

GOD'S BANKER

By Chris Malburg

Also by Chris Malburg

Deadly Acceleration

How Fire Your Boss

Bonds Now!

Surviving the Bond Bear Market: Bondland's Nuclear Winter

Planning for the Small Business

Small Business Accounting for Decision Makers

The Controller's and Treasurer's Desk Reference

Controller's Business Advisor

The Cash Management Handbook

The Professional Investor's Tax Guide

Business Plans to Manage Day-to-Day Operations

The Property Tax Consultant's Guide

* * * *

Table of Content

[Chapter 1](#)

[Chapter 2](#)

[Chapter 3](#)

[Chapter 4](#)

[Chapter 5](#)

[Chapter 6](#)

[Chapter 7](#)

[Chapter 8](#)

[Chapter 9](#)

[Chapter 10](#)

[Chapter 11](#)

[Chapter 12](#)

[Chapter 13](#)

[Chapter 14](#)

[Chapter 15](#)

[Chapter 16](#)

[Chapter 17](#)

[Chapter 18](#)

[Chapter 19](#)

[Chapter 20](#)

[Chapter 21](#)

[Chapter 22](#)

[Chapter 23](#)

[Chapter 24](#)

[Chapter 25](#)

[Chapter 26](#)

[Chapter 27](#)

[Chapter 28](#)

[Chapter 29](#)

[Chapter 30](#)

[Chapter 31](#)

[Chapter 32](#)

[Chapter 33](#)

[Chapter 34](#)

[Chapter 35](#)

[Chapter 36](#)

[Chapter 37](#)

[About the Author](#)

[Connect with Me Online](#)

[A Final Word from the Author](#)

Prologue

Thump went the oak door. His Eminence Cardinal Angelo Armato leaned his substantial body weight against the timbers, thick as his thigh, and shoved. The door to the room of the *Segnatura* clicked into place as two sets of brass fittings slid from striker to receiver in the equally heavy solid oak doorjamb. Armato shoved home the two iron bolts—each the length of a man’s arm with one above and one below the golden door handle. The *Segnatura* was now sealed.

He turned from the door and faced the room before him. Torches lined the Vatican’s ancient walls, providing the main illumination. Candelabras of solid gold, each bearing multiple candles whose flames danced among the red velvet seat cushions and the oval table. The soft, flickering light made the room—small by Vatican standards—seem warm and cozy. Around the table sat five of the 16th Century Roman Catholic Church’s most powerful cardinals. These were the men who advised the Pope on setting Church doctrine and running the world’s largest religious organization of its time.

His Holiness, Pope Alexander VI, sat at the head of the table. For this meeting the Pope wore his formal regalia. He looked to the back of the *Segnatura* and nodded permission for Armato take his seat. His Holiness intended to impress his all-powerful manifestation of God’s splendor as His personal representative here on earth to the Cardinals. Every part of his Papal regalia this evening was symbolic. His Holiness bent his great head slightly to begin. The five-sided *mitre* sitting atop his head was of the finest snow-white satin. From the sharp tip at its highest point, on down to its ornate headband it was decorated with solid gold fittings and two rubies—front and back—each weighing in at 20 carats. Above all other components of the Papal regalia, the *mitre* established his ultimate authority and signified his accountability only to God. For what he had in mind tonight, this perfectly stated his authority.

He shifted uncomfortably under the weight of first the *amice* he wore around his neck—no more than a fancy, stiffened napkin, really—whose function was to prevent chafing from the heavy *cope* that enshrouded his entire body. The *cope*’s heavily embroidered eggshell-colored satin shown through the golden thread used to decorate and once again signify the Pope’s ultimate power back here on earth. He looked around the table at each of his Cardinals. Their faces were bathed in the flattering candlelight. Each had a look of expectation on his face. It was as the Pontiff intended. Tonight, he thought, their expectations would be rewarded ten times, twenty times over.

He had chosen his venue carefully. His Holiness loved this room. The *Segnatura* was his personal study and library. In this room he convened his most intimate and sensitive meetings. His eyes lifted up to the ceiling—as was his habit. His aids had told him the Cardinals thought this affectation meant His Holiness was seeking some divine inspiration before beginning. The glimmer of a smile crossed his lips at this admission. In truth Pope Alexander VI was merely admiring Raphael’s frescoes that adorned the vaulted ceiling and walls. His Holiness always enjoyed admiring the great artist’s works from this particular seat.

The Pope slowly lowered his eyes and briefly held the golden pectoral cross in both hands. It hung from a golden chain around his neck. How will these men, each more

loyal to their own causes than to either me or to the Church, receive what I am about to tell them? It was a question that had haunted the Pontiff for months as he pondered what to do with his information. In the end, he concluded it was too momentous for a single man, even the Pope, to hold alone. So, after months of prayer and deliberation, he decided to hold this meeting and tell them what he alone knew. Its very existence had the ability to tear his precious Church asunder if misused. But Alexander VI had a plan.

“Your Eminences,” began His Holiness as he formally addressed his Cardinals, “I asked you to the *Segnatura* on this evening to tell you something.” Pope Alexander VI paused to look at each of the five Cardinals again. He saw now that each leaned a little closer, edges of their red capes falling on to the tabletop. None had the temerity or impudence to rush His Holiness. These greedy men could not comprehend the secret he had decided to disclose.

The Pope continued. His 82 year-old voice was firm and unwavering. “The Roman Catholic Church in its history has amassed a fortune in property and businesses.” His comments were well rehearsed. Begin with something they all know. “What you do not know is the base from which this fortune came. Since Constantine recognized Christianity in the year of our Lord 313 the Church began vesting herself with the raiment of the world. Accumulation of a vast treasure of worldly objects became testimony to her strength and power. This wealth was used over the centuries to build the most prestigious cathedrals the world has seen; to dress Church clergy in vestments of vast opulence. As the Church grows, so does its mounting need for ever more earthly riches.”

His Holiness, Pope Alexander VI, knew a pause here would enhance the dramatic effect of what he would say next. He looked at His Eminence Cardinal Angelo Armato seated across the table. Of all his Cardinals, Armato was the one to worry about. Opposite him and across the vast table sat Cardinal Douglusio Esparza. He was the architect and designer of the most beautiful churches and cathedrals throughout his native Spain. Esparza had the smile and look of one eager to get his hands on some of the riches the Pontiff described. But His Holiness knew that in Esparza’s case it would be used to build even more churches, ever grander in their opulence.

The Pope continued, “Still, this vast treasure has been growing for hundreds of years. It is stored in a single place. Throughout the Church’s history, only the current Pope has known its location. Until tonight.” This he said with a firmness of conviction that signified there was no turning back from the decision to share its location.

“Indeed, Your Eminences, I have seen the cavern in which the Church’s wealth is stored. Words cannot describe what is buried deep within. There are thick golden ropes as long as tall men. There are solid golden statues of horses, life size in stature. Hand carved alabaster busts of every Pope and his Cardinals since the beginning line the walls. And there is more. Much, much more. A fleet of sailing ships with masts and sails hoisted sit on blocks, ready to carry these riches to safety should the need arise.”

The Pontiff glanced around the table. Certainly he had every man’s rapt attention, as he knew he would. “I have a map of its location. This is what I want to disclose to you tonight in the *Segnatura*. The map is too important to our Church to leave in the hands of just one man. Tonight I am entrusting each of you with a fragment of the map.”

The cardinals sat dumfounded for only a brief moment. Then they began speaking excitedly among themselves. All but Cardinal Armato, who sat silent as stone.

“Please,” said Pope Alexander VI, “this vast treasure is intended for use in the Church’s ministries and to further establish and affirm its predominance as God’s chosen religion.” This stopped the cardinals excited chatter dead. “Yet the incredible value of the Church’s possessions is too immense for a single man—even the Pope—to hold by himself.” The Pope nodded his head to one of his personal acolytes standing motionless off to the side before an object laying on the floor and covered with a brilliant red velvet spread whose borders were embroidered with golden rope. In its center was the richly embroidered three-bared cross of the 16th Century Catholic Church, also in gold.

“You are a counsel of five—my most trusted advisors. I fear that my health is not what it once was. Before our Lord calls me to his side, I must entrust to each of you five a part of the map locating the Church’s secret cavern where it houses these most splendid earthly riches. I caution you not to pool your resources to plunder the cavern. Rather, I ask you to use the best judgment God has bestowed on all of you to allocate it according to our Church’s needs.”

The Pontiff nodded to the acolyte standing next to the red velvet-draped object. The man pulled the richly adorned covering, revealing the object beneath. The velvet cloth slid effortlessly over the flat, polished granite surface it covered. His Holiness heard a collective intake of breath from around the table. Indeed, he too paused to gaze at the stone tablet now sitting before them on the floor. Though he had seen this tablet many times, the map engraved on its flawless, shiny face along with the complicated writing it contained, he always had to stop and wonder at what his predecessors were thinking when they created this most secret of maps.

Set into the tablet were three iron chisels standing upright in the stone. They were equally spaced along a line that scored the tablet. Hitting any one of the chisels would cleave the tablet into two neat pieces; three chisels, meant six pieces.

His Holiness nodded one final time to the acolyte. The man easily hefted an iron hammer with a one-meter hickory handle. The man’s forearms bulged as he brought the hammer up to his shoulder and then paused for the briefest of seconds to glance at the Pope for confirmation. The Pope inclined his head with the ornate *mitre*, giving final permission. Suddenly the hammer came crashing down on the first chisel. He quickly hoisted the hammer again to his shoulder and again brought it crashing down on the second. He repeated this action a third and final time. Now the granite tablet lay on the floor in six neat pieces.

His Holiness nodded again to his acolyte. The man quickly left by the Pope’s private door to the *Segnatura*. The Pope rose from his seat slowly, since he was an old man who was weighed down by the gold-decorated cope, *mitre* and the rest of his ornate vestments as well as his immense responsibilities for his Church. He walked to the six pieces of tablet. His hands rose from his sides, palms up in a commanding gesture for the Cardinals to rise and come to him. His Holiness repeated St. Teresa’s Bookmark prayer. She was the Carmelite nun from Avila who was also a celebrated mystic. The prayer was called St. Teresa’s Bookmark because she had carried it around, stuffed inside her prayer book, where it was found after her death in 1582. The Pontiff picked up a heavy piece of the tablet and handed it to the first of the five Cardinals, repeating St. Teresa’s prayer of trust:

*Let nothing disturb you,
Let nothing frighten you,*

*All things are passing,
God only is changeless,
Patience gains all things,
Who has God wants nothing,
God alone suffices.*

Once all five pieces of the tablet that pinpointed the Church's treasury cavern were distributed, His Holiness picked up the sixth tablet piece, turned on his heel—feet encased in silk and gold slippers—and left the *Segnatura* through his private door.

* * *

Pope Alexander VI died suddenly within six months of this momentous evening in the Vatican's most exclusive of rooms. In that sense, his fears for his health were prophetic. Within twelve months after that, each of the five Cardinals had also died. Just two died of natural causes for they were also elderly and medicine in the 16th Century was not what it is today. The other three fell victim to accidents that occurred frequently during that time in history. The last of the Cardinals to succumb was His Eminence Cardinal Angelo Armato, the one that Pope Alexander VI distrusted. None of the pieces of tablet that were distributed that evening have surfaced to date. Nor has the vast treasure promised by Pope Alexander VI ever been found. Though many have searched their entire lives, each has come up empty. Existence of an immense treasure cavern containing the Catholic Church's vast wealth accumulated from the beginning to the 16th Century remains nothing but a much talked-about rumor to this day.

* * *

CHAPTER 1

Present day

“Wind?” The Professional spoke the single word softly. It was a question tinged with a slow Louisiana drawl. “Wind?” he asked again only a little more insistently but still maintaining his calm, working professional’s demeanor. The Professional’s assistant took his eye from the 14X spotter scope and glanced at the unobtrusive wind meter he had set up on the roof of the building next door to the *Castel Sant’Angelo*. It was two stories lower than the Castel and allowed him to look down on its roof. Had someone not known exactly where to look, they would have missed the little meter entirely. But the man was not familiar with such an instrument as the little wind meter. He squinted through his spotting scope at its digital readout. There, now in clear focus were the numbers. He searched briefly for the English equivalent to his native Italian.

“*Vento,*” he said then caught himself. “The wind, she is a still, *appoximo* three,” he said in badly broken English with a heavy Italian accent.

“*Vento,*” muttered the Professional. Christ. He pulled his right eye off the rifle scope and looked at his spotter. The man was dressed in the drab brown friar’s cassock with rope around the waist. On his feet were the traditional sandals. “She-yit, he said more in calm frustration than anger. Truth was he actually liked the guy. He was doing the best he could under the circumstances. No one could fault that. The man dressed as a friar, had never done this before. Hell, who had? Only a very select few. Less than ten men in the world. And of those few, there was just one who could do what the Professional had been hired to do and he was it.

“Three? Seriously? *Appoximo* three? Three what, Gregory? Exactly three what?” He swiveled his own riflescope over at the wind meter. Sure enough it read 3.1 miles per hour. He had already converted the miles per hour into kilometers in his head—5.0 kilometers per hour. He needed metric units of measure since that is what his riflescope used. The reading that Gregory dictated was confirmation. He would just have to be careful they were both communicating the measurements in the metric he was used to rather than the good ol’ American English that Gregory thought he wanted.

He looked out of the darkened room in which they had set up shop. He spotted the orange windsock on top of the Vatican offices across St. Pete’s Square, then aimed the rifle toward it. He had brought along the Barrett M98-Bravo Long Range because of its accuracy over the distance he would have to cover. It rested atop the ancient but hugely sturdy table on which he lay and was supported with four sand bags under and around its 27-inch barrel.

They were using an empty, locked storage room that was way off the tour routes of the ancient castle that originally served as a mausoleum for the emperor Hadrian before it was converted into a papal fortress in the 6th century. The room offered a small window with no glass so it was open to the air. They were perched eight stories directly above the Castle’s entrance on *Piazza di San Pietro* that had an almost unobstructed sight line up the thoroughfare, *Via della Conciliazion*, to *Piazza de Sant Pietro* and next door to the building within that housed his target—the *Basillique de Sant Pietro*. Sure, the

Professional thought, there were some trees and that pesky Obelisk to deal with. But from this particular window nothing interfered with his narrow sight line straight to where his target would soon be standing.

The Professional had chosen the room not only for its height and down-angle to St. Peter's balcony, but also for its secret passageways that were added in the 13th-century in the unlikely event things went wrong. These passageways had provided sanctuary to many popes in times of danger. Indeed, Clemente VII hid here during the 1527 Sack of Rome. Its upper floors attracted tourists for its lavishly decorated Renaissance interiors. The fourth floor held the famous *Sala Paolina* fresco. Two stories above that, Puccini had immortalized the terrace in his opera, *Tosca*. The Professional was holed up in a nondescript and never used storage room two more stories above that.

At the very top was the restaurant. He had dinner there two nights ago when he was scoping out the place as a possibility. Just another tourist, he thought as he had sat there enjoying a plate of pasta with the view of Rome and its attractions. No wine though. He never consumed alcohol or coffee when he was on assignment. Now as he lay there on the table working on his calculations he could smell the roasting beef, pork, chicken and the delicious sauces that went with them wafting down from above.

Using the riflescope's metered cross hairs, he calculated the angle of the windsock to the rooftop—just 20 degrees. It gave him the wind reading at the target's point some 1,790 yards away. Doing the calculation in his head as he had done thousands of times before, he arrived at the wind speed on target—4.9 miles per hour. *The wind grew stronger as it progressed along his firing lane—by 1.8 miles per hour.* It took him seconds to convert these to metric units. He performed the computations in his head.

"Okay Gregory, enter the rest of the data for me, would ya'," the Professional drawled.

Greggory worked slowly, clumsily. He muttered to himself as he entered and then reentered the data. This should have been easy. All the Italian spotter actually had to do was enter the temperature, humidity and distance from the sea. From there, the laptop computer would execute the actual calculations. Greggory continued to slowly punch the keys, entering the data into the laptop's sighting solution software, taking care to enter only metric units.

"Did ya' remember to get the altitude this room is at?"

"*Si grazie.* We are 60 meters above sea level--"

Fuck. "No Greggory. We are *not* 60 meters above sea level. We are exactly 62.3 meters above sea level." Fuck. The Professional looked at Greggory and saw the horror of his error etched over his face. "No problem man. I caught it. Just put it into the computer correctly at 62.3 meters, okay?"

"*Si grazie.* I also calculate the down angle from here to the target at 62 degrees."

The professional paused for a moment. Over the last week he had struggled to train his spotter. He removed his eye from the scope again and looked down at St. Peter's Square Balcony where he was pointed. "Sounds about right," he said. "What about the mirage, Greggory? Y'all rememba' to factor that in too? The Professional knew that a shot at 1,790 yards—1636.8 meters—would encounter a mirage effect that needed to be factored into the equation. A temperature difference of 10 degrees required one minute of angle correction to counter the mirage effect. "And what's the temp now Greggory?"

“Ah, m-i-r-a-g-e?” the word came out slowly, halting and without comprehension, as if it had never before crossed his lips. “Excuse. What is m-i-r-a-g-e again?”

Christ, the Professional wanted to scream. But he wouldn't allow his pulse to run away from his absolute control. Not at this late stage. Instead he mustered all of his calm and said softly, “Greggory, if ya don't rememba what the mirage factor is, then you could not have entered it into the goddamn computer. Am ah right?” Continuing to breath slowly, his voice maintained its even gait. He spoke calmly, patiently. “Just what the fuck do ya' think we're doing up here, Greggory? I have failed you in your training. Y'all have mah deepest apologies, Suh.”

Greggory mistook the Professional's soft, even voice for forgiveness. He smiled and said proudly, “No *Signore*, you have trained me very well. We now do a very great thing in service to our Lord.”

She-yit, thought the Professional. A religious zealot. But he already knew this. That's all the fuck I need right now, he thought. Okay. Calm, even breathing. Just talk him through it. With his soft, confident and calm voice he said, “That's fine, Greggory. Now, tell me the current temperature please.”

Si. It is now 22.8 degrees Celsius. The temperature is dropping as the sun is a-going down behind the buildings.”

Alrighty, then. The Professional knew the answer. Temperature change affected mirage, which affected the shot angle. “Give me minus one degree of down angle, make us at 61 degrees. That is the mirage effect.”

Greggory clumsily pressed the numbers into the keyboard. Then he muttered something in Italian. He reentered the numbers yet another time and hit the Return button. Within three seconds the result popped up on his screen.

“What's she say? About one click left and one click up?”

“Close, *Signore*. The computer, she a-says a-two clicks left.”

The professional pulled his right eye off the scope again. He looked out the window and followed the line of colorful flags lining St. Peter's Square right up the wall of the building. His eye then climbed up the four stories to the balcony and watched the two flags on either side of the balcony blow in the gentle breeze. Both were the brilliant half gold and half white flag of Vatican City, the Papal State with the Keys of Saint Peter crossed diagonally over the white half. Each flag consistently blew north, in the gentle breeze. “I still say just one click left.”

The Professional reached his right hand to the elevation and windage knobs on the ATN 4-12X80 Day/Night scope and made the adjustment. He had already clicked the parallax control knob to where he wanted it. He reached his thumb and forefinger into the ammo box he had brought and extracted a single cartridge. For this shot he had chosen the .338 Lapua Magnum Long Range Sierra Match King Hollow Point Boat Tail projectile. He would load the Barrett's detachable 10-round magazine with just five of these highly specialized and deadly Finnish-made cartridges. The Professional figured if he couldn't hit what he was aiming for with those, it would all be over anyway.

With the assurance of a trained expert who had done this enough times to fill three sniper's log books, he slowly slid the bolt closed, feeling its smooth action pushing the cartridge into the breach and then clicking precisely closed when it was properly seated. The Barrett was not a new weapon. Indeed, the Professional had used it to fill all of one sniper log book and half of another. Like a favorite hammer that a skilled carpenter used

every single day, he knew each crevice and mark on the Barrett. They were entirely of his own making. The Professional had been issued the Barrett when he graduated from SEAL sniper school. The ultra-precise weapon had been in his possession ever since. The Professional kept it cleaned and oiled to the meticulous standards that only a few men in the world with such dedication to his craft would understand.

He laid his finger on the aluminum alloy frame outside the trigger guard and put his eye back into the scope. He took one breath, slowly let it out, relaxed his entire body and began his deadly wait, hoping that he had caught all of Gregory's errors.

* * *

CHAPTER 2

Jim Cramer had seen hundreds of companies go public on the New York Stock Exchange. Still today's initial public offering was special. Historic, really. He shifted his stance on the battered hardwood floor of the NYSE. He had been standing here for the last 45 minutes and his feet hurt. He asked himself again why he didn't wear the Ecco rubber soled walking shoes today instead of the Mezzlan Giotto loafers. The Eccos cost \$80 and were his favorite. The Giottos set him back \$1,100 and hurt. He shifted his stance, trying again to get comfortable. He had selected a position between the specialist stations of IBM and the newest offering, GOD. He shook his head at this *chutzpa*. GOD, of all the stock symbols the Vatican Bank could have chosen. This one was a no brainer. Who but the Catholic Church itself would or could call its stock GOD.

"Booyah Maria. What do 'ya think of this one?" Cramer spoke into his lapel microphone, directly to his co-anchor for today's historic first trading day of GOD. Maria Bartaromo was in Rome preparing for her own historic interview of the Pope himself. The interview was to take place in the Pope's personal residence located on the floors occupying the right side of St. Peter's Basilica. The famous balcony where the Pope gives the Angelus, the blessing of the faithful, every Sunday was immediately off of the Pope's personal study where Bartaromo sat impatiently waiting for His Holiness to arrive.

"Should be a wild day," Maria mumbled without taking her eyes from her notes. "Where GOD goes is anybody's guess. How's it going there on the floor?" she asked absently still scanning her list of questions.

Television viewers worldwide would see the two anchors on split screen. Cramer saw in the monitor as she looked up, a look of irritation on her face at being interrupted. This one is big, thought Bartaromo. The stuff of which Pulitzers are made. She wasn't going to screw it up. Her contract was coming up for renewal. A Pulitzer wouldn't hurt the negotiations. They had another two minutes, 30 seconds left in the commercial break.

Cramer looked around at the GOD stock specialists. The trading jackets they wore were bright red and looked something like the Cardinal's capes the six real Cardinals wore as they stood up on the balcony ready to ring today's opening bell. The Vatican Bank pulled out all the stops, thought Cramer. Of course he had heard the rumors—uttered only within the confines of the deal's chief underwriter. And even then it was said in *sotto voce* so as not to be overheard. That Cramer knew of the Vatican's management difficulties was testimony to his connections over at Goldman Sachs. It was nothing stated in the notes to GOD's published financial statements. They were pristine as everyone knew. No, thought Cramer, this was something else. Something that could screw over those religious dogmatists who just had to own a piece of the Church.

Cramer knew this was the biggest public offering ever. Bigger than Google. Bigger than Facebook. The Catholic Church was the religious epicenter to 1.2 billion faithful the world over. The only other religion that could lay a glove on the Roman Catholic Church was the Sunni Muslims at around 940 million.

Cramer had begun his two-minute drill before airtime. He started his breathing faster and shallower. He flexed his abdominal muscles to get the blood flowing. He willed his heart rate to ramp up. "Maria, this one is gargantuan. All those Catholics see

it as their religious duty to take a position in GOD. Goldman Sachs is managing this issue. They're underwriting it with four other bow-tie firms." Cramer looked up to the balcony and saw Cardinal David Caneman reach to the bell ringer as the clock was about to strike 9:30 a.m. New York time, to start the trading day. "Gotta go."

Jim Cramer looked into the camera facing him and saw the red light glow. His producer's fingers silently counted down 3-2-1.

His voice was ready to screech out the breathless words that were his attention-grabbing trademark, "Jim Cramer, here on the floor of the New York Stock Exchange! Folks this is going to be the biggest day in IPO history." The opening bell clanged for the prescribed five seconds. "The Vatican Bank has just gone public." Cramer made it a point of looking up to the Big Board where the stock prices were listed. He knew the producer in the truck parked outside at the curb would have already cut the picture to the board and that now just his voice boomed out to over 2.2 million television sets tuned to CNBC.

"There are no prices for GOD listed yet folks. As usual the deal runners have allocated the stock they get to sell to their biggest clients—all huge institutional investors—and some of the whales they manage money for. The little guy gets left out. No matter how bad they want this stock—and millions of the religious faithful want it, believe me. None will get any. Word has it that the opening price set during last night's pricing conference call held by Goldman was \$80 a share. We'll see where it trades by day's end." Then Cramer being Cramer could not resist editorializing.

"I just gotta say it; can't stand not to. Folks, just steer clear of GOD. Who knows where this stock is going. Even if you could get some, don't. Just don't." Cramer's voice rose to its characteristic squeak when he wanted to make a point. "Let the elephants pound around the stock, taking it wherever they will. Do not let yourself get trampled in the process." He stopped to catch his breath. "Remember Facebook. It started at too high an issue price, then the managers and underwriters drove it up even further to get their clients out at a profit. From there they allowed it to free-fall. I'm not saying that's going to happen here. But hey. Why take the chance? Just sit tight and keep your powder dry. Maria?"

Through the ATN scope, the Professional could clearly see Bartaromo. She was seated on a chair placed in front of the Pope's desk inside the French doors standing open to his office that led out to the famous balcony facing Saint Peter's Square. There were two television cameras—one on each side of her. The Pope's chair was two feet to her left. There were also two standards holding the high intensity lights that were needed for the cameras. He shifted the Barrett's scope so its reticle framed the side of Bartaromo's right temple. With all the light used there, he could see her plain as day. The cross-hairs intersected inside her right ear. He paused for a few seconds not breathing, not moving. Then he shifted his view down to her notes. From just over one mile away he could read the questions she would be asking the Pope when he finally arrived.

Even from the Castle, the Professional could hear the crowd gathering inside Saint Pete's Square. The Pope's scheduled address after the Vatican Bank went public had been announced weeks ago. He had been inside his sniper's nest for over four hours already. Thousands had beaten him into the Square to get the best places to stand. Well boys, thought the Professional, this is one time your faithfulness will be rewarded. You

can tell your grandkids that you saw the Pope get killed on a beautiful summer day in Rome.

He saw Bartaromo suddenly stand up as an acolyte opened a door to the office and His Holiness himself walked in. Through the scope he watched her shake his hand. She did not genuflect or take his hand to kiss the ring. The Professional thought that punctilious ceremony would have demeaned her. She was the interviewer. Let the official clergy bow and scrape.

The Professional's contract called for a public execution. Would have been just as easy to get the shot off now while the Pope was sitting in his office. He saw the sight lane was clear as the Pope sat down beside the reporter. Still, may as well give the people a show they'll never forget.

"Greggory?" he asked calmly, "y'all give me the data readings again, please." The Professional would monitor all the data that went into computing the sight adjustments in case anything changed between the last time he adjusted the scope and just before the shot.

"Si, *Signore*," said Greggory. Then he slowly began reciting the numbers from the various instruments. "Temperature, wind, angle of the shot, m-i-r-a-g-e effect, distance." This last measurement would not change. They had agreed that the shot would be targeted at the middle of the Pontiff's forehead as he was standing at his microphone on the balcony overlooking the Square. Shortly after the lectern and microphone were placed on the balcony Greggory had used a laser range finder to precisely measure the distance. He raised his spotting scope and pressed the laser range finder button again. A tiny red dot appeared on the microphone for just an instant and then vanished. He read the numbers inside the image he saw through the eyepiece. "Exactly 1,790..." Greggory paused for a second. "Yards." He heard the Professional release the breath he had just taken in anticipation of asking 1,790 what? Greggory converted the yardage to meters and verified that was what he had entered into the computer.

His Holiness continued chatting amicably with the famous financial reporter. She asked her questions; he answered. They were having a mutually beneficial time. Both were oblivious as to the gravely menacing danger lurking just over one mile away in a darkened storage room in the Castel Sant' Angelo.

Back on the NYSE floor Jim Cramer eyed his guest. His Eminence Cardinal David Caneman stood beside him, resplendent in his red and white Cardinal's vestments and snow white Roman collar. Cramer pointed his microphone toward His Eminence. Caneman was answering his second question. The cleric tugged at his red cape and touched a finger to his *pileolus*, the red skull cap.

"...Yes, Jim. But frankly, the Vatican Bank is going public for the same reason all large enterprises do. The Bank needs new capital to grow and to further its business purpose—"

"But Your Eminence," interrupted Cramer as was his style even with Roman Catholic Cardinals who head the largest financial institutions, "this action will now put the American Vatican Bank under the microscope of regulatory oversight. In light of all the allegations against priests with young boys and allegations of financial improprieties over the years, can the Bank really stand such scrutiny?" Cramer saw the shadow of irritation cross the Cardinal's face, then vanish just as quickly.

“Of course, Jim. I completely understand such concerns.” The banker-turned-priest-turned-banker responded slowly, deliberately. His slight European accent was utterly charming. He was making his point clearly, for all to hear. What he said in these initial minutes of the Vatican Bank’s public offering would define how the stock would perform for months to come. With a market capitalization of over \$200 billion, the Vatican Bank’s CEO was literally printing money with his every word. The voice and its inflections lent him a cultured, continental aspect, which he played for all it was worth.

“The Bank’s public offering will provide statutory oversight of the Church and its activities by legal authority—the United States Securities and Exchange Commission. This is the most thorough regulatory body in the world. It will prove to itself and everyone that the Church has nothing to hide.” His Eminence paused to flash his most trustworthy smile into the cameras. “Indeed, it is about time that the Church came out from behind its antiquated robes and vestments and into the light. Personally, Jim, I welcome the transparency and visibility to public scrutiny that this unprecedented action provides. For decades the Roman Catholic Church has maintained a policy of strict secrecy in everything it does. No more. We act for the betterment of mankind in everything we do. Perhaps this will now put to rest such accusations of impropriety.”

Cramer’s voice ratcheted up a notch so that his audience could hear the characteristic squeal that signaled he was about to crush his subject with a question from out in left field. “Your Eminence, what about the rumors of a vast treasure the Church has accumulated over the centuries? That would explain the sudden pop GOD is getting in its stock price even in these initial minutes. I mean, investors gotta be thinkin’ what if such vast resources actually do exist. The Vatican Bank will be sitting on a pile of assets that would liquefy its balance sheet into the foreseeable future. If the rumors are even half true, then there is no question ever about GOD’s financial stability.”

Cardinal David Caneman placed a slender, manicured finger inside his Roman collar and pulled it slightly away from his neck. He slowly shook his head as would a patient and beloved teacher working with a misguided student. The gentle, engaging smile appeared again to capture the cameras. “I have heard the same stories ever since I was in seminary. That a secret treasure vault exists somewhere and that over the centuries the Popes have handed down its secret location from one to the other. I can tell you, Jim, there is *probably* nothing to it. They are *most likely* just that, rumors. I know His Holiness personally and have since he was a parish priest. If there were any truth to such rumors, he would have told someone—”

“You, perhaps?”

His Eminence paused for a moment at the unexpected impudence. Then he nodded his head as if considering the proposition of being entrusted with such information. “Maybe. Though I would never presume to speak for His Holiness. There are several who have earned His Holiness’ trust.”

Cramer glanced at the Big Board and saw where GOD was now trading. In just the last few minutes it had risen from 91 to 98. Let’s see if such a rumor has legs with this stock, he thought. “Folks, to put this into perspective, the possibility of just \$10 billion in hidden assets that the Vatican Bank could tap into would drive up the stock price at least 25 percent. Maybe more, much more, if there’s a reason to believe there’s even more wealth behind that.”

Cardinal David Caneman stepped in, “Jim, if people are buying GOD stock hoping for a sudden discovery of centuries-old, secretly hidden assets, they probably would do better buying T-bills at these inflated yields.”

Cramer heard the urgent voice of his producer through his earpiece. “Folks we’re going to split screen now with Maria Bartaromo in Rome for an exclusive interview with His Holiness, Pope Julian IV.”

The split screen now showed His Holiness with Maria Bartaromo on one side and Jim Cramer with His Eminence Cardinal David Caneman on the other. This Pope’s image was pure magic the world over. Without a doubt he was among the most loved of the modern era Popes even though he had been in his office for just five years now. Cardinal Caneman deeply bowed his head as protocol demanded. Because it was just an electronic image he did not genuflect as would have been the custom had they been meeting face-to-face.

Courtesy due his high office required the Pope to speak first. “Ah, David you are looking well this fine morning—it is morning there in New York, is it not?”

Caneman smiled at his boss. “Yes, Your Holiness, it is a magnificent morning here in New York. And thank you. Today is truly a great day for the Church.” His smile extinguished just after he saw the camera’s red light die away.

Finally, with the niceties out of the way, the road was clear. Maria Bartaromo jumped in with her first question. “Your Holiness, with its public stock offering, the Vatican Bank stands to raise upwards of \$200 billion. That is a lot of money, sir. What will you do with it?” Despite her focus on this major interview, Bartaromo could not help looking at the Pope closely as she spoke. She had never seen him in person before. So, it’s true, she thought. The Pope’s ears are every bit as big and standing out from his head as the cartoonists depict them.

The Pope smiled at Bartaromo. There was a twinkle in his eye. This was part of his self-effacing charm and one of the reasons he was so loved by Catholics and others the world over. He was also skilled in disarming his critics. “Maria, it’s okay. My ears are magnificent, are they not?” His Holiness continued smiling at his joke on catching Bartaromo staring. “Really, Maria, I get that a lot. I don’t mind. But you *are* right. The \$200 billion that Vatican Bank will raise today is a lot of money.

“I am personally grateful to all those who may chose to buy stock in the *Istituto per le Opere di Religione*, The Institute for Works of Religion, or more, commonly known as the Vatican Bank. But you know, Maria, the money is not mine to do anything with.” He smiled into the camera. “Why, I would not have the first idea of how to manage such vast resources.” He opened his hands and lifted his palms upward in as clear a gesture as any pope had ever made that this was the God’s honest truth.

“But fortunately, my dear, I have a true banking professional in His Eminence Cardinal David Caneman to run Vatican Bank. Cardinal Caneman reports to a Committee of Cardinals—”

“Excuse me Your Holines,” interrupted Jim Cramer from his side of the split screen. “But doesn’t the Committee of Cardinals report directly to you?”

“Ah is that you, Jim Cramer? I am a big fan. Huge,” said the Pope. “Booya, Jim Cramer. I just love it when you bite the heads off of those rubber toy bulls you have on your show and shout, *Buy, Buy, Buy.*” With that simple, perfectly timed compliment the Pope sucked out any credibility or relevance Cramer’s question might have had as if the

air had suddenly escaped fully and completely from a toy balloon. “It is Cardinal Caneman and the Committee of Cardinals who actually run the Vatican Bank.”

The Professional watched on his iPhone connected to a wireless earpiece as Bartaromo led the Pope and Caneman through another three minutes of questions. Each minute he lifted his head to check the flags along St. Peter’s Square that led up to the balcony on which His Holiness would soon appear.

“Greggory?” The Professional’s voice still carried its soft, relaxed intonation that was the stock-in-trade of every marksman the world over when his target was in the crosshairs. “Has there been any change at all in the numbers you fed into the targeting solution? Are you watching...carefully...Greggory?”

“I...I am a-watching, *Signore*. Nothing has changed. If it does I will tell you immediately and put the change into the computer. I will and-a-then-a tell you what adjustments to make. I promise, *Signore*.”

The Professional lowered his eye back into the scope and said, “That is just what ah wanted to hear, Greggory. Just what ah wanted to hear.” He inhaled deeply, then let it out in a long, slow cleansing breath. He forced his heart rate to drop another three beats per minute.

“...Your Holiness I deeply appreciate the time you have given me.”

“Not at all, Maria,” replied the Pope, gracious as always. “May God bless you and all of those watching us.” He waited until the red lights on both television cameras went out and the grip staff extinguished the bright lights.

The Pope placed his hands on the arms of his chair—his staff always insisted that every chair had sturdy arms. Since his left hip was replaced a year ago he needed the leverage to lift himself into a standing position without making a painful face. The Pope was definitely not one to request assistance for such a simple task that he had been doing all by himself for over 80 years.

As His Holiness Pope Julian IV rose, so did Bartaromo. “Come, walk with me, Maria. Have you ever stood beside the Pope when he addressed the faithful from this magnificent balcony overlooking St. Peter’s Square? I remember the first time Pope John Paul invited me to join him. It was...awesome...as the young ones say.” His eyes twinkled at the upcoming opportunity to commune with his flock on this glorious late summer afternoon.

The Professional’s eye was now glued to the scope. He watched as the reporter linked her arm though the Pope’s and the two seemed to walk right toward him through the French doors that opened onto the balcony. The Professional saw Bartaromo’s arm resting inside the Pope’s. Probably more to steady the old man than anything else. He ignored a wild cheer from the crowd as they caught their first glimpse of their beloved Pope stepping to the microphone. The Professional’s right hand wrapped around the pistol grip integrated into the Barrett’s stock. It felt totally familiar, comfortable. Indeed, over the years, the mat black paint on the grip had worn away in the exact spot where he placed his hand time after time after time. He placed his first finger inside the trigger guard and laid the first joint on the center of the trigger. He slowed his heart rate another few beats per minute.

After a career of firing hundreds of thousands of rounds, his trigger finger was in the most comfortable position for him. It allowed the second joint of his finger to remain pointed straight at the target as he pulled back on the trigger. His refined technique made it nearly impossible to push or pull the shot with his trigger finger.

The Professional watched His Holiness Julian IV step to the microphone. His scope was sighted in for exactly this distance. Just behind the Pope's right ear he saw Bartaromo standing. Even at this distance he could clearly hear the man's voice over the loudspeakers. The crosshairs of his scope were glued to the center of the target's forehead. This was the target picture he wanted. The Professional didn't pull the trigger with his finger so much as it was a function of what he saw with his eyes. As soon as the sight picture was exactly what he wanted he began squeezing the trigger. Just his right first finger—not the entire hand as some teach. He would continue squeezing the trigger until either one of the two things happened. First, the sight picture may change and require canceling the shot. Or two, the shot breaks and the weapon fires.

This Pope was an expert at using the media. He stood still at the microphone, looking over the glass lectern that held his notes. His head did not move as he had learned so the television cameras would have no trouble keeping him in focus. It was a warm, late afternoon. A gentle breeze blew in from his left and kept him cool in the heavy vestments he wore. He looked over the white roses covering the top of the balcony and out onto his people. Thousands of people. Maybe hundreds of thousands, he thought as he gazed over the green, grassy amphitheater, passed the monolith and through the two buildings that marked the entry into the Square on *Via della Concillazione*. Way off in the distance, easily discernable even at a mile away, he spotted *Castel Sant'Angelo*. Through Rome's summer smog, the sun had turned its circular turret almost blood red.

Every meter of ground in St. Peter's Square was covered with people. Some held up signs. To his left, in the middle of the crowd the Pope read one that said, *Buy GOD stock—Invest in Christ*. The pleasant breeze continued to luff around him, keeping him comfortable. Pope Julian IV was quite enjoying himself. This is what being Pope is all about, he thought. God's humble messenger, taking His word to His people. What an honor. What a privilege.

Finally he raised his right hand. The crowd roared its approval. With his fingers spread wide, he slowly described the sign of the cross, blessing all and blessing this humble address.

The Professional watched the Pontiff's fingers spread. There was obviously a little wind at the target site a mile away. He could see the target's long, voluminous silk sleeves moving definitely left to right as the Pope's right arm raised to give the blessing.

"Greggory? Any change in the settings? Maybe the wind speed? Tell me now, please." The Professional's voice as always at this stage of his firing sequence was soft, calm. He had deliberately slowed his heart rate to where he wanted it.

The assistant checked his instruments. He raised the spotter's glasses to his eyes and focused on the Pope. "I still see the same wind speed as I entered into the computer, *Signore*. Do you have any changes, *Prego?*"

The Professional watched the sleeves again. They moved back and forth now, no definite direction. “Na. Wind’s swirling a little bit is all. Let’s keep it where we set it, shall we?”

The Professional’s trigger finger resumed its squeezing, waiting for one of the two things to happen. Cancel the shot or fire. Nothing changed in the site picture. The Professional’s heart beat once, then came the definite *Phhhht* of the Barrett and the deadly bullet was away. His heart resumed beating. Time slowed to almost a standstill. It always did at this distance. The folding butt of the rifle recoiled into his shoulder. He immediately reacquired the target, unconsciously racked the bolt to send another round into the chamber without taking his eye off the target. He waited for the two full seconds it would take the round to reach its target.

With his hands off of the lectern, palms turned upward to heaven, nothing held the Pope’s notes in place. The gentle breeze continued to swirl. Suddenly the top two pages lifted off the lectern and flew from left to right onto the balcony. The Pope did not need his notes. Not really. He knew what he would say on this day that the Vatican Bank became a publicly held corporation. Yet it was human nature to turn his head and reach out to grab them. This day, there was more at work than just one extraordinarily beloved man, a television reporter and over one hundred thousand faithful watching.

In that critical instant, the .338 Lapua Magnum projectile tore a hole clean through the Pontiff’s left ear. It continued its supersonic downward trajectory unimpeded. It would have hit Maria Bartaromo dead center in the chest had she not quickly stooped to pick up the Pope’s two pages the wind had carried to her feet. As it was, the bullet seared a hot, bloody trail through the outer flesh of her shoulder, then buried itself at the base of the stone column behind the lectern.

The Swiss Guards assigned to the Pope’s protection detail do not all look like court jesters in the red, purple and yellow striped costumes some of them wear in public. Within one tenth of a second after hearing the unmistakable supersonic snap of the bullet, the guard in his charcoal grey suit was on the Pope. In a single motion the big man’s arms wrapped around his charge and launched the two of them through the still open French doors into the office behind the balcony. The three other guards stationed with the Pope were just a hundredth of a second behind. They grabbed the others immediately surrounding the Pope—Bartaromo included—and dived into the office as well, throwing the doors closed behind them. The entire exit took less than two seconds.

The Pope lay there, his ear bleeding a flood of crimson onto the sky-blue carpet. Ear wounds always bleed profusely. The Swiss Guards checked the Pontiff over for any other injuries. The Pope pointed to Maria Bartaromo and ordered his people to treat her first. Her shoulder wound was equally non-life threatening, but bleeding heavily nevertheless. One of the guards already had a field dressing out and was pressing it into her shoulder to stanch the bleeding. For her part, Bartaromo grabbed her cell phone from her pocket and called into CNBC New York headquarters to file her eye witness account of the assassination attempt on the Pope’s life. Maybe this will get me that Pulitzer and fatten up my contract, she thought as her producer picked up.

The Professional had not missed often. This time it was just a freak incident of the target not cooperating. Gotta hand it to them boys, he thought. At this distance you

account for the bullet's flight time. You always aim for where your target is *going* to be. Who knew His Holiness would try to catch some papers in the breeze? Never seen a subject get cleared out the line of fire so fast, he thought again. Yep, gotta hand it to them boys of his. There had been no time—nor a clear shot of any kind—to make another attempt. He knew what came next. He rolled off the sturdy table that had served him well. With the speed and precision touch of the professional he was, his fingers flew over the 98-Bravo and its state of the art sniper's scope. Each part was dismantled to its smallest component and put into the mid-sized case with foam rubber inserts to hold each part. Just might need this again shortly, he thought.

The Professional should have left the weapon and scope and ran. But he couldn't. He had long ago defiled the serial number. Even without the serial number, this was a rare piece of equipment—something few even in the higher reaches of law enforcement had ever seen. Eventually Interpol might trace it back to SEAL Team 1 in Coronado, California, then right to him. He had changed his identity, looks and everything else that was traceable no less than four times since leaving the Navy. He was a ghost; an enigma; unidentifiable by any law enforcement agency in the world, though several probably had their suspicions.

The Professional set the Barrett's case on the stone floor and pulled his silenced Sig Sauer 9mm from a small duffel bag containing just his bare essentials. He raised the muzzle of the pistol and fired a bullet into Gregory's forehead that blew out the entire back of his head. No witnesses. Ever.

Then he picked up his luggage and left the sniper's nest, calmly and without running. He made his way down to the secret 13th-century passageways that had probably saved many popes in times of danger. They could just as well serve me, he thought as he put his exfiltration plan into gear. The Professional always had an escape plan. This assignment was not yet completed. The target's protection would now be on high alert. Jest makes the task a wee bit more challenging—and time consuming—is all, he thought as he walked unhurriedly along the ancient stone corridor.

* * *

Chapter 3

His Eminence Cardinal David Caneman swept into his offices at the Institute for Works of Religion—the Vatican Bank. His personal suite sat on the top floor of the historic JP Morgan Building at 23 Wall Street, right next door to the New York Stock Exchange. The short trip had taken him only five minutes after the camera's red light faded out. He had quickly shaken hands with that oaf, Jim Cramer, excused himself and made for the exit elevators.

The Bank's security guards spotted Caneman as he exited the private elevator that served just his suite. They quickly opened the double doors made of heavy, glass-clad polycarbonate that was capable of resisting penetration from 9mm rounds on up a 12-gauge shotgun blast and everything in between. A male secretary hustled from behind his desk and with a practiced expediency helped him out of his red cape.

Without saying a word, Caneman entered his executive office, pushed the door shut behind him, and grabbed the television remote from this desktop. He pressed some buttons and the image of His Holiness arm-in-arm with Maria Bartaromo walking from the Pope's private study onto the balcony overlooking Saint Peter's Square emerged. Caneman absently sat down on the plush sofa in the informal conversation area where he entertained visiting dignitaries and watched the screen with unblinking fascination.

His Eminence Cardinal Caneman split his time between his offices in Vatican City, New York, London and Zurich. He was a fixture in the world's financial capitals. He ruled the vast fortune belonging to the Roman Catholic Church. Most of its investments were held with the Rothschilds in Great Britain and with JP Morgan in the US. At his insistence, the Bank held enormous interests in oil—Shell and BP—and weapons—General Dynamics and BAE. His prized hedge was the famed Vatican gold bullion. It was worth billions and he kept it in the Rothschild-controlled Bank of England and the US Federal Reserve Bank.

Caneman watched as the television screen showed the papal flags gently waving in the late afternoon breeze. He saw the Pope step to the microphone and raise his right arm as he always did when addressing the multitudes. Suddenly, the man twisted and lurched slightly to his right to catch some papers that blew off his lectern. "Shit," Caneman's voice exploded in the privacy of his opulent office. In that instant His Eminence Cardinal David Caneman thought that his boss just might actually be the blessed man the Church swore him to be.

The next images were of confusion as the famous balcony immediately emptied. Where the happy crowd was just seconds ago roaring its hearty approval, it was now screaming as one in anguish. Caneman yanked his cell phone out of his vestment inside pocket and pressed a single button. The connection was instantly made. He said, "Your man missed."

"Yes, so it would seem," said the urbane and cultured voice. It carried no concern or worry. As if these things sometimes happened and simply could not be avoided. "I will find out what happened. I am truly sorry. But, as I forewarned you, this business is not an exact science."

“Damn it. I am not interested in exact science,” said Caneman. “I require results. The final result is what I have paid \$2.5 million US for.” He continued watching the screen. Apparently the television people had the camera inside the Pope’s office used for the earlier interview now operating and providing the world a live feed. “Your man just managed to clip His Holiness’ left ear. That huge elephant’s ear. An amateur could have hit it. I paid \$2.5 million US for a scratch on his ear? The man’s barber accomplishes more when he clips the hair around and inside those enormous ears.”

“He will not miss the next time—”

“Next time? You think your man will get another opportunity? You are a fool.” Caneman was furious. He stabbed at the red button to disconnect the third party cutout he had used to hire the Professional. The man did not know to whom he was actually speaking. His Eminence was careful with his personal security. Caneman thrust himself back on the cashmere sofa, shaking with anger. “What do we need to do next?”, he asked the empty office out loud as he tried to calm himself.

“We do what we set out to do,” he answered himself. Cardinal David Caneman believed his own counsel was better than any of the sycophants who worked for him. He had converted to Catholicism just 15 short years ago. He had become a zealot for the Church even though he had been born Jewish. The Jews held no interest for him. They had allowed themselves to be marched off to the gas chambers once already; they would crumble yet again if forced. The Catholics, on the other hand, had a brave history he could understand and truly embrace. He had used his zeal to become a force within the Church in just these few short years. The Roman Catholic Church was his kind of organization—huge, filthy rich and ruthless to anyone who stood in its way.

It took some time, but His Eminence Cardinal David Caneman eventually managed to expunge the fury he felt from his body. He reached over to the sideboard of polished maple for the bottle of Henri IV Dudognon Heritage Cognac. He yanked the crystal cap from the bottle and poured a generous shot of the amber liquid into a bowl-shaped crystal Waterford brandy glass. He hardly tasted the wine as its supremely calming excellence flowed down his throat. Aged for 100 years in barrels that were air dried for five years before use, Caneman was drinking 41 percent pure alcohol. He took another sip and glanced at the bottle. It was certainly the most expensive component. Dipped in 24k gold and sterling platinum, the bottle was adorned with 6,500 brilliant cut diamonds. The cost to the Vatican Bank for Caneman’s indulgence was around \$2 million US. He barely noticed.

Now he sat there in luxurious silence, cocooned in his private office. He steepled his fingers, as was his habit when deep in thought. He caught a brief glimpse of the NYSE’s Big Board on the television screen. As he predicted, GOD stock was tanking. Even for a failed assassination attempt, it would fall. His phalanx of offshore entities to which he had diverted his personal holdings of original issue GOD stock would make several hundreds of millions from the short positions he had ordered them to take. He had anticipated the stock would drop like a stone on its first day of trading—after the Pope was so suddenly and unexpectedly killed.

Not enough, he realized. Not nearly enough. What to do? He had his mission clearly outlined. But its cost would tax the resources of even the Church’s vast holdings. He blew air out in explosive frustration. May as well take advantage of even this limited opportunity, he told himself. Caneman was a disciplined financial engineer. That, he

attributed to his Jewish upbringing and his mother's worship of money more than *El Shaddai*, the Almighty one. He had spread his holdings of GOD to brokerage accounts around the world. Always under street name to preserve anonymity and avoid detection of the beneficial owner. He pressed a second single button on his cell phone.

"Close out all the short positions and go long GOD." Then he disconnected the call. He had no doubt that his order would be followed. He had not expected to buy back the stock at the very bottom. Something close, within a few dollars, would be sufficient, he thought. His Eminence Cardinal David Caneman had just turned a profit of several hundred million by shorting GOD into double that, probably much more, depending on where GOD topped out in the next week or so when the Pope emerged back into the public eye with the scratch on that elephant ear of his. "Not nearly enough", Caneman whispered to his empty office once again.

* * *

CHAPTER 4

Summers in the small town of Elkhart, Indiana are balmy. There is some rain. But a lot of places have rain. Wind sometimes blows along the flat, open landscape that is normal for this part of the country—just eight miles per hour on average. Within city limits, wind speeds are usually less in the summer. Temperatures were nothing like Dallas or Phoenix, where they regularly climb into the triple-digits. The Navy’s SEALs train in Arizona to get acclimated to working in blistering environments. No. Elkhart enjoys moderate temps in July and August in the high 60’s to low 70’s. Respectable, but hardly intolerable. The town has nice summer weather. Jack Schilling likes Elkhart, Indiana in the summer.

Jack wears his white dress shirt with its collar unbuttoned and his necktie loosened. His shirtsleeves are rolled down with the cuffs buttoned as is his custom when in public. He feels the uncomfortable pull across his back and shoulders. He forced himself to casually walk out of the Kaito Automotive Administrative building, across the open campus to the light truck division’s design and engineering lab. The cell phone he kept in his pocket vibrated urgently again. He ignored it—again. Schilling deliberately slowed his gait, enjoying the brief walk in the morning sunshine. This will probably be my last few minutes of relaxation for a while, he told himself. It seemed every operation began slowly, seducing you into its web until it irretrievably entwined you and there was no graceful or honorable way out. He had turned off the television coverage just before leaving his office.

Schilling punched in his four-digit access code and the door lock into Kaito’s design engineering lab snapped open. Once inside, he stamped his shoes to loosen the dirt. Schilling waived to the security guard behind the bulletproof glass. The guard buzzed him into the design lab.

“Morning, Brad,” said Schilling, stopping at the guard desk to sign in. “Nice day outside. Wish I could get out and take a run. What’s the report say for this weekend?”

“Says it’s gonna be a peach of a day tomorrow, Mr. Schilling. You and the missus going to the game?”

Schilling knew Brad was a real fan of minor league baseball. In the South Bend Silver Hawks they had one of the finest single-A league teams in the minors. Coveleski Stadium, the Hawks’ home field, was just 15 miles east in South Bend. It was built in 1987 and named for Stanley Coveleski, the Hall of Fame pitcher. During the 1920 World Series Coveleski pitched three complete games to lead the Cleveland Indians in their win.

“Naw. Gotta work.” Schilling glanced through the glass separating Reception from the engineering facility. Out in the bullpen He saw Helen Kaito intently looking over a drafting table while the engineers apparently explained something to her. Helen was the president of Kaito Automotive’s Light Truck division. She was Schilling’s boss as well as his wife. They had been married for just 11 months. Schilling felt the vibration of his cell phone erupt urgently again. He knew who it was and what the caller wanted.

“Too bad, Mr. Schilling. The Hawks are having a helluva season so far. I hear it’s going to be a real barnburner of a game. The Boston Red Socks minor league team is in town. The Hawks are starting the new guy, Marc Hankin, on the mound. The parent

team just may call him up to the majors after tomorrow. Sure would like to see him pitch here one last time.”

Schilling quickly reached into his pants pocket. “Well, Brad, just because I have to work, doesn’t mean everyone does.” Jack Schilling pulled out four tickets and a parking pass. “Be a shame to waste these, wouldn’t it?” The CFO of Kaito’s light truck division handed over the tickets and the pass. “Enjoy the game, Brad. You and Bobbie have a hot dog for me.”

“Just the guy we were talking about,” said Helen Kaito as her husband walked into the power train engineering department. She still got a thrill seeing his powerful, athletic grace on the move. He towered over her at six-foot two inches and 225 pounds of muscle and financial intellect. “These astute engineers standing here beside me say you’ll never go for the added horsepower my marketing guys say this truck needs to sell. I, on the other hand, have bet them drinks tonight at McHenry’s that you spend money like a drunken sailor, of which you were actually one at some long-forgotten point in your life. And that if more horsepower is what we need, then you’ll find a way to keep the profit margins where they belong.”

Jack Schilling again felt the insistent vibration of his cell phone in his pocket. He smiled in spite of the menacing call. “Sorry guys. I’d like to join in but I’m afraid I need the president’s attention on another matter. Helen? A moment, please?”

Helen Kaito knew that voice all too well. Jack’s voice was stiff, tight and invited no nonsense. “Sure, Jack. We’ll wrap this up later,” she told the engineers. Helen and Schilling moved away from the drafting table and walked toward the door, out into the warm Elkhart summer sunshine. “What’s up, Sweetie?” Already she knew that she wasn’t going to like what her husband was going to tell her.

Jack stopped them at the plant’s flag park, named Hero’s Walk. Kaito Automotive’s light truck division flew their flags proudly. When Jack and Helen returned from their last adventure, resolving the Deadly Acceleration terrorist plot, they had drawn up plans for the flag park to honor and respect those Kaito customers who were killed behind the wheel, victims of a terrorist group that used Kaito automobiles as the actual weapon. Though the tragedy that killed almost 3,000 people was found not to be the fault of Kaito, both Jack and Helen accepted responsibility. It was the Japanese way. They walked inside the grassy circle where marble benches and wood picnic tables with umbrellas were placed so workers could take a break and enjoy Elkhart’s eight months a year of sunshine.

Jack stopped next to one of the stone benches beneath the flag poles showing the American flag, the Indiana state flag and the red and white ensign of Kaito Automotive Corporation. He glanced as always at the low marble wall that wrapped the interior of the small park. On its inside were inscribed the names of every victim killed during the Deadly Acceleration plot. Schilling would never forget what had happened. He vowed to never let such people seize the advantage like that again. He shook his head. The small park was empty right now. “You haven’t seen the news in the last hour have you.” It was a statement.

“No,” said Helen. “I’ve been meeting with my engineers. What’s happened now?”

“The Pope seems to have survived an assassination attempt. He was hit—NF—sorry, non-fatal wound to the head. A reporter was also hit—a through-and-through to the shoulder. Both will be okay, at least physically.”

Helen held a hand to her throat. “My God, Jack. That’s awful. Some crazy in the crowd?”

Schilling, felt his cell phone vibrate urgently again in his pocket. He saw her follow his gaze down his pants leg. “It’s Smitty—again. He’s been calling every few minutes for the last hour—”

“Since the assassination,” observed Helen. She was well aware that Smitty—Brian K. Smith, Chief of the SEC’s Enforcement Division, Jack’s old employer—called every so often since he took over as Chief from Jack. “Better answer him. Maybe there’s a connection.”

“Oh there’s a connection, alright,” answered Jack. “The Vatican Bank became a publicly traded company less than two hours ago.” He flipped the iPhone around and pressed the speakerphone button. “Smitty, sorry it took me so long to answer. You can’t imagine how it is out here in the real world where you actually have to work to earn a living.”

The disembodied voice came over the tiny speaker. “Yea, yea, bullshit. Jack. As if I was just another clueless bureaucrat waiting for my two hour lunch time to roll around.”

Helen interjected, “Hi Smitty. How are you doing? Dating anyone I need to evaluate for you?”

“Hey, Helen. My favorite computer geek. Naw, Hon. Been too busy trying to keep my feet on the ground here at SEC. God help me, Jack, I don’t know how you made it look so easy when you had my job and I worked for you.”

“Wasn’t so bad, Smitty. I had one very good second in command to shovel all the really hard stuff to. You need to get you one of those. That’s why I recruited you right out of the Navy.” Jack sat down on the marble bench so he was closer to Helen and they could keep their voices down. His voice deepened and lost all of its earlier playfulness. “So tell me, how’s His Holiness and what’s going on there in Vatican City?”

Smith’s voice became deadly serious as well, “He’ll make it, Jack. A single round tore the hell out of his ear, though. Guess the cartoonists won’t have that to work with anymore. It would be unseemly making fun of a wound the Holy Father suffered in a failed assassination attempt. That reporter from CNBC, the one doing the interview, standing behind him on the balcony was just as lucky. She took the same round through the shoulder. Stich her up and she’ll be good as new in a few weeks.”

“Sounds like both were being watched over today,” said Jack. “But that’s not the whole story is it, Smitty. Else you wouldn’t have been calling me every few minutes since it happened.”

There was a brief silence. Jack and Helen waited for Smith’s reply. “Guys, whenever there’s a violent assault perpetrated against a corporate officer of a company listed on a US stock exchange, the SEC launches an investigation. The Institute for Works of Religion—the Vatican Bank—is now a public company traded on the NYSE. It has a president—”

“That would be Cardinal David Caneman,” said Helen. “I’ve been following their financial drama for the last year.”

“Right, Hon. Caneman’s the president and CEO. He’s supposedly overseen by five cardinals who report to the Vatican’s Secretary of State. Only problem is the Vatican’s guy died of a stroke last month. In his absence, the Pope stepped in. The Pope is the Vatican Bank’s chairman, at least for now.”

“The *Camerlengo*,” said Helen. “He’s the appointed treasurer in succession for the Holy See. In this case, it’s the Pope himself in the line of succession. Unusual, but it happened before sometime in the 18th century.”

Jack looked at his wife of less than one year. How would she know such a thing, he wondered. Then he asked, “So what do five cardinals and a Pope know about running a financial institution that’s now got a market cap of over \$200 billion?”

The cell phone crackled a bit. “Yeah, Jack. I figured you’d get yourself briefed up before we talked. You were always one to save time. Thanks. You nailed the question of the day, Jack. As Enforcement Division Chief, it’s my responsibility to launch this little investigation. Normally it’s no biggie. Put a few of my auditors in the Vatican Bank’s New York offices, go over the books, pronounce them clean then issue an unqualified opinion.”

“Right,” said Jack. “So why are you bothering me? I have month end closing coming up and some power train engineers to convince they need to save money, not spend it.”

“Roger that, Jack. Sounds important. Only this investigation’s not so normal. First it’s the Pope who some guy tried to off. Not your normal run of the mill CEO. Second, it’s the Vatican Bank. They have more money than God—or soon will once the billion plus faithful finish buying up their stock, then running up the share price. This deal in the next six months could put Vatican Bank way beyond Goldman, Citi, Chase and Morgan—both Morgans—in terms of financial resources. Any investigation—no matter how perfunctory—needs to be done right. There’s only one guy I trust with such an assignment.”

Jack had a string of expletives on his tongue, but swallowed them all. He was already way ahead of Smitty in identifying the seriousness of this attack and connecting the dots. He didn’t like what he saw. “I’m out of the Navy, Smitty *and* the SEC. A private citizen. Got my hands full right here in Elkhart. I don’t want any part of your investigation.”

“I figured you’d say that, Jack. Do I need to get the Man himself to give you a call? I will. Sure as I’m sitting here on my butt in DC I will. He told me to say that when he called five minutes after His Holiness went down.”

The Man, wondered Jack. He knew who Smith was talking about—the President of the United States. “I thought the President had forgotten about me long ago.”

“Jack, nobody—not even a president—forgets the guy who stepped into the line of fire and put two in the chest and forehead of someone who was about to shoot him. Besides, your old man recommended you to him. Apparently he volunteered your services along with Helen’s boss.”

“My boss?” asked Helen. “You mean *my* father, don’t you?”

“Sorry, Hon. They all talk frequently, I understand. Your dad, who just happens to be the chairman of Kaito Automotive, Jack’s dad and the President. They’re buds. High level, but buddies just the same.

“Smitty, I don’t—”

“Come on, Jack. You know your going to New York for me. Why put us both through this charade? Be in New York at the Vatican Bank’s offices by noon tomorrow. Oh, and buddy? Wear a suit. You’re representing the SEC. And be polite, for God’s sake. You’ll be meeting His Eminence the Cardinal David Caneman. I’ll have boots on the ground—clerical, admin and support personnel—in the offices waiting for you. But you’re running this show, Jack. Out.”

The line went dead. Helen stood up from the stone bench as Jack put the phone back in his pocket. “So?” said Helen

“So what?”

“When do we leave?” asked Helen.

“We? Who said anything about we? This is probably just a routine SEC audit. I’m there to cover some bureaucrat’s ass is all. Be back in a few days. A week tops—

“Come on, Jack. Someone believes there’s a problem. Why else would the President himself have called Smitty and specifically demanded your presence? There’s a lot of money on the line here. It’s the Vatican, for goodness sake.” Helen stopped for a second and thought. “Hmm. I don’t think we can get a commercial flight out of here this late in the day to New York. I’d better charter us a jet.”

Jack didn’t want his wife anywhere near this audit. Big money. High profile people being shot at. Now the President is asking for him—a highly seasoned SEC investigator and former Navy SEAL. Jack knew his way around a balance sheet as well as the business end of an M4A1 assault rifle.

“There is no us, on this one, I’m afraid,” Jack said.

“What?”

“Sorry, Helen. It’s probably just like Smitty says—routine investigation of a public company launched as an abundance of caution when there’s a crime perpetrated against one of its senior officers.

“That’s no reason, Jack. You need my help. Where would you have been without me when all those Kaito cars had the deadly acceleration problem? I’ll tell you where. Totally out of luck. Up the creek without a paddle. That’s where.” Helen eyed her husband there in the Elkhart summer sunshine, safe within the granite walls of the memorial park. “I’m coming with you, Jack.”

“You’re not invited.”

“**Try this spring roll,**” said Helen, handing Jack another deep fried delicacy. “I used Hi-Flying Gourmet this time to stock the jet. They’re the best.” She looked out the executive jet’s window as Indiana’s flat landscape rolled by 30,000 feet below them while they headed north to New York. “Once we land, where do we begin?”

Jack looked across the narrow isle at his wife. He sat comfortably in the jet’s leather seat. He had rolled up his shirtsleeves as soon as they were airborne. He felt like he could breathe again. “Like I said before, sweetie, you’re baggage—very pretty baggage—but someone way too important to bring into a dull audit.” Besides, Jack thought, Noriko Kaito, would never forgive me if anything were to happen to his daughter. Especially if I knew ahead of time things could turn risky.

Helen uncrossed her long legs, shook off her summer sandals, then tucked one leg under her as she faced Jack. “Okay, Mr. Know-it-all, let’s see what you know about The Catholic Church and its relation to Vatican Bank.”

Jack paused for a minute. Testing me? She's testing me? He tried to remember his time in Catechism. All that came to mind in the few seconds he knew he had were the Stations of the Cross and the nun's ruler slapping his knuckles.

"That's what I thought," said Helen, eyebrows arching, a look of victory already crossing her face. "Vatican Bank is among the biggest financial powers, wealth accumulators and property owners in the global markets today. Its balance sheet rivals the wealth of most banks, corporations or giant trusts anywhere on earth. And that's before adding in the \$200 billion from its recent public offering." She stopped for a second to be sure Jack recognized the importance of her contribution already.

"It's not quite the lily-white institution they would have you believe. The Church ministers to the religious needs of a world where two-thirds of its constituents earn less than \$2 a day. About 20 percent of that population is underfed or starving to death. Yet, the Vatican Bank hoards the world's wealth, profits from its stock market accounts and at the same time preaches about its followers giving more so that it can continue its holy work." Helen looked up from the statistics and reports scrolling across her combat laptop. She had commandeered the tough little computer from Jack and Mr. Smith after the Deadly Acceleration adventure. Since then, it was never far from her reach.

"So how did the Vatican accumulate all this wealth over the millennium?" asked Jack.

"Ah, there's the real story, love of my life. They monetized sin—put a price tag on it then sold it to their sinners. The Church's leaders over the centuries knew that people would sin and there wasn't anything they could do about it. So they decided to profit from it. The bishops—and the popes they served—actively marketed guilt, sin and fear for profit, by selling indulgences.

"Worshippers were encouraged to pre-pay for sins they hadn't yet committed and earn a pardon ahead of time. Those who didn't pay-up were threatened with eternal damnation. Another method was to get wealthy landowners to cough up their land and fortune to the church on their deathbeds, in exchange for a blessing that would supposedly enable them to go to heaven.

Pope Leo V rebuilt St Peter's Basilica by selling tickets out of hell to get the offenders off the hook. Then later, he sold the same poor souls tickets to heaven so they would be assured of reaching the Promised Land."

Jack selected a tuna sandwich from the tray of goodies on the table between them. "You're painting a picture of the Catholic Church as the biggest mafia on earth. You're saying they ran a protection racket, selling forgiveness from sin. And that's how they accumulated such vast wealth?"

"The practice of teaching people that they can be sinful all their lives and then pay for forgiveness in the end is a basic underpinning of many great religions throughout history. It is one of the chief causes of all the evil and dishonesty in the world. Indeed," said Helen, "if people were not taught about the material benefits of sin by the religious leaders themselves, then the big businesses of religion would die away as unnecessary. When they say that Jesus died for your sin, they want you to feel guilty. But they never, ever say exactly what your sins are that caused the death of someone who lived before you were ever born."

Jack held up his half-eaten tuna sandwich as an indicator that he wanted to speak. "So what's this got to do with the financial state of the Vatican Bank. Which is why I'm

going to New York and you talked your way aboard this fancy jet with me?” He looked around its plush opulence of leather and chrome and remembered all those flights on the shabby C-130s, the SEAL’s aircraft of choice.

“Apart from teaching you a little something about the entity you’re investigating, the Church’s wealth—past, present and future—is tied directly to the wealth their protection racket collected from the poor. Through the centuries the Popes and the cardinals who worked for them hoarded knowledge. Who do you think kept the masses ignorant and in the dark by denying them a basic education? At times throughout history the Church prohibited anyone from reading or even possessing a Bible, under pain of death.

“Between 1095 and 1291 AD the popes launched no less than seven blood baths—though they called them Christian Crusades—they still amounted to torturing, beheading and mass murdering hundreds of thousands of Muslims in the name of God. The Pope’s brutal soldiers were called Knights Templar or Knights of the Temple of Solomon and evolved into today’s secretive brotherhood called the Freemasons.

Jack interrupted, “I know a little something about the Freemasons. Didn’t Nick Cage star in that movie about them?”

“A very simplistic story concocted by Hollywood to sell movie tickets. Between 1450 and 1700 AD the Catholic Church followed up their holy terror with the infamous Inquisition. They justified this mass murder by accusing women of witchcraft and branding them as heretics—a crime punishable by death. It was the Freemason’s predecessors, the Knights Templar, who carried out this bloody mission—“

“Okay, my expert on Church history and dogma, so you’ve done some homework on my client. I remember some accusations leveled at the Vatican during the Second World War.”

“Right. It’s common knowledge to anyone willing to look—as I have—that the Vatican was criticized for supporting Hitler and his Nazi regime during that black time in human history. The Pope is even said to have blessed Adolph Hitler and named him, ‘The Envoy of God’.

“This brings us to the present. Over 1,500 priests and bishops have been implicated in the sexual assault of thousands of boys and girls in their trusting congregations and orphanages. With so much money at their disposal to fight these charges and to cover them over when outright fighting didn’t work, it’s no wonder this abuse has just now surfaced. I’m sure it has been going on for centuries.”

Jack sat back in his seat. He felt his ears pop as the jet began its descent into JFK airport in New York. So, this is the client the President of the United States has sent me to investigate, he thought. He sat there wondering what he might discover. “Okay, you know your Church history, I’ll give you that. I might even go out on a limb and suggest these massive payoffs are the reason the Vatican Bank needed to go public in the first place. Their capital reserves are low by Church standards. But wasn’t there something about a vast store of precious metals and gems belonging to the Church that was accumulated centuries ago and has been hidden ever since?”

Helen fastened her seat belt as the plane lined up on JFK’s runway 2-2-Left. “That was only a rumor, Jack. Never amounted to anything. No one has ever proven it even exists. However, I did notice that Cardinal Caneman in his interview earlier with Jim Cramer on CNBC never outright denied that such a treasure existed.”

“Of course he wouldn’t,” observed Jack. “Especially as his stock was going public. He’d want to keep such a ridiculous rumor alive to fuel speculation and thereby boost the share price. I’d call it the treasure premium.” Jack wiped his hands on a napkin. “Still, isn’t a \$200 billion capital structure after going public a big enough war chest for the Vatican Bank? I mean, how much money do they think they need and what are they going to do with it?”

* * *

CHAPTER 5

“How may I assist, Your Eminence?” asked the young man whose desk sat just outside Caneman’s private office. He jumped out of his chair even as he spoke the words. The young man was not a priest. He wore an elegant Joseph Abboud business suit and light blue dress shirt. The finely tailored suit did little to hide his physique. The man was a physical specimen. He appeared to be able to give a good accounting of himself in any situation. Even so, there was the unmistakable bulge of a pistol under his left arm that not even the finest tailor could conceal.

“Come with me,” said Caneman as he purposefully strode past his first assistant. “Summon the others to the vault.” Caneman did not break stride as he hurried out of the Vatican Bank’s executive offices. His assistant instantly had his cell phone in hand and texted the emergency code to the four His Eminence had summoned with the location where they were to rendezvous.

The vault of the Vatican Bank is housed on the 40th floor, just two floors below the Bank’s executive offices located in the tower attached to the JP Morgan Building at 23 Wall Street. The vault area is surprisingly small considering the vast wealth of its owner. Today, the vault houses mostly historical documents, some valuable jewels, a few other antiquities and a minor amount of cash. The Vatican Bank’s real assets are electronic entries in stock and bond ledgers as well as mortgage certificates and deeds of trust.

Since Caneman took the CEO’s office he placed the vault off limits to everyone but himself and his few invited guests. He now sat at a stark metal table within the vault itself. Its surface was cold to the touch owing to the dehumidified air kept at a constant 64 degrees to preserve the valuable documents housed within.

Caneman shivered slightly despite his heavy vestments. He busied himself watching the television he had installed while waiting for the others to arrive. The television was tuned to CNBC to follow the markets. By now it was late in the trading day. GOD stock had just started its upward climb now that the Pope’s survival of the assassination attempt had been announced. Caneman knew it would.

A sudden push of air outward signaled the 5-ton steel door opening. The vault had a slight over pressure to keep out any unconditioned air. The four Caneman had summoned entered the steel room. He observed the vault door close behind the last of them. His well-tailored assistant stopped to turn the combination lock and spin the wheel that threw the dozen, 3-inch diameter bolts into place around the door. They were now locked inside the vault. No one could enter unless they unlocked the door from within.

Caneman knew this was the most private of places on earth. It had its own air supply and telephone connections. It had computer and Internet service protected by the most sophisticated firewalls available. Just as the Pope’s of centuries past had their own private meeting places, so did he. Except, he thought, mine is so much more sophisticated. Befitting the one who will save the Church from itself and those who would stomp on its righteous, fundamental traditions.

He nodded acknowledgement to the four men seated with him at the cold, steel table. Despite the vault’s chill, Caneman felt a hot bolt of excitement surge through his body. It is happening, he thought. It is finally happening. Sitting there before him were his most trusted recruits. Each wielded extraordinary power in their own right. One chaired the

board of a substantial financial institution. Another was the Chancellor of a respected university. To his left sat the head of a company that manufactured an array of deadly military aircraft and tanks. Finally, there was the managing director of a pharmaceutical company that provided the world with life-saving cancer drugs.

Each shared Caneman's zealous, pathological devotion to a strict fundamentalist view of what the Roman Catholic Church should be—could be once again. All awaited the words that would soon come from His Eminence Cardinal David Caneman. And there he sat, in his resplendent white Cardinal's vestments with a scarlet *cappo* around his shoulders and matching red *zucchetto*, the silk skullcap. Caneman knew his destiny was to first reclaim, then cleanse the Church of the malignant heresy within and finally to lead it out of the moral dungeon where it now lay.

"Eminence," said the defense contractor, "how will the world view this assault on the Pope? Will they see it is a blasphemy against the Church itself?"

Caneman looked at the four men before him. It was his responsibility to put today's events in proper perspective. "No, gentlemen. The world will view the attempt on the Pope's life as a sign of how far off course he and his predecessors have allowed our beloved Church to stray. The blasphemy is that the attempt failed." Caneman eyed each man for any hint of remorse for what they had almost accomplished. He saw none. This is what they had been working on ever since he took over as head of Vatican Bank. Each man was useful to the cause in his own way.

Caneman began, "Over the last 50 years the Roman Catholic Church has deviated from God's chosen path—the path that over the centuries had once made the institution great. No more. Now the nuns want to be ordained. The priests want to marry." Christ, he thought, a married priest. "What is next? The sacrament of Mass conducted in the local languages rather than the traditional Latin? Birth control? Abortion? Accepting faggot priests?" Though, this he knew was a sore point since a percentage of gay priests showed a disturbing tendency to come out of the closet.

"This free-wheeling movement of change must be stopped. It can be stopped. God has chosen us as His instrument of change," he proclaimed. "We took the first two steps today. One succeeded; the other is still in process. The Vatican Bank is now a publicly traded company, soon with over \$200 billion in cash at its disposal."

Those seated within the cold metal vault took orders from no man. Except Caneman. Even so, there was pushback. They were used to being listened to when they spoke. The banker among them bent toward the table to speak. His tanned, craggy face was a household image, etched on the world's consciousness from his weekly appearances before the Senate Finance Committee, televised over C-Span, then clipped by every news bureau around the world. He cleared his throat as a respectful way of taking the floor.

"Eminence, there was the rumor of a vast wealth of treasure beyond the Church's current holdings. It was said to be a wealth that the Church has accumulated over the centuries from its outposts the world over."

Caneman knew of the rumor. He hoped it was so much more than just a rumor. He also knew that the \$200 billion garnered from today's public stock offering was only the first piece to his puzzle. There was no question that he would need every cent to take over the Church. But this treasure—if it existed—was the second puzzle piece. The public stock offering got me into their pocketbooks. True. But this treasure and the

religious artifacts within, guaranteed their hearts will belong to me. Caneman needed both if he was to succeed.

Caneman answered the question, “This so-called treasure does place a premium on GOD’s stock price, doesn’t it?” He laughed out loud at the greedy speculators to whom the deal managers had allocated huge blocks of overpriced stock. “Of course, who is to say if the premium they have paid will be money well spent?” He let the question hang dramatically in the frosty air over the metal table. Of course, this was the one question they each wanted him to answer. And so he would. Right here. Right now. Just like His Holiness, Pope Alexander VI must have done back in the 16th Century.

His Eminence Cardinal David Caneman slid his metal chair from behind the table, stood and walked over to the rows of safety deposit boxes on one wall. He motioned for his young, well-tailored assistant to come over. Caneman pulled out a ring with six keys on it. The young man produced the single master key that was needed to complete the opening of any single box. Beginning with the first box, Caneman slipped his key into the door and waited for the young man to insert his. The door opened and the assistant carefully pulled the first box from its secure place in the vault. Caneman took the box and placed it unopened on the metal table. They did this three more times until four boxes sat on the table.

“Was the treasure premium so many paid on GOD stock worth it?” asked Caneman. “Gentlemen, you have part of the answer now before you.” With the mystery still gathering its aura, he proceeded to open each of the four boxes and remove the heavy jagged piece of stone tablet each contained. His four disciples stood from their chairs to better peer down at each of the tablets.

“May God help me,” exclaimed the university Chancellor. It is true, then. These tablets represent the map to the treasure that is said to have been broken apart and distributed to six cardinals. May God have mercy—”

“With all due respect,” interceded Caneman, his conversational tone now abandoned, “in this case, God had nothing to do with it. These tablets have been kicking around the Church’s worldwide facilities since the time of Pope Alexander VI in the 15th century. They have been lost for over 600 years. I have scoured the earth for them.”

“But Your Eminence, how did you know they even existed and weren’t just a rumor?” asked the pharmaceutical company’s chairman.

“Faith,” Caneman said simply. “Faith and much research,” Caneman winked at his audience. “Alexander VI was a very smart Pope. He knew the path down which the Church was headed and he desperately wanted to protect it, as do we gathered around this table. Our holy Church is heading in the direction where it actually promotes sins against God. Our clergy are at risk of losing control over those they are charged with leading into Jesus’ path.” Caneman paused to regain control over his emotions. This was his most profound and gut-wrenching fear for the Church—deviation from the fundamentally righteous path as he saw it.

“So I began my research. It took a full year of study before I guessed where to find the first tablet. Within three months, the second one surfaced. Another year passed before the third one came to me after much study of Church archives. This time, I did not have to guess at its location. My studies directed me right to it.”

“But Eminence, after so many centuries, why you?” Only the defense contractor’s words were respectful. His tone of voice dripped with sarcasm. “Why did God select you—of all people—to find this wondrous hidden treasure?”

Caneman was ready with his own stiff-arm reply. He chose these men for their tough, prove-it-to-me attitude as well as their complete dedication to the Church and turning it back to a righteous, fundamentalist direction. Caneman redirected the objection toward them. “And you four sitting here with me. Why you? Why would God choose you—of all the people here on earth—to lead the fight to regain His Church? And while we’re asking, tell me why now? Why did He select this time in history to make a stand? Certainly there were other times. The Inquisition? The Crusades? Maybe the Salem Witch Trials?” Caneman stopped abruptly. His zealot’s gaze seared into the faces of each man before him.

“I will tell you why. There has never been a single time in history when all of the resources needed to succeed in our work stood in the same place and with sufficient resolve. We have a war chest of over \$200 billion in cash. We have the world’s first and second largest financial institutions. We have the might of the world’s greatest manufacturer of weaponry—more to the point, the world-wide *leverage* that company can utilize in our cause. We have the cure for cancer in our midst. It is ours to met out or withhold as we wish. Finally, we have the prestige and credibility of the greatest university. No gentlemen, if there ever was a time to make our stand, this...is...that...time. If there ever was a small group of men with the very capabilities needed to succeed, we...are...that...group.”

Caneman’s young assistant placed a red velvet cloth over the table. Caneman walked over and removed each of the four tablet pieces from their safety deposit box and placed them on the cloth. It was a stark contrast, the granite tablet with its jagged edges from the centuries old pounding they took to break them apart sitting on the pristine red velvet backdrop. The words and lines were easily discerned, etched deeply into the granite to guarantee their survival over the centuries.

The university Chancellor exclaimed, “But there are only four tablet pieces. I remember from my study that there were six pieces that Pope Alexander VI distributed in the 15th century—“

Caneman grabbed the floor. “Then you must also remember that each piece was reputed to be indispensable to accurately locating the Church’s treasure trove. If just one piece is missing, the map is useless.”

“So just where are the last two pieces,” asked the raspy voiced defense contractor.

That is the question, thought Caneman. Where are they? “I have researched everything I know of them for two years. Each time, I get a little closer—”

“Close, but no cigar,” interrupted the contractor.

“Not yet,” replied Caneman calmly. He had argued before with the man. Just stand your ground and challenge him. He wasn’t used to such behavior from anyone. Caneman saw its immediate effect.

“Well, what will you do if you can’t find it?”

“Oh, I will find it. Count on that. Since the 15th Century when Pope Alexander VI broke apart the ancient map, there have been a total of 34 Popes. My research that uncovered four of the tablets dug into just 21 of them. I still have 13 Popes to go. I will

find the fifth and sixth tablets. Of that I am certain. Indeed, I believe that I have located Number Five. I will shortly be traveling to Israel to see if it is what I hope it to be.”

“And when you do find the final tablet, Eminence, what then?” asked the pharmaceutical company CEO whose advances had saved so many people from cancer. “What value to our cause will be its location? How will this newfound wealth assist us in restoring the Church to the path of the righteous? We already have \$200 billion in cash from the public stock offering. How much more do we need?”

That was the question that Caneman could not wait to answer. “The truth is, gentlemen, I will have to wait until I see what is inside the Church’s ancient treasure vault to answer. I believe that I know. But until I see what is actually there, I cannot be sure.”

“What do you know, Eminence?” asked the university Chancellor. “What do you think is there that will help our cause? How will you use it?”

* * *

CHAPTER 6

“Hi, everyone,” said SMP, as she was known the world over. She spoke with her fresh, bright smile and looked straight into the camera lens, “I’m Sister Mary Pat of the Vatican News Service, coming to you live from our beloved Pope’s summer residence here in the beautiful village of Castel Gandolfo.” She paused to look down at her notes, then apparently decided to chuck the prepared remarks her producers had given her and just say what was on her mind. It wasn’t the first time she had done this, nor she imagined, would it be the last. The performance was vintage Sister Mary Pat. She stuffed the index cards into the pocket of her purple and white habit that were the summer colors of the order of Our Lady of Perpetual Correctness. SMP was famous the world over for her shoot-from-the-hip reporting style and an honesty in her reporting that only came from knowing down deep inside where it counts that she really answered to just one true boss. She kept her age a secret though many other reporters had tried to guess. Sister Mary Pat maintained a trim, fit body type that she insisted the Lord would be proud of. She was a marathon runner when the mood struck her and a long-distance cyclist when it didn’t. Truth be told, SMP was single handedly responsible for generating the Vatican News Service ratings to the point where they now rivaled CNN when it came to secular news of the Roman Catholic Church. Her casual style and friendly reporting of the Vatican’s goings on that the Cardinals all thought was so important gave her street cred among the faithful that few others could match.

“Well folks,” Sister Mary Pat began, “the truth is Brian Williams of NBC and little Wolfie Blitzer of CNN got into a bit of a tiff as to which network got the best position here in the village. So my boss at VNS—who pretty much runs the show here when the Pope is in residence—decided to end such pettiness before it really began and have just one pool reporter for this historic meeting. He decided the VNS reporter was it.” She paused to give a humble shrug. “So, folks, I guess you’re stuck with me for a while.” She gave the camera her trademark friendly wink and heart-felt grin.

SMP was the nun every Catholic school kid wished they had for a teacher. What she seldom spoke of was her expertise in grammar usage around the world; that she spoke six languages and had a doctorate degree in Renaissance classical literature from Stanford University out in California. While a student there, SMP established Our Lady of Perpetual Correctness-West. The outlying convent remains operational today even though its founder, SMP, was recalled to Rome.

“Since His Holiness almost had his ear blown off in that assassination attempt, he’s been recuperating here at Castel Gandolfo. It’s quiet—much more conducive to recovery than Vatican City, I can tell you that.” Sister Mary Pat paused for a second, tugged at a gray strand of hair and tucked it under her white hat. “The American President is actually the first official head of state to visit him after that awful business in St. Peter’s Square just four days ago. I should say that the President is creating more of a stir than he should for our recovering Pope, if you ask me. Let the poor Pontiff rest, I say.”

The beloved reporter looked over her shoulder to see the American President’s motorcade of long, black limousines very slowly negotiating the sharply winding cobble stone streets—perfect for the donkey carts in use when the road leading to the main square of the village was built in the 17th Century. “I’m standing on a veranda inside His Holiness’

compound looking down on *Piazza Della Liberta*. The small town overlooks Lake Albano—site for the rowing events during the Rome Olympics. It's just 15 miles south-east of Rome, in the Alban Hills. Normally this resort village has a tiny population. But it swells when the Pope is in residence to accommodate all those who think they are indispensable to him." Then, with an honest self-admission, Sister Mary Pat said, "I guess that includes me."

She said without covering her microphone, "John, sweetie, how about swinging that camera around so our viewers can get a glimpse of the President as he arrives." Sister Mary Pat was not one to stand on television formality when it came to serving her viewers. She had a reputation for acting as her own director. Down in the television production trailer, the real director threw up his hands and said with a smile, "That's our Sister Mary Pat, God love her."

"Enough of the motorcade, dearies," said SMP as she saw another chance to educate her viewers. "John, dear, now swing your camera down to the retinue stepping into the Villa's courtyard to receive the guests. The man you see leading the delegation, standing where the limousines will finally stop and wearing the formal black robes, is Monsignor Jose Bettencourt. He is the Holy See's Head of Protocol. In that capacity he's in charge of everything involving the Holy See's relationships with other states. Whenever anyone comes to visit the Vatican higher-ups, he's the man in charge. Today he'll oversee the Americans' visit to our recuperating Pope. I do hope Msgr. Bettencourt shows some restraint in the usual pomp and circumstance associated with such visits. His Holiness needs his rest."

The line of limousines and black SUVs carrying the Secret Service agents wound into the Villa's courtyard. It was large enough to accommodate only two of the modern vehicles. The others in the entourage simply stopped in the middle of the cobblestone street, totally blocking any traffic.

SMP waited for the President's car to stop and for the dignitaries to disembark and be greeted by Bettencourt's retinue. It wasn't until everyone had entered the villa some minutes later that Sister Mary Pat raised her microphone to her lips, "This is a state visit. There's no question about that. However, since we're not in Vatican City, and owing to our Pope's fragile condition, I'm going out on a limb here and assuming it is a private visit rather than formal. There's a big difference, believe me. Even private visits are a minuet of diplomacy and protocol. For example, no parade—out of the question. Nor will His Holiness come out to greet the President. However, I am told gifts will be exchanged in the residence."

Figuring that the American President would by now finally be seated inside with the Pope, SMP gathered her ankle-length skirt to avoid dragging it on the stone steps and said, "Follow me everyone. I spoke with His Holiness yesterday and requested a discrete seat near him during this visit. Msgr. Bettencourt didn't like the idea, but His Holiness saw nothing wrong and agreed." She turned to face the camera, winked again and stage whispered, "I must insist that you all maintain a respectful quiet during this meeting. Okay?"

Sister Mary Pat's trust and credibility with the Pontiff literally brought the world in to see the highest level sick-call ever broadcast. The President and the Pope sat comfortably talking pleasantries for some time. SMP sat quietly near the two, whispering

stage directions to her cameraman. Then she saw the Pope appeared to tire. The President saw it too and called for his get-well gift.

SMP whispered quietly into her microphone, “This is the ceremonial gift giving that almost always accompanies state visits—even private ones like this.” SMP had been a teacher—the very best kind—all of her life. She seldom passed up a chance to turn a normal moment into a learning one. This time was no exception. “Did you know, kiddies,” she whispered into her microphone, “that the exchange of gifts among kings and chiefs and presidents and, yes, popes, is a centuries-old tradition. It dates back from the ancient civilizations of Rome and Egypt to the native tribes of North America. Ceremonial gifts have paved the way for peaceful coexistence between peoples of different cultures. They are universal symbols and have become part of diplomacy’s lexicon of protocols. Most of the gifts tell something about the country of the giver. But sometimes, they take on a more personal nature if the two people involved know and like one another. Let’s see what the American President brought with him,” she finished whispering into her microphone.

Sister Mary Pat watched and listened as the President handed over an ornately inscribed and remarkably preserved silver vessel. He said, “Your Holiness, this is a wine vessel that was used by Roman society sometime between 60 B.C. to 600 A.D. in and around Vatican City. The religious symbols inscribed indicate that it was possibly used during religious ceremonies. It was part of the New York Metropolitan Museum’s collection. On behalf of the American People, we are returning it to its rightful place.”

“Well,” whispered Sister Mary Pat, “isn’t that nice.” Her tone, however, indicated that it was about time. “Wait, kiddies. It appears that the American President has a double-header in mind.”

She watched as the President leaned toward the Pope’s right ear—the one that wasn’t heavily bandaged. She was not close enough to hear what he said. But had she been, she would have heard the American President say, “Your Holiness, I have one other gift for you. It is personal. Something from me to you.” He pulled the highly personal gift out of his pocket and handed it to His Holiness.

“Why, it’s an iPhone,” exclaimed SMP, “I’m certain of it. I can see the silver Apple logo. From the small size of the white box it couldn’t be anything but. Oh no,” SMP sighed as the Pope’s face lit up and he opened the little box to remove the device with its curved corners. “Folks, the American President meant well by giving a very personal gift. But the only nice way to say it is that someone evidently did not complete his homework. You see, our Pope is quite the gadgeteer. I happen to know that he has the very latest in all electronics—iPhones included. During an interview he once helped me switch on my Bluetooth. And I have heard that Apple ships our Pope the prototypes of its new devices to try out here in the Vatican.

She continued, “Well, at least the President got the color right—this one is a shiny Cardinal Red in a red velvet case with gold trim. Embroidered on the velvet is the insignia of the Papacy. John, dear, could you please zoom in on the insignia. There, you can see the crossed keys of Simon Peter. One is gold; the other is silver to represent the power of loosing and of binding. Above the keys is the triple-crowned tiara representing the Pope as the supreme pastor, supreme teacher and supreme priest.”

The President leaned into the Pope’s good ear again as the Pontiff admired the gift, fired it up and launched the music icon to see his personal playlist appear—it was mostly

liturgical pieces by Marty Haugen and Sebastian Temple mixed in with some Gregorian Chants. The President had added Neil Young's *Rockin' in the Free World* for fun. Then the Pope pressed the Contacts icon and again the screen faithfully displayed his personal contacts. He looked at the American President with the unasked question in his eyes—*how did you get my personal contacts?*

“Your Holiness, I have an agency—the NSA—that prides itself on being able to get whatever information is needed. They didn't even break a sweat in downloading your personal iPhone items. I had them add two new contacts for you. I'm on there and I hope we will speak frequently. There is one other. It is Jackson Schilling. He is my godson. Should he call or email you it is my hope that you will respond to him without delay. Jack does not waste time—neither his nor anyone else's. If he contacts you, be assured it is important. Perhaps a matter of life and death.” The President pulled away.

After a pause while SMP rendered her judgment of the gift, she said, “Perfect. I'd say this is a perfect gift for the Pope. And so does he, actually. He seems quite pleased. Look at that beautiful smile on his face.”

SMP continued watching from the corner and whispering excitedly into her microphone. Her cameraman caught what came next on live feed that went out to the world. “Alright kiddies,” explained Sister Mary Pat, “the American President has offered his gift, it is now His Holiness' turn. Often gifts from Popes to other heads of state are of a religious nature. But this Pope is known as a bit of a renegade. There's no telling what—”

The Pope reached a hand into his alb, the long, white robe worn under all the rest of his ceremonial garb. He had shunned much of the usual vestment finery owing to his recuperation, the fact that he was not actually in Vatican City and this was a private visit rather than a state visit.

“He's pulling what appears to be a necklace with a pendant on the end of it,” said SMP. “The light's a little dim in here. It's difficult to actually see.”

With that she caught the Pope's eye, shining with pleasure, and inclined her head, seeking permission to approach. The Pope raised a hand, motioning for she and her cameraman to join him.

“Kiddies, you can see for yourself what is on the end of His Holiness' gold chain. It appears to be a smashed piece of metal—I'll just shut up now and let you listen.”

The Pope explained to the President as the world listened, courtesy of the ever astute Sister Mary Pat, “My friend, I would like you to have this,” offering him the necklace and pendant. “I certainly have no further use for it. You may notice that it is somewhat heavy. Yes? My security team tells me that the .338 Lapua Magnum is indeed quite heavy. They dug it out of the wall where it lodged after piercing my ear and then Ms. Bartaromo's shoulder.”

“Your Holiness,” stammered the President as he hefted the smashed piece of lead on a gold chain, “I don't know what to say. This is an historical artifact. I couldn't possibly—”

The Pope waived his hand, dismissing the President's objection. “Take it my son. It was actually Ms. Bartaromo's idea. When our people found it, I offered it to her as a souvenir. It turns out that we both had the same thought—neither one of us wanted to see the thing again. Then she suggested I give it to the first dignitary who comes to visit me. I am afraid that you, Mr. President, are him.”

Sister Mary Pat looked on in amazement as she watched her beloved Pope with a twinkle in his eye push the priceless artifact into the President's hand, then close his fingers around it so he wouldn't drop it. The Pope turned to her and gave his trademark wink to his favorite nun.

"Do you think we will make the evening news, Sister?" he then asked.

"Won't be much of a stretch, Your Holiness." Then she saw him raise a hand to his mouth to stifle a yawn.

The American President saw it too and recognized the signal for what it was. "Your Holiness, it is getting late and I am afraid that my visit has tired you beyond what is healthy. I will leave now." The President stood and helped the Pope to his feet. Together they slowly walked down the colonnade, through the many offices that were needed even when the Pope was supposedly on retreat. SMP managed to wedge both she and her cameraman into the front of the line of security people and the others who served the closest needs of their chiefs. She was just behind the two security officers, wearing dark blue suits, but armed to the teeth under their coats. Her microphone was wide open and her television audience worldwide was perfectly situated to hear what came next.

The Pontiff stopped beside an office door, then suddenly opened the latch, spun on the ball of his foot and stepped in as the door swung open. With his other hand—the one the President had linked through his arm to steady the Pope—he pulled him into the vacant office. The line of followers suddenly disrupted. The security team tried to muscle their way into the office.

Sister Mary Pat was being jostled and pushed, but she clearly heard the Pope say as he stuck out his head and put a calming, but firmly unequivocal hand on his security chief's sternum, "I wish to have a private moment with my friend. It will be alright. I do not believe that he is armed. And there is only one bullet between us now—even that one is of little use anymore. We'll just be a few moments." His Holiness shut the office door in the security chief's face.

SMP spoke quickly into her mic, "Oh kiddies don't you know that this is highly irregular. His handlers keep our Pope on a tightly scripted schedule. There is almost never any time for impromptu meetings—even with other heads of state. I wonder what those two are discussing in there."

* * *

CHAPTER 7

Cardinal David Caneman eyeballed the university Chancellor for a moment. The only sound in the Vatican Bank vault was from the air conditioning vent pouring cold air into the steel sarcophagus in which the five men met. Finally, Caneman spoke. “You ask what I know; what I think is in the Church’s treasure vault and how it will help our mission to purify? You want to know how I will use it? Whatever ‘it’ is.” Caneman stood from his metal chair at the head of the table. Still dressed in his Cardinal’s vestments—white with vivid scarlet—his was a commanding presence. “Very well. I have thought long and hard about these questions. I have prayed to the Holy Father to guide me. This is what I have concluded.” He stepped back toward the steel wall behind him.

“First, since Pope Alexander VI broke apart the map to the treasure vault in the 16th Century, that vault has probably not been entered since. What I’m going to find is a lot of dust.” The four men laughed as Caneman knew they would at his attempt to break the tension in this steel room. “I hope to find the most extraordinary manuscripts of papyrus that document the life of Christ. I expect to find proof of Church ownership of vast tracts of land in the most populated centers of the world. These contracts, mortgages and title deeds will be traceable to the modern era. But that will take time, enormous amounts of money—which we now have—and hundreds of lawyers. I will set in motion the mechanism to retrieve what property belongs to the Roman Catholic Church, but it is not my highest goal.”

Caneman saw each of these most powerful men leaning into the table. He knew he had them enraptured. These men understood vast wealth. But what he envisioned that lay within the Church’s treasury was likely something of incomprehensible value known only to him. “What I want to find is an object—a single object that explains everything we stand for in unequivocal terms. This object, whatever it is, will draw the world—believers and those with doubts—into the fold of the Roman Catholic Church. It will be sufficient to turn our Church away from the very dangerous path on which the last ten popes have led her.” Caneman stopped and waited for the question he knew would come.

“Eminence, what kind of object possesses such power to knit the faithful and others into one? And to then change the direction of such a huge institution? How valuable is such a thing?” The question came from the University Chancellor—Dr. Neil Palmer. Caneman chose him specifically because he was not a priest. In fact, he had no formal seminary training. He was part archeologist, part a renowned scholar in ancient religions whose credentials were beyond reproach.

“I imagine that my object, by itself, is not particularly valuable. In fact, it is my hope that here in the modern era, we still use something like it—as it has evolved over the centuries—in our present everyday life. The better for the world to identify with it and to understand. Dr. Palmer, you asked how valuable is this object? Its intrinsic value is small, inconsequential. Nevertheless, given the right provenance and who in history might have used it, its ability to persuade and to convert masses of people to our theology is priceless.”

It was the defense contractor’s turn. “Okay, Eminence, I get it. You’re after a symbol. Surrounded by a few hundred billion in other more tangible wealth, gold, silver,

jewels and trust deeds donated to the Church over the centuries. But still, a symbol. And I agree with you. Such an object and provenance—if it actually exists—is priceless to our cause. So tell me, just how close are you to finding the fifth and sixth map tablets?”

* * *

CHAPTER 8

“Looks clean to me,” said Jack Schilling. He tossed the Vatican Bank’s balance sheet on the table. His audit team had commandeered the executive conference room. “What am I missing here, people?” He rubbed his tired eyes. Since he and Helen had landed in New York just twenty-four hours ago he had not stopped for more than twenty minutes for a sandwich. It was now 1:30 in the morning. The Bank’s offices had long since gone dark except for the areas in which his team now worked.

Jack shrugged his shoulders, trying to get his dress shirt to give him a little more room. He stretched his arms and considered unbuttoning his cuffs and rolling up his sleeves to alleviate the binding. But no, he thought, these accountants are a curious lot. They don’t need to know the part of my background etched on my bare arms. He supposed they talked about him—ex-head of the SEC’s Enforcement Division, now working for Taiko Motor Corporation as a division CFO. The SEC had managed to keep his military service under wraps.

What he did a year ago in the Oval Office, on the other hand, was public knowledge. Video of Jack had played almost continuously for a week afterward. It showed him in excruciating slow motion stepping from his guest post in the back of the famous room, in one smooth, fluid motion producing a hand gun, then drilling the would-be presidential assassin with a deadly double-tap—one into the center of his chest, the other dead center in the forehead. All before the Secret Service agents who were never beyond arms reach of the President could call out, “Gun!” And even more fortunately, before the assassin could fire a single round.

Back then, as head of the SEC’s Enforcement Division, Jack Schilling was authorized and licensed to carry a concealed weapon. That explained how he just happened to have the Sig Sauer P226 in a shoulder rig with him there in the Oval Office for the historic meeting so well documented in the book, *Deadly Acceleration*. It was the right time, right place, right weapon and most importantly the right person firing it. What it didn’t explain—the question that it actually begged—was how an SEC accountant came to be so fast and accurate in what had suddenly and unexpectedly devolved into a combat situation.

NBC’s Brian Williams wanted to answer that question. He had even shown side-by-side footage of Jack and the Secret Service agents in those fateful seconds. Williams revealed as only slo-mo video can show Jack reacting a full quarter second ahead of the fastest man on the Secret Service team present there in the Oval Office. He pointed out that in such situations 0.25 seconds literally meant the difference between life and death.

All it took was a call to NBC’s Studio B in New York from the White House. At the President’s insistence, his call was routed through the building, into the Evening News production booth and right into Brian Williams’ earpiece as he sat there on the set. The President asked if he might have a word with the famous newscaster—right now. The President suggested he might want to go straight to commercial without another word.

Brian Williams is a great American. He did as the President requested. During the three minutes and 40 seconds of ensuing commercial time the President explained that Jack Schilling was quite obviously someone significantly more than just an accountant. And that if Williams insisted on pursuing his supposed revelations, Jack’s usefulness to

the country would be compromised. “You don’t want to limit a national hero’s capabilities, now do you, Brian?” the President finished. The famous newscaster replied, “No sir, I do not. I’ll just jump to our next story about the Labrador retriever who saved his master’s life on a frozen lake in Minnesota.”

“Sounds liker a nice story, Brian. I like dog stories. I think I’ll just sit right here in the residence and watch you tell it. Pleasure talking with you, Brian.” The President put down the receiver without another word.

Jack knew there were questions at the SEC about why would he suddenly be called back into public service for this Vatican Bank audit. There were rumors about him—especially after the Oval Office episode. Still, no use in confirming them, he thought. Better just keep those sleeves rolled down.

“Sir,” said one of the third-year bank auditors. She ran what Jack took to be a nervous hand through her blonde hair. “We’ve gone through all the cash accounts and the asset accounts for loans receivable from the various philanthropic groups the Bank considers borrowers. I ticked and tied all of the payables. No problems there, I guarantee it—”

“So what’re you saying, Audrey? You ready to render an unqualified, clean opinion right now?” She had caught Jack’s eye before he left the SEC a year ago. Pretty, *wicked smaht*, with an MBA from UCLA and a CPA out of E&Y. She needs a little seasoning, Jack thought. He was just the one to give it to her.

“No, Sir. I am not ready to give any sort of opinion.”

That back talk got Jack’s attention. He liked sassy accountants. It meant they wouldn’t take anything anyone said at face value. Instead they wanted to look at the facts and form their own conclusions. That was why they were all here. They would determine if the attempted assassination of the Pope—who just so happened to be the Vatican Bank’s Chairman—was related to a possible adverse financial condition of the institution. “Ooookay, then Audrey. What?”

“It’s not what we are seeing here. It’s what we’re *not* seeing.”

Jack suddenly understood where she was going. He decided to give her the street cred among her peers sitting around the table, now listening to their exchange.

“Continue.”

“Well, every bank has a boatload of off-balance sheet items. They don’t appear on the face of the financial statements. Only in obscure financial language in the Notes to Financial Statements at the back—”

Time to test her mettle. Jack sat up straight and looked the promising young woman in the eye, clearly challenging her. “Tell me the extent of the Vatican Bank’s financial guarantees. What about its standby letters of credit, it’s bank loan commitments and the risk it has undertaken with those derivatives, currency and interest rate swaps. And while you’re at it, tell me—no tell all of us—about their over-the-counter options, futures and forward commitments.”

And she did. For the next hour Audrey proceeded to dissect the Vatican Bank’s unseen underbelly of financial commitments and risks that its stock investors would likely never see. By the time she was finished, Jack saw a pile of analyses, reports and graphs supporting her facts stacked in front of him, courtesy of Ms. Audrey.

“So, what’s it mean to you Audrey? What conclusions can you draw from all this,” Jack finally asked, spreading his arms to encompass the stack of documents before him.

There was a pause. Jack saw the brilliant, young auditor hesitate. Time to let her off the hook, he thought. “Nice job, Audrey. Thorough, complete, clearly presented. Backed up by independently determined facts. Good work. May I offer you my conclusions?”

“Please,” she said with relief in her eyes that the boss—especially this one with his reputation for being both tough and smart—wasn’t going to chew her ass off.

Jack sat back in his chair and talked to his group as he reasoned through his conclusion out loud. “Vatican Bank was a large institution even before it went public. Now with over \$200 billion in assets—and that doesn’t include the treasure that’s supposed to exist.” Jack paused to let the quiet laughter die. No one really believed a treasure of any sort existed—him included. “The off balance sheet activity on the surface doesn’t appear unusual for a bank of this size. I do find their sophisticated use of swaps, futures and forward contracts—the derivatives Audrey unearthed—odd for any bank. Particularly one with a religious intent such as Vatican Bank. That’s sophisticated stuff—”

“It comes from the background of Cardinal David Caneman, the CEO.” This interruption came from the door as Helen walked into the conference room. Following her were waiters from Danny Meyers’ *Blue Smoke* barbeque restaurant just a short block away. Each waiter carried heavily laden aluminum trays sealed with foil.

“Jack can go forever without eating,” Helen said as she moved aside binders and file folders to clear a space on the conference room table for the food trays. “Sometimes he just assumes everyone is like him. So I ordered in. Was I right?” she asked looking around the conference room table at the nodding heads. “That’s what I thought. I think you’ll like my selections.” She yanked the foil cover off one of the trays. A cloud of steam and the rich, smoky smell of what just might possibly be the city’s best barbeque ribs wafted into the conference room.

Helen Kaito had been in the public’s eye even before meeting Jack Schilling and helping solve the terrorist plot that used Kaito automobiles as its weapon of choice. The world had known her as a spoiled, self-absorbed dilatant who was lucky enough to be the chairman’s daughter of the world’s largest automotive manufacturer. What the world did not know—was still finding out—was that Helen Kaito had discovered her true self during that awful time when 3,000 people were killed by her company’s cars. The satisfaction she had felt during her role in uncovering the *Deadly Acceleration* plot and bringing down the perpetrators was beyond anything the booze and boys could begin to provide. Then, of course, there was Jack Schilling. She had found him to be the most extraordinary and deeply layered individual she had ever known. Since meeting him at Kaito’s small truck division in Elkhart, Indiana, then standing beside him during the deadly acceleration plot, they had not been apart.

Afterward, once they both were back working their jobs in Elkhart she suggested that maybe they both might feel better if they got married. Jack’s reaction to her suggestion still made her laugh. The brilliant, tough ex-SEAL was speechless for a full minute. Then she saw the smile spread across his chiseled face. He had swept her off the floor and into his arms and said, “I thought you’d never ask.” Since then—not quite a year ago—their life together had been immensely happy and satisfying, but relatively uneventful. Until the Pope was shot on the day the Vatican Bank went public.

Once she made sure the SEC auditors had filled their plates and everyone was busily demolishing *Blue Smoke's* best, she took advantage of the quiet. "There's only one Cardinal in the Vatican's inner circle with the background to execute those sophisticated swaps, futures and forward contracts." Helen saw the look of surprise on several faces. "Yeah, I guess that doesn't sound like the New York party girl from my reputation, does it."

Jack spoke up by way of explanation, "Even with all that champagne swilling and bar hopping during her youth, Helen managed to get a Stanford MBA. She also served as corporate treasurer for Kaito's small truck division when her father banished her to the hinterlands after her arrest in New York. What was it for? Something? Ah, public drunkenness." Jack knew his wife was tough enough to take it. "All kidding aside, without her expert help, we probably never would have uncovered the perps using deadly acceleration as a terrorist weapon. Helen knows what she's talking about."

Helen threw Jack a smile. "Right. Well Cardinal David Caneman has an extraordinary background in corporate finance. Before entering the priesthood, he worked for Goldman Sachs in their structured finance group. Eventually, he rose to head the group and was named a partner.

"He is responsible for creating the municipal bond swap transactions all those cities got involved with. He created the transaction, brought in the banks to finance them, then paired them up with the cities who were desperate for cash flow. He was so good at packaging his financial products that the Harvard Endowment *and* Yale along with other ivy-league schools, bought them as well.

Cardinal David Caneman is one of the most astute financial engineers on the planet. Three years ago when he took over Vatican Bank, it was a prestigious institution, but hardly worthy of investment grade consideration. When His Eminence assumed the helm, he immediately began preparing it for a public offering. He convinced the Holy See that this was the way to get the funding to do the Church's work well into the next century. Caneman is the architect of the modern-day Vatican Bank."

Jack spoke up, "So who is the Vatican Bank's biggest investor? Who stands to make the most if the stock goes up in a big way?"

Helen had done her homework. "Vatican Bank is actually just its slang reference. Actually, the bank's real name is Institute for Works of Religion. With the recent public offering the Bank sold just 45 percent of its ownership. The Roman Catholic Church retained the lion's share of the ownership. So the answer to your question as to who benefits from a stock increase is the Church itself."

Jack said, "Okay. Fine. But doesn't Cardinal David Caneman run the Bank?"

Helen said, "Most people assume that he's the final decision maker because he is the president and CEO. However, he reports to a seven-member board made up of the highest-ranking Cardinals of the Church. The Pope himself chairs that board right now because the former chairman suddenly died."

Jack arched an eyebrow. "Died? Of what?"

"Heart attack," answered Helen. "These are elderly men, sweetie. They are not really fit for the rigors of international finance that Cardinal David Caneman has placed them into."

Jack casually twirled a pencil in his hand. "Who would succeed the Pope as chairman if he were to suddenly die?"

“You mean like almost happened four days ago?” Helen was right on top of the Vatican Bank’s line of succession. “Geez, Jack I see where you’re going with this. The answer is that the current President and CEO of the Bank itself would automatically become chairman should the Pope die or become incapacitated until the Holy See could elect a new Pope. They call such a succession, the Camerlengo Chairman. You are not suggesting—”

“I’m not suggesting anything. It’s too early and this is a bank audit, not the investigation of an attempted murder. What else do we need to know about the Institute for Works of Religion?”

“Well, the bank funds global projects for the good of humanity. For example, it provides the funds for training people to fight drought and desertification in nine African countries. It provides seed for crops and the funds to teach farming techniques in non-developed countries. That sort of thing. However, the Vatican Bank has a history of scandal too.”

“Follow the money,” said Jack. “Vast sums of money always bring out the worst in people. What happened most recently?”

“During the 1980s, the Institute was involved in a political and financial scandal. The bank was a lender and financial backer during the \$3.5 billion collapse of Banco Ambrosiano. As a result, the head of the Bank then, Archbishop Paul Marcinkus, was almost indicted as an accessory. However, they never filed charges since he was such a high-ranking prelate of the Vatican. He had diplomatic immunity from prosecution.”

Audrey set down her plastic knife and fork, wiped the barbecue sauce off of her fingers and said, “I still don’t understand what the Bank will do with the \$200 billion it just raised from going public. That’s a lot of money to spread around the world doing God’s work.”

“Too damn much money,” said Jack. Especially for a bank whose sole purpose is to act as a conduit for the collection and disbursement of funds to further the Church’s philanthropic works. Remember, our job here is to determine if the shot at the Bank’s chairman—the Pope—had anything to do with the enterprise and to verify that the books and records of said enterprise fairly present its financial condition.”

Jack glanced at the stand-by letter of credit he had pulled from the stack of documents Audrey had given him during her lecture. It was for a small amount by Vatican Bank standards, just \$2.5 million. What caught his eye was the beneficiary, the person to whom the Vatican Bank was paying the money—Trident Operations Corporation. Jack looked at his watch—an indestructible stainless steel and black rubber IWC Ingenieur—and said, “It’s almost 3:00 a.m. Let’s take a break and reconvene at 0900, shall we?”

“Something bothering you?” asked Helen when the exhausted auditors had all left the conference room. She looked at Jack’s face. The lines across his forehead had deepened as she learned to notice when he spotted a problem. The creases that ran down his cheeks next to his slightly crooked nose were more pronounced. “What’s up?”

Jack picked up the \$2.5 million LC written in favor of Trident Operations Corporation. “I skimmed the stack of letters of credit Audrey pulled from the off-balance sheet transaction list. All of them precisely described whatever was being purchased. Some were hard assets like air conditioners for Church installations around the world. Some were for school books being sent to African nations. Some were for medicines

shipped in care of Doctors Without Borders. Many were for some pretty big numbers too. This is one big organization. But each had a description of the item so detailed it would make any accountant smile.”

He picked up the single document from Trident and let it fall to the table, landing alone outside the stack. “Then there’s this one. The description says just, *For services rendered*. Every other one has three authorizing signatures—the Church representative in the field, the Vatican Bank’s controller and finally its CEO here in New York. But this one? This one has just one signature—”

“Whose is it?” asked Helen.

“Cardinal David Caneman.”

Helen picked up the letter of credit and examined it as a former corporate treasurer would. “Why would the CEO of the Vatican Bank even be involved with such a small disbursement?”

“That’s another problem I have. Just who or what is Trident Operations Corporation? What services did it render to the Church that earned it \$2.5 million?” Jack picked up a cube of cornbread, smeared some honey on it and took a bite. “Maybe it’s my professionally skeptical nature, Helen, but why the name Trident? What operations does this Trident do? Both words together in that particular order mean something to me. They would to any SEAL.”

“What does it mean to you?”

“The trident is the Navy SEAL’s symbol. He unbuttoned his shirt sleeves and rolled up his cuffs. “See?” There, tattooed on the inside of his left forearm was the SEAL’s trident—It began with the old anchor symbolizing the SEAL’s roots in the ocean. Attached to the anchor was the three-pronged scepter. It belonged to Poseidon, king of the ocean. The third trident component was the cocked pistol—ready to fire. Finally was the eagle, the symbol of America’s freedom, holding everything together. Only this eagle’s head was lowered in a sign of humility as the true warrior’s strength.

Opposite on the right inside forearm were the words, *The Only Easy Day Was Yesterday*. “Trident Operations could mean a SEAL op—a covert, direct action operation. Authorized and paid for by Cardinal David Caneman.”

“So, you think His Eminence might be up to something?”

Jack considered her question for a moment, then shook his head. “Probably not. Most things like this have a simple, plausible explanation. But my skepticism is the CPA in me. I’ll run it down myself tomorrow and let you know.” He stretched his arms over his head and yawned. “I need to check in with Smitty in DC.”

“Jack, it’s after 3:00 a.m.,” objected Helen.

“Hon, if I don’t sleep, Smitty don’t sleep. Besides, he made me promise to call him each day. He probably thinks I forgot.”

“**Wake up, shipmate,**” said Jack, his voice was jocular with forced enthusiasm.

“What?” answered the groggy voice. “What the fuck?”

“Somewhere it’s daylight, buddy and you’re burnin’ it all to hell.”

“Christ, Jack. It’s...it’s—”

“Just after three in the morning,” Jack answered for Mr. Smith. He heard a deep, clearing breath come over the phone.

Then a suddenly wide awake voice saying, “Okay, Jack. I’m with you now. Thought your forgot our daily call.”

“I wouldn’t do that, buddy. Just a little late is all. I’ll give you the essentials first.”

“Go.”

Jack began in his clear, deliberate briefing voice they had learned over a decade before in the Navy. “Financial statements are clean—that’s what my team’s unqualified opinion will say. The notes to the financial statements are another thing. I don’t like something I saw. It’s small, but raises a question.”

“What?” asked Smith.

“It’s a \$2.5 million Stand-by LC for *services rendered*.”

“What’s *services rendered* mean?” Smith asked.

“That’s the thing, shipmate. It could mean anything. But that’s only the first thing that caught my attention. Guess who the LC’s beneficiary was.”

“Come on, Jack. It’s three in the morning.”

“Sourpuss. The payee was Trident Operations.”

There was a long pause on the line as both men considered the possibilities. Then Jack said, “You know, Smitty, this is probably nothing. But given the circumstances of an assassination attempt on the chairman of an NYSE company that just went public, it’s a nugget.”

“That it is, pal. What’s next.”

Jack already had his list of assignments for Smith. “I’m going to request an audience with His Eminence Cardinal David Caneman and just ask him. While I’m doing that I want you to get me the details of the assassination attempt.”

“What’re you thinking, Jack?”

“Just naturally suspicious is all. I want to confirm that this LC has nothing to do with the assassination attempt on the Pope.”

“Like what do you want to know about the assassination attempt?”

“Everything about that shot. Distance for starters. What was the round that hit the Pope’s ear. Did they find the rifle? What about the spotter, if one was used. Get me everything you can.”

“Won’t be easy, Jack. We’re not just dealing with the Italian *Arma dei Carabinieri*. As if they’re not difficult enough. We’re actually dealing with the *Gendarmerie* of the Vatican City State. They answer to a higher calling if you get my meaning.”

“We’re the SEC Enforcement Division. Even so, you just may have to get the Old Man involved,” said Jack. “I’ll call you again at 0900. By then I should have talked with His Eminence and you should have what we need on that shot.”

* * *

Chapter 9

“What is troubling you, my friend?” asked the Pope as he stared into the American President’s face inside the vacant office within Castel Gandolfo. Both could hear the small crowd of their retinues outside. “I can see it in your eyes. You are distraught. Friends should have no secrets.”

The President looked at the Pope. He guessed this exhibition of clairvoyance was probably the reason the man was chosen to lead so many in their religion. “You’re right, Your Holiness. I am troubled about this assassination attempt. Our Securities Exchange Commission is investigating the Vatican Bank to see if there is a link between the assassination attempt and the bank.” The President looked into the kindly eyes staring at him, patiently awaiting his explanation. “Even if such an investigation wasn’t standard procedure, I would have done something anyway. About 24 percent of the American population is Catholic. I’m Catholic and my family has been for centuries

“And you do not like someone taking a pot shot at your religion’s leader?”

“Well, Your Holiness, that is certainly part of it—”

“What is the other part?” asked the Pope

“Common sense requires our involvement. It is no secret that the Church has a fundamentalist faction that is growing in strength. They want to see the Church return to its old dogmas. I cannot help but wonder just how far they might go to achieve their end.”

“Yes, Mr. President, I am aware of that. But is dissent not fundamental to every great institution? That does not necessarily mean the dissenters will try to kill a leader they do not agree with.”

The President stood there with the Pontiff, considering how to put what else he wanted to say. “Then there’s that damn—sorry, Your Holiness—treasure. What if it really does exist? The power of the Church from such vast wealth would instantly elevate its stature and its capabilities to do good as well as...other things.”

The Pope laughed out loud. “Mr. President, I seem to be the only one who maintains that the treasure and the fictitious map of stone that was supposed to lead people to it is pure fantasy. Many things associated with our Church are gross exaggerations or outright fiction created for who knows what purposes. I can tell you that there is no Catholic treasure. I can also tell you that the Vatican Bank now has more than enough money to do the work of the Church. Any more would probably not help the cause. I am no economist. But I am told by those who are that there is a law of diminishing returns. I believe the Vatican Bank has now reached that point.”

“There is one more small matter, Your Holiness.” The President waited a beat to be sure he had the Pontiff’s full attention. After all, the man was 83 years old. “I mentioned earlier the man we have from the SEC Enforcement Division auditing the Vatican Bank—”

“Yes, Mr. Schilling, your god-son.”

“That’s right, Father. I heard on the way over that his investigation has turned up a very small anomaly. It is probably nothing. However, Jack will be pursuing it to its end.”

“What is this anomaly please?”

“Smitty, said it wasn’t worth my time to explain Jack’s hunch. So I only know that the SEC’s audit is not yet being signed off with a clean opinion.”

“Well, Mr. President, Cardinal David Caneman has my complete faith and trust. If there is anything to Mr. Schilling’s hunch, His Eminence will certainly extend his fullest cooperation to assist in bringing it to light. And if Mr. Schilling is still not satisfied, I believe you said he has my telephone number.” The Pope patted the inner pocket of the white *alb* he wore, indicating the new iPhone the President had given him earlier in his visit.”

“My experience with Jack is that he is not shy about asking for what he wants. If he feels you can help him, be assured that he will be on your telephone immediately.”

The Pope nodded. “I think we are making our people a bit nervous, no? Unless you have something else, perhaps we should open the door.”

Mr. Schilling, His Eminence asked me to send his regrets, but he has so many things on his plate what with the attempted assassination on His Holiness’ life and the Vatican Bank just going public four days ago—”

“So he is not going to make time to see me,” said Jack.

The well-tailored assistant to the Vatican Bank’s CEO held Jack in a stony gaze. “I am afraid not.”

The two men looked at one another. Jack was no stranger to confrontation, verbal or otherwise. He long ago had learned that it pays to be a winner. This was no exception. He needed to speak directly to the originator and the person who authorized that Letter of Credit sending \$2.5 million to an enterprise with the curious name of Trident Operations. The person who did both was the bank’s CEO, Cardinal David Caneman. Finally, the assistant blinked.

“Mr. Schilling, just because His Eminence cannot devote the time you require to solving your audit question does not mean that someone else cannot help you. Just tell me what you need and I will see to it the proper person fits you into his schedule.”

Jack waited, considering his response. May as well be crystal clear from the beginning, he thought. “Just becoming a public enterprise is something new to your staff. There are a new set of rules and operating principles that go with holding the public’s money in trust. Most things of this nature turn out to be an oversight or easily explained. That is the information I am seeking here—an explanation. Since there was one originator of the payment voucher and the same person authorized cutting the letter of credit, I want that person to tell me himself what it was.”

The young assistant looked carefully at the Letter of Credit sitting on his desk. “Mr. Schilling, \$2.5 million is not a significant sum to an institution the size of the Vatican Bank. I doubt that His Eminence even remembers it.”

Jack had about enough of this guy. He stood up from his chair. “Maybe \$2.5 million is nothing to you or to this bank. But sure as I am standing here that amount of money is enormous to the poor people around the world who so generously gave it to the Church in their collection boxes and offering plates.” Jack’s voice was rising in his irritation. “It is a huge amount of money to those investors who bought a few shares of Vatican Bank stock just so they could own a piece of their Church.” Jack noticed that heads had turned in the office toward their conversation. Just what he wanted. Jack

raised his voice yet again and leaned into the face of the young assistant, who was also by now standing. “But what is even more important is the haphazard policy and procedure of money management and funds disbursement that this reveals.”

The young assistant’s voice now matched Jack’s in volume. “And I am telling you there is no way you are going to interrogate—”

Suddenly the door to the office next to the assistant’s desk opened. “Peter,” said the stern-looking man who quickly emerged, “I’ll handle it from here, please.” He extended a hand toward Jack. “Marc Gregory. I sit on the non-statutory advisory board of the Vatican Bank. You must be Jack Schilling. I believe that I can help you. Would you please step into my office. We’ll let these people get back to their work.”

Jack shook Gregory’s hand and followed him into his office. It was sparsely furnished, befitting a former army general. Jack knew all about General Marc “Scorpion” Gregory. West Point graduate, career Army. Tours of duty in every conflict that America had faced over the last 40 years. Owing to Jack’s closeness to the up and coming senator who was now President he had heard Gregory’s name trotted out as a possible nominee to the Joint Chiefs of Staff. Then he abruptly left the Army for the Chairmanship of General Ordnance Corp., arguably the world’s largest manufacturer of military hardware. His Georgetown Ph.D. in foreign relations along with an MBA from MIT qualified him for that post. He was said to be a strict practicing Catholic. That explains him acting in an advisory role to the Vatican Bank’s board of Cardinals, thought Jack.

“So you think you want to speak with Cardinal Caneman,” began Gregory. “Son, that young man you just had the shout-fest with is right. It ain’t gonna happen.”

“Why is that, General?”

Gregory smiled at being referred to by his old rank, took in a deep breath and puffed out his barrel chest. “Because I say so. His Eminence is far too busy to spend time with every bean counter who wants to ask him some clerical question. If we didn’t pull the plug at some point, the Cardinal would become less effective and the Bank’s commerce would come to a grinding halt.” Gregory smiled in what Jack would have termed a *shit-eating grin*. As if he held all the cards and he knew it.

Jack calmly stood and said, “Well, then General I guess you told me, didn’t you,” and he turned toward the door as if to leave. “Except that,” now Jack turned back for what seemed an afterthought, “you are no longer a general and I am no longer in the Navy. Near as I can see, you have no publicly disclosed capacity at the Vatican Bank. You are not listed as one of the senior officers. You are not a member of the statutory board of directors, just the advisory board. You are not shown on the list of shareholders owning more than 10 percent of the common stock.”

Gregory said, “I have something far more valuable, Son. I have Cardinal Caneman’s full faith and trust. I am among his closest advisors.”

Jack had encountered difficult executives during his time at the SEC. There is a way to deal with them; Jack knew the way. “Then you’ll want to advise him on this. First, tell him that referring to me or any accountant as a bean counter is not the way to earn our everlasting endearment. Caneman will want to remain on our good side. Second, I am not just any accountant. I am the chief bank examiner for the SEC’s Enforcement Division. A power curve operates here, General. I am at the top. Finally, I am not satisfied with the explanation of a very large disbursement. Twice I have asked politely

to speak with the one man whose signature created and authorized that letter of credit. I have twice been refused access to that individual. What is the conclusion that any reasonable person faced with these circumstances would draw?"

Jack now turned around to face the general full on. "Sir, there is usually a plausible explanation for these things. Rarely do publicly held corporations sidle into the financial gray areas, then try to hide their activities from the auditors. I have asked twice for an interview with Cardinal Caneman. Since you say you are among his closest advisors, pass on this message to him. Tell him that I have stopped the SEC's audit. I will issue a press release through the SEC's New York office explaining that the Vatican Bank was unable to provide sufficient documentary evidence for us to render an opinion on the Bank's financial state of affairs, its operations and the fairness of presentation of its financial statements. And therefore, the SEC will immediately consider steps to delist GOD stock—"

"Now just wait one minute, Son."

"Too late general," said Jack as he maintained his professional, polite tone. "The matter is now out of your hands and those of Cardinal Caneman. My policy is clear. I must seek confirmation from the CEO's supervisor and address the statutory board of directors regarding my findings."

Jack could see the general's face was turning red. "You mean to tell me that you are bringing the Pope into this minor dust-up?"

"Sir, the Vatican Bank's chairman is superior to the CEO in the chain of command. Due to the unfortunate demise of the former chairman, you are correct. The Pope himself has now stepped in as successor and *camerlengo* chairman. It is my hope that His Holiness will satisfactorially illuminate the issues on which I seek guidance."

"And if he won't see you or if his answers prove to be less than enlightening?" asked the general.

Jack faced the bureaucrat, "Then I understand delisting a \$200 billion bank stock from the New York Stock Exchange can be a very expensive and time-consuming enterprise. There will be investigations by the Enforcement Division's Criminal Activities unit. Any illegal acts perpetrated by the Bank's personnel will be turned over to the Justice Department for prosecution to the fullest extent of the law. And this time there will be no diplomatic immunity."

"That's what the General called it?" asked Smith, "a minor dust-up?"

"That's what he said," Jack confirmed into his cell phone. He was sitting in the audit team's empty conference room. It was 11:17 a.m. The rest of the team was out in the various parts of the bank doing their work. The door was closed. "Something smells here, Smitty. I've been around all sorts of publicly held enterprises. Most are relatively transparent if you know where to look."

"The Vatican Bank isn't transparent?"

"It's murky, shipmate. People seem to behave almost as if they were afraid to speak to my auditors. Anything of substance gets referred up the chain of command. The higher ups in the CEO's office keep a distance from the operations they're responsible for overseeing. Then there's the CEO, Cardinal David Caneman. You'd think he was the good lord himself the way they protect and insulate him from everything going on in his own shop." Jack stood and walked to the windows overlooking Wall Street 42 stories

below. From here the people on the sidewalk looked like so many ants rushing in and out of their various ant hills.

Investors in GOD stock the world over were his responsibility. The \$200 billion they had entrusted to the Vatican Bank was an enormous amount of money. Was it safe? Was Caneman exhibiting the stewardship over such a treasury that investors of a stock traded on an exchange in the United States had a right to expect? Jack shook his head. He did not know. The books and records were clean. The internal controls were documented and followed by those responsible. It was just that \$2.5 million Letter of Credit to Trident Operations that kept surfacing.

“Smitty, I want to see the Pope.”

There was a stunned silence on the line between New York and Washington DC. Then, “Wow, Jack. That’s a statement you don’t hear every day. You had a sudden awakening, buddy? You and over a million other Catholics the world over want to see the Pope.”

“No, jerk-off. I mean I *need* to see the Vatican Bank’s chairman. Right now, due to the sudden death of the former chairman, that individual just so happens to be the Pope.”

Smith said, “I don’t know, pal. Getting an audience with the Pope is a pretty tough order. You’re gonna have to wait. The guy’s schedule is probably jammed.”

“He’ll see me, Smitty. Count on it.” Jack remembered the call he had received in the jet coming out from Elkhart. It was his god father, the President. After the usual pleasantries and catching up on family, he had given Jack a very special telephone number with instructions to use it if he had to and not to hesitate. “So, what did you find out about our sniper?”

“Jack you gotta understand that working with the Italian police and the Vatican security forces is not easy. It requires extraordinary tact and diplomacy—”

“You asked Helen for help, didn’t you.”

“She’s a student of the art. She did the coaching, but I really did do the talking. Promise.”

“Okay. What’d you find out?”

“Yeah. The round fired—and it was just a single round—happened to be a Lapua .338 Magnum Long Range Sierra Match King Hollow Point Boat Tail.”

Jack knew the bullet and the various rifles a sniper would most likely pair it with. “What was the range of the shot?”

“Ah, now the field narrows considerably old buddy. Vatican Security lasered the angle of the shot and its ballistics. It came from the *Castel Sant’Angelo*. That’s not even in Vatican City, Jack.”

“Well, Vatican City isn’t a very big place. Helen tells me it’s the smallest country in the world.”

“She told me the same thing. But Jack, get this. The distance of that shot was almost 1,800 yards—over a mile.”

Both men were silent on the line. Over the years they each had learned to read the other’s thoughts. Both knew that this had indeed narrowed the field to just a few experts who could make such a shot.

“Did you find the weapon?” asked Jack.

“They did not. But the sniper’s nest was not clean. The guy executed his spotter.”

Jack said, “That means he’s a pro. Certainly an outside contractor. He hired the spotter or he was paired with him and he had no choice in the matter. He left behind no loose ends.”

“He also left behind a small windage meter on the roof of a neighboring building. Digital. Very high tech. He used the flags throughout Saint Peter’s square and the Vatican flags leading up to the Pope’s private balcony to fine tune his windage right up to the trigger pull.”

Jack thought for a moment. Trident Operations ran through his mind. “Smitty, wasn’t there a guy in the teams years ago? A sniper. Best shot I ever saw. He won some world competition.”

“I remember who you’re thinking of, old buddy. I had beers with him after he got back from the world competition in Finland. Something he said stuck in my mind.”

“What’s that?”

“Jack, he said that the Finns really know their ordnance. In the competition they all used the same ammo. He said it was consistent, high quality and you just never missed with it.”

“Lapua .338 magnum load.” Jack didn’t need to guess.

“You got it, buddy.”

Jack thought for a few more moments. “A pro isn’t married to his weapon. A pro would just drop it and execute his exfil plan in the situation he found himself. I mean, it’s not like he was in Indian territory and might need to shoot his way out. What’s that tell you, Smitty?”

“He’s not done yet.”

“Right. Don’t forget. This guy missed once. If he makes his living as a contract shooter, his reputation is now on the line. He’ll need to make good on this contract. And if he was one of us, there’s that SEAL work ethic.”

The words of their instructors at the SEAL Team base in Coronado, California came roaring back to Jack. *First to go and last to leave. No job is done until the job is done, done, done.*

“Talk to me, buddy.” Smith’s words jerked Jack out of his thoughts.

Jack wanted to be sure he was considering all possibilities. “Could be we’re way off base here. Afterall, there are ten, may fifteen guys who could make that shot. Smitty, check with the boys in Coronado and find out where that guy went, whoever he is. Then give whatever you get to our FBI. Make sure they pass it on to Interpol, the Italian authorities and the Vatican Security people. If they think it’s too sketchy to share, then let me know and I’ll do it in person.”

“Sounds like you’re going to see the Pope.”

“That I am, Smitty. I’ve got an audit to finish and His Holiness is the man I need to see.”

* * *