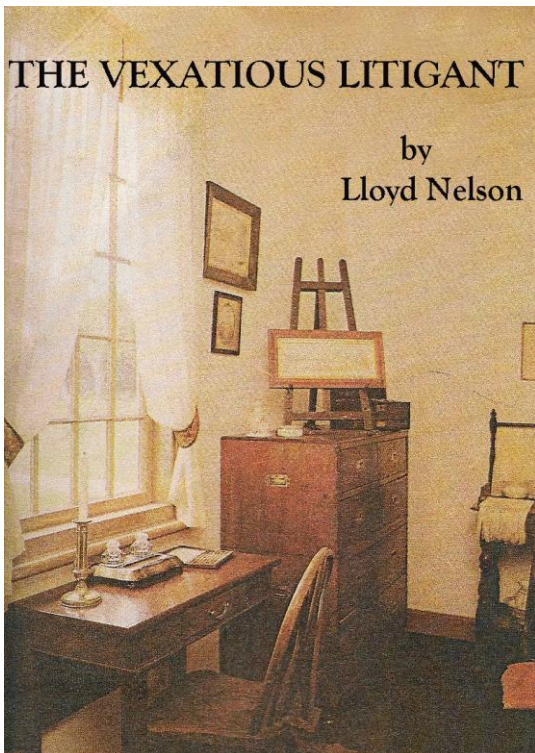


THE VEXATIOUS LITIGANT

by
Lloyd Nelson



ONE

Chief Justice Sir Miles Standish Q.C is bushwalking in Mount Field National Park. He has had a busy week in the Supreme Court of Old Worlde Tasmania and in addition to his heavy court schedule he has been filling in as Governor of the Island State. The incumbent, Richard Butler, has reluctantly resigned his post as Governor. Always a controversial figure, never reluctant to lead with his chin, Butler is the most unlikely person ever to be appointed to a post that calls for conservative dress, greatly considered comments and so on.

For some obscure reason, not apparent to even his closest friend, Jim Bacon took the decision to appoint Butler. In fact, he has never

resiled from that decision, but events have overtaken old Jim and Butler has had to reluctantly resign away this marvellous and enjoyable post, albeit not without thumping compensation for greatly abbreviating his term.

He is still, however, living at Government House and is yet to make alternative living arrangements. Joe Public thinks the Tassie Government would be happy to put the Butler's up at the Southern Cross in Melbourne, if it will hurry their removal. In the meantime, Sir Miles is driven out to Government House on the banks of the mighty Derwent River, to do his duties. He hasn't even got access to the drinks cabinet yet, so he does his stuff and drives away immediately after the scheduled event.

The week, as mentioned at the outset, has been a very busy one and Sir Miles feels the need to abrogate his usual weekend duties as a husband and father (his third wife has been on the I.V.F. programme and has recently and proudly presented Sir Miles with triplets, two boys and a girl). Mary-Louise is quite, well and truly, young enough to be his daughter. Sir Miles has some mixed feelings about this. She is not too competent at running a childless household and he has grave misgivings about the now seemingly volatile nature of the family journey he is perforce embarking on. Miles is quite a good looking man, successful as a Barrister and now, like so many lawyers, has given up the practising of law and concentrating on the Judiciary. He is at the peak of his prime and his profession.

He is walking downhill this bright morning, deeply immersed in his thoughts. He's nicely dressed in good hiking boots, cords and a big coat with many pockets, in which he carries a leather covered flask of Napoleon brandy, a packet of ham sandwiches, a Meerschaum pipe and ever cautious, a Luger pistol; a souvenir of his Dad's War. It's just a precaution; Judges, even non-family court judges, rule on this and that and upset people by doing this from time to time. Miles reflects on his previous marriages as he heads downhill among the age old granite of Mount Field National Park. He stops briefly, as two wombats, both the picture of perfect health, cross his path as they too, take a downhill angle. They are plentiful in these parts, often seen even on the main Queenstown-Strahan road. Miles is nobody's fool and he has followed the age-old maxim, 'don't marry for money, but be sure and marry where it is'.

His first wife, seven years older than Miles, is a romantic. She soon realises that Sir Miles or Mr Standish as he was then, is in it purely for the money and after eighteen

months of marriage sets up a liaison with a rather unworldly, but winsomely handsome Anglican Curate. He looks more than a bit like Hugh Grant actually, and in the eyes of Miles' wife, he is as loveable as her lawyer husband is unlovable.

Miles has his eye on the main chance and they arrive at the point of mutually agreeing a divorce. A very helpful lawyer, well experienced in these matters, carries this through. It's very discreet and there's no scandal, but Miles walks away with a good deal of his wife's inheritance. His second wife is a farming widow from near Ovens in Victoria. He meets her when practising with the huge law firm of Brophy, Blantyre & Harvey; which later add an Americanism to their already long name. This marriage lasts quite a while, until she goes out with breast cancer, leaving Miles now a landed lawyer.

His latest and third marriage, on which he is looking with great apprehension, is a madness. Miles, after a very calculated approach to marriage has lost his head. He's married for love. Like Rupert Murdoch and famous others he has fallen for a woman much too young for him. He has wallowed in passion, an overriding, no holds barred, love affair. Mary-Louise may even be pleased (who knows) to be released a bit from the demands, the constant demands, of the marriage bed. Miles is a big fit man and can't get enough of her. He can stay fresh, as his work, to say the least, is not physically demanding.

TWO

We can now look in on our next player in this trio. Edward Kubic is a modern dairy farmer north of New Norfolk. He's a deal younger than Sir Miles and is punting big on a stock feed plant, the end product of which, in pellet type form, has a huge demand from feed lotters and overseas stock transporters. He is sourcing his feedstock from the Tasmanian Midlands; runs a big semi truck and carts a deal of it himself. He's taking a fair old financial punt on this enterprise, but he has got where he is by taking well considered punts, though the production plant setup costs have been considerably more than he budgeted for, and he has taken in a Swiss partner, not an active partner, a financial one. Though he yet doesn't know it, he has unknowingly planted the seeds of eventual disaster; the seeds are in fact flourishing.

In the meantime, Edward is laying out more unexpected money in making his working plant look like part of the old Tasmanian landscape, rather than a new staring industrial building. It's a nice old eye-appealing bit of Tassie and the powers that be are trying to keep it that way. Edward's a hard worker; he does everything well and is well regarded locally, though the wiseacres think he may be too much of a high flyer. High flyer or not it's only in a business sense, as he is not, in personal terms, a conspicuous consumer. In fact he is relatively frugal in the manner he runs his family life and affairs. He has done his homework and should go on to better things, but for the convoluted brain of the third player in this little drama.

THREE

At the top end of the town of Melbourne, Richard Le Clasio is looking very closely at a due diligence search that his firm, his very sharp legal firm; Brophy, Blantyre, Harvey, Cornhill, Smythe have, unknown to the client, commissioned. Richard is looking into his financial partner. In the overall scheme of things, the amount he has invested in Edward's feed pelleting business is only a drop in the bucket, but he has over thirty million dollars invested in a cotton growing scheme on the Namoi.

The drought in the east of Australia has put the dampeners on this huge and hitherto very profitable enterprise. Richard's job in this profit orientated legal firm, is to sniff out possibilities for profit and at this stage he is like an Arizona buzzard. He can sniff

the merest hint of decay and trouble in a firm that until the drought, was going along gangbusters. He is shortening his circles of flight and starting to zero in on Princeton Partners Pty Ltd, owners of the Namoi Cotton farm. This is a huge enterprise, that has come into being on the premise that Government is not going to look too closely at big new money coming into the rural districts of the country, despite perhaps, God awful environmental ramifications. None of those working on Princeton Partners can ever imagine their employer going belly up, but there are one or two thinkers among the workers who are eyeing the drying up flow of the Namoi and have the brains to think that Princeton's cash flow may slow, to match the trickle of the river. Most think '*Oh, it'll soon rain*'. Little do they know.

Richard's appraisal of what he's reading, is that at the right price, if a fire sale price, Princeton Partners would be a sweet, long term deal. If it rains, well, they can capitalise on what has been a very profitable business. If it doesn't, and the Federal Government does its expected water buy back, to get rid of the big water users on the headwaters of the Darling letting more water eventually get through to the once mighty Murray, then it will eventually be money (big money) for jam for the purchaser. Richard knows for a fact, that another sharpie, Latrobe Bank, has had similar thoughts, but they are looking at Rubbie Station for the same purpose. He expects, if his mob take an interest (a false interest) in Rubbie, it will be easy to arrive at a reciprocal arrangement whereby each gives the other a clear run at their target and they both get what they want, albeit at fire sale prices.

There's a fair chance anyway, as not that many people can engineer such a situation, put up cash to buy and be long term patient in waiting for the golden eagle to land. He's got the picture together, but doesn't write any reports other than his shorthand notes. This type of deal by one of the Nation's biggest legal players is, to put it mildly, best done on a need to know basis. Like other similar deals they have done through their many and varied interlocking companies, very little goes on file. These days with the top fat cats in this firm getting fatter and richer, there is more than likely a disgruntled whistle blower ready to blow hard, or at least Richard thinks it better and safer to work on that assumption anyway, so they do so.

Richard decides to put a bit of grease under the wheels of Princeton Partners. He phones his friend at McLachlan Bank, the merchant bankers who run the finance for the cotton growing operations. They meet for lunch at the Melbourne Club. Richard slips the head man in the dining room the odd \$50 to ensure he has a good table that can't be eavesdropped on and also one that has been swept. The C.C.C have been known to place tiny miniature tape recorders of a voice activated nature under tables in dining spots, even the Melbourne Club. This can, of course, be only done by getting at a waiter. The Melbourne Club Committee are straight up and down and would never allow a member to be compromised.

Like most of the legal and finance world, they dine well. Being Melbourne types, they pass on wines and sink several Foster's Lager stubbies and munch their way through boned quail, waygu beef with a side dish of old style baked vegies and finish on chilled stewed apricots, the first of the season. They adjourn to the reading room and over cigars and calvados, set up a deal of which the outer movements are:

- ❖ To be encouraging to the cotton men, yes the drought is only a passing thing.
- ❖ The Bank doesn't mind in the least letting things zip along.
- ❖ There's more land up a bit, that perhaps Princeton Partners might consider buying.
- ❖ Finance is no problem.

And the inner movements:

- ❖ 'Well, we'd like them to put their vitals on the block so that we can chop them off when it suits us.'

Broad agreement and possible reward are hammered out and they decide which of their Superannuation Funds will benefit. They return from lunch having well and truly watered the seeds of Edward's eventual disaster.

The Board of the legal firm, who are all active, very active, lawyers within the firm, most in Melbourne, but with interstate partners, get acquainted with this matter a bit further down the track. Nothing is, of course, minuted and the potential of the deal is immediately obvious to these sharpies. The only pertinent questions relate to the latest intelligence on Federal Government water allocation buy backs, which are inevitable, due to the down stream political pressure developing and the other pertinent question,

"Who's the Patsy?"

"Oh, some Swiss chap," they say.

"Aha," they say, "foreign capital which has come to stay with us. Nothing like it."

The Chairman frowns a bit at this verbosity. This mob are as deep as a well. They don't like too much talk and in view of their type of Modus Operandi, the less said the better. They give the scouter-outer of targets a direct instruction, 'keep it going but consult with us before you do any pin pulling.'

"Bang on, Chief," he says.

We now have the cast of this financial drama together and the scene is comfortably set for what is to come. There's no urgency of action.

Thus the Chief Justice gets little sleep between his inept wife and squalling infants. Edward works even harder at getting his product in the market place and billing the buyers and the legal sharpie's get on with burying a manufacturing company that has the very great misfortune to have told him their secrets.

Having manoeuvred the manufacturing company, a very sound and viable business, onto the slippery slope, Richard Le Clasio idly sits back and picks up the Princeton Partners file and turns to the section that details its holding and connection with that of Edward's feed pelleting concern. He's had a good run of late, this sharpie grabs a sheet of paper and runs off a blue print that, if properly handled, will give him or his bosses a feed plant that, according to the details that he's obtained from Gill Finance in Hobart, who are financing Edward, has a whole lot of earning potential.

He now is about to sow the seeds of his own ultimate disaster. In later times, he recalls this fateful day and wonders where he went wrong. He is, of course, moving his focus from a Swiss financier, unaware of what the lawyers in Victoria can do to him, to a much smaller, but tougher target in Edward. Edward, although a farmer and manufacturer, started his after college life as a finance man with Australian Guarantee Corporation; a subsidiary of the then Bank of New South Wales. Through boom and recession Edward has been there doing his very capable best for his employers.

FOUR

Richard goes down to the Post Office with a phone card and sets out on his fateful path. He organises for the Midlands Grain supply to give Edward long term credit on his manufacturing stocks; oats, wheat, lupins etc. He organises for a huge order to come in from a feed lotting and stock shipping company that they have at their fingertips. Finally, he urges Gill Finance to go out and offer finance for any extra plant Edward needs for the huge order that he doesn't yet know he's about to get.

Edward moves with the speed of light. This is the break his new company needs to really get rolling along. Within a few short days, Gill financed boilers are installed in the feed plant, several new trucks cart in unlimited credit grain, the older truck carts away like the Red Ball express taking the finished product to the end user. Extra staff on Gill financed wages produce the work. It's a huge upscaling of production and nothing misses

a beat, everything roars along as smooth as butter. Richard deems the time is right to go to the next stage and he thus details his doings to the Board. They endorse his well thought out plan to drop the financial guillotine. McLachlan Bank, overnight, issue demands for payment of their cotton farm loans. Gill Finance drop in notice of foreclosure on the well-managed affairs of the pellet man. The big, big buyers of everything he can produce and who owe him for now five months production for their operations, call in the liquidators; the company has long been gutted. They will only ever pay cents in the dollar, if anything.

Edward is no slouch, he realises instantly that he and his Swiss partner have been set up like Aunt Sally by the corporate greedy ones. It's bad, but it could be worse. He estimates he will be down close to 4 million dollars, but he still has his cows and milk contract. Being ex finance he, has avoided personal guarantees or security over his starting asset. Richard, the lawyer sharpie, has sort of overlooked this point. It turns out a bit fatal in the long run.

FIVE

Edward, putting his Swiss partner's interests aside, thinks he can climb out of this contrived pit and promptly puts caveats on the property he is being quickly divested of. He is well on his way to bringing in outside money to reclaim his former assets when, to his astonishment and almost overnight, Chief Justice Standish issues an order revoking his caveats and Gill Finance, represented by Brophy, Blantyre, Harvey, Cornhill, Smythe are there for the kill.

Edward leaves his live-in, Marilyn, and a neighbour farmer to keep the bulk milk contract, now his only income stream, going and taking a wheeled suitcase and a bit of clandestine gear goes over to Melbourne. Luckily he has kept back \$50,000 of the Gill Finance money as a buffer, so he has money to grease a wheel or two for a while. He earlier first susses out what Gill Finance got out of this precipitate and unjustified action. The lawyers have put one million dollars with them, free of interest for six years. The money's already in and lent out at around 20%, thus in the period they have the money the Gill Finance people can expect to get \$1.2 million back before they have to return the money. It's all tickety boo; a friend within the ranks brings out a copy of the watertight loan record. Well, that's Gill explained. It's perhaps understandable in this world when everyone is for themselves. The younger partner can now easily buy out his older partner and go on to fame and fortune perhaps. Now having the picture, Edward marks them down for later attention and turns his investigative powers to Brophy & Co.

A day or two around Melbourne, where he gets beautifully dressed and looking up many old contacts in finance, brings Edward to the conclusion that Richard Le Clasio is probably the brains behind the affirmative action. He decides to shake up this chap and moving from dressing well to dressing Aussie fashion, he stakes out Le Clasio's movements and interests. Le Clasio is quite a good amateur jockey and races a top hurdler from a small property he owns about sixty miles out of Melbourne. He also is into retrieving dogs and has a state champion bitch Labrador, brown in colour. Edward camps quietly on a small hill in the area and records the coming and goings.

He does a small cash deal with a friend now in vehicle financing and thus when Le Clasio goes off to work Friday morning early and his man goes off to get this and that in town, he swoops. The hurdler and the Labrador are loaded into a really good double float within minutes and Edward is on his way to Portland. He has to move a bit as there is no way to know how long the man of all works will be away; perhaps for the day, perhaps for two hours. By dark he has his four wheel drive and horse float on board a car ferry and early next day drives off in Devonport. No one intercepts him and he runs out towards Burnie and south toward Cradle Lake. By 2 p.m. he meets with his accomplice near the

Cradle Lake turn off. They find a quiet thicket and Edward works on Highland Lad the hurdler. In no time at all he's pulled off the racing plates, reshod with heavy stock horseshoes, hogged the mane, docked the tail, doctored the brand and generally, he doubts that Le Clasio would pick out his horse in a line up, at first glance anyway. He also has, with hair dye, blotted out the small distinguishing forehead blaze.

His mate now sets off back with the gear to catch the overnight ferry to Portland and transports a spare horse, which he has ridden in from the mountain property. They will stash him in Portland and get him back later. It's best not to appear with an empty float. Edward has a way with animals and Labradors are gregarious dogs, so the bitch flows along at the heel of the horse she knows so well. By dark they night camp in the high country at an old stock camp where the helper has left oats, a hay net, dog food and a bit of steak to grill. They are away again by dawn and lunch time sees them settled into the fishing retreat that Edward owns in the highland and which his helper mate, a bit of a friendly drop out, lives at, rent free usually. This is very high country and the year is turning. However, Highland Lad will be fine here. There's a slate roofed, slab walled stable that is draught free and plenty of scythe cut meadow hay, as sweet as, stacked in the feed section. Edward doesn't expect his helper back for a couple of days so he settles in to catch and smoke a fair supply of trout for the winter to add to the good supply already there. His helper turns up on a trail bike a day or two later, and he and Edward sort out arrangements and Edward uses the bike to get near enough to catch an Inlander bus back to civilisation. The horse rustling is, of course, only a bit of a diversion. Just to let Richard know that bad things can happen to him also.

Things are fine at the farm, though he is jaundiced at seeing all the activity going on at his former feed plant. There's a lot of grain coming in and a lot of finished product going out. He quietly ascertains where the feed is coming from and where the product is going to. It's the same places as pre crash. They are being quite blatant. Edward now muzzles up to Ross and on a Friday evening broadsides his Landrover across the farm road and thus has a heart to heart with the supplier of bulk grain who lowered the boom on him. He gets the story out of him. Melbourne tough's bag up his wife and daughter, look after them quite well in a house they think is in Carlton and return them after the supplier has issued his demand notice. He didn't have much choice. Edwards takes this in. It's quite credible so he nods and leaves. He goes back to Melbourne, carrying a black legal type case and goes company searching. The beneficial owners of the Swiss and Edward's assets haven't yet emerged. They surely will, but perhaps it's best to wait. And wait he does.

He farms along and at least on the outside doesn't look much different for the loss of a very promising asset, which is now booming along. So much so, that the lawyers must be absolutely laughing. Edward gets so annoyed that his common sense deserts him just a tad and he gets inside the plant, which runs all day except between midnight and 2 a.m, when the maintenance is done if needed. He notices the maintenance men are from Smith & Brown from Moorabbin. He quietly skims off a pair of overalls from a van and one very dark and wet night, wearing heavy gear and oilskins, he penetrates the building and sets a nice little Cemtex trap here and there. He also sets an incendiary device in one of the small hay sheds and when everyone, at dark of night, turns up to put this danger out, he touches off the Cemtex by cell phone and the plant comes to a full stop for over four weeks. Quite naturally, the arson squad and police and private investigators for the insurance company lob in to talk to Edward. He's all ready for them and his alibi is cast iron, so they go away. Production is entirely halted and the insurance is not at all keen to continue covering the firm, but the lawyers prevail. Edward gives it another burst with a long carry tank destruction warhead. There's another long delay in production and staff, now realising that they are working in a potentially dangerous occupation, start falling away. The cops try Edward again, but he's pretty fly and half the town know where he was when the grenade let fly. He's not bad on constructing delayed action fuses.

SIX

All of this is not, of course solving anything, but at least it's got a lot of sulkiness off Edward's liver. He goes back to searching companies and finds out who the new owners are. One of the unit holders is the Superannuation Fund, hidden behind sixteen company structures, of one Chief Justice Miles Standish. Edward finds another loophole in which the Manager's in possession have jumped the gun and acted some 13 days before they were entitled to. He applies to the Supreme Court to reopen the case and the Chief Justice and two others fling the application out. Edward appeals the decision, thus opening the door to ask the Chief Justice if he is aware of the company known as Dursville Nominees. Standish concedes he knows of the company, but doesn't know what it does. This is a bit barefaced. It's the trustee for his Super Fund and he is, in fact, an office bearer of the company. Edward now makes application to the Court for the original and following matters to be re-opened in view of the nature of the Chief Justice' interests in the matter, being as it is an undeclared, but easily discerned financial interest.

The Court has kept this dampened down as it's inconceivable that such a blatant breach of the law by the main administrator would be possible. The Court sits on the matter and on reconvening next morning, the Chief Justice says that to 'keep the peace' he will withdraw from the case and replace himself with another judge. This gets him into the background a bit and makes it difficult to have the matter rescheduled quickly, but it does get rescheduled.

Richard Le Clasio is an interested, but quiet observer when the matter comes up again. The new judges throw the matter out, both quickly and rudely. Le Clasio doesn't approach Edward, who is representing himself. Edward now appeals the decision and thus gets his affidavit, setting out the Chief Justice's interest in the matter into the record. He now appeals the new decision while Richard Le Clasio, acting for Gill Finance, lodges a claim for dismissal of the matter under the provision of the Vexatious Litigant Act which, surprise, surprise has been altered around a bit in Parliament by the Attorney General. Edward is, at the same, time getting the C.C.C involved in the matter. He is creating quite a stir, but is sure he will get the Chief Justice on a stand somewhere, sometime.

So far he has taken legal advice here and there, but has paid out little in legal fees. He knows that if he is persistent, he will get the matter out into the daylight sooner or later. He can expect little help from the Courts and Members of Parliament, but perhaps the C.C.C who don't have the vested interests of the former players. Really, Edward is following the famous maxim espoused by Lenin; i.e. take action then see what happens. Action now takes place. Someone takes a shot at Edward, misses, but slightly wounds his travelling companion; his lovely live-in. Edward is well aware of who is calling the shots and three days later Richard Le Clasio's farmhouse, outbuildings and spare vehicles burn to cinders; the arsonist is kind enough to open the loose box doors prior.

An intense meeting now takes place at Brophy, Blantyre, Harvey, Cornhill, Smythe. The partners convene to their oh so plush Collins Street boardroom. Things are much less ebullient than usual. The Chairman looks at Richard.

"Richard, we owe you much for past good work, but what in the world has gone wrong on our small deal in Tasmania?"

"Hmmm," Richard says, "We've struck our first tough nut ever."

"How tough?" they ask.

"Well," he says, "I suspect he has my good hurdler and the very best retrieving bitch I've ever owned."

"Perhaps it's just as well you're not married" another Lawyer says.

"Bang on" Richard says, "if I was I'm sure he would have bagged her up too."

At this point Richard should tell them that the Carlton mob have sent a couple of their second team, who have fluffed their job and that this has resulted in him having his farmhouse and sheds very efficiently torched.

He is on the verge of telling them this but the Chairman speaks first. In any case he is not keen to tell them that he has underestimated this New Norfolker and that they have a reincarnation of General Sherman on their hands.

"How do you see things?" they ask.

"Big problems" he says. "The Chief Justice's Super Fund is now in the Court record and if the feed pellet man persists, as I'm sure he will, there's a very good chance Sir Miles will be put in jail in the long run. Perhaps he will blow the whistle on us to save his skin."

"The C.C.C. would love that" the Chairman says. "Life won't be much fun if we lose our licences to practise."

"Is the problem not solvable?" the Deputy Chair asks.

"Not at all" Richard says, "It's just not legally solvable."

"Why not pay him out?" the Vice Chairman persists.

Silence prevails.

"Richard?" the Chairman says

Richard sucks his teeth and compounds his errors to date. "The trouble maker is small beer money wise, but big beer if he wants justice for his Swiss partner."

"Try the Carlton route" the Chairman says.

They nod, no vote is taken, it's just decided.

SEVEN

The following Saturday an efficient member of the Carlton crowd is sitting in a car within sight of Chief Justice Standish's house. He is aware of the mark's likely programme and also that of his second mark later that day.

He tails the Justice's Jaguar out to Mount Field National Park, gives the Justice a start and then, tucking a short barrel shotgun under his coat, follows him down towards the falls. Apart from the odd wombat and kangaroo, nothing else is moving.

The city hard man picks up his pace, unlimbers the shotty and gets a crack at the Chief Justice, his left shoulder blooms blood and he falls partly out of sight behind a huge granite boulder.

He doesn't appear to be moving much and he jogs up, another shot in the barrel to deliver the Coup de Grace, he rounds the boulder, a badly damaged and fading Chief Justice has a Luger in his hand and milli seconds later he shoots the assassin through the eye, he falls like a stone.

Walkers coming down the path are aghast at what they find. Neither man is moving and won't be, ever.

When the hubbub has subsided a little Edward enters the front doors of Brophy & Co.

"Mr Le Clasio" he says.

"Oh, you need an appointment" they say.

"I think not" Edward says. "Just tell him I'm in reception and will talk to him here and only here."

Le Clasio comes down.

"What do you want?" he says.

"Oh, a truck load of money."

He hands over a small white card. "That's my whack."

And another white card. "That's for my Swiss mate, you can have an extra two days to raise that. And of course I want the Deeds to the pellet plant back. It will never turn a wheel while you own it. (The plant is actually eating it's head off money wise,

wages to be paid and suppliers to be paid and not a red cent coming in as they can't produce.)”

“And what do I get for that?” Le Clasio asks.

“Well you get to live, and perhaps get Highland Lad and your wonderful Labrador bitch back. She's had puppies by the way.”

“And after all this you would leave us alone?”

“Yes, provided and only provided that you sign over the Gill Finance loan to me personally. I propose to get that mob where they deserve to be.”

“And that is where?” Le Clasio asks.

“Oh, the Bankruptcy Court I think.”

“O.K.” he says “but,”

“No but's” Edward says, “this is a once only offer and I'll sit here and wait for the money for just half an hour.”

An armed security man comes cautiously into reception.

To the girl Edward says, “Bring us two coffees love.”

To the newcomer he simply says, “keep your gun arm loose and stay very alert. We're only going to the bank from here.”