

Case No. 17-4826

Investigator: D. Mercer

Date: 03/17/2017

Location: George Town, Grand Cayman

Subject: [REDACTED]

[REDACTED]

The money flows. So do the lies.

[REDACTED]

CONFIDENTIAL

THE CAYMAN FILES: MONEY, MURDER & MAYHEM

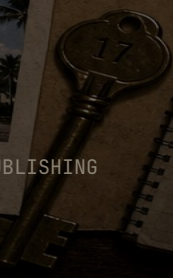
The Cayman Files

Money, Murder & Mayhem

Don Canada Jr.



ONE CANAL POINT
GEORGE TOWN
OFF THE GRID PUBLISHING



Notes:

- Follow the money
- Who benefits?
- Cayman is a vault.
- Locals are scared.
- Too many coincidences.

SEEK THE TRUTH.

The Cayman Files

Money, Murder & Mayhem

Don Canada Jr.

OFF THE GRID PUBLISHING
Fort Worth, Texas

Quiet Bank, Loud Secrets

The lobby of Harbour Lane Trust Bank was the kind of room that prized its own quiet. Pale stone underfoot. A single arrangement of white orchids on a stand the height of a man. No piped music, no monitor running rolling news, none of the small cheerful frictions a regular bank used to remind you that you were welcome. Justice walked across the floor and felt that he was being weighed.

The security desk was set into the wall like an altar. A young Caymanian guard in a black uniform stood up as he approached, glanced at his warrant card, and said good morning, sir, in a voice so even it was almost expressionless. He logged the visit on a tablet, photographed the card, and printed a pass on heavy stock that bore Justice's name and a single line in italic underneath: *guest of the bank.*

Thirty-eighth floor, Detective. Mrs. Kemp will meet you at the lift.

He took the express car up, alone. The numbers above the door did not climb; they simply rearranged themselves, as if the building did not approve of counting in front of guests. When the doors slid open at thirty-eight, the temperature dropped two more degrees and the carpet thickened.

George Town spread out behind the glass, the harbour blue and the cruise ship at North Terminal already tipping out passengers in white visors and primary-coloured shirts. Forty floors of expensive view, and at least twelve of them belonged to this bank.

Detective Justice.

She was waiting by the lift, a woman in her fifties in a charcoal suit with a small silver pin at the lapel — the bank's monogram, two interlocking H's. Mrs. Kemp, Director of People Operations, the lanyard said. She did not offer her hand. She offered, instead, a perfectly calibrated half-smile and a corridor.

Thank you for coming up. We have a private room reserved. Tea? Water?

Water, thank you.

He followed her past a row of glass-walled offices in which no one appeared to be doing anything urgent. Two men in shirtsleeves were leaning over a printed spreadsheet. A young woman at a standing desk caught

his eye through the glass, held it for a second longer than was comfortable, and looked away.

The conference room was small and oval, no window, lit by a recessed strip that gave everyone in it the same flat, indoor colour. A man was already seated on the far side of the table — early fifties, salt-and-pepper hair, an English face that had been in the sun a long time. He stood up when Justice came in and put out a hand.

Geoffrey Mallow. I was David's department head.

Detective Inspector Justice. I appreciate the time.

They sat. Mrs. Kemp opened a slim portfolio in front of her with the unhurried movement of someone who had been in many small rooms with many uncomfortable conversations and had never lost her place.

First of all, she said, the bank wishes to express its sincere shock and sorrow at David's passing. He was a long-standing colleague and a respected member of our compliance team. We will of course assist your enquiries in any way we are able to.

Thank you.

As I'm sure you'll appreciate, we are bound by certain confidentiality obligations. Our counsel is on call should we need to reach him. Please don't take that as obstruction. It's simply how we operate.

Of course.

She slid a single sheet of paper across to him. A printed summary. David Hollis. Senior Compliance Officer. Eleven years of service. Most recent annual review: meets expectations. Workload assessment: high. Previous flags: none.

Mr. Hollis, Mrs. Kemp said, had been under significant strain. The compliance function has expanded substantially over the past two years. We have spoken, internally, about the need to add headcount to that team. David, I'm afraid, was carrying a great deal.

Stress.

Stress, yes. And — without wishing to intrude on his private life — we understood there were personal matters as well. A relationship that had ended. Some difficulty sleeping. He had mentioned, more than once, that he wasn't himself.

Mentioned to whom?

A flicker, gone almost before it arrived. To his line manager. To Mr. Mallow.

Justice turned the half-smile of his attention onto Mallow, who took a slow breath and laced his fingers on the table.

David and I would walk down to the harbour at lunchtimes, Mallow said. Once a week, sometimes twice. He talked about the volume of work. About — I suppose I'd call it the quality of the work, more than the

volume. He said he was tired of pushing back.

Pushing back on what?

Difficult clients.

The room held very still. Mrs. Kemp did not move, but Justice could feel her listening to her colleague the way one parent listens to the other across a dining table when a child is about to say something the family does not say.

What do you mean by difficult, Mr. Mallow?

Demanding. Impatient. Used to getting their own way. Mallow gave a short, professional smile. Many of our clients are extremely successful people, Detective. Successful people are not always easy. David was conscientious. He did not enjoy disappointing them. I think — over time — that wore on him.

Were any of these clients the subject of internal review?

Internal review in what sense?

Open compliance investigations. Flagged accounts. Suspicious-activity reports in progress.

Mallow's hands did not move. His eyes, however, took half a second too long to find the right place to land.

Detective, I'm not in a position to discuss specific accounts. As Mrs. Kemp said, we have obligations.

I'm not asking you to name an account. I'm asking whether, at the time of his death, Mr. Hollis was actively working any matter that could reasonably be called sensitive.

Mrs. Kemp answered for him, gently. We have nothing to indicate that David was under any unusual professional pressure beyond the general workload of his role.

Nothing to indicate.

Nothing that has been brought to my attention.

He let the sentence sit between the three of them and lengthen.

And to your attention, Mr. Mallow?

Mallow met his eye. He had concerns from time to time. Most compliance officers do. None of those concerns, to my knowledge, had reached the threshold of formal escalation.

To your knowledge.

To my knowledge.

Justice wrote nothing down. He had a small black notebook open on the table in front of him out of professional decorum, but he had stopped using it as a tool a long time ago. He used it now as an instrument: a thing to put on tables to make people speak slightly faster than they meant to.

Mr. Mallow, I'd like a list of every active matter Mr. Hollis was assigned at the time of his death. Closed matters from the past six months. And the names of any clients whose accounts he had personally flagged in the bank's internal system, regardless of whether those flags were ever escalated to the regulator.

Mrs. Kemp's pen finally moved. Detective, we can certainly take that request to counsel. I anticipate that some of it will be possible. Some of it may require a production order.

Understood.

We do want to be helpful.

I'm sure.

He turned a page in the unused notebook.

One more thing. Was Mr. Hollis working with anyone in particular? A junior, an analyst, a co-author on any reports?

He worked with several members of the team, Mallow said. I'd have to check.

If you would. Names, please. By tomorrow.

Of course.

Mrs. Kemp closed her portfolio. The interview was, in her way, over. She walked him back along the corridor toward the lift with the same unhurried step, exchanging the kind of remarks people exchange when they want a record of having behaved courteously. The

weather. The cruise ship season. The new wing of the hospital.

They passed the standing desk again. The young woman was still there, her back to them now, her shoulders very straight. As Justice and Mrs. Kemp went by, Mallow's voice carried through an open doorway behind them — Geoffrey, can you sign off on the Coleridge file before five — and the young woman's hand, resting on the edge of the desk, tightened. Just once. A small contraction of the knuckles, as if she had been pinched.

Justice did not turn his head. He did not slow his step. He merely registered it, the way an experienced fisherman registers the first faint dip of a float on still water.

At the lift, Mrs. Kemp pressed the button for him.

Detective. If there's anything more we can do.

There will be.

The doors opened. He stepped in. As the panel slid closed she was already turning back toward the corridor, and through the narrowing gap he caught, on the wall beside the lift, a glossy framed marketing print he had not noticed on the way up. Harbour Lane Private Trust Services. Discretion. Continuity. Generations. And beneath the headline, a small line of type: Offshore Structures Group.

The doors closed.

He rode down alone, past the floors that did not count themselves, and stood in the cold air of the express car looking at his own reflection in the polished steel.

Difficult clients. Personal matters. Nothing that has been brought to my attention. Coleridge.

A junior's hand tightening on the edge of a desk.

Outside, the heat met him like a second person in the doorway. He stood for a moment under the portico, watching the cruise-ship passengers stream past in their bright shirts, and put the visitor pass into his inside pocket without looking at it.

The trail did not start in the condo. It did not start on the rug, or in the empty space where a pair of shoes should have been. It started here — thirty-eight floors above the harbour, in a small oval room with no window, where two careful people had used careful language to describe a man whose work they did not want him to look at too closely.

He walked across the plaza to his car.

This, he thought, was where the trail began.

End of Episode Two.