

***SAMPLE***

# **LATENT HAZARD**

***- on the edge***

by

Piers Venmore-Rowland

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## **About LATENT HAZARD - on the edge**

Comfortable in the highly-paid world of the City of London, Rafi Khan is a successful fund manager, but his life changes forever when a nearby police station is bombed and three policemen are killed. Convincing evidence, coupled with Rafi's race and religion, link him directly to the suicide bomber. While Rafi maintains his innocence; MI5 interrogators are convinced of his guilt and are spurred on by senior politicians, who want a high profile and speedy conviction. Just as he fears that no one will believe him or even listen, an apparently unrelated piece of information comes to the attention of the City of London police. Detective Inspector Kate Adams and her team from the City's economic crime unit gain access to Rafi and soon realize that this information is the key to a terrorist plot which threatens the financial markets.

Together with her team, Kate and Rafi soon find themselves involved in the adrenaline filled world of counter-terrorism. Working against powerful

vested interests and no longer sure who they can trust - they face a race against time to unravel an intricate conspiracy. The stakes are high. The terrorists have a score to settle with the British Government and have invested years in careful planning. In their sights is the weakened UK economy. And a multi-billion pound pay-out.

LATENT HAZARD - on the edge is a revised version of Latent Hazard, Piers Venmore-Rowland's debut novel, in which those parts of the original book relating to matters financial have been simplified and shortened.

### *Praise for Latent Hazard*

City types fleeing their own woes by perusing even bigger ones will love new financial-market thriller Latent Hazard. *Mail on Sunday*

This spooks-meets-financial-markets story comes with a dash of real estate. Our verdict: “**Unmissable**”. *Estates Gazette*

The world of banking is on its knees. Across the globe, governments wrestle with unparalleled financial collapse. Meanwhile, the terror threat is ever present. Sound familiar? These are the foothills of a novel by Piers Venmore-Rowland. Two years in the writing, the former City man would appear to be as much soothsayer as author... Piers has put to good use the knowledge gleaned from keeping a weather eye on the financial sector from his various perches down the years. Banks sailing close to the wind in the past gave him the ammunition for a story which turned out to be more pertinent to the present than even he could have imagined. *The Sentinel*

Former financials analyst and one-time professor at City University, Piers Venmore-Rowland has published his debut novel, Latent Hazard, set against the background of a banking crisis and market turmoil. Venmore-Rowland uses his knowledge of the City to weave a tale of “conspiracy, suspense and political intrigue”. *Express*

A terrifying world where terrorism and the credit crunch come together is painted in the debut novel by a former Hertford schoolboy. Piers Venmore-Rowland's book Latent Hazard set against the background of a credit crunch it weaves in with a story about how terrorists may raise cash for their evil deeds. It is a thinking person's thriller. The book is packed full of action and suspense, but it also gives you something to think about and has a plot that keeps you guessing. *Mercury*

An extremely modern and topical thriller made all the more interesting by the current ongoing economic crisis. Fast paced, informative and action packed, this thrilling story of political and economic intrigue also offers up credible solutions to this nation's political and financial problems. *Assistant Manager, Waterstone's, Newton Abbot*

Scarily convincing! This book is a mesmerizing read! An innocent man is whisked from a brutal MI5 interrogation into the heart of the biggest terrorist conspiracy to hit the Western world. I don't want to give away too much for obvious reasons, but the sheer detail, breakneck pace and terrifying accuracy of the story make this book an absolute must-read for all! If any politicians read this, please take Piers Venmore-Rowland's thankfully fictional story to heart and make sure it never happens here. *The Fiction Guru - Amazon Customer Review*

## ***Dedication***

To the memory of my father, Owain Venmore-Rowland. His love, encouragement and all the happy times he bestowed upon me will long be remembered and cherished.

## ***Chapter 1***

The splintering crash of the front door hitting the floor woke Rafi Khan with a jolt. Terrified, he sat bolt upright, but was too slow; before he could get out of bed, a harsh voice barked, "Do not move, or we shoot." There was no escaping the bright red dots which danced on Rafi's chest.

"Move your hands to where we can see them." Rafi slowly lifted up his arms, but at that second the wind was knocked out of him. Under the weight of his assailant, he fought for breath. His hands were pulled behind his back in a vice-like grip, and in a matter of seconds he was expertly trussed up, blindfolded, gagged, dragged off the bed with a bump and left lying on the floor.

"Suspect apprehended and in our custody. Apartment secure. You can come up," the same stern voice called out.

Rafi was bewildered and scared of what might happen next. He couldn't move and the blindfold across his eyes was painfully tight. It took a full minute for his mind to catch up with everything that had just happened?

“He didn’t give any trouble,” said the curt voice. “His front door was a piece of cake; when will people learn?”

“Thank you, sergeant,” said the man in charge. “What have we got here? Baggage packed; ready to leave. It’s lucky we got here when we did.”

The tone of his voice changed. “Rafi Khan, I’m arresting you under the powers conferred under section 41 of the Terrorism Act. You will be held in detention and informed of the charges against you within the prescribed period.”

The man paused. Rafi sensed he was standing very close to him. “Put those guns away and take him down to the van, then search this apartment from top to bottom. Let’s see what’s hidden here.”

“Yes, sir.”

A pair of strong hands grabbed Rafi and, forcefully dragged him across the floor, like a sack of potatoes. What the devil was happening? Everything had taken place so fast. Three flights of stairs later, Rafi felt like damaged goods. He was manhandled out of the building into the cold February air, where, from his blindfolded world, he could hear the sound of an idling diesel motor.

The man pulling him shouted, “Help me lift him into the back.”

Rafi landed with a thud onto the metal floor. His expletives were muffled by the gag and came out as little more than irate grunts. The tape across his mouth held firm. He was dragged on to the side bench. The doors slammed shut. A bang on the side of the van signaled it was time to go and it lurched forward. In his dark world he heard the police sirens blaring. The van was travelling fast through the deserted streets of London. And then, just as he was becoming accustomed to his environment, it came to a sudden halt.

Rafi was untied and hauled out. Fresh air washed across his face. He was now sandwiched between two men.

“Start walking.”

Rafi moved forward. His shin bumped into a solid object. Sharp pain shot up his leg. He stopped.

“Oi! Keep moving!” bellowed one of the men next to him. “Keep moving!” he repeated.

Rafi tried to proceed in a straight line, but his sense of balance had deserted him. He staggered along in an ungainly manner.

“Stop! Stand still!” came the stern order.

To the best of his ability Rafi tried to obey. There was no warning of the ripping sound that came next. Pain seared across his eyes as the sticky tape removed chunks of his eyebrows and eyelashes. He had hardly drawn breath when the gag was ripped from his mouth. “That hurt!” he yelled.

Rafi screwed up his eyes in the bright fluorescent light. Either side of him were two muscular policemen in full protective clothing.

In front of him, behind a tall wooden desk, was the duty officer, a pen in his hand. “Name?” he inquired in a no-nonsense manner.

“Rafi Khan.”

A series of quick-fire questions followed. "Address...? Date of birth...? Nationality...? Personal effects: pajamas, watch... Yes, sign for them 'ere... Stand 'ere... Height – 5 feet 9 inches" The duty sergeant read off the measure on the wall. "Turn to face me." The flash of the camera surprised Rafi. "Turn sideways." Another flash. "Hands out."

In a whisk he was fingerprinted. The whole process was like a moving along a production line.

"Come over 'ere! Remove your pajamas! Bend over!" Unceremoniously, Rafi was strip-searched. His dark-skinned legs showed a selection of new purple bruises. The one on his left shin looked particularly spectacular.

"Been clumsy, 'ave we?" enquired the duty sergeant. No reply was sought. "Get dressed in these."

Rafi awkwardly put on the drab clothing. It swamped his slight frame.

"Take 'im away."

He was led to a claustrophobic and dingy basement cell. Its desolate overhead light shone starkly. The door closed behind him with a heavy thud. He hardly had time to take in his surroundings before the metal door swung open.

"Follow me," said a guard. "Don't get any ideas! This way!"

Rafi was led down a bare corridor to an interrogation room; like everything else in the police station, the room was devoid of character, bleak and utilitarian.

Two interrogators sat on the other side of a narrow desk in a steely silence. The guard pointed to the chair opposite them. Their manner made him uncomfortable: one smirked, the other scowled. He looked carefully at the two men, his stomach knotted with apprehension. They looked truly intimidating and as hard as nails.

"Sit down!" ordered the dark haired man. Rafi recognized his cockney accent. It was a sound he had grown up with.

The blond haired man turned on the recording device and stared at Rafi with his steely blue eyes. "We have a number of questions to which we would like truthful answers." His voice was business-like and lacked any emotion.

"Who are you?" enquired Rafi cautiously.

The dark haired man frowned. "Cheeky little individual isn't he?" his penetrating eyes stared at Rafi. "I'm Mike and he's Andy. And for now, that's more than enough information."

Andy's craggy face was framed by slightly over-length wavy hair. "Let's get started."

"Aren't I entitled to a lawyer?" asked Rafi.

"Damn it! No!" said Mike firmly. He looked like a jackal sizing up his prey. "You are a terrorist suspect. You don't even get a telephone call and no one gets to see you."

"Me a terrorist suspect? Goddamn it... No way! How have I broken the law?" asked a bewildered Rafi. "I've done nothing wrong... And what about my human rights?"

“The rules are different. You have absolutely no rights. No calls, no visits, zilch,” replied Andy.

“Surely I should at least be told why I have been locked up?”

Mike leant forward. “No! You’ll get nothing from us.” In contrast to his colleague, he had black crew cut hair and a scar running across his left temple into his hairline. “The law makes it very clear. Terrorist suspects can be detained without charge, for rather a long while, as it happens. So don’t get your hopes up. You’re going to be cooped up here for weeks or until such time as you tell us what we want to know!”

“Mr., Khan,” said Andy, with menace. “You can either help us and make this painless - or you can be difficult, which would be very unwise.” His scowl deepened. “Being uncooperative isn’t your best option. We have evidence that puts you in the middle of a major terrorist conspiracy.”

Rafi couldn’t believe his ears. He opened his mouth to say, “You what?” but nothing came out.

Their questions rained down and became increasingly intrusive. Rafi tried his best to answer Andy and Mike as they interrogated him on his religion, contacts, reading habits and favorite websites, but they were dismissive of all of his answers. Their fierce questioning was frightening him.

“I’m a law-abiding British citizen. I’m innocent! Tell me what you think I have done and I will prove my innocence,” said Rafi in desperation.

“That’s not the way it works. Piss off back to your cell and think about the dangers of not cooperating fully,” barked Mike.

Rafi was frog marched back to his cell, where he sat on the corner of his bed, shaking. He was cold and his nose was running, but he had nothing with which to blow it. His mind was in turmoil – he’d been accused of being a terrorist. It was all incomprehensible. He was scared. What did they think he had done?

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Andy and Mike stayed in the interview room. They were frustrated. They agreed that they had got nothing out of their suspect. It was as if he had been expertly tutored in the art of interrogation. He gave answers, but they revealed nothing relevant to his crime. And yet the evidence they had against him was substantial.

“He’s a slimy fish,” said Andy, “And a first class actor.”

“Gives the impression that he hasn’t got a clue why he’s here,” replied Mike. “Obviously he’s been well trained.”

“He is going to be a hard nut to crack,” said Andy. “When do you reckon we move on to the Bishopsgate police station bombing?”

“As I see it he knows damn well why he’s here, so I reckon we don’t need to tell him,” replied Mike. “Anyway, we’ve got weeks before we have to charge him – my instinct is to use the time to break him.”

“But time isn’t on our side,” argued Andy. “Our intelligence suggests there could be a follow-up bombing. We have got to get information out of him,

or more lives could be lost.”

“If he isn’t going to crack soon, what’s the hurry? Shouldn’t we go for a confession, add it to all the evidence we have and secure a conviction?” countered Mike.

Andy looked concerned. “But we need information, now!”

“He’ll break given time. Who wouldn’t in these surroundings? Just think of the praise we’d get,” said Mike.

“So you let another bomb go off just to prove a point and suck up to our political masters?” replied Andy uncertainly.

Mike relented. “It’s an option, but... Damn it! You’re right! We’ve got to bring things to a close as quickly as possible.”

“OK, let’s see if we can’t tie this up in record time.”

★

Rafi was sitting in his cell. He’d asked for a blanket, but did not get one. He was reflecting on his helpless predicament and his utter lack of rights, when his cell door suddenly swung open.

“You’re wanted. Now! Get a move on!” bellowed the guard.

Moments later, Rafi sat down opposite his two interrogators. He sensed they were impatient and keen to start.

“We’ve evidence that puts you in the frame for the Bishopsgate police station bombing. We’ve got you on CCTV talking to the bomber next to the ATMs in South Place, on Thursday lunchtime, the day before the bomb blast,” said Andy.

Rafi was dumbfounded. He couldn’t recall speaking to anyone. He’d been in a hurry.

“Watch the tape,” demanded Andy.

A grainy but unmistakable picture appeared on the wall-mounted screen opposite the one-way glass window.

“The City of London has cameras everywhere now. The camera on the corner of Moorgate and South Place picked you up.”

The screen showed a row of five ATM machines on the return frontage of the nearby Barclays bank. Moments later, there he was, joining the back of a line in a smart suit with his neatly cut black hair. His turn came; he withdrew his money and turned. Behind him, to one side, was a man dressed in nondescript clothes with a sweatshirt hood largely obscuring his face. They talked for a minute and then the man gave him a hug. His hood slipped back off his head, revealing a tanned, ordinary-looking face. The CCTV footage stopped, framing the man standing right in front of him. Rafi was passing something to him, but it was largely obscured from view by the other man’s body.

Rafi’s mind raced. He tried to recall what he had handed over. Slowly it came back to him. The man had passed him an A to Z map book and asked to be shown which subway station he should use to get to Finsbury Park. Rafi had not needed the map, and explained that Moorgate station was just round the corner, where he could catch a train straight to where he wanted to go. It

had been an utter surprise to Rafi when the stranger had embraced him to show his gratitude.

Rafi looked at the picture on the screen, bewildered.

“Caught red-handed!” beamed Andy. “Tell us how you know Imaad Wafeeq.”

Rafi thought for a moment. The CCTV footage painted a very misleading picture. It made an innocent conversation look very incriminating.

“I didn’t know that was his name and that was the first time I met him,” Rafi replied. “I was just getting some cash for my boss, Jameel Furud.”

“Bollocks!” burst out Mike, leaning forward. “You can do better than that. Do you think we’re dead from the neck up?”

Rafi saw malice in his dark eyes and sensed that the table would offer little protection.

“That was the first time I’d ever seen him,” he repeated.

“Bullshit! We know that you know Imaad Wafeeq, the Bishopsgate bomber. Lying to us is pointless. Why else did he embrace you as a friend? Look at his body language.”

Rafi was dumbstruck.

The two interrogators fired more questions at him.

“Who else was involved?”

“What’s the next target?”

They kept on at him for what seemed like hours.

Rafi kept pleading his innocence. There was little else he could do, but it only further infuriated his interrogators. Eventually their patience ran dry. Bland answers were not what they wanted.

Mike looked straight at Rafi; his eyes were those of a cold-blooded snake. “Let’s get this straight: with the evidence we have against you and the new laws, you’ve next to no human rights. We can send you to Belmarsh Prison throw the key away and leave you to rot. No one will give a toss! Now go back to your cell and do some very careful thinking. When you come back, we want answers, or else...” Mike raised his hand in the direction of the one-way glass wall. The door to the interrogation room swung open and a guard walked in.

“Take him back to his cell.”

“Yes, sir,” replied the guard, under his breath. He was ugly, seriously ugly. His face was pockmarked, his nose was bulbous and bent, and he made the dour interrogator look like a softy. He escorted Rafi to his cell in double quick time and slammed the door shut behind him.

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Rafi tried to come to terms with what he’d seen. It was absurd. He had never met that man before; he had just wanted directions. The implications shook him. Thoughts flooded through his head. The horrific bombing had taken place on Friday morning. It was now Saturday. There must be hundreds if not thousands of CCTV cameras in the City of London. How did they pinpoint

his meeting with the terrorist so quickly? OK, the camera was only a couple of blocks away from where the bomb had gone off, but still Rafi couldn't help wondering whether the police had managed to retrace the bomber's movements, simply been lucky or been tipped off. It all seemed far-fetched.

As his circumstances and plight struck home, his brain moved into panic mode. He realized that he was staring at the back of his dark brown hands. He was a secular Muslim, not a fanatical extremist. He surmised that his skin color, religion and the misinterpreted CCTV evidence put him squarely in the frame.

Slowly, Rafi regained control of his thoughts. He was in serious trouble. With the new draconian laws, it would be easy for them to hold him in this hellhole with no charges for weeks on end. Rafi looked around at his surroundings: the bed was solid, the floor and walls were bare and there was a slops bucket in the corner. Superficially, the cell looked fairly clean, but there was an all-pervading smell of stale urine and the feel of grime everywhere.

The stark overhead light gave no warmth and just provided glare. It was getting to him. Its rays penetrated remorselessly into his eyes. He closed them. The illumination did not go away. It was as if the bulb had been doctored to give maximum discomfort. He was tired, but he had to keep his brain working. He had to think, and think carefully. The only logical conclusion he could reach was that somebody had set him up. But what might he have done to make someone go to all that trouble? Nothing in his life, neither private nor professional, sprang to mind as being particularly unusual. At work things had been pretty normal... Except for the research Callum and he had been pursuing. So by process of elimination that had to be at the top of the list.

The thud of the cell door opening caught him by surprise.

"You're wanted again," growled the guard.

"Jump to it you little oik! Time to be on parade!" he shouted when he noticed that Rafi wasn't in a hurry to follow him.

The guard wore irritability in his brutal face and didn't try to hide his hatred for Rafi.

"Get up you little bastard. I bet they want your balls for dinner."

Rafi winced as he was pulled forcefully to his feet and pushed back down the corridor. He was stuck in a nightmare.

★

"You said that you didn't know the Bishopsgate bomber, Imaad Wafeeq. So why did he have one of your £20 bills in his pocket when he died? Let's see you wriggle your way out of this one!" barked Mike.

"Yes, go on!" said Andy. "And remember, we have proof that the £20 bill was from the sequence you took from the ATM... Three policemen so far have lost their lives and two others are in intensive care."

Rafi did not answer.

“Speak up! You knew the bomber, didn’t you?”

Rafi remained silent.

“Playing the innocent, are we?” interjected Mike.

“Do you think that we are stupid or something?” asked Andy. “I am waiting for a reply.”

“Can I have a lawyer?”

“No you frigging well can’t!” came the retort from Mike. “The likes of you forfeit all their rights. You don’t get a lawyer until you’ve been charged, and that could be weeks away.”

The questions rained down... “Who else?” “Why?” and “What are you planning next?” Rafi’s lack of helpful answers was seriously annoying Mike and Andy.

“We haven’t got all day. Start talking or we will get *real* mean.” Mike’s dark eyes narrowed and stared threateningly, just inches away from Rafi.

Rafi’s brain was in turmoil.

“Talk!” ordered Mike threateningly.

“We have two cast-iron pieces of evidence against you. The CCTV footage and the £20 bill. Case closed! We keep you here for weeks, break you, get your confession, have the courts lock you up and then throw away the keys,” said Andy.

“With the evidence we’ve got on you, you’ve become invisible and the system doesn’t give a damn!” added Mike.

“But I’m innocent, I tell you. All I can think of is I stumbled on something at work, which upset some people,” said Rafi.

“Like what?” snapped Mike.

“Breaking the City rules on takeovers,” replied Rafi.

“What?” burst out Andy.

“Bullshit!” Mike’s manner was becoming increasingly intolerant.

“We want to know about the bomber and what his colleagues are planning next. Not about some petty City insider dealing scam,” said Andy.

“Be very clear there’ll be no respite. We’ll hound you night and day. We *will* win and you *will* lose,” jeered Mike.

Rafi felt sick with fear. His stomach churned. What was he caught up in? The evidence against him was impressive and the only explanation he could find was that someone had gone to a significant amount of trouble to implicate him. But why? All he could think of was the research that Callum and he had been working on, but what the devil was the link?

“Are you going to talk?” asked Andy.

“Or do we let you rot forever?” added Mike.

How long would it be before they started getting really rough? Soon, thought Rafi. He sensed their physical aggression bubbling just below the surface.

“Make a start and tell us how you were financing the bomber, Imaad Wafeeq,” said Andy.

“I wasn’t.”

“Get real!” shouted Mike.

“I think I’ve been set up,” replied Rafi. “At least hear me out.”

There was silence. “OK,” said Andy finally, “But it had better be good.”

“I stumbled upon some information that suggested my employers, Prima Terra, and a group of Luxembourg investors were in serious breach of the City takeover code.”

“Go on,” said Andy, looking nonplussed.

“Thursday before last, I received a phone call from a friend, Callum Burns, a financials analyst at Landin Young. He’s fantastically good at his job and I’ve been one of his best clients. He wanted to talk about Renshaw Smithers, a niche finance business in which my company, Prima Terra, is a major investor, but he didn’t want to have the discussion over the phone, so we met for a drink at a local bar that evening.”

“And?” asked Mike.

“How much do you know about fund managers?”

“They look after other peoples’ money,” replied Andy.

“At Prima Terra we have £30 billion of funds under management, of which I manage £4 billion of equities. It was quite a bit more, but we too got caught by the 2008 stock market crash. Have you heard of the Stock Exchange Blue Book?” asked Rafi.

Both Andy and Mike shook their heads.

“It’s the rule book governing company shareholdings and takeovers, by which as fund managers we have to abide.”

“Obviously,” said Mike, “But damn it! Why is this relevant?”

“Callum thought Prima Terra had possibly broken the rules. He said he’d found something very dubious that was being hushed up.”

“I still don’t see how this relates to the bombing,” commented Mike, thrusting his jaw forward at Rafi. “If you’re taking us for a ride, remember we can make life seriously uncomfortable for you.”

“Callum suspected that Renshaw Smithers and another listed company Dewoodson were being controlled by unknown offshore investors and thought there might be a connection to Prima Terra – the largest investor in these two companies.”

Mike raised his arms and was about to cut Rafi off.

“Before you throw the keys away, what’s the harm in hearing me out?” pleaded Rafi. “Callum and I couldn’t come up with any reasons why these companies might be worth controlling. They are unexciting and hardly takeover candidates,” replied Rafi. “But there has to be something, otherwise why incriminate me?”

“What the shit! You’re not making any sense and why are you farting around wasting our time?” Mike thumped his fist on the table inches away from Rafi.

“So this is a red herring,” interrupted Andy.

No, I don't think so. These shareholdings when added together break all the rules. And there *has* to be a reason why I was set up."

"You're talking complete garbage," said Mike. "Sounds to me as if you're just trying to distract us from your links to the bomber. Bullshit isn't what we need."

Rafi looked at Mike's frustrated eyes. "Whatever I say, you are not interested, are you?"

"Goddamn it! Screw you! Go back to your cell. We'll deal with you shortly," growled Mike irritably. "Your time is running out. We'll break you and you will want to talk to us very soon."

Their lack of interest in his story and Mike glowering made the knots in Rafi's guts clench even tighter.

★

Fifteen or so minutes later, the door of Rafi's cell opened. A man in catering uniform entered. "I've got some food for you. Where d'you want it?"

To Rafi's surprise, the tray fell to the floor. He bent down to pick it up. With the speed and strength of a black belt, the man let fly a kick. It struck Rafi just below his left shoulder blade and was followed by a punch to the kidneys. Doubled up, Rafi slumped to the floor.

"You effing murderer! Prison's too good for your sort!" He stepped towards Rafi, who tried to shout. He had to get the attention of the guard but only managed to let out a strangled noise. To his relief the guard stuck his head around the door.

"The 'alfwit seems to have slipped on 'is food! 'E should be alright soon, when 'e gets 'is wind back. Shame 'e didn't get to eat it. Still, no doubt it'll do 'im good to go 'ungry." With that the man left.

The guard looked at the crumpled body on the floor. "You silly idiot! What a waste!" He turned and pulled the door closed.

Rafi remained where he was: an untidy heap amongst the food. He was too sore to get up.

★

His thoughts went back to his phone call with Callum on the previous Tuesday morning. Callum had been excited, as he had managed to arrange a trip to Luxembourg.

"A couple of meetings have cropped up. I thought it was too good an opportunity to miss! I fly out early tomorrow from City airport and fly back from Amsterdam on Thursday evening. I'm seeing a local REIT. But it gets better: they've lent me a car for the drive from Luxembourg to Amsterdam. One of their directors works in Luxembourg, but has a home in Amsterdam and he's lending me his Porsche. Isn't that great?" Callum had said enthusiastically.

"So a bit of a detour via Germany?" Rafi asked.

"You got it in one. I've always wanted to take a Porsche through its paces on an Autobahn without the fear of speed cameras or blue flashing lights in

the rear view mirror.”

Rafi went cold. How on earth had he managed to forget to tell his interrogators that Callum was dead? In the interrogation room he was like a rabbit caught in the headlights. He had to think carefully. When was he going to tell them that Callum had given him a USB memory stick, with files showing the shareholders’ lists and the work that they had done on the two suspect companies?

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Rafi was jolted back to reality. There, standing in the door frame, was the ugly guard again, staring at Rafi lying in a sea of cold, inedible food.

“You’re wanted again.”

Waiting for him were the two familiar faces.

“You look worse every time we see you,” commented Andy. There was no sympathy in his voice.

“At this rate we’ll need to get a move on,” added Mike, “Or you’ll be in no fit state to talk at all.”

“You’re a little double dipping piece of shit,” sneered Andy. “Explain why you didn’t tell us Callum was dead?”

“Damn good ploy, if you ask me,” commented Mike. “Stops us checking your story!”

“He was murdered!”

“Bullshit!” exclaimed Mike. “The local police say that he was driving a Mercedes rental car and hit black ice. Are you going to tell us what’s really going on?”

“But, he should have been driving a Porsche...” Rafi hesitated. “Can I explain what Callum was doing in Luxembourg?” asked Rafi.

Andy considered this, and then nodded.

“According to a colleague of his, Callum had five meetings in Luxembourg: one with a REIT - real estate investment trust - and then a couple of tax advisers, an FCP investment fund and another meeting in the afternoon. The REIT was picking up the tab for the trip. Callum was due to fly back from Amsterdam on Thursday evening.” Rafi paused. “The MD at the REIT had agreed to lend Callum his Porsche... He’d planned a detour via the German Autobahns.”

“Total crap and bollocks!” burst out Mike. “The local police have spoken to the REIT director. Callum phoned him to cancel the offer of the Porsche, as he’d be running late.”

“Good try,” added Andy, “but your story doesn’t fool us!”

“There’s more,” insisted Rafi with a touch of desperation in his voice. “The afternoon Callum died, he phoned me. He was excited. He said he’d found some proof. He was about to tell me what it was when he was cut off. I tried calling him back but his phone went straight to voicemail.”

Andy scowled. “That proves damn all!”

“One of the people he saw was in on the shareholdings’ cover up. I’m sure

of it,” said Rafi. “Callum got too close...”

“If you refuse to cooperate and continue to mess us around, we do have other options,” said Mike, in a steely voice. “We’ve an, er... understanding with the Americans. We suggest that you are holding back information that they might find helpful and, magically, through the rendition process you’re whisked away to some godforsaken place.”

The knots in Rafi’s stomach tightened another notch. He started to speak. His voice was hoarse from the tension and lack of fluids. “If Callum had found out who was running the clandestine shareholdings and could prove that Prima Terra was involved, wouldn’t this give a motive for his murder?” Rafi was aware that, on the surface, this seemed to have nothing to do with the bombing, but he had to keep talking about it as he could find no other reason for finding himself in this nightmare.

“Goddamn it! Not that old story again,” said an exasperated Mike. “Tell us about the Bishopsgate bombing first. We can get back to Callum later.”

Rafi slumped in his chair and purposefully looked away from his interrogators.

“Get real, you’re full of hot air! You’ve told us the square root of nothing. If you continue to be uncooperative, remember that no one, I repeat, no one has the ability to come and find you. You have disappeared off the radar screen and there is absolutely nothing anyone can do to help you,” said Andy aggressively.

“You’re deluding yourself,” spat out Mike. “You’re trying to convince yourself that you’re innocent, but in reality you’re guilty... Guilty sure as shooting!” He looked like a pug that had licked a nettle.

“Look at the evidence,” said Andy forcefully. “The CCTV footage of you conspiring with the bomber and the proof that you gave him money is more than enough... Take this bastard back to his cell while we consider whether Belmarsh is too good for him.”

Rafi started to panic but did his best to fight back his feelings of helplessness.

★

The scene looked more like Gaza than the City of London. In the foreground was the burnt-out shell of the building in which the Bishopsgate police station garage had been. The offices above had also been devastated. On the other side of the narrow street, the windows of the 1950s office building had been blown out and Venetian blinds flapped in the wind.

The stage-managed news conference had all the hallmarks of a major media event. The top political reporters and their cameramen were hemmed into the narrow space behind the police station.

In pole position, with his entourage behind him, the Home Office minister strode towards a prearranged spot in front of the gutted garage. He was a man on a mission. He looked determinedly at the destruction, conscious no doubt that the TV cameras were trained on him. One of the burnt-out police cars had been pulled out of the garage and now conveniently provided the

backdrop for the minister's meeting with the commissioner of the City of London police. On the ground next to the car lay a police helmet in a pool of dark liquid. It gave those watching a stark reminder of the tragic loss of life.

The commissioner was looking agitated. He had been expecting the Home Secretary, with whom he very much wanted to talk. But at the last moment he had been advised that his number two would be coming. He had been standing in the cold February air, waiting for over thirty minutes, whilst the minister's PR team got the location ready for the press and the arrival of their minister. Their attention to detail when it came to dealing with TV shoots was legendary.

As the minister approached, the commissioner walked across to the agreed rendezvous point close to the burnt-out car and the forlorn police helmet. The senior political reporters were nearby, ready to ask their questions. The minister, in shirt sleeves and a Metropolitan police flak jacket, shook the commissioner's hand and turned towards the TV cameras.

"You see before you the latest carnage wrought on our society by fundamentalists, who seek to challenge our freedoms. I can assure you that the appalling loss of life here will spur us on in our quest to bring to justice all those who assisted the suicide bomber, Imaad Wafeeq, in this heinous act. As I speak, I can reveal that we are already making good progress in our investigations. We have in custody at Paddington Green police station a man who we believe to be the financier of the terrorist cell responsible for this outrage."

The minister turned to the commissioner, who unlike him had not had the opportunity for a makeover before facing the cameras. "I understand that the investigations are progressing well?"

The commissioner paused before making his reply. He had his concerns. The *modi operandi* of the attack troubled him. The bomber was *not* a suicide bomber and had *not* intended to be a victim of the bombing. It looked as if the timer had set off the bomb sooner than expected. Then there was the backpack of explosives. It had produced far more damage than would have been expected from home-made C4 explosives, the telltale trademark of bomb attacks orchestrated by an ITS – Islamic Terror Syndicate – to which MI5 seemed convinced Rafi belonged. And how the terrorist had managed to get into the garage unchallenged worried him. He had personally reviewed the security of all his police stations only weeks earlier. The garage should *not* have been unguarded. At least he had been able to secure a copy of the CCTV footage showing the suspect's meeting with the bomber.

"We have a number of ongoing enquiries, which look promising," replied the commissioner.

"Excellent. Please let me know if you require any additional resources. I shall be available 24/7. My Government has every confidence in your ability to track down and bring to justice these barbaric criminals."

Had the cameras not been trained on the minister, they would have spotted

a fleeting frown on the commissioner's face. He had asked to interview the suspect, but had been thwarted. "It is a matter for MI5, given the gravity of the situation," the commissioner had been told by his political masters. He had lost three of his police officers and had several more on the critical list. He did not like being out of the loop and had gone to the top. A meeting was being scheduled for Monday with his longstanding friend, the head of MI5. He wished it could have been sooner. The commissioner stood there, while the minister took questions from the press, anxious to get on with his work.

Suddenly a signal was given and the interview was over. The press officer spoke to the reporters. "The minister will now be visiting the injured at the Royal London Hospital, in Whitechapel Road, and will be available for further questions there. Those of you with red press passes have been allocated seats in the hospital's press room."

The commissioner watched as the flak jacket was tossed to an aide.

"Nice touch, that helmet," said the minister. "What did you use for the puddle?"

"Coca Cola," came the aide's reply.

The minister smiled and strode off towards his chauffeur-driven car without so much as a goodbye to the commissioner, who turned and headed back to work.

★

Back in his cell, Rafi sat on the bed, trying to work out what was going on. His thoughts kept drifting back to the previous Thursday. The early morning meeting had been an upbeat affair. His boss, Jameel, had announced that he'd arranged an impromptu lunch to mark the bounce in the stock market.

During the morning Rafi had tried ringing Callum a couple more times, but his cell phone had still gone straight to voicemail.

Then just before lunch Jameel had walked over to Rafi's desk. "I think we should be prepared for some serious celebrations," he had said. "I need to go across to *The Bishop of Norwich*, the restaurant, to line up a few things. Could you do me a favor and drop by the ATM and draw out, say £500, in case I don't have enough cash for the tips?"

"Fine," Rafi had replied, thinking nothing of it. There was a row of ATMs between the office and the restaurant, in Moorgate. By the sounds of things, it was definitely going to be a session and a half for his drinking colleagues.

Lunch was scheduled to start at 12.30 p.m. The whole fund management team was invited. The restaurant welcomed the unexpected request for lunch for twenty-eight and arranged an area for just Prima Terra. No expense was spared; the food was first-class and, judging by his colleagues' remarks, the champagne and wine were excellent. Before, during and after lunch the drinks flowed freely. Rafi's colleagues became increasingly well lubricated and were on great form. Rafi, for his part, did not drink.

Ben, a burly lad from the East End of London, who looked as if he'd missed the opportunity of being a boxer, was revving up for a long evening. He and

a group of his colleagues decided that it was the perfect evening to visit a nightclub. They'd recently returned from a stag night in Warsaw and had coined a new expression: *zloty for totty*. This was their war cry, which the dealer next to Rafi was chanting. It was going to be a very long and lively celebration. Ben and his friends decided that they'd have a few more drinks and then move on to a cocktail bar in the West End, for some visual entertainment.

Rafi remembered looking down at his watch; it had been nearly six o'clock. Half an hour earlier, Jameel had given his apologies and had left to catch a flight to Paris. Rafi still hadn't spoken to Callum. He rang his cell phone without success, and then decided to ring his office and leave a voicemail message, but to his surprise his call was diverted.

A kind-sounding woman from Landin Young's HR team had answered the phone. "Mr., Khan, I have some distressing news..." She stopped and then added, "I'm sad to say, but Callum Burns has been killed in a car accident. He was in Luxembourg on his way to Belgium when his Mercedes hit black ice, crashed and caught fire. Can I get one of his colleagues to phone you in the morning?"

Rafi could not reply straight away. He was nearly sick on the spot. Disbelief was his immediate reaction. Then the shock struck home and an overwhelming tiredness swept through him. His hands shook. "Thank you, that would be helpful," he said weakly before hanging up.

He had tried to put on a brave face. He wanted to leave and go home there and then. But he did not want to draw attention to his premature departure. He'd bought a couple of bottles of champagne for his colleagues, somehow managed to make some small talk, before quietly slipping outside and heading for home.

★

Sitting on his hard cell bed, his thoughts remained on what had happened to Callum and whether his death might be linked to the bombing. Too many things just didn't make sense: why was he driving a Mercedes and not a Porsche? Why had he been driving straight to Amsterdam via Belgium and not towards Germany and its Autobahns? What had Callum gleaned in Luxembourg? How many people were involved? Or could it all just be a coincidence? Rafi's thoughts went round in circles. Eventually Rafi came to the realization that he simply didn't have enough information to fully understand what was going on.

His thoughts were interrupted by the cell door swinging open. The ugly guard stood a few feet away, scowling. Moments later Rafi was back in the austere interview room, facing his two interrogators.

Andy started the ball rolling. "We are concerned that there will be further bombings. We have to stop further carnage and bloodshed. Our patience only goes so far. If you don't cooperate, we have a good mind to lend you to the Americans."

“I’m not sure that I’ve any more information that will help you,” replied Rafi.

Andy erupted like a Roman candle. “What the blazes do you think you’re playing at? You drag things out, waste our time and refuse to talk. Lives are at stake!”

The grilling went on for what seemed like hours. Rafi answered the very few questions he could.

★

The interrogators knew they were getting nowhere and their behavior was becoming ever more intimidating.

Rafi was yo-yoing from the interview room to the cell, never given chance to settle and rest. If he tried to sleep then, as soon as he had dropped off, he was hauled back in front of his two interrogators. He had lost all sense of time – he guessed he had been questioned for all of Saturday and it was now probably Sunday. He wasn’t sure though. He was mentally drained and his recently acquired bruises ached acutely, as did his eyes. His head throbbed from the lack of sleep and the relentless stress. It dawned on him that he would not be able to withstand the verbal assault for much longer.

★

Mike glowered at Rafi. “You’re close to your sister, Saara, aren’t you?” It sounded like an accusation.

“What?”

“We think that she can help us. We’ve been looking into her research work at the University of Birmingham. She is, we’re informed, very bright. We think that she could be involved,” said Mike.

“How about we pull her in?” added Andy

Rafi felt the fury building up inside him. His little sister was the one person in the world he would protect with everything he possessed, even with his life. Shock and anger flowed through him.

“My sister is one hundred per cent innocent. She has nothing to do with this,” he pleaded.

“As we are not getting very far here, I think it is time for a two-pronged attack,” said Mike. “We send him for a stint of solitary at Belmarsh. Meanwhile we can put pressure on his sister.”

“Andy grimaced. “She’s bound to crack like an egg under pressure.”

Rafi was visibly shaking. “I’m not lying. Can’t you understand... I’ve been set up? Stuff you! I can’t frigging well help – I know nothing about the bomber.”

Mike lent forward. “Don’t worry; your sister will tell us what we need to know!”

Rafi weakly tried to swing a punch at Mike who, despite being inches away, caught his fist and smiled.

“Last chance to come clean or Saara gets the full treatment!” threatened Andy.

Rafi said nothing.

“Piss off back to your cell and think of the fun we’ll have with your sister.” Mike stood up to emphasize his height over him. “You’ll talk, you *know* you will.”

★

Back in his cell, Rafi thought long and hard. Time had run out; the case against him viewed from the interrogators’ standpoint was overwhelming. They didn’t give a shit about what he and Callum had found on the two listed companies. They’d played their trump card: his sister. He sat, shoulders hunched. The knowledge that he’d involved her in this frightening world scared him.

His thoughts drifted back to happier times, living at home with her and their parents. He treasured the time he had spent with her. She was eighteen months younger than him, but at times she had treated him like a little brother. He was an able student; in contrast Saara was exceptionally bright. He watched with admiration as she excelled in everything academic: she had been top at school, achieved the highest mark in her undergraduate year and her PhD dissertation had been deemed exceptional by her professor.

Saara’s successes had spurred him on. With a BSc in Business Studies and Accounting and a couple of years’ experience working in the accounts department of a bank under his belt, he’d set his sights on working in the equities markets. He completed a full-time MBA and found a good corporate finance job. Eighteen months later his and Saara’s happy lives had been shattered by their parents’ untimely death in a car crash.

The money from his parents’ estate and his savings had enabled him to muster the deposit needed to purchase his apartment. He had worked on an old adage... “There are three important things to consider when purchasing real estate, namely: location, location, location.” So, he had spent the summer evenings four years ago visiting smart residential areas in London. He had added a fourth criteria – access to public open space – and had zeroed in on Hampstead, purchasing a two-bedroom apartment in the attic space of a large red-brick house in Well Walk, close to the Heath, and not far from the tube station. The entrance to his apartment was off a narrow path in Well Passage.

Rafi came back to reality, put his hands over his eyes and forced his brain to think. They were convinced that he knew the bomber. Why on earth wouldn’t they listen to him? It was as if his obstinate interrogators were not interested in the potential wrongdoing Callum and he had uncovered. The more he thought about it the more certain he became that there *had* to be a connection between his finding out about the dubious shareholdings in the two companies and his being set up. He had to find a way to get Andy and Mike to look at things from his perspective. But how?

★

Rafi remembered that he had one piece of evidence that they might want: a USB memory stick Callum had given him... His thoughts went back to the

previous Thursday evening.

The devastating news of Callum's death had shaken him to the core. Once back home after the office party he had slumped in an armchair and done nothing for several hours. It had slowly dawned on him that he was wasting valuable time. He had to plan for the worst; he had to assume that someone had killed Callum. Furthermore, it might not be long before the Financial Services Authority and the fraud squad spotted what Prima Terra were up to. Callum's USB stick might just be his insurance policy or even a valuable bargaining chip if he was confronted by the authorities.

He had decided to hide the USB stick away from prying eyes. And remembered wondering whether he was being paranoid. He had concluded that he was not - after Callum's suspicious death he could not afford to take chances.

He recalled looking at his watch early on Friday morning; it had been 3 a.m. and inky dark outside. Where could he hide it? He considered places in the building and its small backyard, but ruled them out as being too obvious or too close to home. So where then? It needed to be within walking distance of his apartment and easy to find but, perversely, someplace people would not look.

An idea had come to him. He had changed into warm, dark-colored clothes and wrapped a black cashmere scarf around his neck. He looked at himself in the mirror: with his dark skin he would be practically invisible in the shadows - or so he hoped. He picked up his gloves, put them with a number of things into his pockets and slipped quietly out of his front door onto the landing. Slowly, in the pitch black, he went down the three flights of stairs towards the communal front door leading out into the pathway.

He was about to open the front door, when the seriousness of his predicament sank in. What *were* the chances he was being watched? Could someone be outside waiting for him to make a move? He felt a cold shiver run down his spine. It was preposterous, but he needed to be careful. His friend Callum was dead.

He checked in his left pocket: keys, flashlight, and gloves - all there. And in his other pocket: USB stick and chewing gum - excellent. Tentatively he opened the front door. The catch clicked back like the bolt of a gun being cocked. He jumped, imagining that everyone could hear him. He recovered his composure. His heart raced, but everything around him remained silent. He pulled the door ajar, stopping for a moment to test his night vision. Quietly, he slipped outside, closing the door behind him. The passage was sheathed in darkness. He turned right and, hugging the wall, walked slowly up the murky passage towards the next street.

At the top of the narrow path, Rafi took a right turn towards the Heath; he stopped and looked back towards the end of the path and Well Walk. Across the other side of the road, was the silhouette of a Mercedes car parked sideways-on.

Large Mercedes cars were popular around where he lived. Rafi was about

to turn away, when his heart missed a beat. Was he seeing things? Inside the car there was a small orange glow. The glow of a cigarette tip brightening as someone inhaled. He was petrified, his feet glued to the spot. The small blob of light moved. Oh damn it! There *was* someone there, watching. He wished the path would swallow him up. If the person had seen him slip out of the front door, surely he would have followed him? Or perhaps he was waiting to see which way he went? Whether they were on to him or not, Rafi knew he had to keep moving.

He headed towards the Heath, and to The Pryors - an upscale, Edwardian-style apartment block. He turned left off the sidewalk and made his way carefully down the path alongside the tall wall of The Pryors. The trees on the edge of the Heath appeared ghostlike, just visible, towering over him. The hairs on the back of his neck stood up. There was stillness - a cloak of silence around him. A rustling in the undergrowth startled him. His senses were on their peak setting. He stood still, utterly terrified. The noise faded and he moved on again, his heart racing.

He put his hand into his pocket, pulled out the packet of chewing gum, quietly unwrapped four pieces and put them into his mouth. Damn it, his mouth was parched. Fear had turned off his saliva glands. "Think lemons, think lemons," he said to himself.

Rafi turned right and followed the garden wall around a corner for a short distance. In summer, the deep verge between the wall and the path was overgrown with nettles and brambles. In winter long grass, dead brambles and weeds remained. There, against the wall, was a small, dark object, barely visible in the gloom. He had first spotted it a couple of summers earlier, when he had gone to retrieve a ball for a child; it had intrigued him and he had carefully inspected it. He now approached it tentatively, stopped and turned around to check that there was no one behind him. He breathed a sigh of relief; everything was still. He stepped forward, took off his glove and placed his hand on top of the frost-covered metal, slid his fingers over the curved front and felt for the protruding letters. Yes, this was the marker post. The raised lettering on its front clearly stated: *London County Council Boundary*. There was a small gap between the post and the wall. Unlike the other boundary posts next to the wall, the flat metal back of this one had been broken, leaving a small but hidden hole near its top.

Rafi put his hand back into his pocket and pulled out the USB stick; he raised his hand to his mouth, spat out the blob of chewing gum and pressed it to the side of the USB stick. He put his hand around the back of the cold iron post and with his fingertips felt for the irregular hole. He reached inside and pushed the USB stick firmly up into the top section of the post. He smiled as the chewing gum stuck.

The main part of his job done, Rafi retraced his tracks to Heath Road. He had been gone probably no more than twenty minutes. His eyes had become accustomed to the darkness and he could clearly pick out the outline of the

houses fronting on to the road. He looked up into the sky. The cloud cover, thankfully, remained impenetrable. He glanced across at a small bedroom light in the distance. Early birds, he thought. If it had been a 'normal' working day, he would only have another couple of hours in bed; he needed to get back home as quickly as possible. Although it was still dark, he was aware that just one light switched on near his front door would scupper his return, making him clearly visible to the person in the Mercedes.

Rafi slipped across the road and retraced his steps back to the passageway. At the corner he stopped; in front of him was the last straight leading to his front door.

Gingerly, he glanced down the passageway. Was the Mercedes car still there? Oh shit! It was. On the way out he had initially been oblivious to it. Now the black silhouette was straight in front of him. It looked menacing. He studied the car carefully. There was no sign of a lit cigarette. Either the person had stopped smoking, or he had got out to follow him. Oh damn, he thought, what if he was in the shadows waiting for him? Rafi hesitated and then forced himself to move, lest the light of an early-rising neighbor gave him away.

He moved carefully down the path, hugging the wall on his left. He reached his front door. Everything around him was dark. He slipped his key into the lock and turned it. At that precise moment the light from a nearby apartment came on. It was as if he had been caught in the arc of a spotlight. He pushed open the door, slipped inside and closed the door. Had he been spotted? Only time would tell. He was relieved to be back on home territory. Quickly, with a bounce in his step, he climbed the stairs in the dark. As he reached the landing, he froze. Could he smell cigarette smoke? Was the person from the car waiting for him? He peered up the last flight of stairs into the darkness, but could make nothing out. He stood still, listening for anything.

Not eight feet away his neighbor's front door opened, lighting up the landing.

"Oh bejesus!" exclaimed the neighbor. "What are you doing here? You scared the holy shit out of me."

If he knew what he'd done to Rafi's nerves, he'd have apologized.

Rafi stuttered, "Me too... Just got back from a night with the girlfriend. I was creeping in trying not to make any noise."

"You lucky so and so," he commented, smiling at Rafi, and turned on the stairwell light. He closed his front door and muttered, "Must get going, I've got the early shift at work today. See you around," and went on his way in a cloud of cigarette smoke.

Rafi climbed the last flight of stairs, went into his apartment and stood there, shaking. He felt as if he'd aged years.

Was the Mercedes still on guard duty out front? He needed to check, so he climbed the narrow staircase to the top floor bedroom. It was in darkness. He stopped before the window, dropped to his knees and shuffled forward, resting

his elbows on the windowsill in order to peer down towards the road. It was still there, its dark shape hauntingly visible, but he couldn't make out if the person was still inside the car. He stayed on his knees, who could it be? Did he really want to find out? His mind was full of questions and precious few answers. He dozed off.

The distant buzz of his alarm clock woke him. Rafi raised his weary head from the windowsill and looked outside; it was still dark. He came back to reality with a bump. The Mercedes was still there. He shuffled backwards, stood up and hurried downstairs.

He was being watched, but by whom? Rafi decided that he had no option but to continue as normal. He slipped into his early morning routine. Twenty minutes later, he was sitting at the small kitchen table, staring at a bowl of cereal and milk. Normally he ate breakfast quickly. This morning, his appetite had vanished and the coffee tasted bitter. He gathered up his things and left for work.

Rafi carefully opened the front door. Would the Mercedes still be there? If so, would he have the courage to walk by it on his way to the underground - subway - station? He stepped out into the shadows of the pathway and looked left towards the road. The Mercedes was nowhere to be seen.

On the tube, Rafi hid behind Friday's *Financial Times*, staring at the pages but taking in little of its news. His head was in turmoil. Act normally, he kept telling himself. His mind was trying to stay rational, but his body was under a different set of controls. He felt his hands shaking and steadied them.

At last, Moorgate tube station arrived. He got out and made his way to his office round the corner in South Place. At the front desk, Rafi greeted the security guard with a wave and headed upstairs for the coffee machine. He felt like death warmed up.

The office was like a morgue. "You idiot," he had thought to himself, as he recalled the celebratory lunch and the previous evening's festivities. His spirits rose a little as he realized that at least he would look much better than most of his colleagues.

The office started to fill up. The open plan floor on which he worked was the quietest he could remember; the telephones were being answered in hushed tones and no one was really in the mood to work. By all accounts, the previous night had been an unreserved success; the bar bills would have been huge and the accounts team would no doubt have to do some creative juggling with the expenses claims!

By 9 a.m. the office had started to regain some of its momentum and the noise level had moved up a notch from deadly quiet to hush. The coffee machines were in demand, but unlike normal days there was little gossiping going on around them. At one of them Rafi bumped into Jameel's secretary.

"Did he make his flight last night?" he enquired.

"Fraid not! He missed it by a mile," she smiled. "It was a good session

yesterday, though, wasn't it?"

Rafi recalled seeing her perched on the edge of a table, enjoying the adulation of a group of dealers.

To his surprise, she said, "Didn't you see Jameel first thing this morning? He told me he had a couple of things to sort out before he had to rush off to London City airport to catch his flight to Paris. Luckily, I managed to rearrange all his meetings."

"Is he still due back next Tuesday?" Rafi asked.

"As far as I know."

Why had Jameel missed his evening flight? He'd left the party early and had plenty of time. Rafi wondered what he had been up to.

Minutes later, Seb Warren, a colleague of Callum's, phoned. "Judy Ballantyne of HR asked me to give you a call."

Rafi could vaguely put a face to the young individual. He was of a similar age to Callum, but not in Callum's class.

"Is there any further news?" asked Rafi.

"Not really. All we can glean is that he'd finished his work and was on his way to Amsterdam. The Luxembourg police aren't saying much. Callum's body should be flown home early next week. I understand that his family are arranging the funeral for next Thursday someplace near Bristol, I think."

"He was seeing some people for me," Rafi said, hoping Seb wouldn't pick up his white lie. "Could you run through who he saw?"

Seb hesitated briefly, but then went on. "Yes, OK. He had a meeting with a REIT, followed by a couple of meetings with tax lawyers. He had lunch with a local investment fund manager and then went to see a contact in the same building for an afternoon meeting... Rafi, I spoke to Callum as he was leaving the afternoon meeting. He was very upbeat, saying, *I've done some useful research... Rafi will be very interested.* I don't know what he meant... Do you?"

"Not really," said Rafi disingenuously.

Seb paused and carried on. "He was in a hurry, said he was late for his rendezvous with the REIT director."

"I tried ringing him at around 6.30 p.m. but got put through to his voice-mail," said Rafi.

"So did I," replied the youngster.

"Before you ring off, could you tell me who he had lunch with?"

"I'm not certain if I should, but I know Callum was a good friend of yours so I'll tell you off the record. He met Hubert Vynckt of CPR Investment Funds."

"Thank you Seb, you've been a great help, and I'll miss Callum."

Rafi made a mental note of the name and was just about to go to the firm's library when the whole building was rocked by a dull thump.

"What the shit was that?" yelled Gavin, a director who sat near to Rafi.

"Oscar has self-imploded," quipped Dominic, to Gavin's left.

A voice from across the room said, "That was a bomb blast."

"Are you sure?" asked Gavin.

All eyes in the open plan office focused on the office junior. He was seen but usually never heard. "Not close, but definitely in the Square Mile. I reckon it went off somewhere to the east of us." He paused before adding, and going rather pink, "I'm in the Territorial Army so I am used to explosions."

"So now what?" asked Gavin.

"There could be a follow-up bomb. People should move away from the windows."

"Gavin nodded. "OK, do as the man says and get away from the windows. We'll wait for some news; it'll be all over the screens very soon and then decide what to do."

Rafi looked at the news flash on his trading screen. *Bombed – garage at Bishopsgate police station, opposite Liverpool Street Station.* The news flash continued. *City of London police are unable to confirm whether there will be any further attacks. The London Stock Exchange and Euronext.liffe have closed.* This was followed by, *London underground and all mainline stations are shut.*

Gavin stood up. "The office is closed for business. You are free to leave for home whenever you like, or to stay put if you wish."

Rafi knew that news of the bomb blast would be plastered across the media. He phoned his sister at her university department, where a colleague answered. "Is Saara there? It's her bro speaking."

"Not at the moment, she's nipped out. I'll tell her you rang."

"Thanks," he said, "Could you put a note on her desk to say that I'm fine."

"Will do," she reassured him and the line went dead.

Rafi decided it was time to leave. "See you Monday. Have a good weekend," he called across to Gavin.

Outside, it was bright February sunshine. In the distance there was the sound of sirens. The streets had an unreal feel. It was the expressions on people's faces that were different. They had a sense of anxious determination. The buses and taxis were still working but the lines at the bus stops and cab ranks were very long.

Rafi had considered his options. He wanted to get home. There was nothing for it but to walk and hope he came across an empty taxi on the way. With a stop for a cup of coffee en route, the six-mile walk was not too bad. It gave him the opportunity to think things over. He would take a vacation. If he went overseas and Prima Terra was investigated by the authorities, they might think he was escaping from them, so he decided to find a comfortable hotel in Cornwall. He would leave first thing the following morning and being a Saturday it would be a good time to travel.

Just under three hours later he had opened his front door. It had been a relief to be home. He stripped, showered and with a bath towel around his waist, headed for the dining room table, where he opened up his laptop and went surfing for hotels in Cornwall. Into the search engine he entered:

Cornwall +hotel +sea and scanned through the very long list of possibilities. He changed sea to “good food” and looked at the new list. Near the top, the Headland Hotel, Newquay caught his eye. He clicked on the link. Its location looked great and its restaurant had two rosettes. Then he spotted they were doing special deals on stays of over five days – perfect. He opened up another window, pulled up the search engine again and found National Rail Enquiries. London to Newquay was a five-hour journey from Paddington and there was a 10.05 a.m. Saturday train.

He picked up the phone and dialed the Headland Hotel. In the space of a couple of minutes he’d reserved himself a small suite with an ocean view for ten days, starting the following night.

He decided he would travel light and packed some clothes into his computer backpack and briefcase. He would look businesslike in the hope of concealing his escape plans. Tired, he turned in for an early night.

A few hours later his living nightmare started, as he was dragged from his bed and taken to the godforsaken police station.

★

Rafi lurched back to the present. From the memories he had managed to piece together, he concluded that Jameel, his boss, with some persons unknown in Luxembourg were involved in something illegal and could even be linked to the terrorist attack. Callum *must* have found proof of what was going on.

But why did they want him out of circulation? If Jameel *was* involved and something sinister *was* going on with the two companies, what were they up to? But why was he a danger to them, and why hadn’t they killed him, as they had done with Callum? Perhaps two deaths close to home would raise too many questions, and setting him up as the bad guy achieved the desired effect?

Rafi’s head ached from the lack of sleep. The absence of edible food and the limited intake of fluids were also taking their toll. The physical side was unpleasant but didn’t overly concern him. It was the mental fatigue that worried him. Without a brain he wouldn’t get out of there, he told himself.

His thoughts changed tack. How long would it have taken for the evidence to be fabricated against him and the bombing to be planned and carried out... ? His conclusion was that the bombing had already been scheduled and it had simply been a convenience to link him to it.

So, how was Jameel, a finance heavyweight, involved? He was a big picture man: fine print and micro-management weren’t his strengths. Therefore, he had to be working with, or for someone.

Next question, mused Rafi. How were Jameel and Prima Terra linked with the terrorist plot? It had to be something to do with the City of London - one of the three great financial capitals of the world. His thoughts drifted back to the research that Callum and he had been working on... The clandestine nominee names and the two companies in which Prima Terra and others were large investors. Might they have thought he was on to them and close to unraveling what they were planning?

But in practical terms, he had two obstacles to overcome. First he had to show that the evidence against him was contrived. Then second he had to get his interrogators to believe that he was on their side and could potentially unlock the larger terrorist plot...

"I've got it!" It came to him, out of the blue. What he needed was someone they trusted who could do the persuading for him. Someone who would wish to look carefully at the two companies and would be willing to investigate what Jameel and Prima Terra were really doing. However, in the eyes of his interrogators he was guilty and he knew they wouldn't be prepared to listen to a word he said as long as he insisted on protesting his innocence. Corporate finance was a blank in their book. Who might they listen to? His mind ached...

It needed to be one of them! Yes, of course that might work. He needed a police officer who could put his case to them. Furthermore, he needed someone who was familiar with the workings of the City and understood corporate finance. His mind raced. Ideally it would need to be someone from the Corporate or Economic Fraud Squad at the City of London police force. Would they be prepared to help him? Heaven help him... It was going to be a tall order. The bomber he was accused of being linked to had killed three - or more? - City policemen. He would be seriously unpopular, but it was on their turf and they might be interested in his story if they thought it would hasten the arrest of those who had masterminded the bombing.

Rafi thought through the practicalities... He needed to get someone from City of London police to visit him. He could give them the location of the memory stick; but it would be unwise to tell MI5 as they might stop the police from being involved.

There was a problem, though. He probably only had twelve hours left before it all became too much for him to handle coherently. In particular, the lack of sleep and water were taking their toll. As he wondered how best to get things moving the cell door swung open.

★

In the interrogation room, Rafi faced his two least favorite people. He had lost track of time and felt desperately tired. He guessed that he hadn't slept for over twenty four hours.

Andy started the talking. "We passed your laptop to our experts. They've found *nothing* to do with your two companies."

Thank goodness he hadn't copied the files from Callum's USB memory stick, thought Rafi.

"Very suspicious if you ask me," said Mike. "So where is the information Callum and you put together on these two companies?"

Rafi's stomach tensed up; he had to play things very carefully. The information on Callum's USB stick might just be his passport out of there.

"It's rather complicated," said Rafi.

Andy looked down his nose at him. "Proceed. Do we look stupid?"

Rafi allowed himself an inward grin. He hesitated - time for a bit of financial gobbledygook.

“Oi! Wake up and get your ass in gear!” shouted Mike as if every second was urgent. “You’re here to talk to us, not to daydream.”

Rafi drew breath and started: “Do you understand what I mean by butterfly positions in the forward financial futures markets, when a leveraged investor is speculating on a break out of a trading range, precipitated by new information coming into the market?” He stopped.

The two interrogators looked at each other, dumbfounded. It was bullshit, but not total bullshit.

“OK, I will go through it slowly. In the futures market you have two positions: *calls* when you’re a buyer and *puts* when you’re a seller of the market. With a call position, you make a profit if the market rises more than is anticipated and in a put contract you make a profit if the market falls by more than is anticipated. OK so far?” Rafi carried on before they had had the opportunity to respond. “Leveraged derivatives are when you’ve borrowed money to finance your positions in the market, thereby making the profits bigger. Do you follow me?”

“Er... Could you perhaps speak English?” said Andy.

“Where do these butterflies come in?” asked Mike in a bemused manner.

“They’re a type of trade where you mix call and put contracts together. It’s the information flows that make the derivatives market appealing in highly volatile times.”

The two interrogators obviously didn’t have a clue what Rafi was talking about. Their faces showed that as much as they wished to follow his line of thought, it wasn’t their area of expertise.

“Perhaps we should have a break whilst you check it out?”

Mike scowled. They chatted between themselves for a couple of minutes. Apparently they’d had enough trouble understanding what an equity was, let alone a futures product.

“By the way,” said Rafi. “I have a USB memory stick with the data on it, which should back up my assertions.”

“You what?” exploded Mike. “You are a goddamn awful piece of work! Why didn’t you tell us earlier?”

“Where is it?” demanded Andy.

Rafi remained silent.

“You devious little asshole,” said Mike. “Back to your cell while we decide what to do with you.”

★

Rafi was bundled back to his cell. He lay on the bed hoping that they’d make a decision relatively quickly.

The bolts on the cell door clunked loudly and the door swung open. There, standing in the doorway, was his *bête noir*.

“They want you back, now!” the guard said ominously. “Come on,” he

barked.

Rafi struggled to sit up, but his back had seized up as a result of the blows he'd received from the man who had brought his food. He rolled on to his side, slid off the bed and on to his knees. Yes, he could stand up now, he thought, as he straightened his legs.

Rafi was too slow. Suddenly he felt the vice-like grip of a pair of hands lock around his neck and forcibly haul him upright. He couldn't breathe and started to struggle, which had no effect other than to increase the pressure on his neck. Rafi felt himself starting to black out.

The guard was strong, very strong, and with ease he pulled Rafi up. Then in one movement sent him flying towards the corner of the cell.

Instinctively, Rafi tried to cushion the impact by stretching his right arm out in front of him - it hit the inside rim of the slops bucket. A nauseating pain shot up his arm from his wrist. Then his shoulder hit the wall with a thud. He slid down on to the floor and in to the spilt contents of the slops bucket.

"You messy little lowlife," said the guard. "Can't take you anyplace without you making an effing mess of yourself. Phwaaw! You smell like a sewer rat. Better not keep 'em waiting." With that he hauled Rafi to his feet and forcefully marched him down the corridor.

Rafi's wrist was already swelling up and going a deep purple-blue color. He tried to move his fingers; they hurt like hell, but he found he could partially move them. At least nothing seemed broken.

As he pushed Rafi towards his chair, the guard hissed under his breath, "You won't be so lucky next time!" His distinctive company's badge - the BlueKnite emblem - was inches away from Rafi's eyes.

"Silly idjut tried to get here in too much of an 'urry, slipped and put his hand down the can. A right dickhead, in't 'e?" said the guard.

Rafi laid his swollen wrist and reeking wet sleeve on the table. He looked at his two interrogators and tried to give them his best grin.

"Phew, you stink! Before we go any further we need to get you cleaned up." Andy beckoned to those behind the one-way glass window.

A couple of minutes later there was a knock at the door and a new face appeared. The man was carrying a fresh shirt and a plastic first aid box.

"Meet Sergeant Chris Archery. We thought you should be checked over before we continue," said Andy.

Rafi slowly unbuttoned his shirt and then got stuck.

"Could you help me pull it off?" Rafi sat there, leaning slightly forward in his chair.

As his shirt came off there was an involuntary intake of breath. "Oh my God!" exclaimed the sergeant. "You're looking a bit rough aren't you?"

Rafi's wrist had swelled up to nearly three times its normal size and had turned a deep shade of purple. He couldn't see the bruises on his back, but he felt the acute pain.

“I can’t do much about your back, but I can strap your wrist,” the sergeant turned to the two interrogators. “Can I give him a couple of painkillers, or are they off the menu?”

“Don’t see why not. Don’t want him accusing us of treating him badly,” replied Mike sarcastically.

The sergeant carefully lifted Rafi’s arm up. “Looks painful; let’s get it washed and strapped.” He opened his first aid box, pulled out a couple of sterilized cleaning cloths, and wiped Rafi’s forearm, wrist and hand.

“Hold still; this may be a little uncomfortable.” An understatement if ever there was one. The sergeant quickly and efficiently strapped his wrist from the base of his thumb to his elbow, then helped Rafi put on a clean shirt.

The sergeant rummaged again in his box and took out a plastic bottle of a yellow-looking liquid. He opened it, poured some of the contents on to a piece of cotton wool and wiped Rafi’s swollen hand. “Nothing to do with the treatment, I thought it might cover up the smell, it’s the best I can do on the deodorant front,” he said grinning at the two interrogators. “If that is all gentlemen, I’ll go now.”

As soon as the door closed, Mike recommenced the inquisition. “Tell us where you have put the USB memory stick... And what’s in the files. If you don’t, we’ll give you to the Americans!”

Though the threat was probably hollow, the idea of what they *might* do scared Rafi. He remained silent for a moment. “I suppose a phone call is out of the question?” he asked hopefully.

“Goddamn right!” said Mike.

“What was on the files? Tell us! Then you get a phone call,” added Andy.

At last he had something to go on. Up to then he’d been hitting a brick wall. “I’ve a proposal,” Rafi said quietly.

“Yes, what is it?” questioned Mike.

“I’d like to speak to someone, but I’ll need your help.”

“No way!” interjected Mike.

“Please hear me out,” pleaded Rafi.

“Make it quick,” replied Andy.

“Find me a detective who’s an expert in corporate or economic fraud. The City of London police force has a specialist team. I know they’re livid with me, as a prime suspect, but if you can get one of them to interrogate me, they’ll understand what I have to say.”

There was silence; it was definitely not what the two MI5 officers had expected to hear.

“One of our specialists should be able to understand,” said Andy, who looked as if he’d just eaten a lemon.

“*Should be* isn’t enough. I need to speak with someone who *really* knows their stuff. The people at City Police are experts and won’t suffer fools gladly. If I’m seen to be wasting their time, they’ll no doubt tell you,” countered Rafi.

“I do not think your suggestion is viable. They are not MI5, nor anti-

terrorist, so they are outside the group of people we work with,” said Mike.

“Even though they’ve got a vested interest in the Bishopsgate bombing?” insisted Rafi.

“Goddam it! You’re a little shit, aren’t you? We’ve got enough to bang you up for decades. Your bargaining position is crap and yet you’re asking to be interrogated by a plod from the City of London.” Mike looked far from pleased.

“Not much of a chance, if you ask me,” cut in Andy.

Mike frowned. “Yes, I agree. I think he is just trying to give us the run-around.”

“We’ll ask the boss, but I reckon the answer will be a categorical *no*,” said Andy.

They left the room, leaving Rafi to wait anxiously. A couple of minutes later they reappeared.

“We’ve a proposal. You tell us the information and we then pass the tapes to City of London police.”

“Are you sure there is time?” Rafi asked. “All I am asking is to meet a detective from the City police; you can record the conversation and hear everything we talk about.”

“I still don’t think it’s a good idea,” mumbled Andy under his breath.

“Time for you to go back to your cell,” ordered Mike.

Rafi was ushered to his cell by another guard who had obviously been to the same training school as his ugly colleague.

★

Rafi waited nervously in his cell. He rehearsed in his mind what he was going to say. He waited and waited. Finally they came for him - the walk down the corridor felt like the longest of his life.

As Rafi entered the now familiar room, his heart sank. There were just Andy and Mike waiting for him. His request had fallen on deaf ears. There was no one from the City of London police to interrogate him. He felt thoroughly dejected.

Mike started the conversation. He was looking very pleased with himself. “Let us recap why you are under arrest. We have got CCTV footage of your meeting with the Bishopsgate bomber; one of the £20 bills you took from the ATM was found in the dead bomber’s wallet; you’ve hidden a USB memory stick with crucial data on it *and* you’ve consistently refused to cooperate.”

“What on earth is your defense?” added Andy.

Rafi’s brain was close to calling it a day. He hesitated. A phrase a former hostage had once used in a TV interview came to mind: *It’s the belief in there being a future that pulls you through the ordeal*. Goddamn it, he thought; even if the City Police weren’t there, he still had to give it a try. ....

Emma and Kate looked concerned. Emma was about to say something when John carried on. “Oh... I quite forgot. We spotted that two of the PhDs had dedications. The sheikh’s dissertation was dedicated to Yousif and Basel’s to Khalid. MI5 are trying to find out who they might be,” said John.

Wisps of ideas were swirling around inside Rafi’s head. They did not paint a reassuring picture. The bombing was only a *distraction*. Jameel and his associates were after a *far* larger target...

Jeremy hurried back into the office and updated the team on MI5’s progress. “Neil Gunton’s team is working at full throttle. And on the not-for-profit organization front, things are looking promising. It seems that they use just one travel agency - Fly Skywards Travel. I’m shortly off to pay them a visit.” He looked thoughtful. “And we’ve identified who Khalid and Yousif were.”

Kate looked at him blankly.

“The people to whom the PhD dissertations were dedicated Khalid and Yousif were the sheikh’s big brothers, and cousins of Basel and Maryam. They worked for the family oil company. To cut a long story short, they were in Iraq discussing oil deals in mid-January 1991, just as Operation Granby got into full swing.”

Rafi looked puzzled. “Operation Granby?”

“It was the code name for the British bombing missions. Anyway, it seems an unguided 1000 lb bomb went astray...” He paused. “A large house was demolished. Khalid and Yousif were inside and were killed,” added Jeremy.

“Why didn’t we hear more about it?” asked Rafi.

“According to MI6, as collaborators helping the Iraqi regime with black market oil sales, their family probably feared what the Americans might do, if they made a real fuss,” added Jeremy.

Kate looked serious. “So our terrorists have a strong motive for revenge!”

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## About the Author

Piers Venmore-Rowland grew up in Hertfordshire and read Estate Management and Contemporary European Studies at Reading University, and Finance at City University Business School. He worked in London, first as a chartered surveyor and then as an investment analyst. He spent fifteen years at City University, London, where he was a professor and a member of City University Senate. He was also a visiting professor at the Faculty of Art, Design & Architecture, Kingston University, London. As an academic, investment analyst and consultant he has worked with leading UK & international companies, and public sector businesses. His employment has taken him to over twenty countries around the world. Piers is now a full-time writer of social science, finance and fiction books. He is married, with three daughters, and lives in Suffolk, England.

This novel is entirely a work of fiction. Names, characters and incidents portrayed are the product of the author's imagination and are fictitious. Any resemblance to actual persons, living or dead, events, business establishments or localities is purely coincidental.

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