone with qualifications that Tom possessed. Indeed, that acquisition was a piece of cake compared to the current inter-state merger.

When Teddy became Tom's new boss, as is the case with most arranged marriages, they did a slow dance trying to figure each other out. They finally agreed that sports was their common bond, and moved on from there. Teddy was a baseball nut and Tom was a recovering gridiron head case with just the normal number of concussions.

As Tom's responsibilities grew, Teddy wanted him closer, so he brought him into the headquarters in Newark, resulting in a ridiculously long commute. As Teddy began introducing Tom to the various executive officers and department heads, they quickly learned there weren't many CRA sympathizers. In fact, most of them viewed it as nothing more than corporate blackmail. It was an uphill battle, but Teddy and Tom saw it as an opportunity to change some hearts and minds, even if it was going to kill them.

As Tom pulled into the underground parking garage, he took a deep breath attempting to relax. He was hoping that after the staff meeting, he would not be led out in handcuffs.

When Tom arrived on the floor, the first thing he noticed was Kelly standing at her desk. She was wearing those black patent leather, stiletto-heeled fuck-me pumps—the ones that say "as good as I look today, you ought to see me on the weekend." She made the art of flirting a full-time profession. No other girl came close in her ability to attract guys to her desk. But everyone knew Kelly could get away with it because she could do no wrong in Teddy's eyes. She was his gatekeeper, and he appreciated the way she kept the Philistines out of his office.

Kelly had a hard-as-a-rock talk to the hand personality, which was quick to judge and never forgot a slight—intended or not. If you got on her wrong side—as they say in Brooklyn—"Fuhgeddaboudit!" Kelly had Teddy's ear, primarily because she always got the job done.

The bank was in the vanguard back in the heady days of the '80s and '90s when it seemed like there was a branch on every corner. Banks that wished to survive understood that consolidation was going to happen, like it or not. You were either going to buy, or be bought. And the buyers always survived the process in better shape than those who were bought. Thus, merger activity took off during this period with many larger institutions, like 1NEB, swallowing up other banks in order to gain market share and assets, as well as to eliminate the competition.

Wrapped up in all of this was the fact that over the past few years under the direction of the Chairman, 1NEB had been issuing both preferred and common stock in order to raise funds for further acquisitions. This meant that 1NEB was known to be searching for other banks to acquire. Thus, depending on one's point of view, 1NEB was either a predator, or a bank with vision for the future. Clearly, in the case of Sally Kessler and her comrades, the bank was a predator. She hated 1NEB with a passion. And Sally knew how to convince many of her true believers the bank could never be trusted.

The CRA law had been on the books since it was passed by Congress back in 1977, but until a bank went through a merger it really didn't have much impact. Whenever a merger application was announced it gave all the protest groups an opportunity to point out how badly certain banks were performing in communities of color. Indeed, there were times when the regulatory agencies had the audacity to actually delay the final decision on a merger until all parties: the bank, the protest groups, and in some cases even the regulators, were all satisfied. So, in the "time is money" element of a merger application, any delay could be costly. This meant that the CRA actually had some teeth in it, and some of the protest groups began to growl. 1NEB's merger had been announced two years ago and it took one whole year to negotiate with and satisfy all the parties involved. As a result, Teddy and his staff were now dealing with a new monster in the protest group known as PUMP.

People United for Movement and Progress, or PUMP, had the bank right in its crosshairs. Under the terms of the three-year agreement Teddy had negotiated with Sally Kessler, the bank would make $25 million in mortgages to low-and-moderate income homebuyers located in the cities. As the largest bank in the state, with branches in all the major cities, this meant it needed to make loans to borrowers in some of the toughest neighborhoods imaginable. The bank's Chairman understood the agreement was a cost of doing business and was, in fact, the right thing to do. And $25 million in loans was nothing more than a rounding error on the bank's balance sheet.

Enter Tom Donovan. Teddy brought him in and gave him the responsibility of getting the loans in the door and approved. Additionally, in order to hit the primary goals of the agreement, these loans would need to be made primarily to minority borrowers. And while it was left unspoken, everyone inside the bank, except for Teddy and Tom, believed that the bank's mortgage folks would have to pretty much throw away the standard underwriting rules. A large portion of these loans would end up being "character" loans in the truest sense of the word. And it didn't help that the bank's mortgage department had no experience with inner city lending. These applications were not what they were used to. The learning curve would be long and hard.

The reason Teddy was in such a bad mood this morning was that the largest newspaper in the state, *The Examiner*, had written a front-page article about the bank in the Sunday edition. Of course, Sally Kessler was quoted in the article, and what she had to say wasn't pretty.

It was now the first anniversary of the three-year agreement with PUMP, and the story was a review of the bank's progress to date. The merger had been proposed back in 1990, and it took a full year to negotiate the deal and receive the regulatory approvals. Now, it was 1992 and the bank had operated under the terms of the agreement with PUMP for the past twelve months. The article described how 1NEB had made only $500,000 in loans during this first year, which meant that it had loaned out just two percent of the commitment, with two years remaining.

Additionally, the article seemed to be told from the perspective of Sally Kessler and PUMP. She made it clear the bank was not living up to its promises. The article also reported that after one full year of operation it had received only a few minority applications and that all had been declined. How *The Examiner* had gotten its hands on these data was a mystery. Of course, the article did not identify any of the sources except for the proverbial unnamed anonymous ones. And the numbers reported were complete bullshit. Someone had made them up. The article made no sense, but Tom felt like he was the only one who knew it.

As the bank's in-house politician, Teddy was responsible for putting the best face on what amounted to an almost impossible task. The article's headline read, "*First Northeastern Delivers Less Than Promised*." Not good, and Teddy was pissed.

There was an edge to the article. No one likes bankers anymore, if they ever did. Mr. Potter in *It's a Wonderful Life* saw to that. What's more, the reporter who wrote the story was no friend of 1NEB. As the primary business reporter for *The Examiner*, Joe Campbell had written many stories about the bank over the years, including a major piece in 1990, when it was one of the first in the country to test the waters of inter-state banking. At the time of the acquisition, 1NEB had grown into a significant powerhouse with $35 billion in assets. The bank then proposed to acquire another financial institution in Pennsylvania with $25 billion in assets. The two-bank combination would create a financial institution of $60 billion.

As a result of the acquisition the bank was now officially known as a super-regional institution. Outside of the money center banks in New York City, 1NEB was now a force to be reckoned with. This meant the bank had a bulls-eye on its back, with the shareholders, customers of both banks, the regulators, Wall Street, industry competition and, of course, the major protest groups like PUMP, all watching to see how the merger would play out.

The protest groups were the real wild card. The bank's Chairman and General Counsel had the shareholders and regulators under control. And the industry could do nothing but stand by and watch. But Teddy was responsible for keeping PUMP and the other protest groups in line. Thus, the article in *The Examiner* was giving him major heartburn.

Tom referred to PUMP as "the Bolsheviks," which always got him in trouble with Teddy. They knew how to get under the bank's skin. As the leader of PUMP, Sally Kessler was thought to have a magnet implanted in her body. This magnet, or homing device, if you will, always attracted her to the nearest microphone for an impromptu press conference to criticize anyone or any organization who in her mind was robbing the poor.

Sally knew nothing about how mortgages were underwritten, but didn't care. She had people for that. She was PUMP's political voice, so her more knowledgeable staff set forth the terms of the agreement and presented them to the bank—with her final approval, of course.

As Teddy's mortgage guy, Tom was responsible for advising him on whether what was being proposed by PUMP was reasonable. Not that his professional opinion ever moved the needle, since in Teddy's mind there was no option than giving in to their demands. He thought this was the only way the merger would be approved. So the Bolsheviks got pretty much everything they wanted.

Despite Tom's referring to the protest groups as Bolsheviks, he did have some empathy and common cause with them. For one thing, they were responsible for his job. But more importantly, Tom knew that most banks, including 1NEB, were redlining and discriminating in their mortgage underwriting practices. But rather than fighting in the streets, he preferred to take the more respectable route and fight the system from within. Besides, the benefits were better.

Tom had been the beneficiary of a classic liberal arts education. During the late '60s, he had experienced the anti-war movement, the civil rights movement, Woodstock, the environmental movement, and even the women's lib movement. However, since Tom had attended an all-male Ivy League university, the latter movement hadn't found him. It was an interesting time to be in college. Indeed, Tom's college experiences, which included an introduction to logic and ethics, as well as his prior banking positions, had turned him into the old cliché of a fiscal conservative with a social conscience.

Inside the bank, Teddy and Tom were waging a second battlefront. Porter McMahon was the bank's chief residential mortgage officer. He'd never attended charm school. Porter was responsible for underwriting the mortgages under the terms of the agreement. Whenever he heard that Tom wanted to meet with him to review a specific mortgage file that was about to be declined, he was either occupied or out for lunch. Tom's meetings with Porter were as much fun as a root canal. Porter was comparatively young for the job, but had all the credentials required to succeed. He maintained an uncanny ability to always say yes to his boss, no matter the issue. Likewise, he perfected a very snarky way to say no to Teddy and Tom whenever they thought a loan decision needed to be reversed. And while Teddy was more senior in rank, Porter reported directly to the bank's chief credit policy officer Peter Porzio, whose personality mirrored that of Ebenezer Scrooge prior to his Christmas Eve intervention.

Within the confines of his office and sometimes Teddy's, and whenever he thought he could get away with it, Tom began referring to Porter McMahon and his boss, Peter Porzio, as Marley and Scrooge, respectively. Just like in the novel, they were a despicable pair.

Theodore J. DeMarco, Jr. was Executive Vice President at 1NEB. When the merger was announced two years earlier and the Chairman had given Teddy the task of negotiating with the protest groups, he was a bit flummoxed. There was no training manual on how to deal with the Bolsheviks who began every negotiating session with the most outrageous demands they could come up with in order to see how far the bank was willing to bend over.

Teddy came out of the elevator with fire in his eyes and two cups of coffee, one in each hand. Caffeine was his drug of choice. He was a big man in size and stature. Approaching 50 and around six-feet-two, he had at one time been a minor league baseball player, but his career was cut short when he blew out a knee. He then went into teaching and coaching before someone talked him into running for office. Long story short, Teddy DeMarco became a political force in the state. So when 1NEB needed someone to run interference with all the politicians, he was offered the job. It didn't take him long to say yes since his salary, plus bonuses and stock options, was significantly more than he would ever make as a teacher or full-time politician. He also knew that a career in politics could end as quickly as it began.

As he passed by Kelly's desk, Teddy didn't even notice her fine ensemble and grumbled something about whether she had gotten hold of all of the staff for today's meeting. She tried to be funny in her response with a salute and a "Yes, Sir." He responded by slamming his office door.

Althea McBride and Tom had become soulmates ever since Teddy brought him into headquarters, and she had been poached from a competitor bank. She was a smart and sassy gorgeous young Black woman who carried herself with style and grace. As distracting as this was, and Tom being a happily married man, they made sure their relationship remained professional. Althea was at least a decade younger than Tom. They had common goals, though. Tom and Althea both wanted to save the world, to have the bank do the right thing, to keep Teddy from shooting himself in the foot, and in the process, to hopefully move their careers forward.

Tom's friend, colleague, and soon-to-be lifesaver, Althea J. McBride was born and raised in Paterson, New Jersey and had whizzed through the public school system there. It was extremely rare for Althea to bring home a report card with so much as a "B" on it. And her excellent grades were not because her father was the Superintendent of Schools in one of the state's largest cities. It was because Althea had a combined gene pool that made her one of the brightest students her teachers had ever seen come through the system. With those grades and SAT scores close to perfect, Althea could have attended any Ivy League school of her choice. But she had made the decision a long time ago to follow in her father's footsteps and attend one of the Historically Black Colleges and Universities.

Although her father was a graduate of Jackson State, he never pushed her in that direction. In fact, they both agreed that Howard University in D.C. would probably be more to her liking. For one thing, it wasn't too far from home, and it was in D.C., where careers and connections were there for the taking. And finally, D.C. wasn't Jackson, Mississippi.

Althea double majored in Sociology and Political Science. Upon graduation she received a few job offers to become a staff person for this or that congressperson from some east Podunk district she'd never heard of. Moreover, Althea was more interested in the sociology side of her education since one of her professors had instilled in her the conviction that she could make a difference. Thus, community service seemed to be the path for her—at least for now. So, after graduation from Howard, she was off to NYU's Graduate School of Public Administration to study for a master's degree.

Althea's office was a few doors down from Tom's. At 8:55 she poked her head in and said with a smile that was way too bright and cheery for a Monday morning, "So, are you ready for this?"

Tom felt he was most likely about to be publicly shamed in front of his colleagues, so it was difficult for him to react well to Althea's early morning humor. As they headed down to the conference room, she tried to lighten things up with some gallows humor by saying how nice it had been knowing each other during their short tenure. She went on to speculate on how much they might receive in severance packages. Althea placed her hand on Tom's shoulder and said, "Well, if you do get fired it will definitely shorten your commute. And, can I have your office?"

The department was located on the 7th floor of the bank's headquarters. As they entered the conference room, most of the other staff had already arrived. Since Tom and Althea would most likely take Teddy's incoming fire, the others were kind enough to keep their usual seats open for them.

The conference room was configured in a square with long tables set end to end with open space in the middle. Tom always imagined that the open space in the center might be a place where one of the staffers would conduct a self-immolation after a public dressing down from Teddy. Thus far, no one had committed the ultimate sacrifice.

The corner conference room had three glass walls – two exterior walls that provided a nice view of the city and one glass wall facing the interior of the 7th floor. Tom always tried to position himself in a seat with his back to the outside wall opposite the interior glass wall so he could see directly through to the office floor. He considered it his *Sundance Kid* seat since it meant he didn't have to watch his back and could see anyone roaming the floor looking for a gunfight. Today, Tom specifically wanted to see Teddy's body language as he marched down the hall from his office into the conference room. When Teddy entered the room, everyone fell silent and focused on how well their shoes were shined. Most heads were down in a basic prayer position. They had read the article and no one wanted to make eye contact.

As Teddy made his way to his seat the look on his face placed the fear of God in everyone in the room. His first words set the stage for what was coming next. "I received a call from our Chairman at home yesterday. It really made my day. He wanted to know, in very vivid terms with expletives I'll not repeat here, how we'd failed to keep the protest groups in line. And by 'we' he meant me. He went on to remind me that the bank's reputation was on the line and that no one could predict how this article might affect the stock price. The Chairman also asked me what we planned to do about it?" That's when Teddy turned his head ever so slowly in Tom's direction. "Tom, can you please explain to me why I didn't know how poorly we were doing under the agreement?"

"But Teddy," Tom said, followed by a mindless pause.

"Don't, but Teddy me!" he fired back as it appeared his head might explode.

Tom respectfully returned fire. "You receive monthly reports on our mortgage activity, and as you recall we met last week to review the numbers. We agreed it didn't look good, specifically with respect to the zero minority approvals, but we didn't come up with any solutions. But those numbers reported in the article were completely false. And we certainly didn't think Sally was going to sandbag us with a bullshit story like this. She knows how difficult it is to get these borrowers approved, so I'm at a loss as to what she thought this kind of article would accomplish—other than to embarrass us into giving away more of the store."

Tom could tell from his body language and stare-down that Teddy didn't appreciate his last comment. Teddy looked around the room for any heads that were up, making eye contact.

Althea was one of his favorites. She proceeded to save Tom from Teddy's guillotine. "Perhaps," she said, "we should review our outreach plan to determine if we're hitting all the community leaders that might have an interest in getting more loans into their communities." This was a nice save, especially for Tom. He could tell she had something in mind, but wasn't ready to share it with the whole department.

Teddy understood and seemed semi-pleased with this. He looked at Kelly and said, "Set up a meeting this afternoon with Althea, Tom, and myself." And that was it. The meeting was over. Teddy got up and left. Tom guessed that Teddy was in one of his "needing to put out the fires" mode for the remainder of the morning and had no more time to waste listening to any more lame excuses.

With Teddy temporarily satisfied, Tom pledged his undying devotion to Althea. He had made the guest list for Teddy's afternoon meeting. But it was still early, and, anything could happen. And a little gremlin inside Tom's head was telling him that, despite Althea's good intentions, things were about to get dicey.