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## UNIVERSITY OF CALIFORNIA RIVERSIDE

Overleveraged

A Thesis submitted in partial satisfaction of the requirements for the degree of

Master of Fine Arts

in

Creative Writing and Writing for the Performing Arts

by

Trudy A. Duncan

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Thesis Committee: Professor Susan Straight, Chairperson Professor Tod Goldberg Professor Robin Russin

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Committee Chairperson

University of California, Riverside

### Chapter One

### February 2006

This is a burgeoning desert as if the earth beneath Las Vegas is bubbling up and popping out houses, like minor stones surrounding the behemoth, jeweled casinos in the center. Residences are multiplying like cockroaches in the night with prices soaring. And why shouldn't real estate be worth as much here as other places? Crops don't grow, solar is untapped, but we entertain. Regular people move here for jobs, the sun, the excitement, to retire. A twenty-four hour town where they can spend what they save on taxes gambling, eating, seeing shows.

Mickey Dunne looks out the streak-free window wall of the third floor offices of Desert Mortgage - at the cookie-cutter homes with postage-stamp yards stretching across the arid Las Vegas valley until they bump into houses on steroids. Some, like that UNLV economics professor, Dr. Miles, say builders, buyers, everyone is overleveraged. But all the banks can't be wrong. Year-over-year business *is* slowing. The 2006 numbers, so far, are not as good as last year. They won't bury Mickey, though. He has a product for everyone. If it doesn't exist, he'll create it. You'd have to be living in the state penitentiary not to qualify. He can get anyone into a home, and he convinces them of that. Look at the sales numbers. Whatever the other brokers make, he makes twice that amount. If they double their business, he quadruples his. The around-the-clock news cycle is getting people scared, that's all, scared that the U.S. is being sucked into a drain. When people shop, they're told to buy American, not support the yuan, but how can you tell anymore? The toilets in all those houses are made in China. You can't even take an all-American crap.

Mickey is a star at Desert Mortgage, selling loans for Roman columns and backyard oases. Before the doors open for business, he turns away from the window to make the twenty strides across the ebony hardwood floor of the lobby, like an automaton, skirting the border of a grey area rug that stretches out from the suede, charcoal couch and chairs anchored by tall square vases holding erect, green shoots. It is an office, a building, for a new generation, for him – twenty-eight, six one with heavy, chestnut hair slicked back for work. He takes a folded handkerchief out of the breast pocket of his suit, and stops to wipe a smudge off the chrome edge of a sleek end table across from the receptionist. With a fixed smile, she sits under a stainless steel sign wearing a raw silk scarf around her neck, overlapped and twisted. The room is odorless. The employee restrooms are in the back, and food is only allowed in the lounge. The one thing he hears over the elevator music is the flat, repetitive sound of the Canon shooting out copies. The company motto: the image should match the message.

On his twentieth stride through the lobby, from behind the slate dividing wall, Mickey hears a growing din. His step quickens. The charged environment excites and exhilarates him every day. He rounds the corner. Across from the glass-encased pictures of the sales people of the month, in the bullpen, segmented by five foot fabric-covered walls with metal caps and end pieces, other mortgage brokers are at their desks already. Some are sitting, some standing, some gesticulating, all going after a piece of the market in mortgage loans, negotiating with clients, direct lenders, and banks. They are rat-a-tat-

tating on keyboards, talking on cell phones, even Bob, the dinosaur, in pants with a permanently wrinkled crotch. You couldn't tell from the sales results, but the owner, J.J. Mc Call, says he brings in business, has connections with the good ol' boys and local yokels. Been with him from the beginning, through car lot investments, everything. Says he's the most reliable employee he's ever had, and J.J. doesn't glad-hand everyone. He dumped Vic when he got long in the tooth, held his fingers to his forehead in the shape of an L as Vic packed up.

Donna, frenetic, skinnier than usual, alternates sitting and standing at her desk in fifteen second intervals. Her motions are in overdrive, nerves eating on nerves. "Morning, morning." She says this in his direction, doesn't wait for an answer, assumes an assertive tone as she turns to take a call. "No, I want the loan with the bigger spread for them. They didn't balk at the interest rate."

He relishes it. Higher rates, more money, more pencil skirts and Louboutin spike heels with red soles to support her bird legs.

Todd swaggers over, snapping two fingers of his right hand, makes a fist, and pounds its cylindrical end into his left palm. "Hey, Dude." He moves to the magnetic sales quota chart posted on the wall next to the pictures. Now, like at the beginning of every day, the brokers are listed in alphabetical order. At five o'clock, they'll be ranked according to the day's results. Todd digs his finger into his chest, between his atattention pecs, and then points at number one on the chart while staring at Mickey, repeats it three times. The boss sees them through the glass panes of his office, throws

his head back in a hearty laugh, lurches forward and smacks his hand against his knee. He loves competitive young guns.

Mickey flicks the right side of his nose with his thumb like a prizefighter. Probably has acne on his shoulders from steroids. "Not a chance," he says.

He doesn't check every desk in the office, but Mickey knows each one is filled with a mortgage broker or agent. Word is out. Former cashiers, car salesmen, bartenders, and community college students are cashing in. If one of them is gone, another is recruited in an instant to fill the seat. There is such demand that very few have experience. And real money can be made. With the median price of homes \$315,000 and the average commission two percent of the amount of the loan, a mortgage broker earns \$250,000 a year or is worthless, even those without a hint of laugh lines. A loan officer for a lender or an agent makes less but still a tidy sum. You'd have to be stupid not to take advantage of this. You can own your own house, maybe more. His three will turn into five. He already has equity in the first one that he can borrow against though his father will think he's crazy. Still lives in the same twelve hundred square foot, three bedroom he bought thirty years ago, paid for. Doesn't know how to make his money work for him. It's never even been upgraded. Nobody today would buy it. When his dad dies, he'll have to tear it down to the studs.

You can become a mogul. The growth in the business, the influx of capital, is not just from owner-occupied home buyers but speculators, creative credit, bundled loans sold to secondary investors. When Mickey and the other mortgage brokers hold forth about their success over Blue Sapphire martinis, they chalk it up to savviness,

aggressiveness, American ingenuity in financing. Mostly young, they have their eyes on the trends, have figured out what no one could figure out before.

He stops next to Rico's cubicle. The FAX machine is beeping like a refuse truck backing up. "That econ professor at UNLV was on one of the cable channels saying people are gonna start panicking out there," Mickey says.

Rico looks up and grins. "I got stacks of loan apps here, boss. Don't worry." Before this, Rico was on the third shift at a twenty-four hour Rite-Aid, but now he makes \$200,000 a year as an agent at Desert, a fortune in Las Vegas.

"Yeah, that's what I say. The subprime market is hot. Plus the refis. Everybody's taking their equity now. It's some of those talking heads, Rico. Anything to shock people. Good thing we've got Bush looking out for us, not the greenies regulating the shit out of things. Just let business take care of itself."

They slap their palms together in a high five.

"Remember," Mickey asks, "when the environmentalists held up the Mountain Vista builders over the desert tortoise? Then, they won't buy cars to save the air but hitch rides from everybody else. What a crock. If they really believe that, they should use their pedals."

"That's what I'm talking about."

"We make a good team, Rico. I'll sell 'em, you write 'em.

The elevator pings, delivering the first load of passengers to the third floor.

"Here they come," Rico says.

Mickey heads down the hall on the way to his private office, reserved for the top sales person of the year. Plans on keeping it, staying at number one. He passes the owner's office. J. J. Mc Call is on the phone, but Mickey slaps the doorjamb and waves. Always pays to show respect to the boss. J. J. salutes and then smooths a blond hair straying from his comb-over. No one knows exactly how old he is, but each year his freckles become more pronounced. The dry, searing heat deepens the cracks in his face, thins his lips. He moves his liver-spotted hand over the mouthpiece. "Go get 'em, boy. Show them how it's done."

Mickey gives him a thumbs up.

Mc Call is a self-made man, an entrepreneur, who parlayed two used car lots into a mortgage business. He learned early on how to make money in the auto game, sometimes selling the same cars over and over. He went after the people that were overextended, the people that had low wages, little or no credit, and got them into highinterest payment plans with no grace period. On the second of the month, you could pass his lots and see some of the cars that had been sold the beginning of the previous month. Buyers lost them *and* their downs. Basically made a contribution. It became a joke to locals driving by on their way to dine at the steak houses, to high schoolers in letterman jackets.

Mickey struts into his office, passes to the back of two guest seats adjusted to be equidistant from dead center of his field of vision during meetings, and sits in the leather chair behind his desk. He approves of the just-repainted walls, sage green to create a calming, less emotional environment with red accent colors all around to motivate people

to do things. He wants to cover all the bases. Nothing in the room is aging or faded from the sun. It hasn't been there long enough and neither has the building. It's two years old and went up as fast as an inmate's dick during a conjugal visit. He glances at his Donald Trump screensaver, leans back, and swivels around to face the 180 degree view of the most populated part of the silver state. He knows he is blessed with what it takes to succeed.

Right out of Boise State, wanting to learn a skill set, Mickey sold chewing gum for Wrigley's before being hired away by Desert Mortgage. In his briefcase, as wide as a medical bag, he had carried Spearmint, Doublemint, Hubba Bubba, samples of the whole product line, stacked beside sales pieces broadcasting customer satisfaction and the positive effects of gum chewing on memory and stress. The time some crackhead broke into his car and stole the sample case, he got enough material to make the world's biggest wad of synthetic gum, instead of striking liquid gold.

His territory for Wrigley's was the whole Las Vegas valley, making him a witness to the beginning of the boom. He saw every housing development, some before they were developments, while the sites were being surveyed and graded. He called on convenience stores, bars, and restaurants, mostly independents, hoping for their piece of the pie. He still holds the record for the most Spearmint sold in four consecutive quarters. J. J. overheard his pitch one day at Duke's Diner when he yelped, cheered, and pumped the owner's hand after he declined to expand his Wrigley's inventory. "Thank you, Mr. Duke," he had said. "You don't know what you've done for me. You're the ninth no today. You know what they say, one out of ten says yes. So my next sale is

going to be a good one." J. J. offered him a spot, said he wouldn't have to hit the streets anymore, cold calling, to make a living. The customers came to them mostly. It would be like shooting fish in a barrel. Big money to be made. Mc Call grinned hard.

Mickey thought the bite behind J. J.'s smile suggested that working for him was like being hugged, slapped, doused with ice water and then doing it again. It was as though he carried a big carrot and a very big stick. He had wanted his life to stay loose then, unencumbered, didn't want to buy into the money chase. He had already crept toward doing that, the predictable, in Commerce USA, but Wrigley's wasn't too much of a stretch. Gum really didn't hurt anyone, and he and his wife, Em, had enough to get by. It gave him the illusion of control. The Desert Mortgage thing was a whole new ballgame. But if he could go through the motions until he could make enough to call his own shots, it would work. Mickey took the job.

Opening his first commission check jolted him like a venti cup of espresso, widened his separation between idealism and the real world. It was not just more than he'd ever made but enough to really do things. Convinced he had been thinking like a chump, money became his new motivator. He didn't know the mortgage business so, like studying game films, he mimicked J. J., tweaked and perfected his style. His guiding principle is: if I were an asshole like J. J., how would I close this sale. The answer always shows him the path to success. He still coaches himself at the game.

There *is* big money to be made at Desert. 2005 was a banner year for subprime loans. In fact, the only bad thing to happen last year was when Roxie, one of the brokers, was found dead, murdered, in a vacant house at Tres Palmeras. The door was unlocked

like she planned to meet somebody. There was a scarf cinched around her throat but no semen. That was weird because she knew lots of men. Maybe some women. Everyone on her client list was investigated. Only circumstantial evidence turned up. No arrests. No one singled out. After the police stopped swarming over Tres Palmeras and the yellow tape came down, the leads seemed to have dried up.

He did Roxie a couple of times himself. It had no meaning besides the convergence of lust and opportunity. He's in his prime, on the fast track. The attraction was inevitable. Expecting special talents, he halfway seduced himself in his own mind. She used to be a fetish model before the mortgage business got hot. A fetish model. Filmed sucking on her own toes, wearing leather and chains while eating frosted doughnuts. Should he be expected to turn that down? J. J. would say no. It's what we do in our position. Nobody needs to know.

The police talked to him, talked to all of them at the office. He shifts in his chair to try to stop the tensing of his abdominal muscles, a tic he developed after lying to the detectives. He told them he only knew her professionally, worried Em might find out or the other brokers. So he shtupped her. Does that make him a criminal? Anyone in his place would have done the same thing. The killer could be a customer, a robbery gone bad, a construction worker at the development, anybody. About that, he knows nothing. Still, he doesn't like the idea of lying to the police. It carries with it an assumption of guilt.

An instant message pops up. It's Rico, letting him know the Palmers, subprimers, are there to see him. Mickey picks up the phone and tells him to show them in. They are

thirty-two or thirty-three, clean but plain. It's obvious Mr. Palmer's shirts are ironed at home, neat but not professional. The wife has a decent figure but a slight distension where a flat stomach used to be. Right away, he can tell she is the more hesitant one so addresses her first. He takes a chance that the husband can handle it. "Mrs. Palmer, Mr. Palmer, I'm Mickey Dunne. It is so nice to meet you in person." Never use a first name unless directed. Shows reverence and that everyone is on equal footing. He shakes her hand and then his. Not too hard, not too soft. It needs to be strong enough to show confidence but not bone-crunching. With an open-handed sweep of his arm, he motions to the chairs facing his desk. "Please, have a seat. What can I help you with?"

"It's about the loan. My wife is getting cold feet," Mr. Palmer says.

"I'm sorry to hear that. We don't want you to feel uncomfortable." Always show concern, sympathize. "What troubles you about it?"

"I just think it's too much. The payment will be so high," Mrs. Palmer says.

"For me," says the husband, "I think it's worth it. I've always wanted a house like this, and now's our chance. I mean, think about it, we qualify."

"Now, there's a man who's sure of himself." Mickey smiles at the husband. Make him feel smart, decisive, like he actually has money to spend. "I think that's great, but I want Mrs. Palmer to feel comfortable too." He makes eye contact with her. "Scared?"

She nods. "I don't want us to take on too much. Maybe we should keep renting for a while."

"But, honey, this is our dream. If prices go up more, we'll never be able to afford it."

"Let's look at the figures," Mickey says. "But let me assure you, we wouldn't be approving the money if we didn't think you were trustworthy." Mr. Palmer beams. Make him think we believe in him, build the credibility of the loan approval process. Mickey opens their file folder, peruses it. No down, 100% financing. Credit score of 610, but that's okay. People pay for their houses before other bills. They're not going to let that go. There is a note on the app that the husband expects to make more next year the way the town is growing. Mickey leans back in his chair and casually stretches his left arm across the desk toward Mr. Palmer, splaying his fingers and placing his hand palm down. Make him think we're on the same team instead of trying to get a higher yield spread premium, increase profits. He turns and rests his melting, brown eyes on Mrs. Palmer. "I can help you," he says. "Instead of the regular loan we have okayed, we can put you into an adjustable rate mortgage. It'll lower your payment by about \$300 a month." Don't linger too long on the wife of a client. He turns toward Mr. Palmer for a nod and switches his gaze between the two of them.

"How does that work?" she asks. Mickey thinks it sounds kind of breathless.

"You only pay interest for three years. When the rates go down, which they will, you refinance. Your house will be worth so much more by then; you could even take some equity out of it. Push come to shove, you could always sell it, take your profit and buy a bigger house."

"What if we can't sell it?" she asks.

"Any house can sell if priced right."

"See, honey, I told you," Mr. Palmer says. "It's even better than we thought. Now we can pay \$300 less."

"Mrs. Palmer," Mickey says. "Are you on board?"

She sways slightly, waffling between want and fear. "I'm not sure."

He closes their file, puts it to one side. "Forget about the payment, the loan. This is about family, roots, what makes you comfortable in your life. Let me ask you something. What do you want for the future?"

She speaks slowly. "Good health. Safety. To be together." She squeezes her husband's hand.

"And where best to do that? I think the only answer is in a home. When we think of warmth. Like on our Christmas cards. What do we think of?"

She shrugs. "A fire burning in the fireplace?"

"Yeah. And kids in their jammies in front of it reading a book. Cookies baking in the oven. The secure, safe, warm feeling of home. Hard to believe we can have all that, isn't it? I'm not trying to talk you into anything, but I'm just saying. I used to think the same thing. A house. Too big, too much. But then it happens. Moving day comes and it's magical. Something is yours. Makes me tear up when I think about it. Who would guess that ordinary people like us could be so lucky, you know?" He pauses, sniffs. "Let me ask you something. You're both working, right?"

They agree.

"I bet you're good with your money. Save."

"We try."

"You have to do something with it, right? You can't leave it all in the bank for other people to use. You have to invest it. But I know you don't want to get too crazy. You want it where it's risk-free. What's the best investment over the last fifty years? Ever know anybody lost money on a house?"

"Well, no," she says.

"I don't know how you feel about it, but that's what convinced me. It's up to you. We don't sell property here. Just help you get there if that's what you want to do."

She gazes at her husband, doesn't commit.

"I mean, who really owns land," Mickey says. "You can't strap it on your back and carry it with you. But this is how our society works. They say you can own property. I don't make the rules. But I'm happy to follow them."

"All right." She smiles. "Yes. All right."

Don't drop the ball before the papers are signed. The day will be busy, people will be in and out like two parallel lines of ants but if he leaves them alone, doubt could seep back in. "Rico will get the documents ready right away. Would you two like a cold drink while you wait?" He retrieves Cokes from his mini fridge, guides the couple to the couch by the window, and chats with them about kids, soccer. Make them feel like they're part of the palm-fringed boom outside. After they sign and leave, he reaches into the sleeves of his Armani jacket, pulls down the cuffs, then straightens his tie. As soon as the Palmers have had time to cross the threshold of the lobby, he hits the intercom button for the receptionist. "What's the delay? Who's next?"

The Kitkowskis come in. Mickey's lips spread into a smile. He can feel the gleam. Pretend you're in a toothpaste commercial. He smacks his hands together. "Ready to sign?"

"Yes. We are so excited," the wife says. "We can't wait to get into our house. We bought at Tres Palmeras."

Hearing that name, the subdivision where Roxie was killed, Mickey's abdominal tic kicks in. If the police find out he lied about how well he knew her, would they think he did it? It couldn't happen. He focuses on the paperwork, on keeping his gaze steady. The feeling passes. "Let's get to it," he says

The Kitkowskis are followed by the Johnsons, the Ponces, a single female attorney name of Green, and the Ochoas. His office empty, Mickey again depresses the intercom button to the receptionist. "Next, next. I'm ready."

"I was just leaving for lunch. You don't have anyone scheduled. But..."

"But what?"

"The Lunds are out here to do their paperwork. They're waiting for Todd. They were hoping to catch him during noontime."

"I'll skip lunch. Send them in." Mickey pictures his name at the top of the daily sales chart. Snooze, you lose. Hesitatingly, they enter. "Mr. and Mrs. Lund, welcome, I can take care of you."

"Well, it's just that Todd's been helping us," the husband says.

"I'll be sure he gets the credit he's due." It's in the way you say it. "Not a problem."

It's all about signing, signing, signing. The customers are out there. They come to Desert. If they don't, Mickey goes to them like at Wrigley's. Getting the extra volume is like leaning into the tape, and why not? Why not push? J. J.'s right. They're doing them a favor, expanding homeownership. The deal will close. They'll make money. It's all good, and J. J. will back him up. He loves competition.

The concern about Todd settled, the Lund's enthusiasm bubbles over. They scribble their signatures. Yes, for Gen Xers, Mickey thinks. They don't have faith in authority, have given up on it to focus on décor. They have to have high living – wood floors, stainless steel, granite - nothing that offends their highly developed sense of taste, no matter the credit card debt it takes, the unpaid student loans he sees on their applications.

After running through more nameless clients exuberant over getting in on the ground floor of a moneymaking deal, Mickey locks his office door and waves to Rico. "Put today in the W column." He walks down the three flights of stairs to the parking garage. His white BMW sparks with light as he drives up the ramp into the sun, 310 days of it a year, and heads west toward Red Rock Canyon for home. His dad now drives a pickup with a gun rack in the rear window and a big truck bed for deer season. A Nam vet with PTSD who wants to fire a gun and take out a deer. No competition in that. He's sure to win.

As he drives, he passes Meadows Commons, The Springs Estates, and Saguaro Mesa. No saguaro cactus. No mesa. They cover what was nothing but desert five years ago. Not wind-sculpted, shifting sands but a layer of sediment over hardpan. It's

amazing how much pumped up builders can get done when they want to. They subcontract out the labor by piecework. There are maybe two nails holding up each window. But his business is loans and he writes paper on all of these tracts, enough of them to make a new city. They could call it NEON, the state's acronym for New Employees of Nevada because that's what eighty percent of the buyers are, transplants from all over the country, all over the world.

Mickey looks in his rearview mirror. Fourteen miles behind him, on Main Street in old Vegas, is his dad's hardware store, Do Over, new and used. He sells mostly vintage items, junk, and jawbones with his buddies, other Nam vets. Stayed here after being discharged. No heavy foliage where people can hide. Wide-open, sun-revealed landscape.

By the time his dad's PTSD settled down so he didn't take off for days without notice, Mickey was in high school and his dad could step in after Mickey's mother died. Most days by then, instead of seeing gooks running down the football field, he saw the actual Hoover High football players. At the hardware store, they're in the past, still living the glory of the old USA instead of the glory being built now. They call Mickey the college kid meaning he can't do anything with his hands. He makes more than they ever dreamed of in their whole working lives. Still, his dad doesn't believe in what he does. When Mickey visits the Do Over, like last week, the subject is broached.

"Just be careful, son."

"What do you mean?"

"Look around you. I don't know what you all make but, looking at your house, the cars you all drive, I'd say a lot."

"What about 100% financing. Or more." Mickey smiles.

His dad shakes his head. "Come on. Usually young people making that much are Ivy Leaguers with connections. I've been to your office. You've got a lot of folks there didn't go to Boise State or anywhere. Never worked in that business before."

"So? They're tuned in to what's going on, Dad, a boom."

"Some probably have degrees from that Westerton University. I heard about it on the news. Charges big bucks. Not accredited. Even I know what that means."

"It's legal."

"It's worth nothing in normal times."

"This is the new normal, Dad."

"You've heard the saying that if something seems too good to be true, it usually is. Keep your eyes open." He turns to his buddies who give an approving nod to the advice. They share the knowing look that always annoys Mickey. It's as if they are saying that because they have seen people impaled by spiked booby traps in Nam, they know what life is really about, what is a smart or not-so-smart move on any front.

As he steers, Mickey's thoughts turn to Em. Right about now, she should be pulling out of The Manicure Shoppe, a ten-by-twelve foot nail factory filled with assorted enamels and enough vapors to make your head swim. It's a weekly ritual. Last week's color, frosted lilac. This week, maybe ruby red. Her set appointment is every Thursday at three o'clock for fingers and toes. Mondays, Wednesdays, and Fridays from 10 a.m. to noon, she does Pilates. Her speed in adjusting from nothingness to princess of the manor is amazing. The best money she ever made before his rise was waitressing at I-Hop, lining her arms with plates of flapjacks for people wanting to leave a ten percent tip, not including tax. But what else is she supposed to do now? The first loan approval he processed was theirs. Now, that place is one of two occupied rentals.

In the house where they live, somebody else cleans and polishes the granite and travertine. He wonders, everyday, if he and Em make a good fit, but remembers how she stood by him before she had hot pink toes peeking out of four inch heels, when her lost contact lenses meant wearing throw-away, dark-rimmed glasses that flared at the corners. He thinks about when he was an unemployed college student, how she supported him until his GPA finally inched over 2.0, and he graduated. Mostly, it's about class. He started out as lower middle. Her family was just lower but, he'll give her the benefit of the doubt and call Em lower middle too. Now, he's affluent, but she's only there because of him. On her own, no college, no career, she'd be lower middle at the most.

As Mickey gets to the outskirts of town, the wind gusts and blows crystalline dust across the road that feels like it's pitting the driver's side. He feels the rocking and sees the cloud of particles more than hears them. They cling together, do their damage and move on. Once inside, his car is like a vacuum-sealed pouch. He keeps toward the ball of glare in the sky, winding through the engineered curves of his neighborhood, past Sago palms, cacti and river rock forming fake, dry stream bottoms. He slows as he pulls onto his street, Paiute Drive. The Hummer his wife puts her tight ass in each day fills the driveway of his Tuscan five bedroom, leaving just enough room to get by. She knows

distance and numbers, does figuring in her head. Probably from all that time spent calculating tips. He parks in one of the three garage stalls and goes in through the utility porch to the kitchen.

Em is standing by the island in last week's frosted lilac nail color, so he knows something is awry. "Hey, babe, what's wrong?" he asks. "Something happen with your appointment?"

With the fleshiest part of her index finger, she wipes a dollop of mustard up from the polished counter. "Mimi's here."

"Mimi? Your sister?"

"Yeah. And the kids."

"From Detroit? Did you know she was coming to town?"

"No. She called me when they got here. She lost her job. They took the bus. I went down to the station to get them."

Mickey flips through his mail.

Em comes around the island and moves closer to him. "Mickey, Mickey, she needs a place to stay."

"Oh, no." Out of the corner of his eye, he sees two towheaded blurs pass the window. The dual pane glass keeps out most of the shrieking.

"Shhh. It's just for a while. We have the room."

"Your sister and two kids. How old are they now?"

"Four and six."

"Don't they spill, like, Kool-Aid and throw up on things?" He shakes his head no.

"She's pregnant."

He lets his head fall back over his shoulders, stares at the recessed lighting. "This just gets better and better. Where is she, anyway?"

"In the living room. The kids are in the backyard."

"So I see." He taps the counter with the points of the envelopes addressed to him. "I'd rather give them money. Get them a room somewhere."

She hisses through gritted teeth. "I can't do that. They're family. Down on their luck."

"Does that mean I have to live with them?"

"Look. She's going to start looking for work right away. The Eighth Street rental will be empty soon. The tenants are buying something and moving out. When Mimi gets a job, she can live there."

"A job in what?"

"Advertising, like she's been doing."

Mickey looks skeptical, rolls his eyes. Every loser comes to Las Vegas.

"If it makes you feel better, we could charge her interest when she gets on her feet. The payment is \$1040. Say 8%. That's \$83.20. \$1123.20 a month."

Just like that. In her head. He starts toward the living room.

"Mickey, Mickey." She calls to him in a hushed but urgent tone. "What are you going to do?"

He doesn't answer. Goes in to greet her sister. "Mimi," he says. "Hello." He sits in the armchair across from her, expressionless, waiting to be enlightened but not expecting much. She leans forward. Her face is plain, flat but completely unlined. His wife, the fixer, comes in wearing an "everything is fine" look, takes a seat on the couch next to her sister.

"Mickey. I'm so sorry for dropping in on you like this. I didn't know what else to do. It came up so suddenly."

He smiles dryly without parting his lips.

"Tell him what happened," says Em.

"I've been working in TV, you know. Selling advertising. At WTVD." Her face crinkles up. His wife rubs her back. "My boss wanted to meet with me."

Here it comes, he thinks. Not doing the job, not up to snuff, blaming the boss instead of finding a way to win.

"She was upset that I had a cancellation of an ad buy at the last minute." Tears begin to flow. "She said they didn't give enough notice. They'd have to pay. Others could have bought the time." She lowers her face into her palms.

"Do they do that?"

She lifts her head halfway. "It's new. The client had never been a problem. I asked if I could give them a warning once like the other reps were doing. Her answer was no." She waves her arms. "It's not like we were sold out and turning people away, you know? I said if I offended them, I was worried about next month's buy and she said I wouldn't have to worry, she was letting me go." Mimi starts wailing.

Em puts her arm around her sister, rests her head against her.

"She said there were just too many things wrong," Mimi continued. I asked what things. My paperwork was near perfect."

"No one cares about paperwork if you're good at sales," Mickey says.

"That too. My sales were up, I met deadlines, I was always there, got along with everyone."

Once Mickey rests his eyes on someone, it can't be helped. When the spigot is opened, it doesn't stop. Sharing turns into flowing.

"She said my agency business was off. She knew, as well as I did, that at other stations if a client moved to a different ad agency, the sales rep followed the account, worked with the new place. At WTVD, you just lost it. It went to another rep."

"Did that happen?"

"Yeah. I had had a run of bad luck."

Thought so.

"But I built my other agency accounts so they were just a little short of budget.

And my direct business was never better."

Mickey shifts in his chair, raises his eyebrows. Don't say they wouldn't get rid of a good sales person. Play the understanding brother-in-law.

"It's Detroit. It's going downhill fast. They've lost a lot of auto ads and a lot of auto business. The Hondas and Toyotas are taking over."

"So I've heard."

"I even told her I was pregnant, pleaded to keep my job. She thought it wasn't her responsibility. Bottom line is she knew if she hired someone inexperienced, she'd get to lower the budget. They'd get well over 100% and beat the other team. It meant a bonus for her." Exhausted, Mimi reclines and rests her head against the back of the couch.

"Phew, that's quite a story," Mickey says. He tries to muster a supportive tone. "Things are booming here."

Em's head swings around toward him.

"I know, that's why I came. And you guys. I couldn't wait. I didn't have the rent money. The station paid us an advance against the next month's ad buys. My boss held it back. Said she was going to use it to pay the new hire." Mimi sighs.

Mickey's wife makes eye contact with him, an unflinching hateful glare. He knows if he wants to see that buff body again, if he doesn't want to seek out lap dancers, he has to go along. It's the most convincing kind of negotiation. He nods.

"Come on. Let's get you settled in your rooms," Em says. She picks up one of their bags.

Mimi goes to the sliding glass door to the yard to corral her children. "Julia, Dustin, it's time to come in." They streak past. "Julia, Dustin, come in." Giggling, winded, they fall over the threshold and through the opening. "Say hello to Uncle Mickey."

They both have blond hair going to white, his straight, hers curly. "Hello, Uncle Mickey." They say it in unison. The little girl's eyes occupy most of her face. The boy's are beadier. He has snot like white glue dangling from his nose, getting longer like a bungy cord. Soon it will either drop to the clean floor or be wiped on his shirt sleeve. Mickey looks for the gin. "Hi, kids," he says.

The landline rings and Em gets up to grab the cordless. "Hello. Yes, she's here." Em pauses. "Sure." She hands her sister the phone. "It's for you. A man." She says it with surprise.

"I gave a couple of people the number. Hello?"

"Harlan, fine. I'm so glad you called. We've been sitting here talking. I think everything's going to be all right." Mimi listens to the man's response. "OK. Talk to you soon. Bye."

"Harlan?" Em asks. "Who's Harlan?"

Mimi pats her stomach. "The baby's father."

Oh, good. He's in the picture. Where is he, Detroit?"

"No, he's here in town."

#### Chapter Two

Mickey gets the call from Em late in the afternoon while visiting Drifting Sands, a development sitting atop the rock and bad dirt surface on the northwest edge of town alongside the road to Reno. It is quiet except for the puncturing sound of pneumatic nail guns and trucks grinding along the unpaved access roads. At dusk, when the pickups of the builders leave and the dust settles, Drifting Sands is like a ghost town, deserted midstream. The wind blows through as if reclaiming its territory, hoping the trusses and framing casting intersecting shadows will fall and reflatten the landscape.

He hasn't seen Tom, the contractor, since Roxie's funeral, says he was there out of obligation as the builder of Tres Palmeras, the tract where she was murdered. Mickey squints into the sun as he sizes him up. The tousled hair looks unhealthy, the eyes hint at disquiet. He wonders if that is about lagging sales or something else. Did Tom have anything to do with Roxie? Could he be the one? As they walk, his escort puts a fullcourt press on Mickey – a new marketing strategy.

"It's not just who's living in your house, Mickey, but who's living in the neighboring houses that matters. They could influence your children, good or bad, change the direction of their lives. We want folks to see the kind of families that could be living here, the kind of neighbors they want." He toes the dirt. "I'm putting up goodlooking homes. It's beautiful when you think about it. I'm just giving folks the full picture, same as decorating the insides. Know what I mean?"

The strategy calls for the actors Tom's hired to play two picture-perfect families pretending they've taken up residence in the properties adjacent to the models, just as the

street wraps around, like a cinching strap, to form a cul-se-sac. The homes they occupy, both two stories, are furnished, one traditionally with warm earth tones and heavy fabrics covering down stuffing that swallows you like quicksand. The interior of the other is contemporary with modern lines, firm cushions, minimalistic accessories. Each stucco exterior is painted in one of six selections of beige available to buyers, in stark contrast to the colors that adorn the medieval castles and Italian villages of the Strip. The yards are fully landscaped, the traditional with a rich, green manicured lawn rimmed by sprinklers for nightly thirst quenching. It stretches to the sidewalk with flowers in pots along the front walkway. The yard of the other has the dramatic ocotillos and night-blooming cacti of desert landscapes. There are clothes in the closets, food in the pantry, pots, pans, and dishes in the cupboards. The scrubbed parents with freshly trimmed hair barbeque, wave, and smile at the stragglers touring the models as their children run in the yard with Ruff, the dog. Stepford family look-alikes.

As Mickey steps back to take in Sun View Court and its hired inhabitants, the call comes from Em. Her voice sounds hushed but edgy. "Mickey," she says. "You have to come home right away.

"Em, what's wrong?"

"That man, Harlan, came by to see my sister."

"The guy from the phone call yesterday?"

"Yeah."

His concern passes. "Can't it wait? I'm out at a site."

"He's still here. I'm not comfortable." Don't say trouble already as expected. "You have to come home."

"Okay, on my way." His tone is flat. He scowls at his cell phone, hangs up and heads for his car. "Tom, gotta go. Talk to you later."

Leaving Drifting Sands and the Strip far to the east, Mickey makes tracks west into the sun. When he turns onto Paiute Drive and pulls into his driveway, there is a wide-tired bicycle with sun-faded fenders leaning against the side of the garage, the kickstand dangling. Its finish has lost all sheen, has a mere dusting of the color blue. The seat is cracked and silver paint from the handlebars is peeling, but the tires are pumped up. Must be patched. Mickey eases his BMW into the garage until the windshield bumps against a dangling tennis ball. He goes into the house through one of two utility rooms. Em is in the kitchen.

"HI, Babe." He points his thumb, like a hitchhiker, toward the driveway. "The bike his?" he asks.

"Yeah. He rode it out here."

"From where?"

"Downtown."

"Jesus, it's uphill all the way."

"Well, he didn't have any other way to get here. Didn't even have a place to stay. He couldn't get into a shelter last night, so he slept outside."

"Wait a minute. He's not from here?"

"No, Detroit. Her boyfriend."

Don't say her sister lied. "I missed something. He's the same boyfriend from before? I thought he was in the pen." Last he heard, the guy was doing time for burglary.

"He just got out on early release. Too many prisoners."

Mickey has a quizzical look. "If he just got out, how is he the baby's father?"

"I asked the same thing. Conjugal visits."

"What? They don't hand out condoms? Your sister. Two kids and doing it with a convict."

"Or didn't use them. Maybe they wanted a baby."

"Hmmm." His head cocks to one side. He knows the familiar house noises, hears one he doesn't recognize. Harlan is circling in the adjacent room like a big cat on soft paws skirting the perimeter.

"He wants to stay here with Mimi." She shudders.

He turns back to look at Em with wonder. His voice drops several decibels, becomes more forceful. "Are you kidding? He's a thief. Can't trust him. And I don't even know the guy. No way in hell."

"Says he's changed." She frowns, lifts her eyebrows.

"Yeah, right. He's been locked up for how long? You know what those places are like?" How many has he taken in the ass, how many has he given.

"Excuse me and hello all." Harlan calls into the kitchen from the living room. "Hope I'm not interrupting. Can I come in?" He comes ahead, whirling in, his voice booming. Mickey leans down, whispers in her ear. "A polite con. Smiles while he slits your throat."

Em slaps his arm. "No, not interrupting at all, Harlan." She backs up toward the hallway. "I was just going upstairs to talk to Mimi."

Mickey rolls his shoulders back, widens his stance.

"Thanks," he bellows. He advances, has a flimflam's broad smile above a strong chin. "Hey, man, it's nice to meet you." His wavy hair brushes against his shoulders as he extends his hand to Mickey. "I was a little busy back then. Couldn't make it to the wedding."

Acts friendly. Cunning. Mickey nods and shakes his hand, squeezing the knuckles. The tiger head tat on Harlan's forearm is just like the one on his own shoulder but bigger. "Locked up, right?" Let him know you're onto him.

"Yeah. Three strikes, you're out. I slipped up. Tried to pass goods to an undercover cop." He laughs. "Can you imagine that?"

Mickey thinks of the two-wheeler, motions to the front of the house. "Where'd you get the bike?"

"Some kind stranger."

His words carry the calmness of a prepared answer. "It looks like it hasn't been used since the last century. Does he know he gave it to you?"

"For sure. Somebody gave it to a second-hand store near the food bank. They couldn't use it. Too banged up."

He aims his eyes at Harlan like he's in the crosshairs. Don't bullshit a bullshitter. "What are you doing here, Harlan?" He transfers his weight from foot to foot, resettles his stance.

"Came to see Mimi."

"That's it?"

"Mickey, Mickey, Mickey. Have some faith in your fellow man. Mimi and the baby are everything. You know, something happened to me in there. I did a lot of reading, found a way to focus on tranquility and peace. Ever heard of Buddha, Gandhi?"

"Jesus Christ? No, never heard of them." Mickey sneers.

"I used to steal, but I'm different now. I gave myself over to a higher power."

"Whatever. Do you have a job?"

Harlan throws his hands up, grins. "I just got here, my man. But I'm gonna start looking."

Should have said that first. "And you just got out?"

"I did indeed."

"So, you were with Mimi before prison?"

"Yeah, four years now. Since that sixty car pileup on M-10."

"The what?"

"The road was closed for three hours. It was surreal. A helicopter landed and a doctor jumped out and ran across the lanes to help people. While all that was going on, we got out of our cars, started talking. Hit it off right away. She gave me her number."

Must have had lipstick and mascara on her washed out features, tipped a few to add sparkle to her personality. It was a while after that before she met the Focolare people, got religion, dried out.

"Hair looks a little long for an inmate."

"It's the times, my man, the almighty budgets. Michigan couldn't afford to keep the barbers on. After the layoff, we were eating better than they were. No more state jobs."

"I'm not going to have to worry about you, am I?"

"I'm a lover, not a fighter. Mickey, my man, you need to chill, embrace life."

"Because I've been in Vegas all my life. I know people." He doesn't know

people, but his father's Nam buddies could probably scare the guy.

"Take it slow, easy. Put a smile on your face. Look, this is going to be great. It's really your lucky day. I can fix leaky faucets, build a brick barbeque. I'm handy."

His clean nails and soft fingers don't look handy.

Harlan strides back to the living room, grabs his two backpacks and returns,

dumping one on the floor, the metal innards clanking. He opens its canvas flap to show Mickey, looks him square in the eyes. "I can do a lot of work with the tools I have here. I take them everywhere."

Burglarizing or repairing?

Harlan swivels his head around, whistles. "With a place like this, you must work a lot. Desert Mortgage, right?"

I'm asking the questions. "I do my share of it."

"So, you're gone all day?"

He looks at him suspiciously. "Why?"

Harlan laughs. "That's when I can work on the house without bothering you." He slaps him on the shoulder. Mickey jerks away.

"Don't get your hopes up. You're not living here unless you have a police escort." Mickey glances out the sliding glass door to the backyard to get a fix on Julia and Dustin. He finds them, turns away, and forms his hand into the shape of a pistol. He points it at Harlan, and pulls his index-finger trigger. "I'm going up to help Em, he says. "Stay put, Harlan."

When Mickey reaches the top of the staircase, Em is already in with her sister. He moves to the window in the hallway and looks down to see the kids still playing, alone. Wanting to keep tabs on Harlan but still be privy to the conversation, he positions himself outside the bedroom door to listen. Mimi sounds fidgety.

"The kids aren't bothering you, are they?" she asks.

"Not possible. We just need to talk," Em says.

"What is it? You know you can say anything. You can say anything to me. You know that."

"Mimi, did Harlan come out to Las Vegas with you?"

"He didn't want us taking the bus alone. You know all the terrible things they say happen on buses. In fact, there was a man acting crazy on ours. At one of the stops, Harlan got off and had a word with him. He must have had a couple of things to say because the man didn't get back on." Mickey wonders if Harlan was packing. Maybe a gun had some things to say.

"Why didn't you tell me?" He hears the letdown.

"I didn't know how you'd react. I needed a place for my babies and me."

More like the little sister than the big sister.

"You're always welcome, you and the kids. But don't you think it might be risky having him around?"

"He's been good to me, Em."

Mickey massages one temple. That's it, set your standards high. He doesn't even measure up to your dead father, a custodian.

"How? He's riding a bike."

Her voice quivers. "I love him. And he loves me."

"Chemistry does what chemistry does, but you don't have to act on it. Please, lift your head up and look at me."

He guesses she complies.

"What are you thinking? How can you be so sure, Mimi? You've loved others

before. What about Dustin's father or Julia's?"

"Yes, both of them, with all my might."

She exhales. "Well, that's what I'm saying. What happened?"

"I stopped loving them, or they stopped loving me. I don't know."

"Couldn't that happen with Harlan?"

"Oh, no. He's the one. Even when we're apart."

He hears pacing. "But just suppose. What if it did happen? You've stopped loving other men."

"I can't think about that when I love someone. Can't think that far ahead. It's like those prenuptial agreements. Takes all the fire out of it."

"But if it did, if you did stop loving Harlan." Or if he leaves or runs a burglary ring. "He might be hard to get rid of. We might be stuck with him."

Mimi sounds close to tears. "It won't. It won't ever happen."

"They say those people are like vipers."

"What people?"

"Prisoners. Violent men."

"He's not like that, Em. He's kind to Dustin and Julia. He's strong, confident."

"The confident part I believe. He definitely sounds confident."

"He takes care of me, protects me."

"You're sure about him."

"Yes. I'm sure. It's the real thing."

Mickey lets his head fall back, pleads to the ceiling. Don't jump into the doorway, ask if she's crazy.

"Well, I'm worried about the kids," Em says. "I don't want him staying in the

house with them. And Mickey's dead set against it. It'll be on me if I talk him into it."

"He has nowhere to go." She sniffles.

"There's a shed in the back. Maybe he can put a cot in there."

"I'll tell him." She chokes on the words. "I think he'll be happy to have it." Don't ask if the lunatics have taken over the asylum.

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Mickey climbs the stairs to the stillness of the house's second floor and retreats to the master bedroom. Early, alone. He moves the two rows of fringed, brocade pillows to the armchair, folds back the duvet cover, strips off his clothes, and gets into the king-size bed. Lying on his back, naked, he ponders the intrusions on his life. Last night, all he had to think about was the color of the Italian sheets welcoming him and, soon, his wife. The house had been quiet, clean, everything in order. Now, the sanctity of the downstairs is breached. Marinara sauce is splattered on the marble backsplash, Dora the Explorer is on the flat screen. Worse, his wife looks at her sister's children with starry eyes. That means they'll have to have the talk again where he says he's not ready, wants to make more, do more. Never will be ready.

After cooking spaghetti, Em had gone to Walgreen's to get bubble bath, one pink, one blue, and, when she returned, scrubbed Julia. While Mickey was still downstairs, after Harlan went to the shed, she was offering to bathe both children, but Dustin is modest. For that, he doesn't blame the kid. After being torn from his apartment in Detroit, able to take only what could fit in a small suitcase – jeans, T-shirts, a couple of toys - and riding a bus clear across the country, he wouldn't want some strange woman messing with his body parts either. At six, do you even know what aunt really means? Mickey can hear muffled sounds in the hallway now. Em and Mimi settle the kids into

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the guest quarters with the twin beds and show them where their mother will be sleeping. That leaves the office, one room for exercising, and one for them. His space is closing in.

Only the light in the master bath is on. The door is slightly ajar, allowing a sliver of it into the bedroom. Em comes in, lets out a tired but contented sigh, goes to her armoire, drops her clothes to the floor, unhooks her sports bra, and tosses it on the pile. She slips her nubile body into a camisole, ruffles her spiked, brown hair. She's become more firm since he met her, when he was a starving college student and she waited on him at a new I-Hop. On opening day, the first one hundred people got a free breakfast. He was number 137 but she took pity and moved him to the front of the line, telling the others he had Hodgkins.

By the time Em comes toward the bed to join him and slides between the sheets, he is erect. He encircles her with his left arm and runs the palm of his open right hand down the silken skin of her back. He pulls the top of her panties down to reveal the small butterfly tattoo on her right buttock, and kisses it. She doesn't resist but, still facing away, speaks to him softly.

"Isn't it great to have them here?"

"Who?" He examines her cheeks.

"The kids. And my sister, too."

"If they don't stay too long."

"How can you say that?"

He gently rolls her over, starts sucking on her right nipple.

"Really, how can you say that?" she repeats.

"The disruptions every night." It is difficult to get the words out. He can think of nothing but moving down her taut torso.

"Disruptions?"

"Oh, Em."

"What do you mean by disruptions?"

Mickey is getting exasperated, tries not to show it. His fast-paced job creates a lot of tension. He has to be at his best every day to stay on top of the other hungry brokers, needs his time with her, needs to prepare. "I like to stick to my routine," he says.

"You plan to have the same routine for the rest of your life?"

"I'm just working on right now."

She turns to face him. "There might be other routines in the future."

"Umm." He wants his tongue to travel down her breastbone, through her dark pubic hairs, to her labia, and rim it.

"You can at least be polite."

"Babe, come on."

"It's all about money with you. Sometimes I think we were happier in the tiny apartment we used to have."

The moment gone, Mickey rolls onto his back and exhales. He rubs the stubble of his chin roughly, snaps the sheet, and shoots a glance at the digital clock. At least it is still early enough to get a good eight hours. Tomorrow is the last day of the month, the last day to rack up numbers, and his commission, for the quarter. He is in the lead, but Todd is not far behind. He turns over onto his stomach and forces sleep.

Up before anyone the next morning, Mickey does two miles on the treadmill in the exercise room, alternating his days of running with lifting weights. He showers, dresses. When he tucks in his white shirt, smoothing it under his belt, his waistline feels flat despite last night's pasta instead of his usual grilled salmon and mixed greens with balsamic dressing. He hurries down the stairs on the way to his car, sidestepping a hand puppet on the floor next to a track of small sandy footprints. The trail leads to Dustin, lurking about, barefoot, in Spiderman PJs, wisps of hair sticking up. He stares at Mickey but doesn't speak. Mickey pours steaming coffee from the automatic brewer into his travel mug. "Hi," he finally says. The kid doesn't respond, but a noise from the backyard catches Mickey's attention. Wanting to get an early start on the day, he glances at the time on the screen of his cell phone. Holding his coffee in one hand and briefcase in the other, he moves toward the sliding glass door and looks out to the yard, his lids widening. A quarter of the lawn is gone. Harlan is pulling it out and laying the framework to pour cement. Bricks are stacked to the side. With a white-knuckled grip on his cup, he drops his potfolio and slides the door open.

"What are you doing?" he yells.

"Hey, Mickey," says Harlan. "Building the barbeque pit we talked about."

"No. No. I didn't tell you to build that. It was you, all you." He looks around, incredulous. "My lawn."

"Don't worry. I'll take care of everything," says Harlan.

"But my lawn. When did, how did this happen? It's barely past sunrise."

"Oh, I haven't been making any noise. I've been as quiet as possible."

Mickey runs his free hand through his hair, glances at the time again. He knows he should handle this now, set Harlan straight but that would make him late for work, something that makes the boss fume. His dollar, his time, you better be working hard. Word is, if competition didn't force him, J. J. wouldn't allow vacation time, doctors visits, anything. "I've gotta go. Stop. Just stop what you're doing. I'll sort this out later."

# "Don't worry."

He snatches his briefcase off the floor. Dustin follows Mickey almost all the way to the garage, as if used to seeing unfamiliar people. He stays five feet behind, stopping when he stops, starting when he starts. He turns to look at him. Dustin holds the stare. Mickey hits the garage door opener, gets in his BMW, and turns the key in the ignition to hear its full-throated hum. The kid has the door into the house ajar now with his body half showing. He is silent but suspicious.

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Mickey is at Desert Mortgage by seven, but Rico beats him there. "Last day of the month," Mickey says. "Last day of the quarter." He gives him a high five. "Let's tie it up, Rico, my man." He heads to his office, gets on the phone until 7:50 when he takes a seat on a padded folding chair in the first row of the conference room for the 8 a.m. sales meeting. J. J. is up front already, playing a CD of the theme from *Rocky* and punching the air with sideways fists like he is using an imaginary speed bag. The sounds he is making are half grunt, half cheer, like he is forcing air out of his lungs. "Whoo. Whoo. Whoo. Whoo."

The other seats begin to fill up. Bob comes in, a wide gap between his belt buckle and the tip of his necktie. Dressed by Herman - brother of Hermès. His eyes are as red as his bulbous nose. Probably tied one on last night. Whenever anybody calls him on it he says, made it to work, didn't I? Just nod and smile. He's J. J.'s buddy. Todd is last in. Mickey lifts and lowers his chin to acknowledge him.

The boss' forehead begins to form beads of sweat from the exertion. He stops punching the air but leaves the CD playing, turns the volume down. His face breaks into a grin. He yells. "Pump it up. Pump it up. Pump it up. Are youu ready?"

"Yes." They all shout. Mickey is the loudest.

"Are there any deals we can't close?"

"Nooo."

"Losers never win, but winners always win. Who's a winner?"

"We are." Make a mental note of J. J.'s words and gestures for future use.

"How many are first?"

"One," they shout. It's akin to grown men and women wearing chicken costumes.

"Who's that gonna be?" J. J. calls out.

"Meee."

"I didn't hear everyone."

"Me," they yell.

"Okay. For the me that is number one after today, I'm giving a two night stay at Lake Las Vegas including fine dining and spa treatments."

Whistles and cheers go up.

"Now go get 'em."

They rush through the doorway, bumping points of elbows to gain a one foot advantage.

Mickey jogs to Rico's cubicle. "Who's up?"

"The Holmans," Rico says.

"Great. Have the next people on deck. Send the Holmans in." Mickey goes to his office and sits in the chair behind his desk. Keep the air cool so you don't sweat against the leather. The Holmans enter sheepishly. The missus bends slightly to one side at the waist, takes one hesitant step at a time. Her head is bowed but her eyes rolled upward to look straight at Mickey. The husband is wearing a short-sleeved shirt with his name stitched above the pocket. He looks blue collar, out of his element. Whatever bravado he shows his friends after Friday night beers is gone here.

Mickey's readily-called-up cheer is brimming over. "Mr. and Mrs. Holman," he says. "Isn't this a beautiful day? What can I do for you?"

Shyly, she begins. "Mr. Dunne."

"Mickey, please."

"Mickey." She smiles slightly and nods. "We have four kids. We're in an apartment."

"Sounds cramped."

"It surely is. But we found a house we like in North Las Vegas. We need to see about a loan."

"That's what we're here for."

"See, we had this bankruptcy before," the husband says. "I detail cars at Smiley Chrysler, she's with Blockbuster, but the banks won't give us a loan."

"We can work with you," Mickey says. "Find dollars through other lenders. What are we talking about, money-wise?" Contain your glee at the interest rate we can charge.

"390,000," Mr. Holman says.

"I'll have to run that by the boss, but I'd say that figure's in the ballpark." Clip your words to sound more working man. He pulls out a form. "Lemme see. Together, you make about fifty grand a year. Right, Mr. Holman?"

"Well." He shuffles his feet.

Mickey winks. "People want to be told what they want to hear. Know what I mean?"

"Kind of."

"If you'll excuse me for a minute, I think I can catch the boss now." Make them think it's a special approval, feel obligated. Mickey goes into J. J.'s office with a flourish, uses animated arm movements, looks like he is pleading. J. J.'s telling him about the Reuben he had for lunch yesterday. He won't turn them down or anyone, would hurt volume. After a few minutes, Mickey returns to the Holmans.

"This is your lucky day," he says. "I told Mr. Mc Call what nice people you are. He's not only going to give you the loan but make it 125% of the sales price, in case you need to do the backyard, buy furniture." "God bless you," Mrs. Holman says. Her eyes fill with tears. "And Mr. Mc Call. Our kids will be so happy."

Don't wonder if they're getting in over their heads. Rico draws up the papers. They sign.

The Luchesis are on the heels of the Holmans. He thinks of them only as number 483. Too many names to remember, but don't show them that. Flip open the file, glance at the name, associate it. With this one, think about Italian food, say, Mama Luchesi's Ristorante. They are all smiles.

"Hello, hello, Mr. and Mrs. Luchesi."

"Call us Paula and Sal."

"That's nice," Mickey says. "You look excited."

"I am. We are," says the wife. "We're buying a second home. We've struggled so long. Who would think we'd be able to do this? We feel like we've found a pot of gold. I'm going to retire early."

"I'm happy for you, Paula and Sal." Once they give you permission to use the first names, do it. Makes it more personal. "That's my plan too. I have rentals. You'd have to be crazy to pass up this growth spurt. This is a buyer's *and* seller's market. Sellers cash in and buyers get a deal before the price goes up. Then they cash in. It's a win-win."

Paula and Sal nod vigorously.

"And the loan products. Like adjustable rates make it possible for more people," Mickey says. "It's a dream come true for us."

"And why shouldn't it be? Why shouldn't we have the same opportunity as the rich guy down the road, you know? In fact, I hope we'll be your mortgage company of choice for your real estate empire. Ready to sign?"

"You bet."

"X marks the spot."

They giggle like two young lovebirds as they affix their signatures.

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After lunch, two police detectives arrive at the office to interrogate the employees again about Roxie. They both have crew cuts. The blond one seems ex-military, looks the staff up and down as if everyone is plotting against the government. His exaggerated muscles bulge under his sport coat. Probably pops steroids when he lifts. The other one has a slack belly that his undershirt restrains.

After shaking hands with them, J. J.'s face turns an angry shade of red. He holds his curses, but his voice booms. "Are you crazy? We're doing business here."

"So are we."

"Not like this. We're closing out the quarter today. There's a lot to get done by five."

"There never seems to be a good time, Mr. Mc Call."

"It's the numbers for the office. The *quarter*." He looks at them questioningly. "These people make commission. Why don't you ask them if they want to talk to you right now." "We all have things to bear." The flabby one does all the talking.

"What the hell is the problem?" He keeps on, not wanting to lose his employees momentum. "You know, you guys, you get paid no matter what. If you call in sick, if you solve crimes, if you don't solve crimes." He points to the bullpen. "Their paychecks depend on how much they have on the books."

"We're just trying to help them out. Instead of bringing everybody in again, we figured we'd come here." They stare at him without flinching. J. J. stomps out of his office and directs his assistant to get them set up. They take over the conference room.

Donna is first up and looks like she'll sweat off the rest of her weight. The police have a way of making innocent people feel guilty. After a time, she exits the room, nibbling on her fingers. "Mickey Dunne," one of the officers calls. Shit, in the middle of closing a deal. He excuses himself, heads toward them. They usher him in.

"Mr. Dunne, have a seat. I'm Detective Ross, and this is Detective Snyder. I'll get right to the point. Where were you the evening Roxie was killed?"

"What was the exact date?"

"May 19. A Thursday."

"I'd have to look at my schedule." He knows they can sense his nervousness.

"A co-worker of yours gets killed. That's a pretty big deal for your office, right?" "Yes, for everybody."

"But you have to look at your schedule. You don't know what you were doing when you heard when Roxie was killed?" "It was a while ago. It's just that I'm not positive about what I was doing without looking at my schedule. I wasn't at Tres Palmeras, that's for sure."

"No one said you were." He glances at his dull-witted partner. "We're just trying to find out if anyone knows anything." He smiles wryly. "A little jumpy, aren't you Mr. Dunne?"

"No. It's just that people say when talking to you guys, get an attorney. That you act friendly and then turn on people."

"So, you think we're out to get you."

"No. I just don't know why you're talking to us again."

"We told you. We want to find out if anybody knows anything. Maybe forgot about a detail. Do you have something to hide, Mr. Dunne?"

"No. I have my schedule here. It just takes a minute." He pulls up the screen on his laptop.

"It was early evening, 6 to 7 PM, still light out."

Mickey nods. "I was at home."

"Any witnesses?"

"My wife, when she got there. She was shopping."

"Was she home between 6 and 7?"

"I'm not sure. I don't have that in my schedule. It seems like it was dark when she came in."

"So, no witnesses. How well did you know Roxie Mr. Dunne?"

Mickey squirms. "We worked together. As well as you know somebody you work with."

"You just saw her at the office?"

"Well, sometimes we would all go out for drinks."

"Hmmm. Did she have anything going on with anybody at Desert Mortgage?"

"I don't know. Maybe. I don't know about her personal life."

"But you said maybe. What do you mean by that?"

"It just seems that she liked to socialize, that's all." He feels perspiration forming in his armpits. Tell the truth. But since he lied to them before, how can he change the story now? It would make him a suspect, and he did nothing wrong. It was only twice, a roll in the hay.

"What about her activities on May 19? Do you know where she went, who she might have met?"

"No, I don't know. Maybe the receptionist would."

"Okay, Mr. Dunne. You can go. Do you have the same home address and phone number in case we have to contact you?"

"Yes."

Detective Ross hands him his card. "Call me if you think of anything. Looks better in court if people help."

Mickey's abdominal muscles tense. He gives them a shaky smile, leaves.

Numbers 484 – 506 fill the rest of the day. Don't look bored, impatient, anxious to move on to the next deal. Hold their attention.

At five o'clock, J. J., his secretary, and the entire sales staff gather in the conference room. The chairs have been removed and the long, sculpted table is pushed against the exterior wall. Standing room only. J. J. enters with a flousish like the king and his trumpeters are arriving. He picks up a drumstick and strikes a gong with the soft, ball-shaped end of it. "Hear ye, hear ye," J. J. says. "This is close of business on the last day of the month and I hereby announce that the winner of the all-expenses paid nights at Lake Las Vegas is ..." He strikes the gong again. "Mickey Dunne." Beaming, he takes a coupon in a gold-edged envelope from his assistant, and hands it to Mickey. "Congratulations. You're number one." He clenches his hand. Mickey does the expected fist pump and moon walk. The scowl on Todd's face makes it worth it. Good thing he doesn't show that on the company website. Mickey's face is on there too, and Tina's, a middle-aged woman with stylish grey hair. Can't sell worth shit. J. J. says

After the celebration, Mickey stuffs his reward in his breast pocket, walks by the window wall on the northwest side of the office, and looks out on the residential street leading away from the building. For sale signs in front of two homes swing violently in the Santa Ana winds. A yellow margin of grass surrounds one lawn with a green rectangle in the center. Untended sprinklers. Could hit the edge with a hose. Must be vacant.

### Chapter Three

### One Year Later

Some say Las Vegas is a boom-and-bust town. Collectively, it has been booming, not busting, since long before Mickey was born. He even remembers hearing on the news, while in sixth grade, that four thousand people a month were moving in, that the billion dollar casinos that opened were paid for in a week. The valley that houses Las Vegas has been growing and prospering for decades, but not like today. Now, it is spreading out from the center, toward BLM land, like Bermuda grass shoots when the temperature goes above a hundred, covering everything in their path. Making a bid to go mainstream, not just be a tourist destination, Vegas has upped the ante. Anytown USA neighborhoods are widening their flanks and plopping onto a resistant landscape. There are gated communities, remodeled trailers, fine restaurants, strip malls on almost every corner, and fresh tar on old streets. Rock yards with stones arranged to form the King of Spades, Hearts, Diamonds, and Clubs from a deck of playing cards are being obliterated, replaced by upscale desert landscaping. Moving toward the forward progress, hoping to strike gold, humanity is immigrating in an unending stream, staking claim to their portion of conditioned air and sucking water from Lake Mead.

Toby Miller is a transplant from California. Mickey tries to convince him to buy more property, take out loans with Desert Mortgage. The grandson of Nate Miller, he holds the deed to the old Princessa Motel. His grandfather built it in 1955 on what was, at the time, prime real estate on The Strip, halfway between the Riviera Hotel and downtown. Nate filled it with tasseled, purple drapes, round beds, and mirrors with gold veins running through them. He gave every registered guest a five dollar chip to Binion's Horseshoe and a free drink at the motel bar. From the lobby he launched the best allnight tours to Mount Charleston to watch the above-ground nuclear blasts, champagne and food included. People would roll up by the dozens in their Buick Roadmaster convertibles, or taxis, if they arrived by prop plane.

Once in demand from Bakersfield to Des Moines, the Princessa now has stained chenille bedding and makes itself available for rent by the hour, day, or week. Free margaritas, generous in size, are served in the lobby to distract the guests from the musty smell of the shag carpeting in their rooms. Plumbing buried somewhere in the walls is leaking, one slow, constant drip at a time. One of the newcomers to town, a mesh and sequined performer wrapped in a boa constrictor, is a nightly fixture on the sidewalk in front, plying visitors with five dollar photos taken with the snake. Toby repairs only what is absolutely necessary, what would bring the health department down on his head. He offers Grandfather Nate's collection of Elvis-on-velvet for sale on eBay, waits for a corporate inroader, a buyer with a big wallet who plans to develop the next property with gondolas, spray swaying from fountains, sandy beaches, or erupting volcanoes.

Harlan is making his mark on the land. He has completed the brick barbeque in Mickey and Em's "outdoor room", which includes a plumbed kitchen sink like the one he saw on a design show on HGTV. The wine cooler he installed for storing beverages sits under a pergola that protects the chef from the sun. He has also built a one bedroom guest house with a tub and shower, kitchenette, and wooden flooring throughout. The exterior is trimmed with gingerbread details – ornamental designs cut with a scroll saw –to

display his carpentry skills. A garden for drought-resistant vegetables runs alongside. It is empty. When Mickey arrived home the previous evening, he followed the echoing crack of a nail being hammered into wood to the backyard. Harlan was applying the blows, singing "Amazing Grace" at the top of his lungs and building a pagoda-influenced shed. After wielding the hammer, he twirled it, dropped it perfectly into a loop in his tool belt with one hand, and fired up a drill with the other without skipping a beat.

"Harlan, what the hell are you doing now?" His hands were cupped around his mouth to project his voice.

"Hello, my man. Making a place for the tools and workbench." He grins. "Isn't it a beautiful day?"

"You could just keep it simple. You're using extra lumber to curve up the trim at the corners."

"It's worth it. Make your house worth more." He says this like he is speaking above the din of a multi-story building going up.

If there is an opposing view to his, Harlan will have it. "It looks like a real mishmash," Mickey said. "Before you got here, everything matched and was neat. That's what makes it worth more."

Harlan places his hand over his heart and mimics a backward fall. "Mickey, you wound me."

"The supplies are getting pricey. Just keep it simple. And get a job."

"I've looked, my man. Building is slowing."

"No shit."

"But I've still got my other gig." He is a chaplain intern at Eastside Hospice. "Does it pay anything?"

"Come on, my man. I want to use my skills, to build things and spirits."

Mickey calls over his shoulder as he walks away toward the house. "Look at whatever is out there. You need to be making some money, Harlan."

"Remember to embrace life, Mickey. Enjoy the day."

"Yeah, yeah." Doesn't know what it's like to have pressure, demands, not enough time to do all the work. You drop the ball once and your lifestyle can change forever. One mistake. One wrong decision and you can be a memory. Harlan just bounces from one activity to another. Each day is different, each person a new acquaintance. Doesn't seem to see into the future, recognize consequences. When you think about it, though, he's dropped the ball before. Still seems happy, if he's for real. But how could he be? Says he learned about ministering in the joint. Mickey looks at the ground, shakes his head. The best cons are convincing as hell.

With the growth, old-time Las Vegans complain about the newcomers, the Eiffel Tower, the Moroccan Palace art auctions that sell oil paintings of cozy cottages à la Kincaid, the fiery pirate battles that tourists watch before plunking down a big piece of change for a high rise timeshare or retirement home. The house flippers. Their property values are up by more in the last four years than the previous two decades. One new construction model Mickey knows of went up \$70,000 over one weekend last year, while people were standing in line to place bids. Still, the old-timers say they miss the smaller

mob-controlled town, say the mob watched out for people, knew how to treat them, kept the punks in line.

Since the birth of the baby, another girl, Mimi has a job back in advertising distributing fliers for a windshield glass company. "People still get chips and cracks they want to fix," she says. She puts on her polyester blouse that untucks in the back and combs parking lots on foot. With her purse overflowing and sleeve cuffs flapping like bird wings, she uncurls her puffy hands and slips the print ads, offering discounts for patches or replacements, under the windshield wipers of cars and pickups. The amount of her fliers, along with the competition's, that end up in vacant lots or splayed against cyclone fences by the wind, could wallpaper a tract.

Em, not a newcomer, almost a native, is earning a little money the old fashioned way, she tells Mickey: gambling. A small wager can't hurt. It's a natural fit. If she had had the money for college, she would have majored in math, so counting cards is second nature to her. She goes into cavernous casinos, to blackjack tables with four decks in a boot, and keeps track of what's been played and what is still out, dividing the cards, in her mind, into two groups. The cards with a value of ten or better, are assigned a plus point. Those worth nine or less are given a minus point. Decks with a higher number of ten or better cards, favor the players. Those with fewer ten or better cards favor the house. Each hand dealt requires a reshuffling of her mental tabulation. Today, she recounts later, she drops Mimi off at the parking lot of the Meadows Mall while Harlan babysits, heads to Circus-Circus, pulls into the back lot, and pops a piece of Spearmint gum into her mouth to get her jaws moving and mind clicking. Like a salmon swimming

upstream, she makes her way through the crowd inside and peruses the blackjack tables. A seat opens up on the end of one, the last player before the dealer, so no one can take her card. She grabs it. The dealer barely blinks, waits for Em to put down her bet, and places two polished digits on the waiting card in the boot, sliding it out quickly and smoothly. It goes to the first person on the left. The action is repeated with lightning speed. Em decides to keep betting five dollars a hand until she can start counting from the beginning. The dealer gets to the end, reshuffles, and fills the boot. She points to each player without a bet up. Em nods and places another five-dollar chip on the felt top. The first six hands yield numerous lower number cards to the four players before her, so Em keeps playing the same unit, five dollars, wins once, pushes once. On the seventh, the tide turns and face cards start appearing. By the eighth deal, Em changes her bet to twenty dollars. She hits 21 on the ninth hand and gets a payout of thirty dollars. She stays with the same unit, the dealer breaks twice, and she wins twenty each time. Sliding off her stool, she gathers her chips, cashes them in, and tucks the money into her purse. Don't chase rolls or losses. Next time, she'll start with a unit of twenty dollars and move up to a hundred. Keep investing the winnings. But not in real estate.

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At Desert Mortgage, J. J. waves Mickey into his office and nods toward a vacant chair. His face is flushed, and the veins in his neck are engorged. Throbbing like a heartbeat in a B movie. Mickey takes a seat.

"The cops'll be coming back. God damn that bitch," J. J. says. He is fuming. "Who?" "Laura Nottingham." A hungry investigative reporter at KVEG-TV 15, she has three years experience under her belt. "God damn her. She went with a story about the hyper mortgage market even though I told her not to when she called me for a quote." He punctuates the air with his arm. "Then she throws in the investigation about Roxie. Focused on *us* along with pictures of our building."

Could the detective and his sidekick actually know something, know Mickey was with Roxie at Tres Palmeras two days before she was killed? Did she tell someone? He cracks his knuckles. Shit, he can't be a suspect. Once you're named, people don't forget, right or wrong. Like the security guard at the Atlanta Olympics. You're ruined, and Nottingham would be the first to put it on the air.

"I'm already getting calls from clients wanting to pull their loan apps here and put them in at Vegas Mortgage," J. J. says. "It's like she has a vendetta against us."

"They must know we don't have any control over real estate sales or what happened to Roxie."

"They're not buying it. Makes them nervous about their loans and doing business with us."

"Phew. They give Nottingham a lot of free rein over at KVEG."

"It's that investigative crap she does. Thinks there's doom hiding behind every rock." His expression shows disdain. "She didn't have to run it. There are a million other stories she could have done. I told her. I told her what this would mean for our business, for everybody's business."

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"What did she say?" He says it with anxiousness. His mouth is open and his eyes wide.

"It wouldn't be ethical not to run it. Things are out of control."

"Ha - ethical. What about Roxie? What did she say about her?"

"She said it seems like someone is hiding something."

"Was she a friend of Roxie's?

"I think she got a loan from her."

"Can you smooth feathers?"

"I want an apology and free spots or ... "

"Or what, boss?"

"Or I'll place TV ads where I'm appreciated, at another station. Nobody else ran

it, and KVEG is where I spend money."

"Maybe if you talk to her. Give her an interview."

"She'll never apologize, that bitch. I don't know how she thinks she gets paid.

Clients buying ads, that's how. Without us, she'd be twenty-five miles out of town doing stories on sidewinders and living in a single wide." He rolls his pen back and forth between his thumb and index finger. "If we all go away, she won't have a job. No, she's gone too far this time. Who does she think she is?"

"Is there anything I can do, boss?"

"Naw." He throws a paper clip across his desk. "Go back to work."

Mickey exits, walks through the bullpen, and, by habit, looks up at the sales

board. He takes a step back. "Hey, that's my account," he says. He points to a client

written under Todd's name. "Is this some kind of joke? Who wrote that up there?" He swings his head in both directions, gets no response. All eyes are shifted downward. Moving to the secretary's desk, he shuffles through a stack of loan papers, finds the signed contract. His lips purse.

"Is it on your list?" Todd shouts for all to hear.

Mickey sees J. J. watching, motions him over, and then turns his attention back to Todd. The other brokers take notice. "I don't believe this."

"What?" J. J. asks.

"The Hastings. Todd put through a mortgage app for them. Do you believe it? It's my account."

"Did you file on it, Mickey?" Todd asks sarcastically.

"Not yet, but you knew I was going to."

"I'm not a mind reader, just out there humpin'."

"But you heard me talk about it. You knew I got the lead."

"You know what they say, Mickey. The early bird gets the worm."

"But you had to know about this." He holds out a damp, crumpled note about the

Hastings that he's been clutching in his hand.

"If you believe that, then why don't you keep your mouth shut. This is my paycheck we're talkin' about. I'm out for business no matter how I hear about it. May the better man win."

"Did you file on it, Todd?" Mc Call asks.

"Yes." He produces his evidence, a computer printout adding the Hastings to his list of clients.

"Give it to Todd," J. J. says. He frowns.

The boss loves it when they bait each other, loves competition, but wants them to join forces for the success of Desert Mortgage. They're fighting over deals already on the books, not new business. Adds nothing to the coffers. With reluctance, Mickey gives in. It sticks in his craw to know the Hastings deal will stay on the board tonight under Todd's name for all to see. He bristles, drops the contract, and heads for his office. Closing the door behind him, he sits at his desk, and takes the Holman's folder out of his top drawer. The husband's lost his job at Smiley Chrysler. Mickey's plan was to deny the loan, toss it in the round file, a first, but he decides to send it through. They're not good for it, but he'll stay number one, get paid on it. By the time the Holmans fall far enough behind, it'll be too late to change the sales results. He'll get the commission and make up for it by then with other deals.

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## Hairline cracks.

A few days later, when Mickey is on the phone with an independent lender, Tobias Investments, J. J. calls an impromptu meeting for the whole staff. "Right now, right now," J. J.'s secretary says. She skitters around the office giving the same message to everyone. Mickey tells Tobias he'll have to call him back. He falls in line with the others heading for the conference room. They file in quietly and find empty chairs. J. J. comes in. He is not smiling. There is no music in the background, no pompons, just pure, unadulterated J. J. He is holding some dog-eared sheets of paper in one hand. He walks to one end of the first row, shakes them in the air, nods his head, then repeats it at the other end.

"I was going to talk to you at the next regular meeting, but this can't wait." His voice is forceful. "The numbers are going down, and that has to stop. You have to work harder, smarter, longer hours. Whatever it takes."

Signing up to be the bull's-eye, Tina offers that the economy is slowing.

"I don't want to hear that bullshit. It's just an excuse. What do you want to say next, that it's too hot, too windy, people are getting ready for the Fourth of July? I'm not paying you to banter with each other or meet for martinis." He glares at her menacingly as if to say one more word and you can pick up your last check on the way out. "Do you know why I'm successful, why I always make money? Because I always work at it, work at it, work at it. Stay in touch with clients even when there's not a sales pending. Remember their birthdays. Anticipate their needs."

"But, sir," someone in the back says.

He swings his head around sharply to see who it is. Nothing more is said. "This is not a charity. I've paid you all good money, and I expect results. If you need to work more hours, than do it. Go out and *find* business. You're not getting paid to sit and look good doing it. And I'm not keeping you on if you're not producing. Trust me, you're not here because I like your children or I'm a nice guy. You bring enough business in, I make money, you make money, everybody's happy." He pauses, paces across the room. "You're lucky I'm telling you this. Giving you a warning." He holds a single finger up

in the air, ramrod straight. "One month. You have one month to increase your sales numbers by at least 15% or the party's over and someone else will be sitting in your chair. And, effective Monday, I'm moving you all into the bullpen so you can motivate each other. Now, get back to work."

Mickey hurries to his office, calls Em before getting back to Tobias. Tells her about the meeting. "Can you believe that? J. J. was hot. I don't know what set him off today."

"15% in a month?" she asks. "If he means it, they'll never be able to do it. Most of them."

"What do you mean?"

"Real estate can't keep going like this. And that affects you guys."

"Temporary fluctuations. There are always ups and downs. Prices might be artificially low for a couple of months."

"Mickey." She sighs, speaks softly. "The actual numbers don't add up. I've felt that way for a while. We don't have the incomes here for these prices. How will people make the payments?"

"Some won't. There's always some losses. But we have everything here people want. New ones will come."

"I can't see it."

"There was just a big convention here at the beginning of the year, Em. People from all over. Remember? Lenders, ratings agencies. They said home prices would go up and defaults would only be about 5%." "I don't know where they're getting their information. It seems like the ones pushing a lot of risk are winning. I don't think the rest are thinking this through."

"They're big in my business." He rushes her. "I've got to call a lender back. See you later."

### Chapter Four

Em was right. The subprime loan business is in the doldrums. Interest rates on mortgages are starting to reset, mostly the adjustable ones that have a teaser rate for the first two years, then sharply increase and stay high. House payments are skyrocketing. Up hundreds of dollars a month and, with the market off, buyers can't sell or refinance. Some have home equity loans on top of the mortgage – offered when values were rising by leaps and bounds and money was free. Owe more than their places are worth. Some are walking away. Brokers, even Mickey's counterparts in other markets, are feeling the pinch after a bankruptcy filing by Mortgage Lenders Network USA and accounting irregularities at New Century Financial are sending a ripple of fear through the industry.

Mickey slinks into Desert Mortgage. The demoralizing quiet slaps him in the face. It reminds him of a scene from an old movie he watched once with his father, *On the Beach*, where the shades flap in the wind near the open window of a deserted office after a global nuclear war.

Rico is gone. So is Todd. Got a job at Washington Mutual, thumbed his nose at them on the way out. Only three people are there. Donna, who earns so little it qualifies as volunteer work, curls her x-ray-thin body over reports, dark crescents forming under her eyes. J. J. comes in late. What started as a hairline fracture in the mortgage market is growing by the day. It's like trying to plug a hole in Hoover Dam with a pinkie finger.

Mickey walks to his downgraded spot in the bullpen as if the floor is snatching at the soles of his shoes. The trendy grey walls are dreary like the smog Angelenos come to the desert to escape. One phone call, a couple of cubicles over, comes in with a weak

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ring. He slumps behind his computer, signs in, and sees an instant message. He works at raising his right arm to open it and clicks. It's a robo message, taking on a life of its own, from Drifting Sands, the sparsely populated development whose model families are gone. It reads, "This is your lucky day. Beautiful, spacious homes available at affordable prices. Will build to suit." Has a smiley-face emoticon at the end. Probably still be coming through when aliens invade from Area 51.

Tom's company, TLC Construction, the builder of Drifting Sands, is broke and out-of-business. If Tom had anything to do with Roxie's murder, he took his guiltiness with him to Texas. Mickey hears he is in El Paso, hires Latino laborers that he pays by piecework to build fast – a nail here, a nail there - and puts up houses for wealthy Mexicans who move their families in to escape the violence in their streets at home. Good thing the purchase price is still based on square footage. If it was figured by nail or ounce of glue, the per cost would be astronomical.

As far as real estate is concerned, Las Vegas is a desert basin under water. Could this be the end? Their version of *On the Beach?* Mickey strains to read the recent housing stats on his computer screen. Delinquencies and defaults are mounting. Probably seventy-five percent are subprimers. People that applied with low documentation or no documentation. Couldn't qualify otherwise. He exhales heavily. If inhaling wasn't automatic, if he had to decide about doing it, he probably wouldn't.

Why did the decline have to start in his lifetime, before he could unload his two rental properties? They're part of the figures on his screen. It started with his drop in income. Then came the late fees, calls from collectors, notices of default, and, finally, foreclosure. He lost both including the Eighth Street house where Em's sister was planning to move. She, the kids, and Harlan are still living with them, although Harlan has angled his way into the bedroom with Mimi and the baby.

Even the commercial market is supposed to dry up. Mickey is doing all right with it, for now. The big boys know about Laura Nottingham at TV15 and her vicious stories like the one insinuating that someone at Desert Mortgage had something to do with Roxie's murder, but there is little business to go around. He has to not make waves, keep his name clean. Corporate offices, especially those at casinos, don't like to attract the attention of the law or the IRS.

Shit, the police have been to the building and the house about Roxie and everybody else's house too. Even J. J.'s. He's heard rumors about Roxie and J. J., Roxie and Tom, Roxie and others. Doesn't know the truth.

If he had only told the cops about his relationship with her from the start, but he couldn't say it at the house in front of Em. He bites on his stubby nails. What if they screw up? What if they name him as a suspect? The commercial income would be gone too. He has the payment on the Paiute Drive house, the notes on the Hummer and BMW, the cleaning lady, insurance, Em's nail appointments, food for seven people. His head is spinning. If he loses their place, where would they live? With ruined credit, it wouldn't be much. It would mean a walk-up apartment, like one of the places in the row of flattop buildings across from Burrows Memorial Park, sitting just off the freeway, in stagnant, exhaust-filled air. The windows on the back side of the units look out on headstones. Six people and a baby living like migrant workers – too many of them, too little space. It was

okay in college, but how could he go back to that now – neighbors stomping across the floor above. No garage. Dings put in your car in the lot. His abdominal tic kicks in.

That afternoon, the boss' secretary sticks her head around the fabric-covered partition into Mickey's cubicle. "J. J. wants to see you." Mickey gathers his strength and lumbers down the hall. Hasn't been on the treadmill for two months, and the heaviest weight he's lifted is his coffee cup.

J. J.'s office occupies the northwest side of the third floor. It has plate glass windows on two sides that seamlessly curve at the corner. The view, one to envy once, looks out on a nearly empty tract. To the right, there is a small glimpse of casinos on the Strip. Too many, too big. Probably turn lights on in the upper floors at night to make it look like someone is there. The brown leather furniture in the room is surrounded by hunting trophies and awards, the waist-high wall facing in the direction of the bullpen topped by glass.

J. J., who manages a limp, half smile, sees Mickey coming and nods for him to enter. He sits in a soft leather wingback chair and sinks in. Mc Call's seat, behind the desk, seems like it is on blocks. Mickey looks up to make eye contact with him, even though he is four inches taller.

"Mickey," he says, "I just heard from the legal team for Tres Palmeras. Lawrence and Lawrence." An out-of-state law firm with an 800 number on TV. "They don't even have a local office. Scavengers."

"What do you mean.? I thought they were done. TLC is out-of-business. Tom left town."

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"It's the parent company. They're upset about how things went down there. They say Tom said they directed loans our way."

"Is that a problem?"

"They said we had an agreement. And they're not happy about one of our brokers, Roxie, having so much access to the property. Especially after what happened. She goes out there. Gets killed."

Mickey winces.

"Now they're hearing from people."

"Tom's a piece of work. He's just looking out for his own hide," Mickey says.

"They're worried about liability, getting sued themselves. They've been contacted by the family."

"I thought she said she didn't have any family."

"Yeah, well. Some people back in Virginia. Sounds like the father's more concerned about what he can get out of it."

"What does that have to do with me?"

"They think you know Tom best, that you were given special access."

"Shit. Tom will say anything." Mickey turns and looks out the window, fixes on a quiet street. The outside glare reflects in his eyes. "I don't know him better than anyone else. I did send people his way. I told anyone who asked about it just like other places. They thought it was too far out, would hurt resale value."

"There have been kickbacks out there to appraisers, real estate agents, buyers. If any lenders were defrauded..." "I don't know anything about that."

"What about Roxie going out there?"

"I have no idea why she had so much juice. Let's just say she got around."

J. J. scrutinizes him. "Yeah." He says it with sadness.

"On the rest of it with Tres Palmeras. I'm sorry, but we were the money people. You can only do so much to influence sales. Sounds to me like they're trying to blame us for the downturn."

"I hear you. Fishing expedition. Pissed that they bought into it. Looking for a reason not to be held liable. I've got a call into my attorney." He settles his eyes on Mickey again. "I'm sure everything's on the up-and-up. You've been my top gun for a long time. Just try to keep digging up business. We'll get out of this slump eventually."

Mickey rises. They shake hands like it is meant to last forever.

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A week later to the day, under clear blue skies, Mickey pulls into the lot at Desert Mortgage at 7:55 AM, and parks in his designated space, two spots down from Donna. She is out of her car, looking wisplike standing on the blacktop like a gentle wind would blow her away. As he approaches from behind, she turns, showing a puzzled, deflated expression.

"We can't go in. The police say we can't go in."

A Las Vegas Metropolitan Police squad car is there. Mickey cranes, sucks in air as he sees an officer in the lobby of the building, twisting J. J.'s arms back, putting them in cuffs. "I don't understand," Mickey says. "What's going on? Did you ask what's going on, Donna?"

"They wouldn't tell me."

As J. J. is escorted out, his voice is shrill and his words are shooting through his teeth like sprays of acid.

"Let me out of these. Do you know what the hell you're doing?"

"Yes, sir. You're under arrest for the murder of Roxie Bonham," says officer number one.

Mickey and Donna turn toward each other, eyes wide. She weakly raises one

hand. "There must be some mistake."

"What?" J. J. says. "I had nothing to do with that. Let me go."

"You have the right to remain silent. Anything you say can and will be used against you in a court of law."

"Are you crazy? Do you know who I am?"

"Yes, sir. Mister J. J. Mc Call."

He rattles his wrists behind his back. "Take these damn things off." Spittle has formed in the corners of his mouth. As he leans down and twists around, his comb-over frees itself, hangs long on one side.

"Afraid I can't do that, sir."

"Mickey. Mickey, tell my secretary to call my attorney right away. Do you hear me? Have him meet me downtown. This is crazy." Mickey nods quietly, like a shy child. He takes out his cell phone, holds it, waiting for his boss to pass by.

"You're going to be sorry you got up this morning," J. J. says to the officer. "This is the biggest mistake of your life."

"Just following orders, sir."

Dazed, Mickey calls the secretary who is still on the drive in, passes along J. J.'s message about the lawyer. She asks if he is just being questioned. "I don't think so. Seems bigger than that. He says you have the number." His voice barely audible, he has to repeat his answer. As he ends the call, a strange sensation envelops him. His deep loyalty to his boss, the hand that feeds and nurtures him, allows him to overlook J. J.'s shortcomings – unbridled aggression, domination, questionable ethics. It comes with the territory when you have someone's back. But could Mc Call have done illegal things? Could he actually have committed murder? Mickey has emulated him for so long that it has become more than a plan of action. It's a pattern, a belief. But this goes beyond. He is awash with sadness over Roxie, feels nausea in the pit of his stomach. Donna stands as still as a bronze sculpture draped in a thin, cotton cloth, frozen in place with her mouth gaping open.

They stay in the parking lot, leaning their buttocks against his car, waiting for J. J.'s secretary. The bitter coffee Donna has gotten for them goes down slowly. They can only handle caffeine. No food.

After the visit downtown, Mc Call's lawyer, Ron Harris, arrives along with the secretary. "Can't say anything right now," Harris says. "Just that we're sealing

everything up." The building is closed and padlocked. Business is the pits anyway, and without J. J. there to carry Desert Mortgage while they wait for a turnaround, there is no point in coming in. For what could be the last time unless J. J. is released, Mickey backs his BMW out of the spot reserved for Mr. Dunne and makes the drive west.

He pulls into his driveway at home and leaves the car there. Easier for the repossessors to pick up. Might as well get used to the idea until they get there. He bypasses the door into the house from the garage and goes around back to the yard, his jacket off, tie undone, briefcase still in hand. Zombie-like, he moves toward a webbed lawn chair, turns around, bends his knees to sit, and lets his body drop. The chair starts to tip. Instinctively, he rights it.

Harlan is back there pulling weeds, sweeping. "Mickey, looks like when I told you to chill, you took it to heart." He chortles.

"It's over, Harlan. Finished." He stares straight ahead, eyes glassy.

"What, my man?"

"The job. This house." He says this with a sweep of his arm. "Everything." "What happened?"

"Company's closing, already locked. No more paychecks. The owner's been arrested for murder."

"What?" Harlan is taken by surprise. Motionless, he clutches the broom handle. "You're telling me the owner of Desert Mortgage is under arrest for taking somebody out?"

"Yeah, that's what I'm saying."

"You see? Putting on a suit does not make you upstanding."

"There you go." He offers a weak smile. "At least the cops won't be suspecting the rest of us anymore."

"But your job. With your record, you can get another one, right? Companies want good sales people."

"Doubt it. The mortgage business." He rotates his open hand. "Everything is collapsing in this town. It'll get worse before it gets better. The only hope is to hang onto a job you already have. Wait for the economy to rebound."

Harlan exhales. "This calls for a beer." He grabs two from the wine cooler, hands one to Mickey, pulls up a lawn chair of his own. "That help?"

"A little. Flip on the news, will you?"

Harlan raises up and hits the power button for the small patio TV. He switches to KVEG. They lead with the arrest story. Laura Nottingham is all over it.

"Today," she says, "a prominent Las Vegas businessman was arrested and charged with the murder of Roxie Bonham, one of his employees. She was found in a vacant house at a development called Tres Palmeras. We are told there was no sexual assault involved. Earlier today, we interviewed a friend of hers who wishes to remain anonymous."

The camera pans to a woman in dark shadows wearing a head scarf. Her altered voice, deep and guttural, is unrecognizable. They run the clip. "Roxie told me she was threatened," the disguised figure says. "She said there were some illegal deals under

Fannie Mae and Freddie Mac. She knew about them and said they could send someone away. That's all she said, all I know."

"Why did it take so long for you to come forward?"

"I was afraid."

KVEG goes to Nottingham. "There you have it. We will let you know more as the story unfolds." The shot returns to the studio.

"Whew. That's big," Harlan says. He slaps his knee. Calls for something big in return. You know what you need, Mickey?"

"Besides the lottery? No."

A road trip, and I have just the place.

"Road trip?" He shakes his head. "I'm not a traveler."

"You'll get used to it. Leave it to me."

Mickey ignores him, stares up at the sky. After a while, he speaks. "I have to

say, Harlan, usually you preach, but you're not preaching now."

"Sometimes you just have to be there for someone."

They slink down in their chairs, roll their heads back over the aluminum frames and watch the first faint flickering of stars in the darkening sky.

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## Three Months Later

J. J. Mc Call, is in his new digs at the Clark County Detention Center. Donna has visited him, says he spends most days frothing at the mouth and pacing. He insists that

he didn't kill her, orders them to release him. When that is disregarded, he becomes more agitated. He has tried everything to get out, even contacting the city councilman he provided with a phony address a couple of years ago so he could get on the ballot to run. The guy won't take his calls, acts like he doesn't remember him, Donna says. J. J. is demanding a speedy trial, thinking that's the way he'll be freed sooner. He has been charged with first-degree murder with a mandatory life sentence. When that came down, in a rage, he fired his two attorneys. He has given his new lawyer a six figure retainer with money he had squirreled away and the little bit of equity he had left in his megahouse. Got cash for it.

On the day J. J.'s murder trial is about to begin, Mickey tunes in and hears that his attorney has negotiated a plea bargain. KVEG's Laura Nottingham is on top of the story. "I'm here in front of the courthouse. In a stunning turnaround, as his trial was about to begin, prominent businessman, J. J. Mc Call, has accepted a plea bargain in the murder of Roxie Bonham, a local mortgage broker. Up until this morning, he had maintained his innocence. Now, Mc Call admits to the killing and will receive a twenty-five year sentence. We have received information that in his admission of guilt, Mc Call says he didn't mean to kill her. He was trying to get her to keep quiet about fraudulent mortgages initiated at his business. Loans of that type are contributing to the real estate woes in Las Vegas. According to sources, Mc Call had a relationship with Ms. Bonham, one of his employees, and that is how she learned about the deals. Sources say that Mc Call met with the victim in a vacant home at the Tres Palmeras development to talk to her. They quarreled. She was uncooperative, and the argument escalated. He lost his temper, and

began choking her with her scarf. By the time he came to his senses, he could not revive her and, in fear, ran out. Here comes his attorney now. Mr. Harris, Mr. Harris, can you tell us about Mr. Mc Call's state of mind?"

"He is upset, of course," says Harris. "But Mr. Mc Call plans to be a model prisoner." He brushes past the crowd, ignores other questions.

"That's all for now. Back to the studio," says Nottingham.

Has to be on top, competitive, even in prison. Probably figuring when he can be out for time served. How old he'll be. Hits the power button on the remote.

Mickey and Em are behind on the payments on the Paiute Drive house. They were told to do that in order to request a loan modification. No one will talk to you about it if you're current, which works out fine because it coincides with their lack of funds. After months of applying online and donning a suit and tie to try to find work, the closest Mickey has come to getting a job is the one at the call center that he lost to a recent graduate of Vo Tech High School. His only income is unemployment benefits that he pools with the rent Em collects for the guest house in the backyard, occupied by a teacher. After today's search, he stops by his father's hardware store, its narrow aisles lined with shelves packed with recycled items, some useless, some replacement parts for original mid-century modern places – things you couldn't find anywhere else. As soon as he enters the Do Over, his dad gets off his stool, comes around the elevated counter.

"Son, it's good to see you."

"Hi, Dad."

"How's it going today?"

Close to tears, the corners of Mickey's mouth turn down. He shrugs.

"Aw, son. Maybe you should think about working here. I won't lie to you. Business is slow. When people don't have money, they don't even want the cheap stuff. The Do Over is only bringing in enough to support one. But you just say the word. I'll eat biscuits and beans if it helps you."

Mickey wraps his arms around his father, puts his head on his shoulder, and squeezes hard. He looks up, shakes his head no, and waves goodbye as he heads out the door.

Em and Mickey are lucky with the cars, able to trade in the Hummer and BMW for one good used station wagon, a dark green Subaru. Sturdy, four wheel drive. They ride together when there is anywhere to go. Each day, they, Harlan, and Mimi pack a few boxes and wait for a response about the mortgage.

"Em," Mimi says, "just think about it." She wraps another wine glass in tissue paper, places it in a box on top of pre-used bubble wrap.

"I don't think they need to run off on some trip just now and spend money."

"But Harlan says..."

"All of a sudden, it's Harlan this and Harlan that. Mickey couldn't stand him before, when he was working."

"He has some good ideas."

"You hang on his every word. Follow his advice."

"Well, he just thinks it would be good for Mickey. Help him figure things out." "Mickey and Harlan on a road trip, and they don't know how long it will last?" "That's the thing, it's unplanned."

"Sounds like a boys' night out to me."

"It's not. It's opening up to the world, to new ideas."

"Now that definitely sounds like Harlan." She turns to face her. "Look, it's been tough, but having them leave town with no return date or plan while you and I are here with the kids, doesn't sound like a good idea. And what if something happens with the house while they're gone?"

"It's not forever. Just a little while. I think the change of scenery will clear Mickey's head. Help him think about what he wants to do next."

"I don't know."

She takes an unwrapped glass from Em, puts it on the table, and holds her sister's

hands in hers. "Harlan really wants to do this, but I want you to be okay with it."

"I'll think about it."

When Em runs the idea by Mickey, he phones his father. "So what do you think, Dad? About the trip."

"That Harlan. He was in prison. Now he's living off you guys. Not making anything. Sounds like he's up to no good. I'd stay away from it."

Mickey's nights are long. When the business first closed, he slept around the clock. Overloaded his system with rest, he tells Em. Now he wakes often, wanders from the second to the first floor. He feels alone in the house, the world. Even Dustin sleeps through. The stubble on his chin that Em used to think was sexy has moved to ragged and prickly. The hair on his head is no longer combed back but dangles, untrimmed,

from a center part to below his ears. Chest hair peeks out over the drooping crew neck of the stretched shirt he wears for sleeping and waking hours. He has adopted a daddylonglegs spider, that hangs above his bathroom sink, as a pet. Upside down like his life. He explains to Em that they are good spiders. "They don't hurt humans, they're not aggressive, and they eat bugs." He leaves Leggy's web and any prey he entangles alone, occasionally letting Dustin come in to visit. They lie on their backs on the tile floor and stare up at the daddy-longlegs, wondering how long it will be before he moves. It is a happy relationship. Mickey gets a pet and Leggy gets a fine home until one morning a much larger spider is suspended nearby and there is no sign of Leggy. In a tearful rage, Mickey accuses him of eating his pet, smashes the newcomer against the wall, tears down the web, and sinks to a heap on the floor. His reaction, deeper than the loss of a confidant, comes from his core. It's about the loss of self-worth, the illness and death of his mother, the fear he felt as a child when his father's PTSD made him absent in mind, if not body. His job, striving for success, is how he has dealt with things, but now he is facing a world he doesn't understand and in which he doesn't know his place anymore.

Harlan puts on his evangelist's hat, pumps up his pep, tries talking to him. Mimi thinks back to when she went through rehab, channels her old therapist. No health insurance to get a real one. They can't break through.

The discussion among Em and the others is too hushed and rapid for Mickey to follow. Almost before realizing it, he and Harlan are beginning their adventure.

"What if somebody calls for a job interview while we're gone?" he asks. No one has called in weeks.

"Don't worry about it," Em says. As he reluctantly climbs into the station wagon, she gives him a motherly pat on the head, peck on the cheek. "Talk about what you're thinking, feeling. She drops a battery-operated voice recorder in his lap, clicks it on. He begins recording.

"Pushed to travel, I am being driven along surface streets and down I-15, across the desert. We will traverse dirt roads, too, when we choose. As the wind blows in my passenger window, and I stare to my right at the tumbleweed and habitat for night dwellers, not the touristy kind, I contemplate the meaning of life. Harlan is driving. He says it's not good for me right now."

"I am asking myself about the purpose of my existence. I'm not wearing a seatbelt. If we hit a rut and I am ejected, I'll be dead, my head crushed against a rock or the pavement. Here and gone as quickly as a blackjack dealer dusts off his hands at the end of a shift. If not, they say it is important for me to know my reason for being, if I am to continue on. Em seems to know her purpose."

"When I think about it, even my friendliness in business is false, a switch turned on when it can benefit me. I've always thought that only the people who can't succeed seek other reassurances like religion. Maybe that's why I'm being chauffeured by a man who is part lyrical poet, part Jesus freak, part Buddhist, and, perhaps, part con. Finish recording."

He clicks off.

## Chapter Five

It's late in the day when Mickey and Harlan leave Las Vegas on their journey after Harlan hurriedly fixes a leaky faucet, checks the bubblers around the plants in the yard, makes sure everything is in working order at the house, and says his goodbyes. The girls won't have a car, but Em has taken to riding the old blue bike to the grocery store anyway. Mimi will be picked up for her job by one of her coworkers at the windshield glass company. They have all the numbers for emergency services and a slush fund for taxis, if necessary. Mickey's dad has offered to take them anywhere they want to go, or let them borrow the pickup.

Harlan and Mickey drive slowly along Dusty Trail Avenue and Lost Canyon Drive in the Subaru before aiming for the interstate, and rolling down the onramp to join the Los Angeles-bound traffic, finally moving away from the suburbs. If that's what they want to call them. More like the tail end of an isolated town. A good test market for new products – no overlapping communities. As the billboards along I-15 South advertising the shops and casinos just this side of state line thin out and disappear, they take a right at State Route 161, heading northwest.

"Where are we going?" Mickey asks.

"Wherever we end up, outside of the city. As far as a few bucks, or our wits, will take us. Where living is a real challenge." He rests his hands on the top of the steering wheel, turns toward him. "Won't do any good to see the same things we see all the time. Let's meet people. Talk. Listen. Be surprised." Mickey scowls. "You know I don't like surprises. Not anymore. After the last few. I don't even know why I'm doing this. I should be out looking for a job like my old one. Why, I had the run of the third floor."

"Yeah, yeah. Fascinating. Forget that job, my man. They took advantage of everyone."

"Some people just know how to capitalize on the efforts, and mistakes of others."

"What'd it ever give you besides money?"

"You act like that's a bad thing. Guys without it are the crazies that shoot things up, kill a bunch of people. Feel like they've been cheated out of something."

"Hah. I've met a few of them in lockup."

"You don't see rich people doing that."

"They don't have to. They can destroy you by cutting your wages. Killing your soul without firing a shot."

They drive on in silence. Mickey leans the side of his head against the bed pillow he brought along. Off into the desert where people fleeing from the law, survivalists who can tolerate the heat, meth addicts, and conspiracy theorists, storing food and weapons, live. Harlan probably dreamed about this in prison.

In Las Vegas, when clouds hang over the valley, the surrounding mountains stand out. Their peaks seem higher then, glorious and dominating, displaying moving shadows and colors of purple and burnt umber. Out here, cloudless, under a relentless sun, everything seems flat, the same, with few inclines or declines, nothing at sea level or above. The land stretches in front of them. An old piece of parchment – brown and tan with curled-up edges – interspersed with scrub, mostly sagebrush. It looks like it would desperately swallow a drop of rain while the fauna scurry to get it first.

After just a few miles, they pass a graveyard fenced by galvanized wire stretched between wooden posts, round a bend, and enter Goodsprings, bordered by arid hills on both sides. Scattered among the few plain houses from the modern era, are a smattering of old, small buildings made of corrugated metal and a couple made of crumbling stacked stones. Some are no more than sheds with pieces of plywood haphazardly nailed together. Probably squatters.

"Looks like something out of the Wild West. That bar's made out of pressed tin," Harlan says.

"Yeah, it's an old mining town. The Pioneer Saloon's been here forever.

They've made movies in there."

"You've been here before?"

"When I was ten. On a field trip."

"Look around you. See, lots of stuff crumbles. Things change."

"Is that supposed to make me feel better?"

"Come on. I'm going in."

The saloon looks very small from the outside, but when they open the door it seems larger, like the opening to a mine shaft. Mickey slogs in behind Harlan. The interior walls are made of the same stamped tin as the outside, but punctured on one side by old bullet holes. Three men laze at a table in the corner. Two of them look like wranglers – dusty boots, jeans, sunbaked skin halfway up their foreheads. The top halves, up to the hairline, as pink and smooth as a pig's belly. The third is a wrinkled, sunken-cheeked Indian. Mickey wouldn't give any of them a loan even during a boom. Probably plants for the tourists, fake like the families at Drifting Sands. The bartender is wearing a cowboy hat, selling nostalgia and legend. This place, the general store steps from the side door, and speeding tickets generate most of the income for Goodsprings since the mines declined and the hotel burned down. A room adjacent to the cherry wood bar is a memorial to movie star Clark Gable and his wife, who was killed in a plane crash nearby. They wander in to see the memorabilia. A lanky blond backpacker, about nineteen, is standing beneath a picture of Carole Lombard, strumming his guitar, and composing a song to her.

> Oh, oh, I can't see Why the lady with the pretty eyes Had to meet her demise On Mount Potosi-ee

Harlan touches a finger to his forehead and tips it at him. He and Mickey go back to the bar, grab two stools, and order beer on tap. After drinking about half of his, a mellowing feeling begins to spread throughout Mickey's body. It's not a Blue Sapphire martini but soothing just the same. The corners of his mouth turn up slightly.

Before long, the young guitar player, with vigorous steps, comes in from the other room, and straddles the stool next to them. He signals for a beer. The bartender eyes him skeptically as he tips a long glass, wider at the mouth, toward a spout and pulls the tap. "Sure you're twenty-one?" He doesn't wait for an answer, lets the golden liquid flow until it foams at the top, and places the drink in front of him. "\$2.50." The young man reaches in a side pocket for rumpled bills and some change, dumps them on the bar.

They all watch as three coins roll, run out of momentum, and fall over flat.

The backpacker turns toward Harlan, sandwiched in the middle.

"You live here?" he asks.

"Just passing through."

"Yeah, me too."

"Going to Vegas?"

"No, north." He downs the brew, wipes his mouth with the back of his hand.

They finish theirs off too. Harlan lifts his glass and the barkeep brings three more. They each pay for their own.

"What's north?"

He scratches the scalp under his unruly hair. "Making my way up, so I can be there by Burning Man."

"Techies. Art. Music. Right?

He nods. "I'm stoked. My first time there."

One of the patrons grunts, walks toward the jukebox, looks at the selection.

Probably all country western.

"I bet there's lots of chicks at Burning Man, too," Harlan says. "Free spirits?"

"Yeah." He blushes. "Hope so. My girlfriend dumped me. Broke my heart." "Sorry, my man."

"You know, you do everything for a woman..." His voice trails off.

"What happened? No magic?"

"Oh, she loved me alright. Said I was immature. Just coasting."

"That true?"

I take care of business, Dude. But she doesn't understand. I have to do things.

Travel around. Like Kerouac, you know? He was something else." He stares dreamily at the glittering amber bottles behind the bar. "I could be like him, maybe."

"The writer? What does she say about that?"

"I'm a poor excuse for a boyfriend."

Mickey begins to suggest settling down, buying a house at these low prices. Nothing like home ownership to prove to her that he's stable. Yeah, hearth and home. Force of habit. He catches himself.

"So, what do you do there?" Harlan asks.

"Burning Man? Hang out. I'm a musician. Kind of a poet." He points to the Lombard-Gable room. "You heard me in there. A song is just a poem attached to music."

Mickey thinks he hears a little laugh in the background, directed at them, he senses, for being too townie, too gullible. He turns. One of the wranglers is entertaining his friends - dropping some coins in the jukebox, positioning himself in the middle of the floor. "Boot Scootin' Boogie" starts to play. He does a lone line dance. Heel, toe, heel, toe, twirls around, stomps to one side of the room and then the other. His tablemates clap.

They order another beer with a shot of well whiskey on the side, toast each other. More music comes on, "Baby Likes to Rock It." The dancer keeps going. Harlan and the backpacker are clapping now, too. Mickey feels a little fuzzy from the third drink. It's been a long time since he's had that much, that fast. His mood, after a momentary uptick, slides into an alcohol-induced moroseness. He doesn't join in with the others, feels detached like he is watching the action from across the room – the wrangler and his laughing friends, the footloose backpacker, and Harlan doing what he does. Forming a camaraderie. Swiveling to face the bar, he leans over his glass self-protectively, tears up just short of brimming over. He laments his defunct job, money, passion. Has to get it back, be what he was. Harlan puts another beer in front of him. It's lost its flavor, tastes like warm, day-old alcohol, but he drinks it anyway followed by a shot. In his stupor, he envies the men in this place, their ability to enjoy life and live for the moment. They can't have much but seem content.

When the music stops and the glasses are empty, the guitar player asks to hitch a ride with them. A belch escaping from the corner of his mouth, Harlan explains that they're not going that far north. "Tecopa. Who knows from there."

"That's OK. I'm trying to get as far as I can. A little at a time."

Mickey's eyes are blurry, his mouth slack. Unnoticed, he turns his head vigorously from side to side. As he staggers outside into the night, he attempts to speak confidentially to Harlan, but his slurred words come out loud. "Harlan, no. A stranger. He can't come with us. No. Not happening." He waves his finger back and forth. The other two laugh like he is an overreacting schoolgirl.

Harlan affectionately grabs the young man by the back of the neck, pulls and pushes him. "Far as you can. Little at a time? We can do that. Climb in."

The backpacker wants to jump in the back seat with his guitar. Mickey thinks about giving him his seat in front and hitching a ride back to Vegas, back to his flip flops, shorts, and quiet days, until the economy picks up and he can have his old life back – polished, secure. Doesn't feel up to doing that right now. Maybe later. He gets in, clicks on the voice recorder. "Had a few brewskies. Driving 'til we find somewhere to sleep." Clicks off.

After the Pioneer Saloon, they weave west until they connect with the Kingston Road. A few miles out from Sandy Valley, across the California border and beyond light pollution, they stop, pull out their sleeping bags, and make a simple camp for the night on the cement-hard ground. No fire, no tarps. Just bags. Mickey unzips his and gets in, Harlan and the backpacker fall on top of theirs. As they sink into sleep, lightening from a dry electrical storm splits the sky with searing white shards, backlighting the mountains that disappear into the darkness between strikes. Thunder explodes like a bombardment is taking place over in Baker. Coyotes howl.

The next morning Mickey hears tires spinning on dirt, the sound they make before gaining traction, followed by the whirring of a car engine taking off in first gear. As he jumps up out of his sleeping bag, dust begins to settle on his hair and eyelashes. His head is pounding. He squints to focus his thoughts and vision. The backpacker is in the back seat of a jeep, legs dangling over the side, with the tins of their extra gas and water. There are two men close to his age in front, the three of them looking like transplants from the Beat Generation.

"Nothing personal," their guest yells. "It got boring, and they have tons of weed." He shrugs. "I had to exchange something to share it."

Mickey grits his teeth as he begins to take on the color of bone meal powder.

"Hey, I left your diary, Dude," the backpacker says. He guffaws at the reference to the recorder. His cohorts join in.

"Funny. Very, very funny."

Their wallets are flung open on the ground. Mickey achingly bends over to pick his up, finds the cash cleaned out, slams it to earth, and jumps up and down. "Son of a bitch. Harlan, wake up."

"Huh?" He moans, holds his palms to his forehead. "Somebody must have put something in our beers."

"Yeah, it's called alcohol. Your friend's gone with our stuff."

"What?"

"Your friend. From the bar. He took off with our extra gas and water. And almost all the food."

Harlan sits upright. "No shit. That's cold."

"Let's see if we can find a phone somewhere. Like the next town. And call Em and Mimi."

"No, no way. We said no calls, no contact, remember? Unless it's life or death. That's why we didn't bring our cell phones."

"Let's give it up. Go home."

"We just got started. It's an adventure. We're supposed to live by our wits. See if people will help us survive."

"It's not going to work. When we were rolling in money at Desert Mortgage, do you think we cared that some people weren't making it?"

"Give it time. If you want to experience things, you have to trust and be trusted, my man."

"The last one you trusted ripped us off."

"Ah, that's the beauty of it. It's worth trusting, even if you get ripped off sometimes."

Mickey looks up at the dust trail. As the jeep disappears in the distance, the backpacker seems more than ten years younger, more like half a century. He feels weighed down, wonders if this is how it will be from now on.

The Subaru is sitting low in the depression off the road, almost clipping a Joshua tree. They pick up their wallets, take an inventory of the rest of the gear in the back. The tools are still there. Harlan starts the engine, checks the fuel gage.

"At least he didn't siphon off the gas in the tank," he says. Switches off the ignition.

They drag their sleeping bags over. Harlan lines his up in the shade of the vehicle, Mickey in the shadow of the Joshua tree. They fall onto them and back to sleep, spend the day nursing hangovers. Toward dusk, they pull some wood, kindling, and matches out of the station wagon and make a fire. Pop the top off two cans of

Campbell's Pork & Beans, part of the stash in the spare tire well, and shovel them into their mouths. Mickey finishes, throws his empty can to the ground disconsolately.

Harlan, sitting with his legs outstretched, ankle over ankle, pushes his straw hat back off his forehead. "Higher power, Mickey. Give it over to a higher power."

"Come on. How can you push that shit? If you gave a guy the characteristics you give God. Like tempting and then condemning people if they make the wrong choice. We'd think the guy was an asshole."

"Better than trying to live up to someone like J. J. Mc Call."

"Yeah, right."

"The money men like him think they've made all the right decisions. That's why they were destined for success. Think they're somehow special. Right time, right place. And a white man. That's all. Could have been born in Somalia. Would have changed everything."

"You have all the answers, don't you."

"You're wallowing. Can't give up worshiping at the shrine of the dollar. Thinking about your houses, your cars. Yeah, you had all that, but it was pretend. Artificially inflated. Built on fraud, duping the little guy, my man. It became more important to you than your wife, your inner being."

Mickey yearns again for the solitude of home instead of zigzagging through the desert. If they weren't in the middle of nowhere, he'd hop a train, head east to Las Vegas and his house where he can pat around undisturbed. But there are no train tracks nearby, little traffic. Harlan is annoying. The trip is off to a bad start, but he'll stay. For now.

Early the next evening, they scatter what's left of the fire, throw sand on it, gather up the sleeping bags, and take their places in the wagon. After a few miles, they run into the Excelsior Mine Road, climb north. Eventually it veers west and becomes the Smith Talc Road. They thump along the washboarded surface through the Kingston Range, passing patches of talc. Good thing they have four-wheel drive.

"You never told me why you started stealing for a living," Mickey says.

"I was a teenage smartass. Had a lot of freedom. My mom loved me but worked a lot. Didn't have a dad. So, you might say I made up my own rules. Too smart for my own good, really. I figured why put all the time and effort into school and playing by the rules to get some boring job doled out to you for thirty years when you can make more money, faster, outside the law. I've always had the gift of gab."

"What a surprise."

"It was easier for me to talk people out of their cash or lift their TVs and CD players than work. And I was good at it."

"Not that good. You got caught."

Harlan laughs. "True. Lifting their stuff was the easy part. I could get in anywhere. I wasn't so good at the other end of the business, selling it off the best way. Not an entrepreneur. Then you get hooked on that way of life. It's hard to go back to the straight and narrow, and start out at minimum wage for forty hours a week when you can make a lot more in a few hours."

"Ever hurt anyone?"

"No. Well, not unless absolutely necessary."

"Why'd you give it up?"

"The last time I got locked up was the week of my thirtieth birthday. Something clicked. I decided there was a better way to be to people and myself. But still have fun while you're doing it."

After merging with Furnace Creek Road, a few miles from Tecopa, a violent dust storm blows up, causing white-out conditions. Visibility gone, they decide to pull over, get off the road, and turn on the blinkers. Harlan steers blindly to the right, toward what's a shoulder in most places. The front of the Subaru dips at a sharp angle. He slams on the brakes, puts it in park, and depresses the hazard lights button. Mickey pushes his door open, steps out, his feet slipping on the surface. One hand shielding his eyes, he hangs onto the handle with the other and moves carefully away from the car, about two feet.

"Shit, I can't see anything. But I think we're in a ditch. I'm reaching with my foot. The ground levels off a little bit and starts uphill." He jumps back inside and closes the door. They stay put for about an hour until the visibility improves.

Darkness settles. The dust and sand have calmed their tyranny but are still swirling. Mickey sticks a finger in the hole of a cotton T-shirt and rips. They each tie half over their noses and mouths like a bandanna. When they get out, they can see that the station wagon is face down in a channel. No apparent damage but a ton of desert floor enshrines the wheels. Mickey shovels some away with his hands but the tires spin, slide. They decide to get help, start walking along the dirt road toward a light twinkling in the distance.

"Who would want to live out here?" Mickey says. "Nothing around. Even if you find water, you wouldn't want to drink it. Too many minerals. Maybe some arsenic."

"One man's wasteland is another man's paradise."

To the right, there is the outline of an arcing shape. They shine their dim flashlight in that direction. It's a small Quonset hut, abandoned. The door is slammed closed, picked up by a gust of wind, smacked against its body, and hurled on its hinges toward the closed position again. They keep going toward the faint gleam and come upon a single-wide trailer. It sits alone, uneasily, on its sinking supports like it's temporary, as though a slight shift of the earth would toss it aside. Even in the small halo of light from the one bulb on the porch, they can see it's a dirty tan color. A Chevy pickup occupies the front yard. It's primed in spots, discolored in others – not like the patina of the fountain at Mickey's Paiute Drive house but from neglect. Some old tires and a rusted trough sit in the side yard. They hear a motor running like a speedboat is cutting a wake in the sand. Must be a generator. Closest neighbor is probably a couple of miles. Hard to tell. They knock on the dented metal door. A thin, elderly man silhouetted by a single lighted lamp across the room, answers. There are no house noises coming from within, just the smell of smoke from a cigarette burning down. He seems to be alone. A shotgun is propped against the wall near the door.

"Hello, sir. We're in a bit of a predicament and looking for help," Harlan says. "Help with what?"

"Our car's stuck and..."

"Where? Where's your car?" He's short with his words.

Harlan points down the road. "Back there. We had to walk quite a ways. During the dust storm, we headed into a ditch. Can't get it out."

The man peers into the night. "Don't see no car."

"It's hard to see from here."

He rests his hand on the barrel of his shotgun. "I ain't got nothin' to steal here."

"No, no. It's not like that. We just need help getting our car out."

He studies them, says nothing.

"I'll tell you the truth," Harlan says. "I know something about stealing from a past life. And I don't mean to be rude, but if we were looking to do that we wouldn't be out in the middle of the desert, now would we?"

"I don't guess so. Not much of value out here."

The flimsy door creaks as he opens it for them to enter. He's wearing a tinged, white T-shirt and threadbare trousers. He takes a seat in an armchair with his rifle alongside him, handle side down, next to an end table with the lamp. The old man motions for his guests to sit on the sagging couch. Reaching over, he picks up a glowing stub from an ashtray overloaded with butts, holds it between the tobacco-stained tips of his thumb and index finger, takes a drag.

"What're you boys doin' out here?"

"On a little trip," Harlan says. He takes everything in around the room like he's casing the place.

Mickey looks toward the cubbyhole of a kitchen. There's an undersized refrigerator, twisted wire holding the oven door shut, dishes and a couple of pots in the

sink. A few canned goods are stacked in doorless cupboards. Probably used them for firewood.

"I'm Harlan. He's Mickey. What is your name, sir?"

"Buck. I used to buck a lot. And I don't mean just horses. Get it?" He erupts in laughter, exposing a mostly toothless mouth. Just some molars in the back. No false teeth. His tongue, unencumbered, slips in and out. A rattling cough overtakes his laugh.

"Why do you live so far out?" Harlan asks.

"Can't afford nothin' else." His cough tapers off, stops. "Belongs to my sister's

brother-in-law. Used to keep horses up here. Bet you're glad I'm out in the sticks.

Stuck and all." He starts to laugh again.

"One thing I've learned is not to judge. You live alone?"

Mickey kicks the side of Harlan's foot.

"Yeah, but don't get no ideas. I see you lookin' things over. I can still shoot dead on."

"Just asking."

"Yeah, alone. Since I lost my wife."

"That's rough. Mine is everything to me," Harlan says. "Don't know how I'd get on without her. What did she die of?"

"Nothin'. Left me. Don't blame her. Never paid her no attention. Don't blame her at all."

"I'm sorry," Harlan says.

"Don't be. Made my bed. Sometimes things seem like they need doin'. Forget all else. Then you get old and have to take care of yourself. Don't put in, don't get it back later."

"Yeah. True."

"Had a dog. He run off, too."

Mickey's abdominal muscles tense. He is anxious to get out of there before Buck decides to make bacon out of them that he can gum to his heart's content. "Could we use your phone?" he asks.

"Don't have no phone."

"Where's the closest tow?"

"Shoshone. At the gas station. About ten miles."

"Phew. That's a walk," Harlan says.

"Don't need no tow. I've got my pickup, chains. We can get it."

The door slams behind them as they move onto the small porch. Harlan is last

out. "Want me to lock it?" he asks.

"When you're armed, don't need no locks. They're in my place, I'd as soon shoot 'em as say hello."

They get into the pickup, slide across the torn seats, Mickey in the middle. He wonders if he is sitting next to his future self. Alone. No money. No teeth. The engine sputters but fires, spewing exhaust from the tailpipe. They lurch forward, rumble to the Subaru, back in. Harlan wraps the chains around the rear bumpers of both vehicles, the old man guns the Chevy, and the station wagon emerges. It starts right up. "Thank you." Mickey calls from the passenger seat.

Harlan gets out, throws the chains in the back of the pickup, shakes Buck's hand through his open window. "Thanks for your help. I'd give you some money, but somebody stole it."

"Don't need nothin'. My sister brings me food ever once in a while. I can kill whatever else I need. Come this way again, bring me some cigarettes. And booze." He salutes and drives away.

The wind tapering off to sporadic gusts and the dust suspended closer to the ground, they continue heading northwest, up Furnace Creek Road. Beyond the headlights is absolute blackness. Harlan drives through the desert like a captain steering a rudderless ship through a vast sea.

"Let's just get somewhere," Mickey says. "No more driving at night."

"How'd you get to be so careful? See the world. All of it. In the dark and the light."

They pass by Tecopa, go over the hill, and through Tecopa Hot Springs. Probably no more than 150 residents, combined. Not far beyond the springs, they pull off near a creosote bush that will provide some separation between them and the road. It sits about four feet high on a mound of earth, the green leaves on top stemming from spindly, lower branches that belie its heartiness. Here long before the desert boom, here after. A chuckwalla lizard foraging for food nearby scurries under a rock for cover when the headlights catch him. They leave a couple of feet between the campsite and the bush so as not to be in the path of small animals wanting to burrow under it for protection from predators. Mickey wanders off, inland from the road, to find a spot for a makeshift latrine. Preoccupied by the half moon hanging in the sky, his right foot barely misses stepping on a stretched-out, slithering rattlesnake blending with its surroundings. He's always heard if that happens to freeze but in his fright, he jumps. The snake does not strike. Before it can coil, he makes haste back to camp. Harlan snickers, stokes a fire. "Next time, take a flashlight, my man."

When the sun shines, they let their eyes scan the broad vista near their campsite, up into the mountains to catch glimpses of bighorn sheep with curling horns that are probably looking back. Good eyesight keeps them from becoming carrion. The expanse looks nonthreatening, like it's lumbering along through the ages, but it will dry you out and swallow you up.

## Chapter Six

After two days, they resume travelling – up through Shoshone, chasing the road north. As the miles tick off along SR 127, posted signs appear reading "roads subject to flooding". Parched, they seek out the nearby Amargosa River. Flowing beneath the surface in this area except when heavy rains, a rarity, flood the washes and bring water to the light of day, it doesn't yield a dribble. Despite cloudy skies, there has not been a downpour or misting. "Dry as a bone. A divining rod couldn't find liquid," says Mickey. "We'll just have to wait." They continue on and cross back into Nevada where the road becomes SR 373, driving toward Amargosa Valley. They pass a Mexican colonial-style building sitting alone, pull off the other side of the road, and settle in for the night near Fortymile Wash.

Clouds begin to monopolize the sky, forming great, dark billows that roll over each other toward them. A lightening bolt cracks, preceding a cloudburst that pounds the earth with driving sheets of rain that bounce off like they're hitting concrete. Strong enough to wash away the urine outside the sheds in Goodsprings. Little of it is absorbed. Puddles and then pools form quickly. Torrents that could drown the kangaroo rats and jackrabbits. They grab their gear, throw it in the back of the wagon, and move it to a higher plain on the other side of the road in front of the big, flat-roofed colonial.

Drenched, they walk toward it. The building looks impenetrable despite the water streaming down its whitewashed adobe sides. They pass under an arch onto the porch and bang on the solid, electric blue, double doors. After a wait, one of them opens part way and is held by a middle-aged woman with graying hair. She is wearing sensible

black shoes, a simple skirt that flares slightly at the bottom, and a long-sleeved blouse buttoned up to her neck. Must be stifling in this temperature with the humidity.

"Oh, hello. It is such a relief to find someone here. My name is Harlan and this is Mickey. I wonder if you could help us."

An elderly woman, shuffling along in sandals, comes up from behind her.

"Everything all right, Sister Anne?"

"Seems to be."

"You're nuns?" Harlan asks.

"Sisters. Sisters of Saint Francis."

"You know, I'm a man of the cloth too."

"Mail order," Mickey mumbles. He wrings the rainwater out of the bottom of his T-shirt.

"A chaplain intern at a hospice."

She smiles kindly at that. "How can I help you?"

"We were camping on the other side of the road near the wash," Harlan says.

"With the rains so heavy, we're afraid of a flash flood. We wouldn't bother you, but

we're out of money." He lifts his arm behind him, swivels his head in the direction of the

road, and points with a bent finger. "Our car's right there."

She peers around to see. "Where are you coming from?"

"Las Vegas. Driving the back roads."

The other woman is tapping on her arm. "Excuse us a minute." She turns to face her, leaving the entrance open just a crack.

The new sister speaks quietly. "They could be anyone."

"I know. But we cannot turn them away. It goes against our principles. It's my decision."

Through the narrow opening, they can see the one in sandals nodding in agreement.

The door swings open again. "You can come in gentlemen," Sister Anne says. "Follow us."

The women close and latch the door securely. The interior courtyard is being pelted, but is edged by covered walkways attached to the building and supported by columns every few feet. They head down one, turn, duck inside, and continue along a hallway where they are handed towels from a closet recessed into one of the smooth, stucco-covered walls.

"This way."

Harlan picks up his stride to walk beside Sister Anne. "How long has this been a convent, then?"

She is amused. "Dear, no. It isn't. We care for Pierre."

"Pierre?"

"Since his master's death."

Harlan looks confused.

"Pierre is a poodle. We were left this place and a sum in exchange for taking care of him. That way, we have the funds to help the poor and children here and on into Pahrump. And the room to hold classes. We used to live in a tiny house down the road and rely on donations. Financially, that was no longer viable, so this came along just in time."

Harlan chuckles.

"Oh, not Mr. Wiggersham's death. God rest his soul." She makes the sign of the cross. "But this place. Mr. Wiggersham said we were the only ones he could trust to take care of his dog. He loved him so." She turns down another hallway and opens a door. The scent of incense drifts out. "Here he is now," she says.

A large, grey, standard poodle is in repose on a fringed Persian rug, the room kept cool by ten-inch-thick walls. A nun is adjusting his beret and fluffing his fur. "Bon chien," she purrs in his ear.

"There are twelve of us, one to watch over him two hours of each day," says Sister Anne. "That leaves time for our devotionals and the children." She backs out and closes the door. "Would you like something to eat?"

"Yes, and water, please," Harlan and Mickey say in unison.

They follow her toward the kitchen.

"I'm sorry for all the intrigue, gentlemen. We're expecting a surprise visit from a representative of the Holy See. They're upset with us for being so outspoken about the poor and think we've broken our vows by living in this place. We wouldn't want anything to happen to our benefactor, Pierre."

She ushers them past an oversized refrigerator and commercial stove holding two gigantic pots, one simmering, wafting mouth-watering aromas of onion, garlic, and

tomato toward their nostrils. They enter the dining hall, and she claps her hands. Four women appear. "Sisters, this is Mr. Harlan and Mr. Mickey."

They respond liltingly. "Hello."

"Please bring them some water."

In an instant, a silver pitcher is brought in with rivulets running down to its base. Ice clinks against the sides as the contents are poured into two large glasses in front of the men. Mickey licks his lips. They gulp it down, and their glasses are refilled.

Sister Anne points to the benches on either side of the long oak table that crams the room. "Please, have a seat. You can meet the other sisters later." Demurely, she sits across from them, her placid face showing no sign of distress. Her clothes must be suffocating when light from the white heat outside pierces the small windows. "The food will be out soon."

"Thank you, thank you. This water is worth its weight in gold," Mickey says.

The corners of her mouth curl up slightly. Her palms and the tips of her fingers rest together softly as if in a state of prayer. "So, why driving the back roads, Mr. Harlan?"

"To discover things, people. In search of meaning."

"Oh?"

He angles his head at Mickey. "Had kind of a rough time. Lost his job. No prospects. The house will be gone soon."

With a plaintive expression, she turns toward him. "I'm so sorry. Many of our families are having difficulty too. Such poverty." Becoming noncommunicative, he

fixes his gaze on the tabletop. She lowers her head to make eye contact with him. "I understand. We see scared, homeless women. Children without enough food or clothes. And the castaway people. The elderly, the mentally ill. Immigrants."

"I see it at Eastside Hospice, too," says Harlan. "The place, itself, is good but some of the people never have visitors. And there are patients that couldn't get to a doctor until it was an emergency."

"That's why..." She shakes her head sadly.

"What, sister?" asks Harlan.

"I can't see how it's wrong to help people in our way. Why the Holy See objects. We think it's the right thing to do."

"More like the Holy Don't See."

She nods. "People are in need. Many don't have a voice that anyone listens to. You know, St. John of the Cross said, 'The least action done out of pure love is worth more than all of the good works of the Church put together.' As an outsider, Mr. Harlan, does it seem wrong for us to speak on their behalf?"

"I applaud you, sister. What's your surprise visitor coming here to do?"

"I think have more control over us. All men deciding what all women should do. Oh, excuse me. We have nothing against men. But we are capable of taking care of ourselves. They just don't want us to be visible. Really, I think they take that bride of the church notion too literally as if we're young brides so enamored that we don't question."

"Hmm."

"You know, everything changed with the Second Vatican Council over forty years ago." Over two thousand Catholic bishops were assembled to dissect church doctrine. "Before that, nuns *were* invisible. They kept a low profile and were told what to do. But Vatican II meant to bring things up-to-date, modernize. We stepped out into the community. Started working directly with people, trying to help them." Her eyes look angelic but strong. "Lately, we're going backwards. Now they blame us if we have a different point-of-view or question a directive. Instead of looking at the human cost, somehow we're at fault. But we don't believe that. We're convinced about doing the work we do because it's following the gospel."

"What have you said that they're mad about?" Harlan asks.

"It's more what we didn't say. They want us to oppose the gay lifestyle, birth control. But we're on the front lines. See the reality of life." She separates her hands and brings them back together again as if cupping a butterfly. "And then there are our living arrangements. You know, at some convents, the nuns tap maple trees and make syrup to sell." She laughs softly. "That's not really possible out here with the Joshua trees. They may point but they don't produce syrup. My, I'm sorry for going on so. But since you're a fellow religious that's not a priest, Mr. Harlan, I'm interested in what you think." Two sisters scurry in from the kitchen. "Oh, here's the food now."

Large, steaming bowls of stew with vibrant carrots, translucent onions, spinach leaves wilting in the broth, potatoes, and small bits of browned beef are placed in front of them, a skim floating on the liquidy surface. They sop it up with chunks of hearty wheat

bread, devour everything. The warmth in their mouths first peaks their appetites, then courses through their bodies.

"You may have more, if you wish," Sister Anne says. They both nod in agreement. "Excuse my manners. I've not asked about you two. You're on a journey of discovery, then?"

"Trying to reconnect with the world. See what others are going through. Thought getting out of town might help," Harlan says. Glancing at Mickey, he slaps his hands on the table to change the subject. "Hey, how about that Pierre. He lives better than some people I know."

"Ha-ha. He does, doesn't he? We take very good care of him. We're attached, of course. And if anything happens to him, the money reverts back to Mr. Wiggersham's family. I half think they are the ones that complained to the archbishop about our advocacy."

They finish eating and are offered a room, unfurnished. They retrieve dry clothes, and their sleeping bags from the Subaru, shake off the desert dust, and roll them out on the cool concrete floor. Sleep soundly. The next morning when Mickey awakes, Harlan has already gotten his tools from the car and spent a couple of hours fixing a running toilet, tightening the hardware on the cabinets, and changing the air conditioning filters before going to the store with one of the sisters to help carry groceries. Mickey rises, and downs some oatmeal in the kitchen. He passes smiling, nodding women, apparently immigrants, filing in for literacy classes before going outside to work on a project Harlan set up – painting baseboards. Pays for their room and board. Around the perimeter of the

property, a handful of vagrants mull about, waiting. The sister spooning out the oatmeal alerted him that one of the men is the husband of a woman attending class. Doesn't let her go anywhere alone. "Possessive?" he asked. "Could be cultural."

He looks away from them, goes around toward the back of the building, takes in a deep breath. The desert is fresh after a strong rain. It cleans and evens out the terrain, gives the earth a breather before the next onslaught of heat. As he touches up some missed spots with the paint, he hears Sister Josefa yelling.

"No. No, don't do that."

"I know you have money in there. Give me the money."

Mickey drops the brush and, exerting more energy than he has in a year, hurtles toward the kitchen, his calves straining, his soft belly bouncing. A scraggly man is brandishing a knife at Sister Josefa, trying to get inside the building. Probably drugadled. Mickey tackles him full force from the back. The attacker's awareness compromised, he is taken by surprise. He lands face down and loses the knife. Panting, Mickey grabs it.

"Get some rope, Sister."

"Oh, yes, yes." She runs off and returns with a clothesline cord.

"Call the police."

She's unsure, hesitates, but nods and disappears inside. Mickey pulls the man's arms to a meeting point at his lower back, wraps the cord around his wrists, and ties a knot, then binds his ankles together.

After the police leave with the intruder, Mickey, still breathing heavily, marches in to talk to Sister Anne.

"I'm going up to Big Dune," she says. "Ride along. You can help me. We can talk then."

Mickey gets in the front seat on the passenger side of the dimpled, early model van. The door squeaks on its hinges as he slams it closed, a tinny sound reverberating throughout as if it's a hollow shell. Food and blankets are stacked on the floor in the back. They head north.

"What did you want to talk about?"

"You really need to be more careful out here," Mickey says. "Sister Josefa had the door to the kitchen open."

"It's always open."

"She was giving that guy food."

"Yes. An AIDS victim."

"You know him?"

"He has nothing."

"He was tweaking. He could have killed her."

"It's what we do, Mickey." She softens. "We took you in. Perfect strangers – *then*. But no more."

He slumps in his seat. "Yeah, you did. Out of the rain." He swivels his head to the right and stares out the window pensively as they rattle along. Finally, he speaks. "Harlan's an excon." "I know. He told me."

A look of approval crosses his face. "OK. So, what's at Big Dune?"

"The Snow Angels."

He turns back around, lifts his eyebrows questioningly. "In the desert?"

"They flop on their backs on the lower part of the dune and sweep their arms up and down and their legs side to side, to make angels. Like in the snow.

"Why?"

"I'll let you ask Ruth about that. She's the leader right now. But I'll warn you. It might be heavy."

They drive a few minutes, turn off Valley View, and park near the star dune. Blowing wind creates an arm on it with grains of sand, shifts and forms other arms that rotate around the center, resembling a star. Mickey gets out, goes to the rear of the van, cranks open the door, and shoulders four bags of groceries. The sister unloads some blankets. She tells him to go on ahead and look for Ruth. "She's short, stocky. An American Indian. Usually hangs around near the base. I'll wait here."

Sister Anne stays behind, takes a seat on the bumper. Sinking into the soft sand, Mickey walks toward some people sitting cross-legged in a circle. His footprints leave a trail of small, collapsible craters. As he draws nearer, he sees a middle-aged woman with deep-brown skin and black hair hanging halfway down her back sitting near the angle of repose. She has her arms outstretched and is holding the hand of someone on her left and on her right. They, in turn, are holding the hands of others on either side of them. It's a linked chain, perfectly intact. She spots Mickey with the grocery bags. "You must be with Sister Anne. You can put those down," she says. "Come. Join us." The person on her right, with some effort, slides over to allow room for him.

He carefully places the sacks on the migrating granules, sits, crosses his legs. "Ruth? I'm Mickey." He nods to the rest. The Indian woman takes his left hand, the person on his right the other.

"Welcome," Ruth says. "We like having visitors."

He looks around at the group of eight. One woman is skeletal, another has a weak, intermittent cough. He turns toward Ruth. "The Snow Angels?"

"Yes."

"Why do you do that? Make the angels."

"It's a way of being remembered, leaving a mark. But not a permanent one. Just like life on earth. We aren't remembered very long in the scheme of things."

"Is it some kind of a club?"

"Of sorts. We're dying, Mickey."

He pulls away from her, covers his mouth. "Oh. Oh, my God. I'm sorry. I didn't know."

She takes his hand back in hers. "It's okay. We know." One of the men breaks the chain, stands, and walks off. "Sue, go after Harry," Ruth says. "If he wants to make an angel, that's fine. But don't let him get lost." A spry-appearing woman rises and chases after him.

"Shall I help?" Mickey asks.

Ruth shakes her head no. "She can handle it. We like to do what we can."

"What's wrong with him?"

"Harry has advanced alzheimer's. His time is short. But if he wanders off in the desert, his end will be worse. More isolated. Confused."

Unaware prey. "Poor guy."

"He's like all of us. Terminal, one way or another. I have a bad heart. I might outlast some of the others, so I'm in charge right now. When I'm gone, someone else will take over." She nods her head at two women across the circle. "They both have ovarian cancer. Met at chemo. Luke, kidney disease. We know we don't have long so we live nearby. Sit here and wait during the cooler hours."

"Like Eskimos going out on the ice?"

"Yeah. Kind of. But we're not sitting alone. We have each other. We call the circle together. Chant, pray, sing, whatever they want." She lifts her head toward the giant mound rising high above them. "It's called a 'singing dune', you know. The sand blows across. Makes a sound like singing. Sometimes we chime in."

"How does..." Mickey stammers. "I mean, how do people hear about you?"

"Word gets around. It's the only club where we don't want new members. But if they need us, we're here. The only time we wouldn't take someone was when a mother wanted to leave her six-year-old little boy with us. Leukemia. He wanted to be with her. Our sadness overwhelmed our positive energy. Not that we think it would cure us. But we try to have strength and grace."

"How can you be so accepting?"

"No access. We're out of options. My tribe had the bad luck to be near Las Vegas. Couldn't build a casino that would compete."

"Somebody should do something." Mickey is overcome with profound sadness over the state of the world, thinks of his mother's discomfort during her illness. His head and shoulders slump forward, shake as he begins to sob. Mimi's shrink would call it a breakthrough.

After calming himself, he rubs his dripping nose, gets up, wraps his arms around Ruth, and squeezes tightly. He rejoins Sister Anne, standing by the food and blankets she has deposited. She lifts her hand to the sky, waves at the circle. Together, they heave their bodies into the van, drive off.

"I'm sorry," she says. "I hope that wasn't too much for you. Harlan thought you needed something to shake you up."

"I don't understand. Why doesn't someone do something to help them?"

"They don't have insurance. Or caregivers. Some had insurance but reached the caps."

Mickey weeps into his hands all the way back to Amargosa Valley.

They spend three more days with the sisters. Fix the garbage disposal, paint a bathroom and classroom dusty rose, replace electrical outlets. Before departing, they are supplied with provisions – bottles of water, oranges, and carefully wrapped tuna fish, peanut butter and jelly, and ham and cheese sandwiches. After they cut over to Ash Meadows Road, Sister Anne follows them into Pahrump, fills the tank of the Subaru at the Shell Station.

"We shouldn't be taking this from you," Harlan says.

"Nonesense. It's for all the work you did. That would have cost us a lot more than a couple of meals and gasoline."

"We'll pay you back. You have my word on that," Mickey says. An eternity since he's given his word and meant it.

## Chapter Seven

Travelling through the desert, any hint of moisture from a few days ago, before they met the sisters, is gone. The terrain out the window looks not so much arid from drought but like it has never known water. The returning dry heat is intense like the torrential rains on the rare occasions when it does rain, the potent winds when they blow. The Mojave knows extremes like the subprime bubble on its east flank in Las Vegas – big wins followed by staggering losses. Mickey's success and failure.

After taking SR 372 west out of Pahrump until it becomes SR 178 at the California border, they pass through Shoshone and back down 127 toward Baker. As they return to civilization, they see heat shimmer waves rippling above the interstate, cross to the other side of it, and go south on the Mojave Trail, a historic route. It's slow going on the dirt road so they set up camp to the side of it.

The next day, as they get closer to Barstow, they pass a succession of wooden signs, about thirty yards apart, mounted on four foot posts, and painted white with black lettering. Each has one of the ten commandments in no particular order: you shall not kill, you shall not commit adultery, you shall not bear false witness against your neighbor, you shall not covet your neighbor's goods, you shall not covet your neighbor's wife, honor your father and your mother, you shall not steal. The other three are missing.

"Where are we headed now?" Mickey asks.

"A little place I know. I have something for someone."

They climb back onto I-15 for a short distance. At Newberry Springs, they exit and take the frontage road to the abandoned Rock-A-Hoola Waterpark, dried up. Two

old telephone poles, over on their sides, are blocking the entrance for cars. They drive over gravel and some downed palm fronds to get around them. A dirty American flag, still hanging from the pole, drags on the ground between flutters. Standing off to the side, an empty holding tank is backdropped by the naked hill that supported the underpinnings of the waterslides. A cyclone fence has sections missing and some with great dips in the links like an elephant sat there to rest. Plants surrounding the park, except for the palm trees, are dead. The buildings are in colors of faded aqua, pink, orange, and covered with graffiti. Not elaborate murals that draw the eye but just enough markings to deface and make them wonder if there are hidden threats behind the puffy, cartoon-like initials. They park and enter through one of two doors flapping in the wind. Once inside, Harlan greets four people - Axel, Mary, Jim, Carlos.

"How do you know all of them?" Mickey asks.

"They're my buds."

"From Michigan?"

"We have a network." He hands his small backpack to Axel, speaks quietly to Jim and Carlos. "He here?"

"No."

Axel says, "Let's walk around a little, Mickey." Mary smiles, nods, as the three of them drift across the scuffed, grainy-feeling linoleum floor of the large room. Probably used for concession stands when the park was open. Stripped bear. Not a piece of furniture or paper towel dispenser in the place. Sold off or stolen. They reach a NEON-blue wall, adjacent to one in mustard gold, squat, sitting on their haunches.

Mickey looks over his shoulder. Harlan, Jim, and Carlos have closed ranks and are having a confab in the opposite corner. He turns his gaze back to the man and woman in front of him, both in their mid-fifties. She is modestly dressed with long, wavy, salt-and pepper hair. Looks like a Sunday school teacher. His is thinning at the crown. "So, why are you here?" Mickey asks. "This place is deserted."

"Not at night. You'll see soon," Axel says. "The place fills up then. I think the police are afraid to come out here at night." During the day, when anyone's around, it's mostly just skateboarders outside doing tricks and jumps in the drained pools.

"We don't have anywhere to live," Mary says. "Lost our jobs. We don't mind being out in the desert during the day. But at night, we want to be safe from the critters. Snakes, coyotes." She shivers.

"I've had some encounters with them."

"And we know most of the people here."

"You have to be a little careful," says Axel. "But once they know they can trust you. That you're not a narc or immigration, you're pretty okay. Helps to have someone backing you up."

"Joe, the guy who just came in," says Mary, "thinks the end is coming soon. Supposed to have survival gear stashed somewhere. Weapons, food. He only ever has a couple of guns with him here. Says in case he has to shoot a rattler."

Two more people, a man and woman in their twenties are sprawled against a fuchsia wall. "Yeah. Those two didn't leave today like we all usually do. Whacked out. Hope they're not using dirty needles."

Mickey looks in Harlan's direction again, stands quickly, turns a complete circle. The threesome is gone. He calls out for him.

"Not to worry," Axel says. "He'll be back."

They wait. Night begins to fall. Three men, heavily tattooed, slam through the door. One has tats of flames, swirling lines, and stars on his face and neck. Only his ears are flesh-colored. He comes toward them, glares at Mickey. "Who're you?"

"I'm with them." He smiles broadly. Use the sales skills. Try to schmooze. The man shifts his eyes toward the couple.

Axel nods. "He's okay."

He stares at Mary as if seeking confirmation before leaving. She blinks.

The door opens again. A male with olive skin and shiny, dark hair sticks his head in, looks around. Satisfied with what he finds, he motions for some others to join him. "Vamos," he says. ¡Rápido! Ten shy, humble-looking Latinos, men and women, slink in, move to the shadows, and huddle together. Some have small parcels, others only the layered clothes they are wearing. Another man follows them, sits away from the group, seems unaware that they are there. He is preoccupied, having a conversation with himself that erupts into a brief argument with someone only he can see. Probably schizophrenic. Across from all of the action, a tall, slender black man stands alone, quietly. Seems too together for this crowd. Has a quiet, authoritative look about him. One by one, people stop in, meet with him for a minute, leave. Can't hear what he's saying. Must be dealing. Mickey scans the room again, looking for Harlan, doesn't find him. His abdominal muscles tense. He won't sleep tonight.

Axel senses his unease. "He'll be back before you know it," he says. "Just stick with us."

The next morning, Harlan is nowhere to be found. Mickey goes outside, crosses the cracked concrete to check if the Subaru is still there and intact. He finds it, doesn't have the keys, but wipes a swath through the dust on the back window, cups his hands around his eyes, and peers in. The sleeping bags are in the back. Can't see the tools because they're under the gear. Straightening, he squints at the surrounding terrain, bordered by the interstate on one side and the Mojave Desert on the other three. His companion is not in sight. Just as he's starting to enjoy and trust him, he's gone. As much as Mickey suspects he has taken up his old ways and resumed illegal activities with his *buds*, he misses him. "Harlan." He shouts into the expansive sky in the four directions of the compass. "Harlan." Not getting an answer, not even an echo like in a slot canyon, he tramps back inside.

The sun full up now, Axel and Mary are standing, looking like they're ready to depart. Joe, the survivalist, is gone. So is the shadowy drug dealer, the illegals, even the schizophrenic.

"When Harlan gets back, we'll talk. Maybe even have a beer," Axel says. "If he's okay."

"He is. Take my word for it."

"Hope you're right. I'd hate to have to tell his stepkids if something happens."

"Why don't you come with us for the day."

"No. I'd better wait here. In case he gets back."

"Up to you. We'll be back later. Gotta get out of here now. Sometimes the cops come around to check during the day."

"Is everybody here wanted? Is that why they all took off?"

"Warrants mostly. But if you have one, they'll take you in. I have old traffic fines. They keep getting bigger. No way to make good on them no matter how long the payment plan is." He leans forward, gives Mickey two peanut butter granola bars and a small bottle of water, shakes his hand. They disappear out a side door.

Mickey decides to go outside and lean against the Subaru to wait for the police visit. That way he can look like a vacationer, which he is, really. When they get there, they do a quick tour of the buildings, hold their noses against the stench when they go through the outside entrances to the bathrooms. Get back in the patrol car. They eye Mickey who is sitting on the hood of the station wagon munching one of the breakfast bars, his feet on the bumper. His nods and smiles meet with cold suspicion, but they drive off. Probably only get involved if you're smuggling fruit. The tires crunch the gravel and churn the dirt on the way out.

The rest of the day, he wanders through the meandering, concrete-lined streams, now dry, that run off the old swimming pool. No skateboarders today. He climbs the hill and views the slope that waterpark visitors used to careen down on slides and in tubes. Now dismantled, the mound of earth remaining could just blend into the landscape. But

the ghost town below won't let it. The buildings stand, decaying in the sun, like the empty houses at home.

Around dusk, Mickey sees Axel and Mary approaching, joins them inside.

"I haven't seen Harlan," he says. "I thought he'd be here by now."

"He'll be back," Axel says. "You'll have to take my word for that."

They take their places together, sitting on the floor and leaning against a wall for support, sharing more granola bars. Others start straggling in. Axel hands him Harlan's backpack. "Here, why don't you hold onto this."

Night descends as if they're in a showroom that's going dark after a performance. Like a cloak is being lowered after the house lights dim, blinding them.

"It's better when there's a full moon, "Axel says.

Mickey nods, caught up in his thoughts. The cloak is not new to him. It has dropped before in the days and months after his world unraveled. But this time, he sees that it was blinding him, others, against what was happening in Las Vegas. How could he not see that a town that has no business being where it is – isolated, forcing itself on the landscape – could not grow indefinitely, be in high demand? No harbor. No consistent rainfall. No financial center. It could only be done with creative accounting, making the moneyless feel they had money, opportunity. How could he not realize that the people sleeping on Main Street with one sack holding all their worldly goods, barely surviving, were prey? Might as well have coated themselves in prairie dog blood, and sat on a playa in the Mojave waiting for coyotes. Yes, he forgot one of the principles of sales: recognize the difference between a prospect and a suspect. The banks were suspects, the rating agencies were suspects, some of the consumers were suspects. The mortgage brokers. The mortgage brokers were suspects. He was a suspect. And J. J. What does it make him that he would be involved with a murderer?

The next morning, Mickey is filled with enthusiasm. "Axel, Mary, you know what? I want to live. For the first time in a long time, I actually want to live. Do things. Not sit idly by."

They grin.

He stands, moves around excitedly. "You know, it's like. I don't know. It's like that old movie." He snaps his fingers. "What's the name of it? My dad's a movie buff. I watched it with him. *Network*. That's it. *Network*. You know it Axel?"

"Heard the name."

"Mary?"

"No."

"There's this news anchor at a TV station, see? He's upset about the economy, crime. He goes on the air and starts yelling, 'I'm mad as hell and I'm not gonna take it anymore.""

Mary and Axel giggle.

"He keeps yelling it," Mickey says. "'I'm mad as hell and I'm not gonna take it anymore.' But he doesn't leave it at that. He tells the audience watching on their TV sets to get mad, get up, stick their heads out the window, and start yelling it too. And they do. They're all fed up. They've all been victimized too. So this roar goes up in neighborhoods. And everybody's yelling the same thing. 'I'm mad as hell and I'm not gonna take it anymore.'" He pauses. "That's how I feel. I finally got mad. At how we've been manipulated. How honest people are taking it in the gut. I admit. I fell under the spell, too. But not anymore. I'm not going to just sit back and take it. In fact, I have an idea."

He grabs Harlan's backpack, unzips it, rummages through, and finds his cell phone tucked away in a compartment. "Aha. I thought so." It's charged. He turns it on, calls Las Vegas information, and gets the numbers of the two senators and three congressmen for Nevada. He calls the first number, Senator John Ensign. When a staff member answers, he speaks with confidence. "My name is Mickey Dunne. I'm sitting here with several people that have fallen on hard times. 'I'm mad as hell and I'm not gonna take it anymore.'"

"What?" the staffer asks. "What do you mean by that?"

"Just what I said." He's pleased with himself.

"Sir, sir. Where are you calling from?"

"Rock-A-Hoola Waterpark."

Mary gasps, puts her hand over her open mouth.

He calls the next of the four numbers left on the list and repeats the message.

"Well, we've gotta get out of here," Axel says. Mary is already standing. "You'll probably have company soon."

Within a few minutes, Mickey hears tires screeching to a halt on the concrete outside, others sliding on gravel. The door to the building opens. Warily, three officers enter – one from the San Bernardino County Sheriff's Office, one from the Barstow Police Department, and the other from the California Highway Patrol. Responding, converging at the same time. He is alone. The other squatters have scattered.

"Mickey? Mickey Dunne?" The Barstow police officer calls out to him. "Yes."

"Are you armed? Do you have any weapons?"

"No. No, sir. I'm not dangerous." He starts to get up.

"Stay where you are," he says nervously. "Stay right on the floor where you are."

They cautiously move through the room, check every nook and cranny.

"Mickey. That your real name?"

'Yes."

He remains seated. The sheriff gives him the once over, tosses a comment over his shoulder to the other two. "Hey, I remember this guy. Saw him out here a couple of days ago. Thought the car looked familiar. Damn wingnuts." He turns back to Mickey. "What are you doing, Buddy? Why're you still hanging around on other peple's property?"

"Do they have clear title?" He cracks up at himself.

"Smartass, huh? I asked you a question."

"Just hanging around. I'm not in any way a danger. Is this about the phone calls?"

"The threats?"

"I didn't threaten anyone. I just said what I think. Can't a person call his elected officials?"

"Ex-con, aren't you?"

"No. I used someone else's cell phone. He's an ex-con. I've never even been arrested."

"Where is he?"

"I don't know."

The CHP officer and Barstow cop grab each of Mickey's inner arms, haul him to his feet, check his pockets. Pulling his wrists behind his back, they snap on cuffs, click them closed. They lead him outside, put him in the backseat of the squad car belonging to the County Sheriff's Office. As they begin the twenty-five mile drive to town, he spots Mary peeking around a corner.

At the station, he keeps repeating that he has not committed a crime, they have his ID, and he is Mickey Dunne. "Check me out. I live at 2870 Paiute Drive in Las Vegas. I'm not employed, but I used to have a good job. The company went out of business. All I said is, 'I'm mad as hell and I'm not gonna take it anymore.' Like in the movie. *Network.* It's a call to action, not a threat. I'm going to do something positive." No one responds, but his spirit is not dampened by being deposited in a holding cell.

In the afternoon, an officer comes to get him. "Someone by the name of Harlan is here for you." He leads him down a hallway. "Your information checks out in Vegas. Then, this Harlan shows up. Has his ID. The cell phone is in his name. Did I mention

we heard from a Sister Anne? So, you're going to be discharged. A little advice. I'd use a different choice of words the next time you make a call."

"But that's just it, officer," Mickey says. "It took me a long time to get to that point. I don't want to lose this feeling."

The officer shakes his head as he hands over Harlan's backpack, directs him to the waiting area.

"Harlan, how'd you find me?"

"Mary and Axel, my man. They saw the car that took you away. When I got back, they told me what happened."

"Yeah. Where've you been?"

"I had to get something to somebody. And I thought I'd disappear. Give you a little space. See how you did."

"You know what, it doesn't even matter anymore. It's the greatest thing. I want to live. I don't have anything." He throws his arms up in the air. "Not a thing. But I want to live. Except Em. I have my Em."

"That's what I was hoping you'd think."

"I'm not mad. I just want to go home."

They take the most direct route this time, I-15 north, the Subaru clinging to the slow lane.

"So, if you weren't dropping off the backpack for Axel, what did you have to deliver?" Mickey asks.

"A rabbit's foot."

"A what?"

"For a buddy starting to slip. It's superstitious. People in recovery like to have something to hold onto. Staying away from crime is like being in recovery. He didn't have his rabbit's foot anymore."

Mickey urges Harlan to speed up, push the pedal down on the wagon. "I'm anxious to get home. I want to see Em. I've realized so much about her, Harlan. She's kind. Smart. Beautiful. Makes me smile."

When they get to Paiute Drive, Dustin and Julia are in the front garden. As the Subaru pulls into the driveway, they run inside, shouting. "Mommy, mommy. Aunt Em. They're back." All five of them emerge. To Mickey's eye, Em is radiant. The wagon still rolling to a halt, he swings the door open, jumps out, runs toward her, stops short.

"Em, I'm so glad to be home," he says. "I've missed you."

"I've missed you, too."

He lifts her off the ground, nuzzles her neck, breathes in the familiar scent of cherry blossoms. "I feel good," he says. "I want you to know I feel good. I want to do things."

"Yes. Now you are back. I know you're back."

They stroll into the house, more sparsely furnished than before.

"Where are the Murano vases?" Mickey asks.

"I sold them. Online. We don't need them."

He turns to face her. "I'm going to make this right, Em. Make it up to you. We won't have what we had before but..."

"Wait. Shh. I have a little surprise for you."

"Yeah? What surprise?"

"I've made some money." She's gleeful. "A lot of money."

"Playing cards? You won?" He smiles broadly. "That's great."

"No. Not cards. I mean, I started out with cards. I saved my winnings and invested. Along with some money I'd put aside."

"Yeah. You mentioned that once. What did you buy?"

"Stocks. Short selling. Betting the stock market would go down."

"What?"

"You know. You borrow the stock through a brokerage house. Then, even though you borrowed it, you sell it. Of course, you have to give it back someday. So, when the stock price drops, you buy it back at the lower price, return the shares to the brokerage house, and keep the difference."

"Yeah. I know what it is. I just can't believe it."

"Indy Mac Bank, New Century, builders, other banks. I bet against them all.

Anyone with a lot of exposure to the subprime market. Mickey, it's \$370,000."

"What?" He looks at the others. "How did you do that?"

"The trick is to buy it back when the stock gets rattled, drops, not wait until it loses all value."

"But how did you figure out what would happen?"

"I just didn't think the growth and high prices could be sustained. Or that people could pay back the loans. When everybody thinks they have the inside scoop, that it'll

last forever, you start to wonder. Anyway, Fred. You know, the older man where I work out. Always on the treadmill next to me?"

"Grandpa Fred?"

"Yeah. He felt the same way. He's studied the economy for a long time. So, we pooled our money, shorted the market. He said whatever percentage I put in, that would be the percentage of the investment I would get back. If we were right."

"How much did you put in?"

"I started with \$5000. Fred put in \$45,000. As we made profits, we reinvested

them. We've been doing this for a while. Since last year."

"And you made \$370,000? No."

"My part. I figured if we lost, you'd never miss the money since you never knew about it."

"Why didn't you tell me?"

"I wasn't sure we were right. I hoped we were, but then for the good of the country, I hoped we weren't. And then you were so caught up in the whole thing. The expansion. Desert Mortgage. Success. You were a believer."

He is stunned.

"And I wanted to be sure you loved me, not just the money," she says.

"My God."

Harlan stands in the entryway with Mimi, grinning.

Mickey turns to face them. "Did you know about this all along?" he asks.

"No, my man. Didn't know a thing about it."

"Nobody did," says Em. "Except Fred."

"Wow."

"We just cashed it all in. Things could get worse. I brought the payments on the house up to date. So we'll all have a place to live. Mickey, are you okay with this?"

"Yeah. It's fantastic news. It's just so unexpected." His hands are shaking. "Just give me a minute.

Dustin and Julia can barely contain themselves even with both of their hands over their mouths. They are jumping up and down. Harlan whispers something in their ears. "Really, really, can we?" they ask. "Uncle Mickey, can we really go to Disneyland?"

"Uh, yes, of course. If it's OK with Em. Um, you bet." Suddenly, he looks enlightened. "My God, I don't know what I'm hesitating about. That's a great idea. This is great news. Em, you're a genius. You should have been running this outfit all along. He picks her up, swings her around."

She throws her head back and laughs.

"You know what this means," he says. "Now I don't have to put on a suit and have a nine-to-five job. I can help Dad down at the Do Over."

"Mickey," Em says. "You mean it? You're not going to get caught up in the rat race again?"

"I mean it."

Elated, they all join hands and dance around the room, the baby in Mimi's arms. "Em goes to the market for rattles, not for food," they sing. "Em goes to the market for rattles, not for food." Mickey is true to his word. Each day he dons jeans and a T-shirt, and is dropped off at the hardware store. He is organizing the inventory, updating the computer system, setting up a web site, adding things to Craig's List, surprised at his ease in maintaining his new outlook on life. In his spare time, he lobbies for issues.

"Em," he says, when she picks him up in the Subaru. "I have an idea. The banks could donate a small, foreclosed house, have it taken apart, unharmed, all of it, piece by piece. There are a lot of laborers out of work. Then ship it by rail to New Orleans. There are people there still trying to recover from Hurricane Katrina."

"Wouldn't it be a lot to ship?"

"I've done some research. Since it's not a formed house, just the parts, it's easier and cheaper. Probably could do it for \$5000. Maybe a little more. At the other end, we'd just have to arrange for a foundation and walls. They'll have everything else – framing, you name it."

"I love it."

"You know, if corporations, banks, would get behind something like this, it could really be a win-win. They can't sell the houses anyway even though they're new. They'd be doing something charitable for someone, helping Las Vegas real estate by clearing out some inventory, and get a tax write off."

Em and Mickey have one taker, Bank of the Valley which donates an abandoned, foreclosed, house in North Las Vegas now bank-owned. B of V has it dismantled carefully, bit by bit. They arrange to have the support beams, wiring, plumbing, roof tiles, toilets, sinks, countertops, cabinets, windows, carpets, blueprints, the whole

package, shipped to New Orleans. It is donated to a family that has been displaced by the flooding. Through Habitat for Humanity, they've arranged to have the foundation poured and walls constructed.

Harlan, Mimi, Julia, Dustin, and the baby are at the freight station loading dock with Mickey and Em to see it off.

"Dustin, Julia, signal for the engineer to toot the horn," Mickey says. They do, and the whistle blows across the valley.

He turns and slaps Harlan on the shoulder. "One less house toward a ghost town in the sun. Now, what do you say we see about supplies for a school in Amargosa Valley."

"You've got it, my man."