

Prologue

It had been a real fluke that had allowed Len Wilson to uncover the scheme in the first place. He had the habit of wandering through his department's offices and corridors after everyone else had gone home, ostensibly to ensure that the employees under his jurisdiction were keeping the place tidy and ship-shape. But he would linger longingly over the pictures, kiddie's drawings, mementos and other personal artefacts that reminded him a life outside of work was possible. That's when he noticed the file sitting on Alex Peterson's desk, the big confidential stamp on its cover making it clear it shouldn't have been left out. Obviously a security violation, he thought to himself. He would need to have a word with Peterson's section manager in the morning.

But then, curious about the contents of the file, Len opened it and saw it contained a big stack of vehicle registration records from all across Vancouver Island. He spotted a small tic mark in pencil placed alongside some of the registrants who owned newer or more expensive vehicles. Intrigued, but discovering nothing else unusual about the file, he decided he would personally question the employee about the tic marks.

Still unable to leave it alone, he started rummaging through Alex's desk. There didn't seem to be anything of any importance, other than a picture of a woman named Sonia, sitting in a very similar looking office, who he assumed to be a wife or girlfriend. She also likely worked in the public sector, he thought, given the standard government-issue furniture and effects surrounding her in the picture.

He then turned his attention to the filing cabinet, but discovered nothing of interest in the three top drawers. Groping desultorily through the last drawer, he uncovered a similar confidential file under a pile of nondescript paper supplies and empty file folders. Startled by this finding, he quickly brought it to the desk, sat down and started going through it. It turned out to be a British Columbia Government Ministry of Family Assistance file, maintained by one Sonia Peterson, and containing ministry client welfare records. He studied the file carefully and quickly noted some of the names were familiar. Comparing the file to Alex's vehicle registration file, he discovered many of the names were the same as the registrants that Alex had ticked off in pencil.

He couldn't immediately see the connection between vehicle registrations and welfare assistance records, but the fact Alex had the second file in his possession illegally indicated to Len that the couple couldn't be up to anything good. Wanting to know more about Sonia, he used Alex's computer to look up her name on the government website and discovered she worked as a Ministry financial assistance clerk and was indeed married to one Alex Peterson. It was clear from the records it was her job to work with individuals claiming financial hardship to apply for and receive government benefits.

So, Len thought, what does vehicle registration records have to do with welfare recipients? Was it some kind of stolen vehicle scheme? Generally in the province, if a vehicle is stolen, a claim is raised with the Insurance Corporation of British Columbia and the owners will either receive a

replacement car or a cash equivalent. Frequently, the owner of a vehicle who can no longer afford monthly payments will abandon the automobile at a place it won't be located for a while, trash it, and then maintain it was stolen. Next, they will raise a claim and use the ICBC payout to settle with their bank or loan company.

In addition, over the years, ICBC has often been a target of organized gangs, who steal cars, then either alter the serial numbers and re-sell them, ship them overseas or chop them up and sell the parts. And while they have a large team of investigators who look into suspicious claims, Len knew that all too often the corporation has been bilked out of huge amounts of money.

Was it possible that Alex and Sonia had ingeniously combined these schemes and had come up with a plan to approach destitute welfare recipients with vehicles they obviously couldn't afford and show them how they could make some easy money? There were certainly plenty of hard-up individuals in society foolishly purchasing pricey vehicles on no-money-down schemes that quickly got them into financial trouble. But then, the plan would be pretty risky. All they would need is one report to ICBC and they would both be out of a job.

But what if the Petersons had been recruited by a gang that specialized in fraud and extortion rackets? What if they used the Petersons' records to approach and buy the cars from cash-strapped government welfare recipients for a token amount, talked the owners into claiming the cars had been stolen, and then took a healthy share of the settlement, once they had been reimbursed by the corporation? This, on top of money received from selling the cars after they got their hands on them, could prove to be extremely lucrative, with very little chance of getting caught. Especially after the original vehicle owners were made aware of what would happen if they ever went to the police or confessed to an ICBC investigator. If, what he was thinking was true, then the Petersons and whomever they were working with, could be taking the traditional rip-off scheme to a whole new level.

At first, he had decided to report his discovery, but being methodical, he wanted to gather as much information as he could before he notified the Vice-President over in North Vancouver. Also, he had to cover his own ass by making damn sure he couldn't be faulted for allowing the fraud to happen as a result of allowing his manager to get away with sloppy recruiting practices. Finally, he had never liked that shifty-looking Peterson and he wanted to make sure that he nailed him solid before he reported him. Of course, he didn't like anyone else very much either, but that was beside the point.

Thinking it over, Len decided that if what he suspected was accurate then the whole scheme must have been set up in advance, meaning that Peterson had applied specifically for a position in the corporation that gave him access to vehicle registration records. At that point, Len could see he had a whole lot of work to do before he reported his findings. For now, he would make copies of the files and put them back where he found them. For the time being, he didn't want Alex to think his scheme had been uncovered.

Somewhere along the line, his thinking started to shift from exposing the racket to getting a piece of the action. It was as if his whole dull life had suddenly come to light and he realized how much he hated it. But the decision to blackmail the Petersons was not consolidated until he reviewed the corporation's insurance records and confirmed that many of the current reimbursements were indeed to the owners that Alex had ticked off on his list. He now knew that a thorough police investigation would lead to at least some of these owners confessing they had received pay-offs. This knowledge, together with the duplicate records he had made, would be enough to convince Alex that should Len report his findings, he would soon be going to jail for a lengthy stay.

Until his discovery, the Director of Vehicle Registrations had been content to be a drab, emotionless and uncontroversial bureaucrat who kept his mind on his work with ICBC and stoically received his occasional promotions within an insulated, routine world. But since he had found out

about the insurance scam, he had undergone a total mind-set change. The thought of a fresh and lucrative income source had opened his eyes to the possibility of a new life he hadn't even contemplated before, including travel, an expensive condo close to downtown, a flashy car and maybe even access to the exciting women of the city he had watched from afar but was always too afraid to approach. Suddenly the idea of gobs of money had made him realize he had only been half alive and he couldn't wait to start spending it.

If he had been honest with himself, he could have had those things long before. He made enough money on his senior manager's salary. But with an inferiority complex a mile wide and unwilling to take a chance on anything, he blamed his inabilities on circumstance, the Victoria housing market was too expensive, he had a perfectly good Honda sedan and anything better would have made him look ostentatious and where would he travel to by himself anyway? And as far as attractive women were concerned, well, who would go out with someone as dull as him to begin with?

Len wasn't Peterson's direct superior, so he found an excuse to borrow his personnel file to learn more about him. It didn't surprise him when he discovered that Alex had once been convicted for theft in the Fraser Valley and had served a three-month prison sentence. But with an otherwise clean record and an impressive set of credentials, Peterson's manager had decided to take a chance on him and up until now had been pleased with his work.

Having found out about the record, Len next followed up on Alex's references. He was prepared to explain to those who had vouched for him that Peterson was up for a promotion and he wanted to learn more about his work history. But as soon as he checked, he found out his references were either fake, or were given by people who didn't hold the prestigious positions that Alex had claimed they did. It was obvious that Alex's section manager, who was Len's immediate subordinate, had either not done his job properly or Alex had somehow gotten to him. Of course, in order to avoid criticism from the VP, Len would have to make it clear that section vacancies were filled directly by their managers and Len was much too important and busy to deal with something as mundane as section hiring practices.

Finally, when Len looked into Alex's credentials, he discovered they were non-existent. He had never received the bachelor's degree in actuarial science he claimed to have, not to mention the Certified Management Accounting diploma that hung prominently on the wall at his work station. It was clear that Peterson was still engaged in a life of fraud and deception, which was what he had obviously been engaged in when Len had stumbled on the scheme in the first place.

So now, Len sat quietly in his stark corner office, mulling over the task of tackling the Petersons. He stared vacantly through his big picture window at the rain pelting down on the cars parked on the side street below. Outside his door, in the main office, his brow-beaten secretary-clerk worked her way grimly and methodically through an endless stack of dowdy brown filing folders. Fiddling absently with a paperclip, Len noticed neither.

Finally, he gathered the courage to settle on the direct approach. He would simply inform Alex of what he knew and that he wanted in. For the next few weeks, he waited for the opportunity. Choosing a week that the section manager was on vacation, he kept Alex after work and hit him with the revelation. He was pleasantly surprised by the reaction he received.

"All right, so you know about it and you want in," Alex replied calmly. "Provided you keep it to yourself and leave me alone to do my job, I'm sure we can arrange something."

Len was surprised by his quick agreement but he recovered quickly. "Okay, I want you to arrange a monthly payment of \$2,000.00 in cash to go into a post office box that I will set up for you."

"Okay, I'll do it, but if there is ever a peep, or any further demands from you, you are a dead man."

Man that was easy, thought Len, with pleasant thoughts of his new life swirling in his head.

Alex arranged a meeting with the Vipers. At the agreed time of ten o'clock in the evening the following Tuesday, he drove from his house in Gordon Head to the rendezvous point above the cliffs on Dallas Road, overlooking the ocean. Peterson parked next to a large black late-model Mercedes whose occupant, a short, dark-skinned man dressed in expensive-looking casual clothing, left his car and climbed into the passenger seat of Alex's Honda.

The visitor, Viper lieutenant Bashir Chamoun, listened calmly while Alex explained the situation. When he was finished Bashir gave him a look that turned Alex's blood to ice.

"So, you're telling me you left confidential files from ICBC and Sonia's office out where anyone could find them. Is that about it, Alex?"

"Well, yeah, that happened," Alex replied anxiously, "but Christ, Bashir, it was an oversight. I've been working so fucking hard on this lately and then I got a call from Sonia, right at quitting time, and that threw me off. Sure I fucked up, but who would figure that prick, Wilson, would come snooping around the only goddamn time it happened."

"Paul ain't gonna like this, Alex. You gotta way to fix it?"

"Yeah, well first we have to get rid of Wilson and then find and destroy any duplicate files he may have made. Then we have to secure the files Sonia and I made and maybe ask Paul to put this thing on ice until everything blows over."

"Your ass is on the line here, Alex, and you fucked up badly just when Paul wants you to do something for us."

"Oh, what do you want me to do?" Alex was eager to get back into the gang's good books?"

"Some housekeeping stuff. We've decided to move into Victoria permanently and we need to arrange a proper set-up. You know - a convenient location for our activities, a cover operation that won't arouse suspicion, a good-sized warehouse, legit ID for the local operatives we recruit, stuff like that."

"Okay, Bashir. I'll find a spot that will work."

"Of course you will, but later I might want you to take on a different assignment."

"What kind of assignment?"

"We'll figure that out when you find a place for our Victoria operations - maybe a printing business or something like that."

"Yeah, okay. I'll think of something. When do you need this by?"

"As soon as you can, but do it properly. We'll provide the seed money to get it set up. We want to cash in on next year's tourist drug business, so you have about six months at best."

"No problem, Bash. I'll be ready."

"Good. Now get the fuck outta here and keep me posted." He climbed out of Alex's car.

"But what about Wilson and his files?"

"Who?" Bashir replied. He slammed the door.

The contracted agent, sent over by the Vipers, watched Len Wilson carefully for a few days, and after easily charting his predictable routines, arranged for him to suffer a mishap in his non-descript West Victoria apartment. With very little extra effort, he also found the duplicate files where the unimaginative bureaucratic had stuffed them above the false ceiling tiles. Later, everyone was very surprised that such an honest and boring bureaucrat was found at home, sitting in his padded leather easy-chair in front of his still-running television set, with a bullet in his brain.