

RIPOFF

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My rolling suitcase hit the marble reception room floor with a solid *thwack*. Everywhere I looked, employees wept, swore or raced around like hamsters in a wheel.

This couldn't be the efficient office I'd left only five days ago. It was more like a disaster scene in a movie. What could have created this chaos while I was at the National Software Conference in Portland?

Normally I would have taken a cab from SeaTac Airport to my home, then picked up my car before going to the office, but on this particular day I couldn't wait to flash my Woman of the Year trophy. All the way to the office I'd pictured a grand welcome from my staff, and saw myself basking in the expected glory.

I managed to suspend my shock long enough to say to the receptionist, "Bonnie, what happened? Has everyone gone nuts?"

She choked out, "Th-the door. Didn't you see the notice on the door?" She swiped at a river of tears streaming down her cheeks.

"I'm sorry, I didn't. What notice?"

She pointed toward the entry doors. "Out there."

I hurried into the hall. How had I missed the bright yellow notice taped to one of the elegant dark mahogany doors?

Under Jurisdiction of
U.S. BANKRUPTCY COURT – WESTERN DISTRICT OF WASHINGTON
Access to Premises Prohibited After
5:00 pm, June 21, 2013

The words "U.S. Bankruptcy Court and Access Prohibi-ted" sent a chill down my spine. *June 21? That's today!*

Everything within me went icy cold. How could this possibly be? We were a big company, respected in the industry. I'd just been honored at a trade convention. We couldn't be bankrupt.

Back in the office Bonnie and our controller Harold Spacklemeyer were in complete meltdown. Harold paced in front of the reception station mumbling obscenities in a manner totally out of character for the mild-mannered little man. He looked like he had aged fifteen years during the five days I'd been gone.

His hands fluttered wildly. "Kimberly, thank goodness you're back. It's Armageddon—Armageddon, I tell you! That bastard CEO of ours is gone—vanished—

nowhere to be found.” He struggled to take a few shaky breaths.

I patted Harold’s arm. “Of course Steve is gone. He’s on vacation. Remember?”

He shook his head like a sad bobble-head doll. “Some vacation! That light-fingered crook drained the company of every friggin’ dollar and disappeared.” Harold made a few hacking noises in his throat, then tugged at his polka dot bowtie as though loosening it would help him breathe. Finally he yanked it off in a fit of nerves and threw it on the floor.

“Harold, slow down. This can’t be true.” My voice was calm while my heart did a drum solo.

“Oh, but it is. Steve skipped out and left a mountain of debt and unpaid salaries. Oh, and the checks for health insurance and payroll tax? Well, they bounced.”

“That’s simply not possible. We keep those funds separate in a trust account. Pull yourself together, okay?”

Between my spinning head and thumping heart, I was a mess. This bankruptcy nonsense had to be a mistake.

His voice smoothed out. “You’re right. There should have been more than enough to cover everything, so I checked all of our bank accounts. Somehow he managed to drain the trust account and the balance in every other one was a big, fat zero. He—took—every—friggin’—dollar.” Color drained from his face turning it a scary grayish shade.

“Please, Harold, take some deep breaths. You’re beginning to frighten me. Look, everything was fine when I left. You know that. What you’re saying sounds crazy.”

He flopped down on one of the reception room sofas. After a few moments his color returned to normal. “I called and called, but his phone just rang. No answer, no voicemail. The next day I got a recording saying his cell phone was disconnected. So was his home phone. After that I called you over and over, but all I got was voice mail. Why didn’t you call me back?”

Poor Harold looked at me with whipped puppy eyes. “For God’s sake, Kimberly, listen to me. This is very serious. Oh, he knew about this bankruptcy and the pending audit, alright. The—man—is—not—on—vacation!”

His words finally penetrated my addled brain. “Wait a minute. What do you mean audit?”

“A team of them showed up on Thursday. From what one fellow said, I guess the company had been teetering on the edge of bankruptcy for a while. Apparently Mr. Slick has been draining money from all the accounts for the past several months and finally took every remaining dollar before he pulled his disappearing act. I have no idea how Steve managed to do that, and I couldn’t get them to tell me anything else.” He paled again.

I prayed he wasn’t having a heart attack. Of course I’d heard of schemes that involved “cooked” books. Who hasn’t? Apparently Steve knew his way around shady finances a lot better than I’d ever have given him credit for.

A stab of guilt raced through me. Why *hadn’t* I answered my phone when Harold called while I was at the conference? It came to me in a flash. At the airport I’d reached into my purse to turn off my cell phone before the plane departed, only to discover it wasn’t there. I must have lost it sometime during the conference and didn’t even realize

it. How naïve I'd been to think there were no emergencies requiring my attention. I couldn't even remember the last time I'd had the damned thing.

I would have checked in every day, but with all the excitement about my award, I guess my ego got the best of me. I'd made myself think everything was running smoothly.

He gave me a shaky hug. "Don't worry. You or I aren't suspected of helping him. No problem there."

"What about extradi—"

The flustered little man cut me short. "Look, he's a clever guy. Wherever that snake is, you can bet it's a country without extradition. He'll be living it up while we're all screwed."

Harold made a desperate grab at my elbow. "Hurry now, Kimberly. If you don't pack your things by five o'clock, you can kiss them goodbye." With that, he rushed off to tend to his own possessions.

Over the past several years I'd earned the education and experience to pass the Certified Public Accountant Exam and worked my way up from accounting clerk to CFO of Solution Technology Corporation, a cutting-edge financial software development company. I figured I'd earned the right to also picture myself as a real hotshot. Damn it. Thanks to Mr. Scumbag I sure didn't feel like a hotshot right then.

I'd splurged on a new Mercedes convertible and when I referred to it as a status symbol, a good friend had thrown a damper on my excitement. "Quit being so damned cocky," he'd cautioned. Every silver lining has a cloud, you know. Your ego is getting the best of you."

Okay, okay, I know that's not the way the saying really goes, but this guy loved to quote what he called twisted proverbs. At the time, I thought he was just being a jerk. Even if there was a hint of a cloud, as far as I was concerned my personal cloud would always have a glittery silver lining. Now I couldn't stop thinking of myself as the jerk.

Some silver lining! In the space of no more than five minutes Miss High-Powered Executive with a six-figure salary became a perspiration-drenched desperate woman. The air conditioning ruffled my damp blouse. I shivered from head to toe.

Bonnie held out a carton. "Here's a box for your stuff." She tried to wipe a tear from her cheek but instead poked herself in the eye with a long ruby-tipped fingernail. Her eyes fluttered like bird's wings. I hoped she wouldn't release another shower of tears.

Arcs of mascara pooled under Bonnie's eyes made her look like a manic raccoon. I pulled a hankie from my purse and handed it to her. The black mascara stains probably wouldn't come out, but I'd never liked that handkerchief much, anyway.

I took in the plush burgundy carpet and beautiful artwork that decorated the length of the luxurious corridor to my office for the last time, realizing I was shuffling like one of the living dead. The impressive brass plaque on my door was elegantly etched with my name and Chief Financial Officer. If only I could wake up from what had to be a nightmare, but no sense wishing for that. This was real.

By four-thirty everything had been packed. I balanced the box atop my wheeled suitcase and pressed the P1 button in the elevator. Where was my car?

In all the confusion, I'd actually forgotten about taking a cab right from the airport to

the office. Of course. My car was in my garage at home right where I'd left it. On top of everything else, I was forced to find a cab.

During the ride I envisioned my boyfriend Ryan, a gorgeous twenty-five year old hunk, handing me a drink then serving me one of his gourmet dinners. I needed him to give me a reassuring hug and tell me everything would work out. I'm thirty-five, but look much younger, and so what? These days a ten year age difference doesn't mean anything, anyway.

The cab driver scooted in and out of traffic. Before I met Ryan, between savings and checking accounts I had enough of a cushion to last a year and a half. That wasn't the case now. Ryan had champagne tastes but didn't earn much money, so after months of picking up all of my own expenses plus Ryan's, I only had enough reserve for maybe two months. I remember thinking *I'm a CPA. Why didn't I manage my own finances better?*

If I didn't land another job quickly, I'd have to hit the plastic when my reserve ran out. It was like being in a vise with the screw turning tighter and tighter.

The cab screeched to halt in front of my Lake Washington condo. "That will be \$15, Ma'am."

It makes me feel middle-aged when people call me ma'am. I handed him a twenty as though I still had money to burn. "Keep the change and do me a favor. Don't call women my age ma'am." He pulled away burning rubber.

Well, you're not going to believe what happened next, but trust me, it's true. I keyed the door open, took one look at my empty living room and screamed. "Holy shit!"

When I say it was empty, I don't mean empty as in Ryan wasn't home. I mean empty as in every stick of furniture, the big screen TV, artwork—all of it—gone. This day clearly wasn't going to get any better.