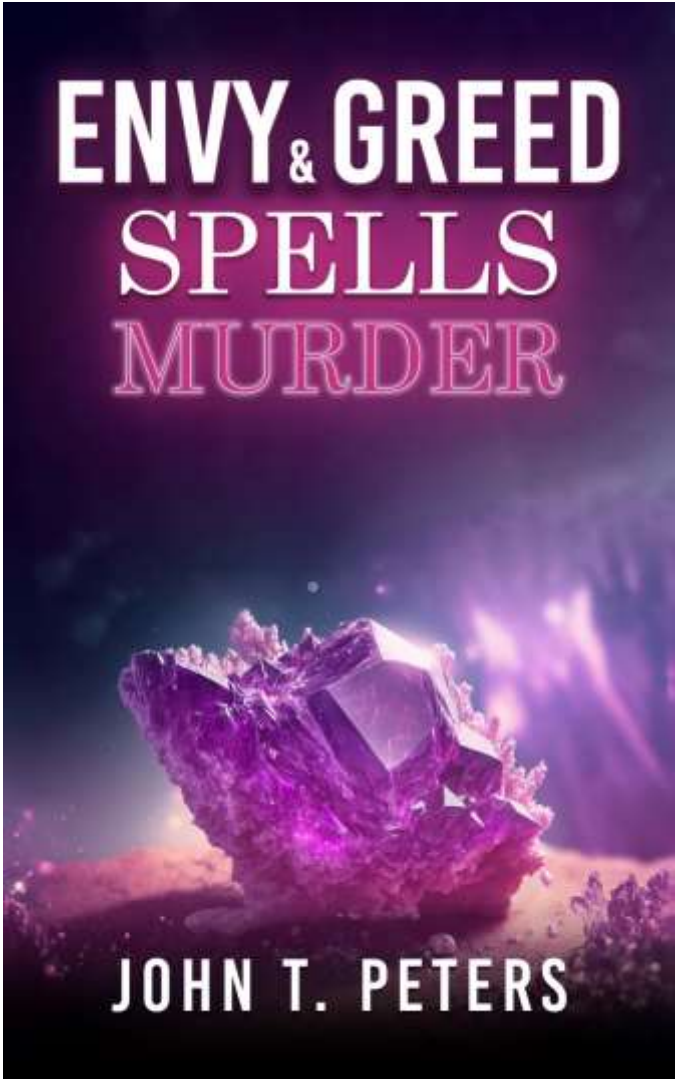


ENVY & GREED
SPELLS
MURDER



JOHN T. PETERS

Envy and Greed Spells Murder



**Envy and Greed
Spells Murder**



John T. Peters

Envy and Greed Spells Murder

This book is a work of fiction. Except in the case of historical facts, any resemblance to actual persons, living or dead, is purely coincidental.

Text copyright © 2018

All Rights Reserved

Also, by

John T Peters

Sidetracked

Destroyed Trust

Africa Beckons

No Sympathy for Murder

Theft comes with a price

Harmful Inheritance

Author Website

<http://www.johntpeters.uk>

Book cover by:

Jane Korunoski

Envy and Greed Spells Murder

Table of Contents

CHAPTER ONE	Pg1
CHAPTER TWO	Pg 16
CHAPTER THREE	Pg 30
CHAPTER FOUR	Pg 47
CHAPTER FIVE	Pg 55
CHAPTER SIX	Pg 62
CHAPTER SEVEN	Pg 84
CHAPTER EIGHT	Pg 115
CHAPTER NINE	Pg 144
CHAPTER TEN	Pg 150
CHAPTER ELEVEN	Pg 196
CHAPTER TWELVE	Pg 215
CHAPTER THIRTEEN	Pg 218
CHAPTER FOURTEEN	Pg 229
CHAPTER FIFTEEN	Pg 252
CHAPTER SIXTEEN	Pg 262
CHAPTER SEVENTEEN	Pg 273
CHAPTER EIGHTEEN	Pg 294
CHAPTER NINETEEN	Pg 310

CHAPTER ONE



My troubles appear to have roots in the summer of 1985 when the police found Mr Hardman's lifeless body in his office, stabbed multiple times and lying amid pools of blood. It was labelled a crime of passion, driven by deep hatred towards the victim.

Our tight-knit start-up business lacked access to modern technology such as telex or fax machines, so we turned to Hardman Secretarial Services for our digital correspondence needs.

Paul introduced the agency, and as I had never met Mr Hardman, it was evident I had no connection to the incident. Unknown to me, it only surfaced later how closely entwined we were to Mr and Mrs Hardman. My primary concern was for the well-being of our messages.

After Mr Hardman's death, Mrs Hardman promised to work from home and deliver our messages daily, ensuring they were cared for as if they were hers.

Two times before, someone had broken into Hardman's Secretarial Agencies. However, this time,

Envy and Greed Spells Murder

it was more serious. After rummaging through, the intruders pulled out drawers and dropped them on the ground. They yanked the copy machine from its spot in the corner, and its contents—telexes and fax copies—were swiped clean. The ransacked office looked like a cyclone had come through it, leaving behind a mess of paper scraps, broken furniture, and smashed equipment.

While the police continued sifting through the rubble, they finally focused on Mr Hardman's clients.

My associate Paul White and I run an import/export agency in England. We try to source and market products on behalf of local customers. In addition, we do marketing research and write reports, partly funded by the British Overseas Trade Board, for clients who wish to export their products to foreign countries.

The BOTB would finance thirty per cent of the cost, provided they received a copy of the report for their files and general use.

Currently, I am working on the potential of a log-splitting machine that works from the PTO of most tractors for a selection of African countries.

Envy and Greed Spells Murder

The purpose of the machine was to create firewood in bulk for resale.

Even at this early stage of our business, I realised that Paul was not keen on market research and left most of the work for me. I made a mental note to discuss it with him before it brewed ill feelings. Market research was labour-intensive and a bit of a bore, but it was the bread and butter of our business. Paul seemed to be more interested in our company's distribution side. We imported orchids from Thailand and sold them in wholesale markets like Covent Gardens.

I became friendly with the staff at the BOTB, who mentioned that they had a register of barter traders and asked if I would like to join. Consequently, for a laugh, I also registered the business as a barter trader with the British Overseas Trade Board.

As a result, a Belgium Company contacted us. They had sold military equipment to Libya in exchange for oil worth many million United States dollars. Our involvement in the transaction was to find a buyer for the oil on behalf of the Belgium Company.

Because of the nature of the transaction, the Belgian Company did not want to leave a paper trail

documenting their involvement in the transaction, so they asked that I visit them in person.

I visited them in Brussels and was impressed. They were a subsidiary of a large German arms manufacturer known for its famous tank. The export of military equipment from Germany was sensitive. Export licenses and end-user certificates were required, and exports to countries like Libya were frowned upon as they may sell the equipment to other countries. Therefore, the hush-hush side of the operation.

The Belgian Company director presented me with the contract, and we both signed it. They offered a substantial commission. He further asked me to keep their name confidential and not mention it to anyone. 'We have given you the contract to sell the oil on our behalf because we need you as a buffer to protect ourselves from the media and the thousands of brokers out there.'

I will never know how the news got out, but several brokers heard about this and messaged us, trying to find out who the Belgium Company is.

We did not trust these brokers. We thought their only interest was to find out the source of the transaction and bypass our involvement.

Envy and Greed Spells Murder

However, we kept our messages downbeat and avoided mentioning large amounts of money, oil or armaments. Still, we could not prevent some of our contacts from citing these details.

The men were mostly oil brokers, trying to find Libyan oil at a low price for their so-called principals and then sell it on the open market as if they were the owners, making themselves a tidy profit.

I felt sure that if the brokers could discover our dealings, the police would also know about our potential transactions, and we would become a target for their investigation.

As I feared, the inevitable happened. I knew that the police would come to interview us as we dealt with imports and exports and used the Hardman's Secretarial agency for our communications.

I had been dreading this moment for days. I heard the faint sound of sirens growing louder and closer; a police car pulled up in front of our office building. We watched silently as two officers emerged from the vehicle and marched slowly towards our offices.

The shrill sound of the doorbell shattered the stillness in the air. The police, dressed in blue uniforms, loomed on our doorstep like vultures

hovering over fresh prey. Their eyes were cold and calculating, taking in every inch of our office like a detective examining a crime scene.

They thought there might be some involvement in Mr Hardman's murder and came to visit us with their suspicions. They interrogated us ruthlessly, leaving no stone unturned in their hunt for the truth. They wanted to know if we were dealing with or knew of a person capable of such a crime.

I understand and would not put it past the brokers chasing this deal to steal our messages from the secretarial agency we made use of in a bid to try and find information on our principal, the Belgium Company—but to stoop to murder. I thought it was a bit far-fetched.

I mean, the moment you murdered the owner of the secretarial agency, you lost your potential link to our supplier.

To my annoyance, Paul left me to answer all the police questions. Still, it was impossible to answer their question as we hardly knew our clients personally. We could not help the police. They soon decided that we had no part in Mr Hardman's murder.

Envy and Greed Spells Murder

Even though the police declared our innocence, Mrs Hardman panicked and asked us to take our business elsewhere, forcing us to purchase a telex and fax machine, which was just as well, as we needed to keep our business confidential. It was a good thing because we were amazed at how desperate these companies were to try and steal copies of our messages from the secretarial agency. Later, they even broke into our offices.

Fortunately, to protect our possible commission, I did not mention the name of the Belgium Company to anyone, not even to Paul, to his displeasure. I did not intentionally withhold the Belgium supplier's name from Paul, as he was my business partner, but events overtook regular business.

To prove to potential buyers, without revealing the Belgium Company's name, I confidently approached the Chamber of Commerce to issue a letter stating that the transaction was genuine and that they had seen the original documents. After that, I hid the original contract in my apartment.

Several companies showed interest, making appointments to meet us in London with interest in purchasing the oil. Most of them turned out to be brokers trying to get access to the oil for their buyers, or so they claimed. They came from Canada,

America, and Lebanon—some even as far away as South Africa.

Some were so desperate that they would arrive at our offices unannounced. I found that somewhat annoying as we had a meagre setup.

Our offices consisted of two rooms in the basement of a dilapidated building in London's East End. A far cry from the posh headquarters I'd envisioned when starting the business. But Paul and I could hardly afford the office rent, with the limited funds remaining after leasing the space and buying second-hand furniture.

One large office is for Paul and me, and a second smaller office is for two young girls doing work experience as our clerical staff.

After meeting one or two actual buyers, I felt confident that such vital people would not visit small fry like ourselves on the off chance. These unannounced visitors were brokers and most likely poorer than we were.

Some of these visitors/brokers were highly pushy, virtually demanding that we hand over all the transaction information to them. They claimed that we were too inexperienced to handle such a significant

transaction. Some tried to bribe us, and some were bullies threatening to take the transaction away.

One of our unannounced visitors, Mr John White from Washington DC, offered to buy a share in our company. He had the same surname as Paul, but I made no connection as he was from America and Paul was English. John White was obviously trying to obtain information on the Belgian Company. However, he informed me that he had a business associate who represented a group of farmers in Iowa and had access to maize. It greatly interested us, as we had several genuine enquiries for maize.

The oil transaction created such interest that three overseas teams stayed in nearby hotels, trying to become part of the transaction.

It crossed my mind that if we were fraudsters, we could have created false documents and manipulated these brokers into investing thousands in the transaction; there was so much hunger for wealth amongst them.

They seemed to believe we would make them part of the company if they hung around. Every morning at 9 AM, they were waiting at our office doorstep to start work. It took willpower to keep them off our

Envy and Greed Spells Murder

phones. We had to insist that they pay upfront for each phone call they made.

Without their knowledge, help, or even informing Paul, I was completing the oil transaction. There was a leak in our office, and I suspected that Paul was involved.

I have found a Swiss petroleum company based in London willing to take whatever oil was available from the Belgium Companies' barter deal with Libya. The procedure was simple, as both Companies knew each other and were happy to pay our commission as a founder fee.

The brokers camping on our doorstep somehow found out that the transaction was concluded and left in a foul mood one by one, complaining that they should receive a share for all the help and advice they gave us. That is all except for Mr John White, who thought he had become part of our business.

Fortunately, he ran out of money. The only financial help we offered him was a single plane ticket back to America.

Every muscle shuddered with joy as I finally waved goodbye to him. I felt like somebody had lifted a ton of weight from my chest, and I could hardly believe

our freedom. I went out drinking that night; I felt like dancing in the streets and shouting joyfully.

From this experience, we learned nothing about crude oil, so we decided to do something about it as we received numerous enquiries from the BOTB for oil barter deals.

Due to our ignorance, we lost the next deal between Wimpy Homes and the UAE.

I enrolled in an online course in crude oil and the refining process and soon discovered the error of our ways.

I learned that all crude oils located globally have different physical properties and characteristics.

Establishing a globally traded market for crude would be impractical if you trade every grade individually. The industry evolved to use only a few major crude oils to price much of the world's output. These crudes are known as *benchmark crudes*, effectively price markers for other crudes, which can be traded at a premium or discount to the benchmark, depending upon the crude quality and distance from the destination market.

The three most widely traded benchmarks are West Texas Intermediate (WTI), North Sea Brent Blend and Dubai Light. The trade benchmarks in the

first two far outstrip the importance of the Dubai benchmark.

The industry categorised crude oil according to its density, the presence of impurities, and its location. It is traditionally measured using the API gravity. The lower the API gravity, the heavier the crude oil.

Density indicates the composition of the crude oil and the ease with which refineries can process it. Lighter crudes are usually more valuable than heavier ones and have a lower processing cost.

Crude oils contain many impurities, including toxic, corrosive and reactive substances that can be costly to deal with. One of the most critical impurities is sulphur.

The industry classifies crude oils according to sulphur content as sweet or sour. Sweet crudes typically contain less than 0.5% sulphur, and sour crudes more than 2%. Higher sulphur crude oil requires costly treatment and is sold at a significant discount compared to sweet crude oils.

Then, to complicate matters even more, I learnt that in addition to API gravity and sulphur content, petroleum refining and processing require more physical and chemical properties and characteristics of crude oils. This information is typically supplied in the form of an 'assay'.

An assay is the product of extensive laboratory testing. It provides a detailed physical and chemical analysis of a particular crude oil. The refinery uses this information to determine the suitability of crude oils for a specific refinery configuration. It is essential in determining the potential value of the crude oil.

Crude oil in its natural state at the wellhead has limited value. Complex and expensive industrial processing steps are needed to convert crude oil into valuable products. Combining these processing steps constitutes a petroleum refinery.

Crude oil is a complex mixture of thousands of molecules, and processing crude oil produces various products.

We soon realised that offering crude oil to any refinery without considering the above essential points was foolhardy. We realised these oil deals were too complicated to undertake at this stage. We should not waste too much time exploring them until we know more about the oil industry. It was pure luck that the buyer and the Belgium Company knew each other, allowing the transaction to proceed smoothly. We had to concentrate on regular trading and market research for our bread and butter.

The commission from the Belgium oil deal did give us a head start financially. We moved into better offices suitable for entertaining clients.

Envy and Greed Spells Murder

In the back of my mind, I was still troubled by the murder of Mr Hardman. Could it have been Mr John White, I wondered.

I did not want to play detective, but I was intrigued. Suppose one of the brokers who visited us was guilty. I would have to point the finger at him.

Even though I mistrusted John White, I knew I would have to visit him. A genuine Iranian Government agent has asked us if we can source a regular supplier of maize.

Mr John White claimed he had contact with Mr Tom Mark, who represented a group of farmers in Iowa. It greatly interested me, but I did not trust Mr White and realised I would have to fly to Washington and meet Mr Tom Mark. John had previously invited me and was still regularly phoning the office to involve himself in our business. My duty was to check if Mr Tom Mark existed and if he had access to Maize.

It felt like I stood at the edge of a precipice. I was so nervous about phoning John White my hand trembled as I reached for the phone. Arranging a meeting with him and inviting Mr Tom Mark to this meeting would bind me to John's services as part of the transaction. I did not trust John, but despite all my doubts, I knew I had to go through with it. I had to go

Envy and Greed Spells Murder

to Washington, DC, to evaluate this supplier. A single phone call laid everything on the line.

Despite my reservations, I felt compelled to proceed with the transaction after speaking with John White. His words were like honey, luring me in with promises and flattery. But as I ended the call, a gnawing feeling of unease crept into my gut. Despite his charming demeanour, I couldn't shake the sense that something was off about John White.

- End of Sample -