



BRAD

THE MILLIONAIRES

MELTZER

Novel by the *New York Times* Bestselling Author of *The First Counsel*

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THE
MILLIONAIRES

Also by Brad Meltzer

Dead Even
The Tenth Justice
The First Counsel

For Cori,
who every single day
amazes me

For Dotty Rubin and Evelyn Meltzer,
Nanny and Grandma,
for teaching me my past,
and in the process,
showing me my future

And in memory of
Ben Rubin and Sol Meltzer,
Poppy and Grandpa,
whose legacies still touch our entire family

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THE MILLIONAIRES

Twenty-three percent of people
say they would steal if they couldn't get caught.

... but to live outside the law, you must be honest.

—Bob Dylan

1

I know where I'm going. And I know who I want to be. That's why I took this job in the first place . . . and why, four years later, I still put up with the clients. And their demands. And their wads of money. Most of the time, they just want to keep a low profile, which is actually the bank's specialty. Other times, they want a little . . . personal touch. My phone rings and I tee up the charm. "This is Oliver," I answer. "How can I help you?"

"*Where the hell's your boss!?*" a Southern chainsaw of a voice explodes in my ear.

"E-Excuse me?"

"Don't piss on this, Caruso! I want my *money!*"

It's not until he says the word "money," that I recognize the accent. Tanner Drew, the largest developer of luxury skyscrapers in New York City and chief patriarch of the Drew Family Office. In the world of high-net-worth individuals, a family office is as high as you get. Rockefeller. Rothschild. Gates and Soros. Once hired, the family office supervises all the advisors, lawyers, and bankers who manage the family's money. Paid professionals to maximize every last penny. You don't speak to the family anymore—you speak to the office. So if the head of the clan is calling me directly . . . I'm about to get some teeth pulled.

"Has the transfer not posted yet, Mr. Drew?"

"You're damn right it hasn't posted yet, smartass! Now what the hell you gonna do to make that right? Your boss promised me it'd be here by two o'clock! *Two o'clock!*" he screams.

"I'm sorry, sir, but Mr. Lapidus is—"

"I don't give a raccoon's ass where he is—the guy at *Forbes* gave me a deadline of today; I gave *your boss* that deadline, and now I'm giving *you* that deadline! What the hell else we need to discuss!?"

My mouth goes dry. Every year, the Forbes 400 lists the wealthiest 400 individuals in the United States. Last year, Tanner Drew was number 403. He wasn't pleased. So this year, he's determined to bump himself up a notch. Or three. Too bad for me, the only thing standing in his way is a forty-million-dollar transfer to his personal account that we apparently still haven't released.

"Hold on one second, sir, I . . ."

"Don't you dare put me on h—"

I push the hold button and pray for rain. A quick extension later, I'm waiting to hear the voice of Judy Sklar, Lapidus's secretary. All I get is voicemail. With the boss at a partners retreat for the rest of the day, she's got no reason to stick around. I hang up and start again. This time, I go straight to DEFCON One. Henry Lapidus's cell phone. On the first ring, no one answers. Same on the second. By the third, all I can do is stare at the blinking red light on my phone. Tanner Drew is still waiting.

I click back to him and grab my own cell phone.

"I'm just waiting for a callback from Mr. Lapidus," I explain.

"Son, if you ever put me on hold again . . ."

Whatever he's saying, I'm not listening. Instead, my fingers snake across my cell, rapidly dialing Lapidus's pager. The moment I hear the beep, I enter my extension and add the number "1822." The ultimate emergency: 911 doubled.

"... nother one of your sorry-ass excuses—all I want to hear is that the transfer's complete!"

"I understand, sir."

"No, son. You don't."

C'mon, I beg, staring at my cell. *Ring!*

"What time does your last transfer go out?" he barks.

"Actually, we officially close at three . . ." The clock on my wall says a quarter past three.

"... but sometimes we can extend it until four." When he doesn't respond, I add, "Now what's the account number and bank it's supposed to go to?"

He quickly relays the details, which I scribble on a nearby Post-it. Eventually, he adds, "Oliver Caruso, right? That's your name?" His voice is soft and smooth.

"Y-Yes, sir."

"Okay, Mr. Caruso. That's all I need to know." With that, he hangs up. I look at my silent cell phone. Still nothing.

Within three minutes, I've paged and dialed every other partner I have access to. No one answers. This is a hundred-and-twenty-five-million-dollar account. I pull off my coat and claw at my tie. With a quick scan of our network's Rolodex, I find the number for the University Club—home of the partners retreat. By the time I start dialing, I swear I can hear my own heartbeat.

"You've reached the University Club," a female voice answers.

"Hi, I'm looking for Henry Lapi—"

"If you'd like to speak to the club operator or to a guest room, please press zero," the recorded voice continues.

I pound zero and another mechanized voice says, "All operators are busy—please continue to hold." Grabbing my cell, I dial frantically, looking for anyone with authority. Baraff . . . Bernstein . . . Mary in Accounting—Gone, Gone, and Gone.

I hate Fridays close to Christmas. Where the hell is everyone?

In my ear, the mechanized female voice repeats, "All operators are busy—please continue to hold."

I'm tempted to hit the panic button and call Shep, who's in charge of the bank's security, but . . . no . . . too much of a stickler . . . with-

out the right signatures, he'll never let me get away with it. So if I can't find someone with transfer authority, I need to at least find someone in the back office who can—

I got it.

My brother.

With my receiver in one ear and my cell in the other, I shut my eyes and listen as his phone rings. Once . . . twice . . .

"I'm Charlie," he answers.

"You're still here!?"

"Nope—I left an hour ago," he deadpans. "Figment of your imagination."

I ignore the joke. "Do you still know where Mary in Accounting keeps her username and password?"

"I think so . . . why?"

"Don't go anywhere! I'll be right down."

My fingers dance like lightning across my phone's keypad, forwarding my line to my cell phone—just in case the University Club picks up.

Dashing out of my office, I make a sharp right and head straight for the private elevator at the end of the dark mahogany-paneled hallway. I don't care if it's just for clients. I enter Lapidus's six-digit code at the keypad above the call buttons, and the doors slide open. Shep in Security wouldn't like that one either.

The instant I step inside, I spin around and pound the *Door Close* button. Last week, I read in some business book that *Door Close* buttons in elevators are almost always disconnected—they're just there to make hurried people feel like they're in control. Wiping a forehead full of sweat back through my dark brown hair, I push the button anyway. Then I push it again. Three floors to go.

"Well, well, well," Charlie announces, looking up from a stack of papers with his forever-boyish grin. Lowering his chin, he peers over

his vintage horn-rimmed glasses. He's been wearing the glasses for years—way before they were fashionable. The same holds true for his white shirt and rumpled slacks. Both are hand-me-downs from my closet, but somehow, the way they hang on his lean frame, they look perfect. Downtown stylish; never preppy. “Look who's slumming!” he cheers. “Hey, where's your ‘*I'm no longer a member of the proletariat*’ button?”

I ignore the jab. It's something I've had to get used to over the past few months. Six months, to be exact—which is how long it's been since I got him the job at the bank. He needed the money, and mom and I needed help with the bills. If it were just gas, electric, and rent, we'd be fine. But our tab at the hospital—for Charlie, that's always been personal. It's the only reason he took the job in the first place. And while I know he just sees it as a way to pitch in while he writes his music, it can't be easy for him to see me up in a private office with a walnut desk and a leather chair, while he's down here with the cubicles and beige Formica.

“Whatsa matter?” he asks as I rub my eyes. “The fluorescent light making you sick? If you want, I'll go upstairs and get your lamp—or maybe I should bring down your mini-Persian rug—I know how the industrial carpet hurts your—”

“Can you please shut up for a second!”

“What happened?” he asks, suddenly concerned. “Is it mom?”

That's always his first question when he sees me upset—especially after the debt collectors gave her a scare last month. “No, it's not mom . . .”

“Then don't do that! You almost gave me a vomit attack!”

“I'm sorry . . . I just . . . I'm running out of time. One of our clients . . . Lapidus was supposed to put through a transfer, and I just got my ass handed to me because it still hasn't arrived.”

Kicking his clunky black shoes up on his desk, Charlie tips his chair back on its hind legs and grabs a yellow can of Play-Doh from the corner of his desk. Lifting it to his nose, he cracks open the top,