

Worthless Paper

By Jack English

Chapter One: Dementia

Jack English met Roy Packett, the county prosecutor, Jay Herndon, Atlantic County's richest trial lawyer and Bernie Rothman, a defense lawyer, for breakfast at Flannagan's Bar & Grill, as he did most mornings.

Herndon bought newspapers for everyone and passed them out. "Did you see the headline? Twenty million is missing from the Waste Haulers Union pension fund."

"Yeah," Rothman said, "but read down to the fifth paragraph. The union's business manager, the guy investing the money, had dementia. Who do you sue for that?"

"How about his doctors?" Herndon asked. "Shouldn't they have diagnosed his problem before he could do any damage?"

"This doesn't seem right," Packett cut in. "It says he is only 42. I thought dementia was an old person's disease."

"Unless it's induced by something," English said. "For example, lead or mercury poisoning. It's called toxic encephalopathy; exposure damages brain cells. If enough brain cells crash, you get dementia."

“Thank you, Doctor Jack,” Herndon said.
“Exactly how do you know that?”

“I handled a toxic tort case a while back.
Everything I know, I owe to my medical expert.”

“How does a business manager get exposed to chemicals?” Herndon asked.

“I guess if you are a union guy,” Packett said,
“you have to go where your people are. If they are
working in a toxic environment, you get exposed.”

“OK, my question still stands,” Herndon said.
“Who do you sue?”

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After breakfast with the guys, Jack English went
back to the office and plowed through the endless
paperwork that comes with being a lawyer. He was
on his third cup of coffee (or was it his fourth?)
when Buick, his secretary, buzzed.

“New client,” she said. Nothing more.

“Show them in.”

Buick opened the door, then went back to her
magazines.

When Jack English looked up, the woman
standing there took his breath away. “Melinda!”
He stood and walked around the desk to greet her.

English met Melinda McGeorge when he was a
freshman in college. She was still in high school.
He remembered the party where they met.
Somebody had rented a room in a Runnemedede
hotel as a place to drink and dance. He saw her
from across the room; she was a tall and slender
with long, brunette hair hanging down her back.

She was the most beautiful woman he had ever seen. She was also hanging on the arm of Toby Burke, a big, good-looking goof. He had to meet her.

Neither English, nor Burke, nor any of the other people there were used to drinking and a lot of them overdid it. There was a constant parade to the bathroom and a few people got falling-down drunk. Burke was one of them and English offered to drive McGeorge home. She lived close by in Bellmawr.

Nothing much happened that first night, just a little chit chat. He asked for her phone number, and she said her family didn't have a phone. He was puzzled by that, until he got to know them.

Melinda McGeorge lived in a tiny ranch house with her mother, father, married brother and his wife and two sisters. How they squeezed into that tiny house was anybody's guess. It was a house next to a railroad track. It wasn't on the wrong side of the track; the other side wasn't much better. The house was on the corner of Chestnut Street and Railroad Avenue.

At the time he met Melinda George, he was in his first year of college at the Camden campus of Rutgers University. There was a dance at the student center the following Saturday and he asked to take her. Much to his surprise, she said yes. Before that moment, he just couldn't conceive of such a beautiful woman dating him. Not that he was unattractive. It's just that she seemed so

beyond any woman he had ever dated before -- or even tried to date.

Saturday night came and he rolled down Railroad Avenue in his canary yellow 1967 Mustang. He recognized the blue Chevy Corvair coming up Railroad Avenue from the opposite direction. It was his friend Cliff. *What*, he wondered, *was Cliff doing there?* He and Cliff turned onto Chestnut Street, in front of her house and they both got out. As they did, an orange Volkswagen Beetle pulled up from the opposite direction. Steve Haney, another one of their friends got out of it.

“What are you guys doing here?” English asked.

“I don’t know about you,” Cliff said, “But I’m taking Melinda to the dance.”

“Me too,” Steve said.

“But she said she was going with me!” English said.

“I think we better ask her who she is going with,” Cliff said.

The three of them walked up to the front door and knocked on it. Her brother answered the door. He was a beefy guy wearing a wife-beater t-shirt. He had a long-neck beer in his hand.

“What do you guys want?” He took a swig of beer.

“We’re here to see Melinda,” English said.

She appeared at the door, and pushed her brother out of the way.

She took Jack's breath away that evening. Just like she still did now.

English blinked himself back to the present. She hadn't changed in all these years. "How can I help you?" he asked.

Chapter Two: Foreclosure

He hugged her tentatively and showed her to a chair. “I never thought I’d see you again. How have you been? What have you been doing? Can I get you a cup of coffee?”

“No thanks.”

He slid behind his desk and pulled out a yellow notepad.

She sat on the edge of her chair and leaned in toward his desk, “I need a lawyer. And I was shocked to find out you were one. You studied English or something, didn’t you? What happened?”

“I was supposed to be a history major, but I really majored in frat parties. After four years of college, I found there were no jobs for history majors so I joined the Army for a tour. I got a commission and went to law school on the GI bill. So, what brings you here? The last I heard you were living in New Brunswick.”

“Long story short, I married Joseph Cruikshank just after he got out of the Air Force. He got involved with the Waste Haulers Union and ended up as their business manager. Apparently, some pension money went missing and the union blamed it on him. Now they are trying to take my house to recover their losses.”

“I read about that in the paper this morning. Any idea what happened?” English asked.

“I think Joe was in way over his head. He took a couple of accounting courses and thought he was an investment genius. He was stubborn and hard headed and you couldn’t tell him anything. He lost the union’s money and now they’re coming after me.”

“You said ‘your house’ and they’re coming after ‘you.’ What about your husband?”

“Divorced, a year ago. We separated a little before that. It had been coming on for a long time.”

“Gambling?” English asked.

“And womanizing. Once, he left home for a union meeting and I didn’t hear from him for four days. He and his buddies decided to take some quality time in Las Vegas.”

“On the union’s dime?” English asked.

“Of course.”

“You think he gambled away the money?”

“No, I’ve seen him lose a paycheck playing cards with his buddies, but nothing more.”

“So, you think it was just bad investing. You’re sure he doesn’t have the money stashed somewhere?”

She let out a deep sigh, “I wouldn’t put anything past him. But I just don’t think he’s that smart.” She slid a bundle of papers across the desk. “I’m being sued.”

English read the papers. “It’s a writ of replevin. Basically, they want to seize your house on the grounds it was purchased with illegally-taken or wrongfully-held property. Have they asked you to vacate the premises?”

“They gave me three days to vacate.”

“I think I can put a stop to that. Let me get some more information. When did you buy your house?”

“Two years ago.”

“When did the money go missing?”

“They discovered it a couple weeks ago. When did it go missing?” She spread her hands. “I don’t know.”

“How did you finance your house?”

“Up until four years ago, we lived in New Brunswick and had a house there. The union decided to move its headquarters to Atlantic City -- I think they wanted to get a piece of the casino pie -- so we moved here. We rented locally for a couple of years, then bought our house. It cost half a million dollars. We netted about \$200,000 when we sold our old house and took out a \$300,000 mortgage.”

“I don’t get it. What makes the union think their money ended up in your house?”

“I don’t get it either,” Melinda said.

“I’m going to have this writ quashed for lack of a proper foundation,” English said.

“A what?”

“They didn’t show the court in a step-by-step manner how their money ended up in your house.

Let me see who filed this writ.” English shuffled through the paperwork. “Casimir Dorek, I know this guy. His office is in a Galloway strip store on Route 30 between a dry cleaner and a Chinese restaurant. Let me get cracking on this. Do you have the settlement sheet from when you bought the house? Do you have a copy of the deed and mortgage? The tax bill would be good too, just to establish your home’s value.”

“I have them somewhere.”

“We don’t have a lot of time, so I’m going to ask that you go home and find them, like right now. Can I swing by later and pick your paperwork? I’d like to get these papers filed as soon as possible. OK?”

“Thanks, Jack. You’re a life saver.”

Chapter Three: A Lot to Process

Melinda Cruikshank, nee McGeorge, was the one that got away. It's not like he thought about her every day, but there wasn't a year that went by that he didn't think about her a couple of times. Whenever he saw Cliff or Steve, they still talked about her, even all these years later. It was a lot to take in. It was going to be tough to maintain a professional detachment.

Jack English sat at his desk, eyes closed for a few minutes after she left, thinking. Her perfume lingered in the air. "Of all the gin joints, in all the towns, in all the world, she walks into mine..."

There was a thud as Buick dropped a law book on his desk. "Who are you channeling? Humphrey Bogart? What did she want?"

English decided to zing her, "She's looking for a job as a legal secretary."

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English drafted a motion to dismiss the union's writ of replevin. On a hunch, he looked up her property tax records. Her house was in Longport. Two years ago, she bought her home for half a million dollars. Three years before that, it sold for three million. That just didn't seem right. He looked it up on Google street view. It was a beachfront property. Her street dead ended into a

sand dune. It was huge, relatively new, and elegant. He looked up the houses on each side of hers. One was assessed at four million, the other was assessed for six. The neighboring properties gave him a range to work with. Melinda's house had to be worth around five million. Something was wrong.

He hopped in his car and drove to Longport. Longport was an enclave for the very rich. It was on the long, thin southern tip of the same island as Atlantic City. There was seven miles of beach towns between them.

He pulled into her street. Her neighbors signaled their wealth with their cars. He counted a Maserati, three Mercedes, two Land Rovers and a Ferrari. One car didn't fit in. It was an old blue Chevy. It probably belonged to some surfer trying to catch a few waves off the beach. The Chevy had a bumper sticker on it. "My other car is a Chevy too. Get over it."

He parked his car, double checked the address, and knocked on the door. Melinda opened it.

"Hi, Jack. Come in. I found the papers you asked for."

She showed him into a large room with 12-foot ceilings. A glass wall faced the ocean.

"Impressive," was all he said.

"You want a drink?" she asked. "Coffee, tea, something?"

"Nothing now thanks, I just want to get moving on this case before the sheriff shows up to kick you out."

She pointed to a window facing sofa. He sat. She sat opposite him.

That's when a young, dark-haired woman with heavy eye makeup and a tattoo on one arm walked into the room and started poking around.

"Looking for something?" Melinda asked.

"My cigarettes."

"I thought we agreed you would give them up."

"You agreed," the young woman said. "All I agreed to do was to think about it."

Melinda stretched out her hand toward the woman, but faced English. "My daughter, Gloria."

"Nice to meet you," English said. "My name is Jack."

"Great!" she said and turned away. "I'm going to take the car and get some smokes," she said as she left the room.

Melinda closed her eyes and took a breath. "She's at that difficult age."

"What age is that?" English asked.

"Thirteen to 30." After a few moments of awkward silence, she asked, "What are we going to do?"

"I initially planned to get the writ of replevin thrown out of court. It's not the right kind of complaint anyway."

Melinda gave him a blank look.

“It’s not the right kind of paperwork. The basic idea behind replevin is that you are hanging onto someone else’s property and the court is ordering you to give it back. Replevin doesn’t apply to money. But there are other legal theories...other kinds of paperwork they could use if they were a little smarter. You said you bought the house for half a million,” English continued. “If I could show where that money came from, I could make a pretty good argument that none of it came from the union’s pension fund.”

“And?” she asked.

“Melinda, is there something you are not telling me?”

“Like what?”

“Like how you bought this house for half a million dollars.”

She laid a folder of papers on the coffee table between them and made herself comfortable on the sofa opposite him. “I don’t know what you mean.”

“Based on county records, this house sold for three million a couple of years before you bought it. And judging by the value of your neighbor’s houses, this place should be worth about five million. The math doesn’t add up.”

“It was half a million-dollar house when we bought it two years ago. Look at the paperwork,” She opened the folder and slid a settlement sheet toward him. “Buying a big house was Joe’s idea. I would have settled for something a quarter this size. And I don’t need to live on the beach. We

fought about buying this place. I said we were getting in too deep. He wouldn't listen. I got mad and stormed out and he bought it anyway. This place is Joe all over. He always wanted to play the big shot. I said I didn't want to have anything to do with it."

"Are you a hundred percent sure no union money ended up in this place?"

"Check the data. Check the county records."

"I did."

"So, what are you saying?" Melinda asked.

"The union lost a lot of money. There is a lot of equity in your home. You can't document where that equity came from. That makes you a target of opportunity. Maybe I should talk to your ex-husband. Do you have contact information?"

"Sure, for all the good it will do you."

"Why do you say that?"

"He's in La La land." She paused. "He's got some kind of dementia."

"How old is he?"

"42."

"Any idea how he got it? Does early onset dementia run in the family? Has he been exposed to any toxic chemicals? Or, heavy metals like lead?"

"No idea. His folks are dead and he didn't have any brothers or sisters. He never mentioned any family medical problems. As to exposure, I have no idea. I bump into some of the guys he worked

with now and then, and they said he had been losing it for a while.”

“What’s a while?”

“Maybe six months. I think he just screwed up! He invested in the wrong thing at the wrong time.” She flicked her hand over her shoulder. “Now, can you get all this legal nonsense dismissed?”

“Even if I get the writ of replevin dismissed, that doesn’t mean they won’t try to sue you under some other legal theory.”

“Like what?”

“Negligence, fraud, RICO -- that would entitle them to treble damages.”

“What are you going to do?”

“I’m going to inflict an unimaginable amount of legal pain on them.”

“How?”

“I’m going to counter sue and demand they produce all their pension records for the last 20 years.”

“Twenty years?”

“Maybe 10.”

Chapter Four: County Records

Jack English returned to his office with Melinda's paperwork. He used it to update his motion to quash the writ of replevin. He then walked his moving papers to the courthouse and mailed a copy to the union's lawyer Casimir Dorek.

While he was there, he rechecked the county real estate records. He found the name of the person she bought her home from. It was Ellis Finlay. Once back at the office, he did a search and found that Finlay was living in a Ventnor beachfront house. Ventnor was an upper middle-class town between Longport and Atlantic City. He decided to pay Mr. Finlay a visit.

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He knocked on Finlay's door.

"Who is it?" Suspicion and not a little fear were in his voice.

"Jack English." He held his business card up to the doorbell camera.

"What do you want?"

"I want to talk to you about your Longport house."

"I sold it a couple of years ago," Finlay said.

"That's what I want to talk to you about," English said.

“I got nothing to say. Please get off my front step.”

“Why did you sell a \$3 million house for half a million dollars?”

“None of your business.”

“Did the union pressure you?”

“What union?”

“Your buyer was the business manager for the Waste Hauler’s Union. Didn’t you know that?”

“No. Would you please leave or should I call the cops?”

“Maybe I should direct my question to the IRS.”

“Wait! What do you mean, the IRS?” Finlay asked.

“Can we talk?” English asked.

“Who did you say you were again?”

“Jack English. I’m a lawyer for the new owner.”

Finlay opened the door a crack, “What do you want with me?”

“I want to know why you sold the house cheap. Was it a wreck when you sold it? Did it have flood damage? Mold? Mice? What?”

Finlay opened the door a little more. “Come in.”

English stepped into the entry foyer.

Ellis Finlay was a good-looking guy in his late forties. He was well tanned and had wavy, dark brown hair. He also had a pencil mustache.

English had a feeling he had seen the man on TV. “Do I know you?”

“I don’t know. Do you?” Finlay asked.

“You look vaguely like someone who used to be on TV.”

Finlay grinned, “I played detective Chip Granite in the series *Twentynine Palms*. The writer’s loved cracking jokes about the detective’s name.”

“That was a good series. What happened?”

“Cancelled after the third season.”

“So, you’re living off syndication royalties.”

“No such luck. If you want a syndication deal you need at least 88 episodes. So, what can I do to you?”

“Can I come in?”

Finlay backed up a little into his entrance foyer, but blocked English from going further. “What do you want?”

“I want to know why you sold a \$3 million house for half a million dollars.”

“Is this strictly off the record?” Finlay asked.

“Sure.”

“Hypothetically, and I am not saying this is what happened, but hypothetically, a person might sell a house below market value if he had the right inducement.”

“Like what?”

“You aren’t wearing a wire, are you?” Finlay asked.

“Check if you want,” English said, “but just don’t get fresh.”

He patted English’s chest. He didn’t have a clue as to how to check for a wire. Apparently, he didn’t learn much from playing a detective.

“It’s positively immoral how much money the government takes in taxes,” Finlay said.

“I won’t argue that point,” English said.

“But they can only tax what they see. I mean they can only tax what’s in the record. Right?”

“Go on.”

“So, hypothetically, if a house was purchased for two million and sold for half a million, the seller would have a loss he or she could use to shelter other income. But if a seller sold a house for four million that he bought for two million he would have a gain of two million and have to pay a crap load of tax on his two million profit.”

“OK, I follow you so far.”

“Now suppose, hypothetically, the house officially sold for half a million and the buyer was so grateful to get a nice house he gave the seller another three and a half million in...let’s say... fruit salad. What the government doesn’t know about, they can’t tax. You look like a man of the world; you understand.”

“Would that fruit salad look anything like folding money?”

“This conversation is over. Would you please leave my house?”

English stepped outside and stood on Finlay’s porch taking it all in. Maybe Melinda’s house was purchased with union money. A simple order to quash a writ was turning into a tangled mess. If the union’s lawyer was smart, he would uncover the

side payment to the seller. Then it would be game over.

If some of the union's money ended up in Melinda's house, the right thing to do would be to figure out how much money was the union's and pay it back to them. Of course, that would mean selling the house. But there was so much equity in the house, she would still walk away with a bundle. Still, there was no point in assuming the extra money came from the union. Maybe Joe Cruikshank inherited the money or won the lottery. Who knows? No, the union would have to prove it was their money. Once they did, he would advise his client to settle. It was the right thing to do.

Finlay's house was elevated eight feet above street level on brick piers, like most of the houses in the neighborhood. It was prudent measure against flooding. The house was at the beach end of the street. That meant he had a good view of the ocean from his porch.

English looked out over a row of sand dunes, a wide beach, the ocean --then there would be nothing to seen until one got to France. English panned the street. The houses were mostly large, old, million-dollar Victorians with a few, large, newly built multi-million-dollar homes sprinkled in here and there. At the far end of the street, he saw an old blue Chevy.