
THE MONEY TRAP

A MASON AND STERLING

NOVELLA

BY DAVID BECKLER

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For information contact; info@longstopbooks.com

ISBN: 978-1-9993659-1-2

First Edition: December 2018

Publisher Long Stop Books



DEDICATION

*This book is dedicated to Ed Wilson.
His long standing dedication to my writing group
has helped dozens of authors develop over the years.
His support, prodigious memory and insightful
feedback helped me become a better writer.*

CHAPTER 1

Byron punched the steering wheel of his Saab 96 as yet another tourist bus blocked the junction in front of him. He hated driving in central London, especially in August. He was already late and the traffic in the last half-mile would be no better. If it wasn't for the worry they'd tow his car away, he'd abandon it and make the rest of the journey on foot—the meeting was scheduled to start in a matter of seconds.

If he didn't persuade Zeus Capital to renew their loan, everything he'd worked for would go down the drain. Mason Security Consultants would collapse just as his hard work looked like paying off. It wasn't only having to start again, he could face that, but he would let down the people who'd stuck with him. The thought of having to tell loyal employees their jobs no longer existed made him nauseous. And it wasn't only him anymore. Louisa had always supported him, but he'd not told her the precariousness of their situation. He'd used the excuse he didn't want to worry her while she was

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expecting their first child, but he knew the real reason. It was bad enough she was paying all the bills, but how to tell her that the sacrifices she'd made and the money she'd invested in their future might all evaporate? And he didn't even want to think about his family's reaction. The image of his mother spitting out the accusation, "I knew you'd amount to nothing" made his heart race.

The car ahead edged forward and he let the clutch out. A feeble breeze caressed his skin but did nothing to cool him. He undid another button on his shirt, glad he'd left the tie off. He moved the seatbelt to dry the sweat stain under it. The meeting should have started ten minutes ago. Maybe he should get a car-phone; at least he could have rung to tell them. But he hated those flash buggers carrying bulky handsets around like badges of importance.

The traffic eased and the offices of Zeus appeared ahead. As he waited for the barrier to the underground car park to lift, the knot of anxiety returned. He descended two floors before pulling into a parking space reserved for him and, unfolding his six-foot-five frame from the driver's seat, stretched his back. He locked the car, almost forgetting to take his papers. In the lift, he fastened his tie. His reflection reminded him of Louisa's instructions to smile and appear friendly. He took several deep breaths and relaxed his

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posture.

The receptionist pushed a ledger towards him. He registered a distinctive signature near the top of the full page but before he could focus on it, she turned over a fresh leaf and he signed in. Metzler's personal assistant arrived and led him to a seating area on the sixth floor, leaving him with a, "He shouldn't be too long."

Byron sat, flicking through a copy of Time Magazine, but couldn't focus. He listened to the sounds from distant offices, sitting up when he heard footsteps, but subsiding each time as strangers strolled past, giving him curious glances. After twenty minutes he stood and paced the corridor. He knew the drill: make you wait to soften you up. And it bloody worked. Why had he bothered getting stressed on the journey over? What he mustn't do now is let this delay make him angry. He checked the knot of his tie for the umpteenth time. At least the air-con had cooled him down.

Heels clacked on the tiled floor and the smiling PA, who'd asked him to wait forty minutes earlier, appeared. Her smile died on seeing Byron's scowl. "Mr Metzler will see you now, Mr Mason."

No hint of an apology but why should she apologise? It wasn't her decision, and he guessed they treated most visitors this way. Byron couldn't wait for the day when he didn't need

their money and could come here to tell them to stuff it. He picked up his briefcase and followed her, his stomach trembling. He'd rather face any of the scores of physical challenges he'd endured in his twenty-eight years than the ordeal ahead of him. She led him to huge double doors at the far end of the corridor.

She opened a door and gestured for him to enter. Byron squared his shoulders and walked past her. Stale cigar smoke infused the air. The room provided a marked contrast to the modern offices he'd passed on his way here. Oak panelling lined three sides and a marble fireplace sat in the centre of the wall opposite the full-width windows. Blinds kept out the glare of the summer sun. Over a large, dark-wood table hung a brass chandelier, dominating the room. They must have broken into the floor above to get the height—an expensive indulgence paid for by their customers.

Three people sat across the table from him. Byron knew Walden Quiel, who'd introduced him to Zeus Capital, and recognised the man in the middle, Gideon Metzler, the big boss. *Why the hell was he here?* He didn't know the woman on Metzler's left and this worried him even more. The three of them studied him as he marched over the expanse of carpet. Another tactic he recognised. Determined not to be the first to speak, he took the solitary seat on this side of the table and

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placed his briefcase alongside him.

The silence dragged until Quiel coughed. “Thank you for coming in, Mr Mason.”

The change in Quiel added to Byron’s unease. “My pleasure, Walden. How’s your lovely wife?” *No, “Byron, my main man” today then?*

Quiel reddened. “Fine, thank you, and your—?”

“Shall we get on with it?” Metzler’s gravelly voice belied his small frame.

Quiel seemed to shrink, and the woman said, “Mr Mason, have you brought the documents?” Her accent wouldn’t have been out of place at a palace garden party and she studied Byron with expressionless blue eyes as he pulled out four copies of his business plan and cash-flow forecasts.

He handed them out, glad Melanie, his office manager, had insisted on binding them and adding a cover with the company name and logo on it. They studied the papers and Byron pretended to do the same even though he’d memorised every word.

The woman, who still hadn’t introduced herself, spoke first. “Impressive growth last year. You more than trebled your turnover.”

“I’m committed to growing the company—”

“Seventy percent of your income comes from new

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customers, people with whom you haven't built a relationship." Metzler fixed him with a glare.

"We're a new company, so it's something you can say about all our customers." *Why the hell did I say that?*

"You certainly can." Metzler glanced at Quiel who looked like he wished to be elsewhere.

Despite the air con, fresh perspiration soaked Byron's shirt collar, which felt too tight. He poured himself a glass of water from the carafe in front of him.

The woman turned a page. "You've broken the cash-flow down by customer and I notice—"

"Who's SB Holdings?" Metzler demanded.

Why the hell don't you know SB Holdings? "They own several prestigious office blocks, industrial estates, a shopping centre and a premiership football club."

"Soccer?" Metzler waved a dismissive hand. "So you get sixty percent of your revenue from one customer?"

Sweat trickled down Byron's neck. "I'm working on it. I'm committed to growing the company—"

"You said, but they accounted for the vast majority of your growth and without them—"

"We'd have grown by thirty-three percent instead of two hundred and thirty-three percent."

Metzler scowled at being interrupted.

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“Since you signed up SB Holdings, there’s been almost no growth,” the woman said. “Have you decided you’re happy with that level of business?”

“Not at all, we had to recruit and train a huge number of staff—”

“And you haven’t let standards drop?” Metzler said.

Byron asked himself the same question every day. “I don’t believe we have. I’ve appointed a retired senior police officer as Operations Director to deal with that side of the business so I can concentrate on expansion. Now we have a high-profile customer it gives us credibility and we can use it to leverage—”

“You lose them and not only do you lose sixty percent of your turnover, but your ‘credibility’,” Metzler made quotation marks in the air.

“I have no intention of losing them.” Louisa’s voice cautioned him; *don’t let the bastards rile you*. “I’m already in advanced talks with several significant companies on the strength of their contract.”

“Shall we examine your outgoings?” the woman said. “The directors’ salaries are light considering you’ve taken on a senior manager.”

“I’m not taking a salary.”

“What will you live on, Mr Mason? You have a substantial

mortgage.”

“That’s my business.”

“He’s a kept man.” Metzler leered. “I believe your wife has a good position.”

Byron gritted his teeth, contenting himself with imagining driving his fist through Metzler’s face. Metzler’s expression hardened, as if he’d read Byron’s mind.

“You come here with a Mickey Mouse fantasy business plan, a fucking forecast that doesn’t include all your costs and expect me to pour money into your business.” Metzler slapped his copy of the documents onto the desk, making Quiel jump.

“I’m asking you to roll over an existing loan.” Byron had considered asking for another 50K but he’d taken it out of his figures when Quiel stopped returning his calls. The company could manage without it. Just, provided nothing unexpected happened.

Metzler produced a cigar and spent the best part of two minutes lighting it. The woman shuffled her chair away and Quiel scurried to a cabinet at the far end of the room and produced an ashtray. “Tell you what I’ll do. Based on these figures, I reckon your business is worth four hundred big ones. I’ll leave my money in but take sixty percent—”

“Not going to happen.” It took all Byron’s self-control to

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not shout.

The woman spoke, her honeyed tones reasonableness personified. “What if we let Mr Mason keep fifty—?”

“Did you not hear me?” He slapped the table making the three people facing him jump and the water in their glasses vibrate. “Nobody’s getting any of my company.”

Three of them shifted in their seats until Quiel broke the long silence. “Maybe we should take a break?”

“I haven’t time to fuck about. Let’s sort this out now.” Metzler jabbed his cigar towards Byron. “One more outburst, Mr Mason, and I’ll get security to remove you.”

Byron would have almost welcomed a rumble with Metzler’s security staff. “As long as you’re clear the equity in my business isn’t up for grabs.”

Quiel had recovered his customary bounce. “How about collateral?”

Byron had no intention of letting them get hold of his house. “If I had collateral, I wouldn’t be talking to you vultures.”

Metzler grinned. “Now we’re being honest. I’ll tell you what I’ll do. How long before you land one of these ‘significant companies’?”

Byron didn’t like talking about deals until everything was agreed, but he had to give them something. “A few months,

possibly—”

“Three months. You land one in the next three months and I’ll extend the loan for a year. In the meantime we’ll roll the loan over until November.” Metzler gestured to the woman who produced a folder and slid it to Byron.

Suppressing a sense of panic, he studied the loan agreement. The words danced on the page but he had little trouble identifying the figures. They’d doubled the interest rate to eight above base. He’d worked the repayment figures at six but they could survive eight. The figure for the arrangement fee caught his attention. “Is this fee for the three months?”

Metzler nodded.

“But all you’re doing is rolling it over.”

“We’ve got overheads.” Metzler indicated the room. “Anyway, you’re not in any position to dictate terms.”

Byron considered his alternatives but realised he had none. He swept the forms into his briefcase, he’d have to get Lina, the company solicitor, to go through them.

“You sign it now or no go.”

“You sound like a dodgy double-glazing salesman.”

Metzler reddened but Quiel gave a fleeting smile.

The woman spoke. “It seems reasonable to give Mr Mason a day or two to run it past his legal team.”

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Metzler puffed on his cigar for a few seconds then said, "Two days."

"Two days, then." Byron stood and walked to the door on stiff legs. Once out in the deserted corridor he took a deep breath and loosened his tie. He remembered passing a toilet and ducked into it. He hung his jacket on a hook and splashed his face with cold water. Sweat patches stained his new shirt, a present from Louisa.

Metzler had manoeuvred him towards this outcome and he'd let him. With a roar of frustration and rage he punched the door to the nearest cubicle and it slammed against the wall, burying the handle in the plasterboard.

Further reading

I hope you've enjoyed this excerpt. The whole novella is published on [Amazon](#).

The first of the Mason & Sterling novellas, [FORGED IN FLAMES](#), is available on Amazon and is published by [Long Stop Books](#).

Join my [newsletter](#) to get updates on my writing. Hear about new books and offers, find out more about the characters and have the opportunity of getting involved in the creative process.

My first full length Mason & Sterling novel, [BROTHERHOOD](#), is available on Amazon and is published by [Sapere Books](#).