

Mid-March 2018

“Hello, Brenda, what did you find out?”

“Well, it’s very complicated since the address is in a town which shares two different counties, and they haven’t kept the records up to date. But I found out he did get a second mortgage for \$127,000.”

“Are you thinking what I’m thinking?”

“Yep! He used it to pay off the credit card debt. And get this! He’s still paying on his first mortgage. He never paid it off, as he told me more than once!”

“That’s crazy! Maybe, since their records aren’t totally up to date, we shouldn’t jump to conclusions about the first mortgage. Did it show that the \$127,000 was ever paid?”

“No, nothing there. I’m feeling sick about all of this. I finally called my oldest daughter to come over, and I told her what I discovered. She was kind of hurt because I hadn’t confided in her sooner. It has been hard to share any of this because she really likes Steve and so do my grandchildren. Anyway, she suggested I have this meeting with him outside of the house, maybe at a hotel bar.”

“Brenda, I’m so sorry you have to go through this. It’s a good thing you told your daughter. Don’t you think she understands why you held back telling her?”

“I didn’t confide in any of my friends or family about this except for you. I’m so grateful for our friendship and wish you were here, but at least we can talk on the phone.”

“You know you can call me anytime.”

“Now that I told my daughter, I feel better about her knowing. Even though we are very close, I just didn’t want her to worry. You know how we don’t want to burden our adult children when they have enough to worry about taking care of a family, and she and her husband juggling jobs.”

“I totally understand, but you know I’m here for you, and I appreciate your catching me up on the questionable details. By the way, I’ve been curious how the \$700,000 theft investigation was progressing. Since you didn’t mention it before, I didn’t want to pry. You’re amazing how you can appear so happy and jovial. And all this time, you’ve been carrying a tremendous amount of stress.”

“You’re right there! I kept thinking Steve knew what he was doing. He always seemed calm and confident. That’s Steve, always calm. I’ve never seen him get angry about anything. You’d think he would show some frustration, but I never saw it. He was very persistent on making calls, doing his research on potential opportunities for his next consulting job.”

“Did you ever see any evidence that the \$700,000 theft was for real, you know, like a document or a letter from the law firm or the investment company he was dealing with?”

“He told me he was in touch with the FBI, and they thought it might be mob related. I was so trusting and never thought to ask for any records, but eventually I did. He gave me copies of emails he received from the secretary at the investment company giving him updates. I think her name was Ester something. He also gave me an email from the attorney’s office, which I can’t remember the name right now. So that satisfied my curiosity and didn’t feel I needed to ask any further.”

Late March 2018

“Hello, Brenda, I’m glad you called. You’ve been on my mind, and I wondered how your meeting with Steve went.”

“Well... we met at a local seafood bar that we like, and he thought it was just a casual dining out. I was so nervous about meeting him with all my suspicions, and you know how I hate confrontations.”

“Yeah, I know, I’m the same way.”

“I started out telling him about receiving a call from the debt consolidation company asking about the credit card with my name on it. His answer was, ‘they must have been mistaking.’ Then I told him I was looking in his desk drawers for a paperclip when I discovered the fourteen credit cards. I apologized, saying I didn’t mean to look further, but I noticed three of the cards had his kids’ names on them. He said, ‘it’s not uncommon to have several credit cards when you own your own business to take care of the slow times.’ He said he always paid them off and was quite proud of not having to get a loan. It was no big deal to him.”

“What about the letter from the debt relief company?”

“He said he didn’t tell me about it because he didn’t want me to worry, and that his number one goal was to take care of me. He apologized for all the confusion and said he could fix everything.”

“Oh, Brenda! How did you hold it together when you’re getting suspicious and he’s calm and cool with his answers?”

“You can image I’m in shock, confused, and yet wanting to trust him. Just the same, when we got home, I pulled up this credit card in question on my computer and showed it to him. He said he thought it was his! Can you believe that? We both could see my name was on it. That’s when I knew he was lying. I felt like I needed a cigarette and I don’t even smoke.”

“Ha, ha. Brenda, this all seems so bazaar! I mean the fact that he calmly tells you it’s no big deal.”

“At that moment, I knew I couldn’t handle him living here, especially with growing suspicions of his lying to me... so calmly. I thought I might ask him to leave in a couple of weeks to give me time to get more answers.”

“Sounds like a smart plan.”

“I managed to ask him about the second mortgage. He answered that question kind of nonchalantly. He said that when he explained it to me before, I probably didn’t remember because of a few too many drinks. I was sort of shocked he said it like that, because I don’t drink that much, right?”

“Absolutely not! So, I’m guessing he didn’t try to explain it to you again?”

“No, he didn’t. And I was too embarrassed, so I didn’t push it.”

“What’s your plan then?”

“Well... there is more to the story about my giving him \$30,000 at the start of this \$700,000 fraud, which I never told you about.”

“Oh?”

“I know you advised me, if you were in my shoes, you wouldn’t even loan him the money. The point you made, and I didn’t listen, is the difference between retired individuals and young newlyweds sharing income and expenses. Well, I was just married and fully trusting Steve’s business sense, so I decided to get a line of credit from my IRA. My investment guy was freaking out and advised against it and....”

“Wait a minute. The last I heard you were going to loan him \$30,000 to pay the attorney fees, and now you’re telling me you got a line of credit from your IRA?”

“Yep, and it gets worse! Good old trusting me shows Steve the checkbook connected to the line of credit, and I told him he could write himself a \$30,000 check. I looked at the checkbook a few days later and noticed he wrote two checks for \$30,000. I questioned him about it, and he thought it was OK, since he’d already told me about one of his businesses going south. That rubbed me wrong. So, I told him he needed to ask me first before writing any checks from now on.”

“It’s a wonder he didn’t use the excuse again about your drinking too much and not remembering. Pardon my sarcasm, but it’s beginning to sound like he’s taking advantage of you.”

“Yeah, right? But when he had a job, he’d ask me what I needed for bills for that month. He immediately wrote me a check for \$5,000. No questions asked. When the money was there, he was always very generous.”

“I’m afraid to ask, but how much have you taken from your IRA to loan him so far?”

“Are you ready for this? Maybe you should sit down. He’s taken \$150,000 so far!”

“Yikes! No way! I can’t imagine how you kept this all to yourself.”

“There was a lot of personal stuff going on then with my cousin dying from cancer and then a wonderful friend of mine landed in the hospital for a long time, because they couldn’t figure out what was causing her stomach pain. I visited her almost every day and helped take care of a few of her business matters. I also had a serious talk with her two daughters because they seemed too busy with their personal lives to visit their mother more often. And when we weren’t home, I was traveling with Steve for business meetings. While he was in his meetings, he’d suggest I enjoy sitting by the pool or spend a day at the spa.”

“Oh, Brenda! It sounds like he still treated you to the first-class lifestyle to keep up the facade when, in fact, he was charging up a storm.”

“The two years of courting and the first year of marriage were loads of fun with the traveling and the high life. I met some of his friends and business colleagues and they all raved about him.”

“I can certainly see where you’d be impressed by his grand lifestyle and his friends confirming what a great guy he was.”

“OK, so here’s what I did after my suspicions were confirmed. I felt really sick thinking the man I loved was lying and stealing from me. After about a week of trying to act normal, I was out running errands, and it hit me that I had to do something. I just

couldn't be in the same house with Steve, or even in the same room for one more week. I called him and was mortified, asking him to leave because I needed some space. He immediately said, 'I'll be gone in an hour.' It didn't matter to me where he was going since his house was rented out. When he left, he only took his medications and some clothes, probably thinking he'd be coming back soon."

"Wow, that took a lot of courage to ask him to leave."

"Now you can understand where I'm coming from. I feel so sad when I think of how I believed him, and yet he was always so calm through this whole thing. I didn't talk to anyone about it because he'd say everything will be all right. In the last couple of months, he transferred cash of two \$5,000 checks to his checking account. And, get this, an \$800 check to pay for a business conference that he previously told me was paid by the company interested in hiring him."

"He must think you have a poor memory as well as a drinking problem."

"Ha ha. But it felt so good to be taken care of by Steve. I made myself avoid any red flags that were hitting me over the head."

"You shouldn't be so hard on yourself. You know when love gets in the mix, sometimes we lose ourselves."

"Here's something else that happened that made me ask him to leave. About six months ago, he took out \$40,000 to pay for his expenses."

"Brenda, that's a lot of money! Did you ask what it was for?"

"I guess at the time, his answer made sense."

"It sounds like he's getting desperate. You do realize that while you're married to Steve, you're responsible for any debts he's accumulated."