

Chapter Twelve

What Came Next

By the time the Lost-Weekend-That-Wasn't-Because-I-Was-Raped-Eight-Months-Ago fiasco occurred, I had had enough of Keri in my personal life. She'd also stolen narcotics from me and threatened to have me killed, I had to remember. Unfortunately, I wasn't yet aware of what she was fully capable of.

In late August, one of my banks called me to say, "Sir, are all these credit card charges yours?" Another had already proactively changed my card number, which I hadn't thought twice about. That particular bank seems to change my card number every time I return home from travel overseas.

I only review my credit card statements once a year--in February. Tax time has a way of focusing my mind. I pay a fixed amount each month on my credit cards bills. I have a good sense of what I'm spending on the stores as well as other uses of my cards. Vacations. Gifts. Meals. Whatever. They also have very high credit lines, and in two cases, unlimited. Sort of a holdover from being in the credit card business.

Oops. Keri had been using my credit cards for her personal convenience and enjoyment. In February when I'd stayed at her house, she apparently had simply copied my credit card information into her laptop while I slept and started spending. In that month, she charged roughly eight hundred dollars for shoes at Zappos. Then it got interesting.

In March, she charged about four thousand dollars to the cards she had compromised. In April, it was nearly thirty thousand dollars in fraudulent charges. In May, June, and July she lightened up to about fifteen thousand a month in charges. She would charge seven or eight items at one time in one day. She bought everything under the sun. Bra pads. Designer jeans. Shoes of every description. A dining room table and chairs. Dinnerware. Glasses. Coffee makers. Eight expensive designer leather handbags in one month. Dresses. Gift certificates for botox treatments. Gift certificates for hair styling and mani-pedis.

"God damn it, Keri!! What the hell do you think you're doing?" I was shouting at her on the phone. "What, Bill? What are you talking about?" she said in her little girl's voice. "You know damn well what I'm talking about," I continued to shout. "I demand that you stop using my credit cards and return all that stuff you've bought!!" I couldn't even try to stop shouting, I was so angry with her. "Hey, don't get so angry," still with the little girl's voice, "you said you wanted to help me." "Keri, I helped you by giving you a job, doubling what you were making as an optician, and making you eligible for additional bonuses," I said as calmly as I could. "Okay, okay, just please stop shouting. You're stressing me out," she was still using the little girl's voice, "Some stuff like underwear I can't return." "Whatever," I said, "just send it all back and stop using my credit cards. Am I making myself clear?" "I thought you liked me," still in that increasingly annoying voice. "Keri, you seem to be an okay store manager. Okay, I like that. But, we are not dating or in any kind of personal relationship. In fact, you blew me off three weeks ago over some "I-was-raped-eight-months-ago-and-just-had-a-breakthrough-with-my-therapist" bullshit story," I was having a very hard time controlling my anger and not shouting again. "I WAS RAPED, DAMN YOU!! But, you're stressing me out. I gotta go," she protested as she hung up.

Keri returned four or five minor purchases. I assume it was because the stuff didn't fit or was the wrong color. I changed the card numbers on all my credit cards, even ones she hadn't charged anything to. I'm sure she knew which of my cards didn't have limits by a combination of their color and the issuer. It only took her eight days to somehow get my new card number out of the bank that she had been using most. "Christ," I thought to myself when I saw the new charges, "she's probably just unstoppable."

For several weeks after we'd had the showdown over her using my credit cards without my permission, every time I ran into Keri in her store, she'd say, "I hope you're not using our little personal misunderstanding to hold it against me in my job." It was a not-so-veiled threat that if I messed with her, she'd accuse me of sexual harassment. My personal attorney put me in touch with one of the best employment attorneys in the state, Melissa King, known as Missy. "A sexual harassment judgment against you could cost you as much as a million dollars and that doesn't include the cost of legal fees for your defense," she said in a voice that demonstrated that she knew what she was talking about, "From now on, keep it professional. Try never to be alone with her. Shut up about the credit card charges and think of the money she spent as what it cost you to learn a hard lesson about employment law."

In the end, Keri managed to get my changed credit card numbers out of all three banks whose cards of mine she'd used previously. Every now and then, I'd see a spate of charges. They usually were small amounts. Finally, the charges stopped entirely. "Well," I thought, "eventually, you have everything you need and want." I had forgotten about her addiction to prescription pain pills. Oops.

A friend of mine was developing a very large parcel of land in an area of Albuquerque that was experiencing a nice renaissance. "Being in the vanguard of gentrification can be very lucrative," he told me when he asked me if I wanted to build a store there. "The first ten tenants that sign are getting terrific terms on ten-year leases as a sweetener," he finished. The issue was size. My other four stores ran about twenty two hundred square feet. This store would be closer to five thousand square feet. But, in the end, it was too attractive a deal to refuse. It would require a lot of my attention to get this store up and running. I was going to need a general manager for my other four stores so that I could devote my full attention to this new enterprise.

I had a woman named Naomi working for me who sort of doubled as a store manager and a general manager. In addition to managing her store directly, she also handled payroll, procurement, human resources, and benefits for all four stores. She had been an employee of one of the stores I acquired and she was terrific. Unfortunately, she and her boyfriend were moving to Seattle.

When Keri found out I needed a new general manager, she confronted me and demanded that she get the job. "I'm the best qualified person on your entire staff for that job," she said as she made her demands known. "I've increased revenues eleven percent at my store and I have previous retail experience, as you know," she said. "And, again, I'd hate to think that our little personal misunderstanding would cloud your view of my fitness for this position," she said with the not-so-veiled sexual harassment threat again, "And I want a twenty percent raise." "Okay," I said with a little trepidation, "I want you to take a week and train with Naomi before she leaves. Make sure you know how to do everything she does."

Naomi and Keri were taking a lunch break at an expensive new Italian place that Keri said she wanted to try. She had insisted that they go out to lunch every day that week, usually to the pricier places for lunch in town, which of course got charged to a store debit card. "So, Keri, what's the deal with you and Bill?" Naomi asked to make small talk while they waited for their meals, "Are you guys dating? Boyfriend and girlfriend? Anything like that?" "Why would you think that?" Keri shot back crossly. "Well, you're both about the same age. You're both single. And you're around each other all the time is all, I guess," she said defensively. Keri got a very cold look on her face and said icily, "I hate that motherfucker. ALL I WANT FROM HIM IS HIS MONEY."

Naomi didn't tell me about that conversation until roughly two years later, and by that time I had figured it out for myself.

Keri said she needed a debit card for each store because they each had separate bank accounts. To facilitate ordering and paying for stock from vendors, we set up each store with automatic payments against their individual debit cards. She also insisted that the cash bonus program she had instituted at her store was what was responsible for increasing sales and she said she was going to implement it at all five stores. I told Keri that I had two rules for cash transactions from store accounts. "They should be very well documented and rare. It's just common sense. That's why we have debit cards, so that we don't have to use cash," I told her as we left the bank after we'd gotten her four additional store cards. "Listen," I said, "I had a career in the card business, they're just easier to use and safer than cash."

As soon as the semester ended at the University, Keri hired her son, Dylan, as assistant manager at her original store. Dylan was a nice kid. He was smart, a quick learner, and most importantly, good with customers. He had a very slender build and a sort of metrosexual look. I couldn't imagine him working a construction job. In fact, one day I ran into him at his store and said, "This is a lot different than working construction, I'll bet." He just grinned a little and said, "Yeah. I guess so." But, it was clear he had no idea what I was referring to.

Keri and Dylan were almost inseparable. Keri didn't seem to have any friends that she just hung out with, so she mostly spent time with her son. She apparently had one couple in Los Gatos that she occasionally would talk about or refer to, but other than that, no one. "I need a week off in August. I'm taking my kids on a vacation to California. We haven't been on a family vacation in a long time," she said as she was preparing the staffing schedules for all the stores. "You get a week's paid vacation each year, so be sure to schedule it," I said. "Only a week?" she whined, "You're such a cheapskate." "Look, Keri the stores just aren't making money. When I can afford to give you more, I will be more than happy to. Besides, you recently got a big raise," I responded, sounding like the businessman I was. She turned on her heel and walked off.

When it came time for the California trip, I asked Keri if her daughter was flying out to Albuquerque to join her and her son before the three of them went on to California. If so, I said that I'd enjoy meeting her. "Oh, Kristin isn't coming with us," Keri said as if it was no big deal, "she's got to get ready for college." "Well, I'm sorry to hear that, Keri. Maybe I'll get to meet her another time," I said genuinely. "Probably not," she said in a snotty tone.

Keri and her son spent six nights in a five star resort hotel in Monterrey. When I got my personal credit card bill the following month, I found out who paid for all the fun in the sun. "Just suck it up and don't say anything," I sighed to myself, "you don't want to get sued for sexual harassment."

Building the new store took a lot more time than I had imagined it would and I had imagined it would take a lot of time.

By virtue of having four other stores, I had some of the basics in place--name, logo and other designs for signage, basic style and color schemes for fixtures, and several key vendor relationships in place. When I bought my first store, I consciously decided to put my banking and credit card processing with the largest locally owned bank in the state. However, they had been bought out a few years later by one of the big, national banks and I never bothered to try to move my banking relationships elsewhere. I worked with an architect who specializes in designing mall-based retail space to complete the final design. I had to interview a couple of contractors to decide who I would rely on to complete the build-out.

What took the most time was to find and create relationships with vendors and suppliers who had products that would be compatible and complementary with our existing product lines. When you double the size of your floor space in a retail store, you can't simply double the amount of existing stock you have on the floor. In a larger space, consumers expect more variety of products. As we expanded products, we had to strive to maintain quality and uniqueness and a certain New Mexico flair.

One new vendor I met had a very nice high-end and quite unique set of hand-made products. He'd lost a store relationship recently and was looking for a small, multiple store operation to replace it. "Hey," he said after our second meeting, "does Keri Davidson work for you?" "Yeah," I said in an inquisitive voice, "why do you ask?" "Oh, it's just that I dated her for a while last year," he replied. "Anything about her

you care to share with me?" I asked. "She can be really crazy," he said without hesitation. Then, after a thought, he added, "But, crazy can be a LOT of fun." He just shot me a knowing look.

As I was focused for months developing one store, it naturally meant that I had to rely on Keri to manage the other four stores. "I've found a couple of on-line malls that sell the same stuff we buy directly from a number of our vendors for a lot less. If I aggregate the order and buy for all four stores at once, we'll get some nice volume discounts," Keri said in a tone that showed she was pleased with her initiative. "Hey," I said with a hope that we'd start making some serious money, "saving money on stock is good. Every little bit helps."

Every two weeks, Keri would text or email me the gross payroll amount. I'd check the balances in the store accounts to see if they could cover the nut. If not, which was generally the case, I would have to go to the "magic sock drawer"--aka my savings account--to take the fifteen or twenty thousand dollars it was going to take to pay my employees. Out of twenty six pay periods that year, the stores only managed to cover their payroll six times. I covered the rest out of my personal savings.

When I wrote Keri's job description, I insisted that she spend twenty hours a week in my stores training managers and associates and interfacing with customers. The other twenty hours, or whatever it took since she was salaried, she could work from home. In reality, Keri didn't like being in the stores. Occasionally, she would show up in a store and demand that they tell her why their sales weren't going up as she had projected. Bewildered managers would say, "Where did you even get those numbers?"

I noticed that when I saw Keri she often looked bleary-eyed, tired, and old. "My damn back is acting up again! OK?" She'd yell at me when I asked her what was going on, "I can't sleep because I'm in so much pain. And, I'm sick all the time. I have a poor immune system. But, I STILL manage to run your stores." "OK, Ker," I'd say, "don't run yourself into the ground. My stores are not worth ruining your health."

When the "big store" finally opened, it was an immense relief. I began to think of my retail empire as "the big store and the four dwarfs." Keri actually liked that store, its staff, and the manager. If I wanted to find her, I could pretty reliably just go to that store.

Her tone and interactions with me seemed to soften after the new store opened. "I shouldn't tell you anything about my medical situation, but I've begun taking Prozac for bi-polar disease," she said when I commented that she seemed calmer than usual. We had lunch a couple of times and actually laughed and shared stories about customers or associates. One Thursday, I showed up at the new store and found Keri in the back with the manager shooting the breeze. I took her hand and said, "Hey, Keri, I want

you to marry me." She snapped her hand away and looked at me like I had three heads. "I'm not marrying you!" she said in an angry tone. "Okay, if you don't want to marry me, then I'm going to find a woman who does," I said with an air of finality.

If you think God moves in mysterious ways, just try online dating. About a week after I had pseudo-proposed to Keri, the Internet rendered me a very unique woman. Danielle was a physician in private practice specializing in ear, nose, and throat. She had long, curly, strawberry blond hair, green eyes, an infectious smile, and a very fit figure. "Why isn't this woman already married for centuries?" I said to myself as I looked at her profile. She was thirteen years younger than me. I thought I'd give it a shot, but I was prepared for her to disqualify me on the age difference alone. Not even polite words, just, "uh oh, old guy--Boing!"

Our first date was at a gallery opening owned by one of her patients. I wasn't really supposed to know that, but she spilled the beans when I asked about her relationship to the gallery. "Are you a collector?" I asked about the artist that was having the opening. "No, no," she said, "Graciella, the gallery owner, is a patient of mine." "I'll see you there at seven," I said with as much aplomb as I could muster. We had dinner at a little bistro I liked afterward that was within walking distance of the gallery. "Would you like to see my house and meet the woman I live with?" I said with my standard line. "Woman you live with?" Danielle responded with the reaction I wanted. "Sparky, my dog," I said in a pleased voice, "Follow me in your car."

At the house, Danielle was appropriately reserved until Sparky jumped in her lap. "Oh, my god," she said, "I lost my little guy a year ago. I haven't had the courage to get another. But, Sparky, you're an inspiration. I don't really have any friends, so a dog is a good substitute." I silently told Sparky that she would get extra bacon tomorrow for that act.

We sat on the couch. I reached for her chin and pointed her lips toward my mouth. Nice soft kisses ensued. "Ummm, I should probably get home to my son. The sitter said she has to leave by ten," she said evenly after several more kisses. "No problem, Danielle, I like you. A lot. I'd like to see more of you," I said with complete sincerity, "I'd like to meet your son, too."

What keeps Danielle fit is that she's an extreme distance runner. Like a hundred miles in the mountains. And not just competing, winning. In order to maintain that competitiveness, she gets up every morning at three-thirty and runs for an hour and a half. After that, between five and five-thirty, she makes a very special coffee that requires equipment from Italy and beans from Guatemala ground for only five seconds in order to achieve perfection. She rides her stationary bike or lifts weights between five-thirty and six. She wakes up her son at six-fifteen, gets him showered, and makes his lunch. At seven, she drops him off at his before-school activities center. They make sure he gets to school by eight. She sees her first patient at seven-thirty. She's done with her last patient about four-thirty in the afternoon. She does yoga in her office for half an hour. About five-fifteen she picks up her son at his afterschool activities center. At six-thirty, she makes them both dinner. At seven-thirty, they read together from one

of his school books. At eight, they both go to bed. Every day. And her son sleeps in her bed. Eight years old. I imagine you're beginning to see the source of our problems.

When I first met Danielle, her son went to visit his grandmother in Denver for two weeks. We were hot for each other and made love a lot. Given her schedule, I proposed that she and her son move in with me. "If you continue your daily routine and also live where you live and I live at my house, we'll never see each other. At least if we go to bed in the same bedroom, we can get together after Brad goes to bed," I said with some hope.

With a lot of excitement on all parts, we took two days and moved Danielle and Bradley from their house into mine. Danielle had already contacted a broker to list her house for rent. She still had some medical school debt and was grateful for the extra income.

However, after her son returned, it was the sound of crickets in my bedroom. Nada. "Sweetie, Bradley is old enough to sleep in his own bed," I said with some resentment. "He wants to sleep with me," she responded. I was incredulous. "What? Don't you care about what I want?" I almost shouted. "You're a grown man," she said as if I'd missed an obvious logical flaw in my own argument. "Grown men get erections when they sleep and wake up wanting to do something with it," I thought, "eight year old boys sleeping next to their moms probably shouldn't."

On her fortieth birthday, Danielle decided she wanted to be a mother. The hospital she worked at had a fertility clinic and a sperm bank. She enrolled and was taken through the course to explain the fertilization process.

Danielle had specified the characteristics she wanted in a sperm donor and the clinic provided ninety-five percent matches. They provided twelve candidates and gave her a pair of dice. She literally had to roll the dice to determine the father of her child. Lucky seven was the donor. Nice start, if you think about it. This guy was a chemist at Los Alamos National Laboratory. Never married. Handsome with a full head of black hair. One hundred and seventy six IQ. He was the most prolific sperm donor at the clinic. Three hundred samples. Either he liked to masturbate or he wanted lots of anonymous children. Or both.

One morning, Danielle stormed into my bedroom, flicked on the light, woke me up, and pointed to her eye. Every blood vessel in her eye was broken. She looked like she had pink eye. "Jesus, sweetie," I said as I tried to wake up, "what happened?" "I'm completely stressed out living with someone else. I'm not mentally designed for that. It's not you, Bill. Truly it isn't. I honestly thought I could do this, but I really

am not able to. I'm just a hermit," she said resolutely. "I'm really sorry, living together was meant to help our relationship, not kill you," I said with total sincerity, "but if you need something else, okay." So, we spent two days moving Danielle and her son back into their home. We'd lived together for two months. Her son wanted badly to stay in my house and his mother had a hard time explaining why they were moving. "You're the kindest, most generous man I've ever met," Danielle said and hugged me as I picked up the last load out of my truck and took it into her house. "This makes me very sad, Dani," I said as I left her house.

What I found out later.

What I found out much later is that Keri's abuse of pain pills went through cycles of intensity. She always had a steady level of supply and use due to the fact that she had two "legitimate" prescriptions for Vicodin and Adderall. One was to alleviate her back pain and the other was for attention deficit disorder. Every so often, however, she'd go on a dope bender and would take three or four times her regular dosages in addition to those base doses for two or three days in a row. The rush made it difficult for her to sleep and she'd stay up all night buying things for herself online or watching old rom-com movies on cable. During the day, she was cranky and tired from those episodes and always looked bleary-eyed. Even in normal times, she never got out of bed before ten in the morning. When she was on a bender, she'd stay in bed until two or three in the afternoon. Most often, she'd have one of her young NA dudes who'd supplied the dope involved in the toot. Can you say, sex, drugs, and rock and roll? Occasionally, she simply went off by herself. In either case, she was the one who paid for the drugs.

In addition, much of Keri's frequent health problems stemmed from her abuse of pain pills and cocaine. The pills she was buying were made in illegal "factories" located in highly remote places in various South American countries. The product they put out is nowhere near pharmaceutical grade. In fact, it's often contaminated with rat dung and bird droppings. Bad pain pills would infect Keri's digestive tract and bad coke would give her respiratory infections.

From what Keri had done with my personal credit cards, I should have realized that she would use the store debit cards in the same way. I guess I simply hoped that she saw the abuse of my personal credit cards as something against me personally, but that the store cards would be left alone. Fat chance. The purchases she was making from the online malls which she said she was aggregating for all the stores were in reality entirely purchases of high-end merchandise for herself. She rarely took merchandise she bought online to any of my stores as she claimed she was doing to save money. She either was selling the items to generate cash to buy drugs, or she was fattening out her already very expensive wardrobe and fine home furnishings. The cash withdrawals she said were to pay employee bonuses were also generally just for her. When I later asked my employees whether they were getting weekly cash performance bonuses from Keri, they said that Keri would pay them sporadically, at most once a month. Cash was clearly easier to use to buy drugs than having to sell something she bought online.

In the year and half Keri was my general manager, my stores lost nearly three hundred thousand dollars. Her card fraud and embezzlement accounted for the bulk of it.