

PROLOGUE

School Street, Boston, Massachusetts

January 19, 1949

Hank Bartlett unfolded *The Boston Globe*, the one he'd pulled from a trash can on the way to work. The nickel he saved equaled \$18.25 per year, almost a week's wages, and he needed every extra nickel to take care of his pregnant wife.

Bold letters, the font usually reserved for wars and elections, jumped out.

PONZI DIES BROKE

Swindled \$ 15,000,000 in Hub 'Get Rich' Fraud

Saved Only \$75 for His Burial

Two pictures were below the headline. One showed a sickly man in a hospital bed. The other wore a straw skimmer hat.

Hank worked his saliva into a giant gob and spat on the picture.

"Friend of yours?" Jimmy Franklin, Hank's workmate, asked.

Hank laughed. "Not exactly."

"Who was he?"

"Charles Ponzi. He was famous here in Boston in 1920."

"I was a kid back then. What'd he do?"

Hank pointed to the nearby Niles Building. "You see the second-floor over there?"

“Yeah.”

“He stole \$15,000,000 from 20,000 people in there.”

Jimmy whistled. “He must’ve been one helluva thief.”

“That he was.”

“And a real bastard,” Jimmy said.

A chill passed through Hank’s body, overcoming the sweltering heat of summer. “You have no idea.”

“Wait. You knew him?”

Hank glanced at the Niles Building. There were new occupants in there now, of course, but he could picture the ones that he knew from decades before. “More than I wanted to.”

CHAPTER 1

Boston Latin High School

Monday, July 12, 1920, 9 AM

I tossed off my gown and mortarboard as I approached my relatives and friends at the back of my school's auditorium. It was hot as hell even with the windows open. Graduating in July was awful and felt weird, but the Spanish Flu had forced school to be closed for a month.

Everyone said my speech had gone well. But everyone was a small number.

My grandparents had passed away years ago. My parents Harold and Viola Bartlett were there, of course, but I didn't have any brothers or sisters. Neither did Dad or Mom.

My only family was Mom's cousin Charles Ponzi, and his wife, Rose. They didn't have kids, either.

Two of Dad's friends - Officer Edward Kavanagh, the beat cop who helped himself to an apple a day from our Quincy Market fruit and produce store, and Gussy Athol, a gruff, cigar-smoking newspaper reporter - had also shown up.

Mom worked too hard at the store and at home to make friends. She said that Dad and I filled that role for her, but I didn't believe her. Sometimes I got the feeling she needed to gossip and chatter on the front stoop the way most of the other local women did.

And then there was my new girlfriend, Cordelia Randolph, who conveniently moved in next door to us a few months ago. She rushed at me as I approached the group, wrapped her arms

around my neck, and kissed me. I guess it was as congratulations for my speech but then again we usually didn't need a reason. We also didn't have a time limit.

I glanced at Mom over Cordelia's shoulder. She looked extremely uneasy at the length and ferocity of Cordelia's affection and not-so-gently tore me away from her. "And here's to my future Harvard University valedictorian, Hank Bartlett," she said. Neither she nor Dad had finished high school, and my going to Harvard had been Mom's plan for me since, well, forever.

"And to a future business tycoon," Charles said and handed me an envelope with my name on it. He leaned in closer. "It's a little something to help with college." He beamed as if I were his son. I could learn a lot from him; he was the most successful businessman that I knew. "Go ahead, open it," he said.

I looked at Mom and she nodded that it was okay. Inside were ten one-hundred-dollar bills. I'd never even seen one before, let alone ten. That would cover a year of tuition, room and board, books, and spending money. There was also an orange piece of paper that was the size of a bank check. Charles's signature was on the bottom line. I had no idea what it was and asked Charles about it. He said that he'd explain later.

I thanked him. Rose, too.

"We're glad to help," she said. She gave me a hug and whispered, "We feel like you're our own."

I felt a tear on my cheek. It wasn't mine. I thanked her again.

I wanted to show Dad my diploma and Charles's gifts but I couldn't see him. "Where's Dad?"

“He had a headache and went for some fresh air,” Mom said. Her right hand went to her mouth in time to cover a cough. Her face turned red and her shoulders lurched forward. She reached into her purse for a handkerchief that covered her second cough.

I put my hand on her shoulder. “Are you okay?”

She gently pushed my hand away like it was an annoying fly. “It’s just a tickle. I’m fine,” she said, popping a cough drop into her mouth. She smiled, maybe a bit too much of a smile. “Now, where is your father? I told him to come right back,” she said as she stood on tiptoes to see over the crowd.

I glanced around the room, saw Dad walking toward us, and waved at him. He waved back.

Rose tugged at my arm and asked to see my diploma; I unfurled it to display the fancy Latin lettering. She asked what it meant and I translated it for her.

Suddenly, there was a commotion nearby. People were screaming and calling for a doctor. I turned toward the noise and a space in the crowd cleared. Someone was on the floor wearing the brown shoes that I’d polished yesterday.

I bolted toward Dad, pushing anyone aside in my way. He lay on his back, face ashen, eyes rolled up, and head drooped to his left. There was no sign of him breathing. I grabbed his suit lapels and screamed, “Dad, Dad,” but he didn’t respond.

Two men appeared and said they were doctors. One put his hand on my shoulder and asked me to move. I didn’t want to let go, but Officer Kavanagh easily overpowered my determined grip and pulled me aside. Gussy Athol corralled the quickly gathering crowd, telling them to push back. Charles had a hold on Mom. She looked horrified and confused.

The doctors gently lowered Dad to the floor. One pumped his chest; the other blew air into his mouth. The school nurse arrived and handed over a stethoscope. The chest-pumping doctor placed it on Dad's chest and listened. The other doctor murmured, "Anything?" and the first doctor shook his head.

"Clear a path," two Boston Ambulance men yelled as they sprinted in with a stretcher. Dad was hoisted aboard and wheeled away, the doctors still working on him. "We're going to Mass General," one of the ambulance drivers shouted as they left.

"We'll take my car," Charles said. Our feet barely touched the ground as Mom and I hustled across Warren Street to his Hudson Coupe. Mom and I got the back seat and Rose the passenger seat. Officer Kavanagh blocked the oncoming traffic, allowing us to speed away. Although the horse-drawn ambulance had a head start, Charles caught up as we rocketed up Tremont Street toward the Charles River through Scollay and Bowdoin Squares.

We screeched to a halt on Fruit Street in front of the Massachusetts General Hospital, a two-story, white granite building with a massive portico and long wings on either side. We hustled up the stairs and a security guard directed us to the Emergency Room.

A nurse stopped us from entering the treatment rooms but I could see the doctors from the school, the hospital doctors in white gowns, and nurses working feverishly. I sat with Mom, holding her hands, comforting her, and saying that Dad would be all right.

CHAPTER 2

Charles and Rose sat beside us. Kavanagh, Gussy, and Cordelia soon arrived. Kavanagh's uniform got him information from the nurse behind the desk. He tried to hide what he'd found out but looked grim after talking with her. Gussy paced. Cordelia wisely sat away from me.

After what seemed like a day but was only twenty minutes, a serious-looking white-jacketed doctor appeared. He asked for Mrs. Bartlett.

"I am Mrs. Bartlett," she said. She tried to make her voice strong but it wavered, nonetheless. She gripped my hand, stood up, and we followed the doctor through swinging doors into an empty hallway.

"Mrs. Bartlett, I'm sorry. We did what we could, but ..."

I didn't hear the rest of what he said. For all that I know, he might not have said anything. Or I might've missed it because of Mom's shriek. Or because of the mind-jolting impossibility that my father, the man who only minutes before had been coming to congratulate me on my graduation, was now dead.

All I know is that I caught Mom as she collapsed, and then lowered her into the wheelchair that the doctor thrust under her. He yelled for a nurse and one barged into the hallway. She yelled for another nurse to bring water, wet towels, and smelling salts. Between the two of them, they quickly revived Mom and the color had returned to her face.

She took a few minutes to gather herself, then asked, "When can I see my Harold?" She was told that they'd make him presentable and then bring him into another room. Mom said that

she wanted to be with our family and friends and the nurses let me wheel her into the waiting room.

Everyone must've heard Mom's yell because they quickly gathered around us, asking if there was anything they could do. But they'd also guessed that the news on Dad was the worst because they offered Mom their hugs and condolences.

We waited. It was a horrible time. No one knew what to say. There was silence, broken only by a clock's ticking, then crying. Finally, a nurse came by and offered to escort us to a room. The group asked to come with us, but Mom said she wanted us to see him alone. I started to wheel Mom in but she fixed the brake and stood up. We followed, arms around each other, needing the support that the other gave. We'd need that more than ever going forward.

I braced for what I'd see, but it wasn't as bad as I'd thought. Dad looked peaceful as if he were taking a nap. Then the reality smacked me square in the forehead that he'd never awaken again. A tear rolled down my cheek, ending at the side of my mouth and I licked it away. I was surprised at how salty it was because I hadn't cried since, well, since I fell on the street as a kid playing kickball. I felt my legs go numb. I wanted to sit down but I didn't have time to think about it.

Mom cried out, "Why, Harold, why?" as we got close to him. Her knees buckled, but I was able to keep her upright. We moved to the bed, and she folded over onto his chest. I squeezed her shoulders as she wept. Eventually, she raised herself, held his hand, and stroked his hair. "You were a good man, Harold Bartlett," she said, kissing his lips.

We sat next to him, Mom praying the rosary, me remembering the things he'd taught me: throwing a ball, being a gentleman with women, taking me to a Red Sox game, dealing with

customers, and once in a while sneaking me a beer. He'd been a good father besides a good husband.

There was a knock at the door, and Charles entered. He motioned for me to join him outside.

"Go," Mom said, and I did.

"Hank, the hospital asked about the arrangements."

I knew what he meant. What I didn't know was who did what and when.

"You and I need to set things up. I was thinking of the Langone Funeral Service Company in Thompson Square near St. Stephen's Church. They've got a good reputation. They'll get him ready, sell us a casket, and arrange the wake, Mass, and cemetery."

I removed Charles's envelope from my jacket and offered it to him. "Take this."

"But that's for college."

"I'm not going. Mom will need me at the store."

"Hank, there's a long time between now and then. You don't know what's going to happen."

"I know that I'm not going to college. I know that much."

"And I know that your mom will die if you do this to her today."

I was fuming, breathing hard. I needed to be Dad and take care of Mom. But Charles was right. My going to college was her life's dream. Telling her today that I wasn't going would destroy her.

Charles put the envelope back in my jacket. "I'll pay for everything."

"I don't know when we can repay you. Dad took care of the money. I don't know how much we have. I don't think that Mom does either."

“Don’t worry. It’s what we do for family.” He touched my suit lapel. It was brown wool. “You’ll need a black one. Your Dad will, too. He needs to look good.”

This was happening so fast. Wakes. Funerals. Money. Clothes. I felt like I was on one of Henry Ford’s auto production lines, chugging through some unknown process dealing with a death. But this wasn’t just any old death; it was my Dad’s, and I wanted Mom and I to be in control, not the assembly line.

Charles looked me in the eye. “Hank, it’ll be fine. Rose will stay with your mother.”

“Let me check with her first,” I said and reentered the room.

Mom was still praying the rosary. I sat next to her and told her about Charles’s plans.

“Tell him that we’ll pay him back.”

“I did.”

She patted my cheek, wiping away the remnants of my tears. “You’re a good boy. Your Dad would be proud. Now, you deal with everything with Charles and keep track of the costs. I’ll be okay with Rose.”

I kissed her forehead and said I’d see her back at the apartment.

The group stood as Charles and I entered the waiting area. I thanked them for their support and told them of our plans. Kavanagh said he’d arrange a procession of Quincy Market vendors to be escorted by police vehicles. Gussy said he’d contact the funeral home’s owner for the arrangement details and get Dad’s obituary into his newspaper’s afternoon edition.

Charles gave Rose taxi money for Mom and Cordelia. Kavanagh and Gussy would take the trolley to their workplaces. Charles and I took his car and parked in front of the funeral home's storefront office. “You can wait here if you want.”

What Charles said irked me because it treated me like a child. But those days were gone. I was the adult Mister Bartlett now. “No, I’m coming in.”

“Good,” Charles said. An hour later, we were done. The wake would be tonight, with the funeral and burial tomorrow in Cambridge Cemetery. Everything had gone smoothly.

Except for one thing.

Charles had asked how much everything would cost and the funeral director told him \$125. “Very reasonable,” Charles said. He’d presented as his payment the same orange, check-like paper that he’d given to me as a graduation gift. He’d filled it out and handed it over.

The funeral director scrunched his forehead as he peered at the document. He looked at Charles, at the document, then back to Charles. “Um, excuse me, Mr. Ponzi, but what is this?”

Charles chuckled. “Why, it’s a Promissory Note from my company for \$125. In forty-five days, it will be worth \$188.”

The funeral director scowled. “And where will it be worth that?”

“At my office or my bank, just like it says on the document.”

“And if I wanted my money today, could I deposit it in my bank?”

“Yes, but you could come to my office and we’d pay you.”

The funeral director slowly removed his pince-nez glasses and placed them on his desk. He smiled, but it wasn’t a friendly smile. It had the warmth of one of the corpses. “Mr. Ponzi, as much as a 50 percent return sounds intriguing, I need to pay my people today. You’re a businessman, and I’m sure you understand.” He held out Charles’s check.

“Oh, of course,” Charles said. He took the orange check back and returned \$125 in currency. “Nice doing business with you, Mr. Langone.”

“And you also, Mr. Ponzi.”

As we left, I asked Charles about the orange document. “I’ll explain later. You just put it in a safe place. Now, for the clothes,” he said. He paid for suits, ties, white shirts, and black shoes at a tailor around the corner. He used cash this time instead of his orange paper.

“I’ll pay you back for all of this. I swear.”

“Don’t worry about it,” Charles said. “Your parents raised you well. You should be proud of them, especially of your Dad. Everyone admired him and listened to what he said.”

Eight hours ago, I had a father, and Mom had a husband. Eight hours ago, my future was clear, and my parents had a loving partnership. Eight hours ago, my family had as good a life as anyone could ask for.

Now all of that had been shattered like glass hit with a brick. One instant, it was there; the next, it was gone. Nothing would be the same again. None of it seemed real.

But it was real, as real as it can get. I’m wearing my new suit with Mom next to me in a black dress with a veil. Dad lay in his new suit in an open casket a few feet away. A line of well-wishers snaked around the apartment and down the stairs. As they came to where we stood I recognized many of them from the store. They said nice things about Dad, that he was the best grocer in Boston and how he’d changed their lives. I didn’t understand how carrots and lettuce could do that, but I smiled and thanked them for showing up.

Who’d run the store? Should I change the sign to Bartlett’s Son? Would Mom remarry? Would I work at the store until I was an old man? How many potatoes should I order?

We stayed that way until the last guest left. My legs had turned to rubber hours ago; Mom’s must be worse. I got her a chair and she plopped down, elbows on her knees, face buried in her hands. Her shoulders arched and plummeted with each breath. I grabbed napkins and

water from the kitchen and touched the glass to her arm. She took a sip and the crying halted. She used the clutch of paper napkins on her eyes and nose, then angrily tossed them on the spotless floor.

“I don’t understand. I just don’t understand. He seemed fine,” she said. “Had he talked with you? Said anything, like something was bothering him?”

“No, nothing, Mom.”

She squeezed my hands hard enough to crack my knuckles. It took all my might not to scream.

“We talked about everything.” Her tears flowed again and I got her fresh tissues. “Maybe I put too much pressure on him?”

“About what?”

“About you and college. About saving enough money to send you.”

“But he was okay with that, right?” I asked.

“He was, but it meant he’d work at the store until he was old and gray,” Mom said.

“Maybe it was too much.”

“But he liked the store. Like yesterday when Charles came in. They joked around and talked. He was happy.”

“Maybe you’re right.” She retrieved the discarded napkins. “I need to lie down,” she said, walked to her bedroom (it was hard thinking of it as hers and not theirs), and closed the door. That did nothing to muffle the sound of her crying.

She was right; his death was unfair. When she needed him the most, he wasn’t here to help her.