

**THE
WATER RAT
OF
WANCHAI**

AN AVA LEE NOVEL

IAN HAMILTON



SPIDERLINE

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For La

(1)

WHEN THE PHONE RANG, AVA WOKE WITH A START. SHE looked at the bedside clock. It was just past 3 a.m. “Shit,” she said softly. She checked the incoming number. It was blocked. Hong Kong? Shenzhen? Shanghai? Or maybe even Manila or Jakarta, where the Chinese hid behind local names and were often all the more Chinese because of it. Wherever the call originated, Ava was sure it was somewhere in Asia, the caller ignorant about the time difference or just too desperate to care.

“*Wei*, Ava Lee,” a male voice said in Cantonese. It was a voice she didn’t recognize.

“Who is calling?” she said in his dialect.

“Andrew Tam.”

It took a second for the name to register. “Can you speak English?”

“Yes, I can,” he said, switching. “I went to school in Canada.”

“Then you should know what time it is here,” she said.

“I’m sorry. Mr. Chow gave your name and number to my uncle and told him I could call you anytime. He also said you speak Mandarin and Cantonese.”

Ava rolled onto her back. “I do, but when it comes to business, I prefer English. There’s less chance of confusion, of misunderstanding from my end.”

“We have a job for you,” Tam said abruptly.

“We?”

“My company. Mr. Chow told my uncle he was going to discuss it with you.” Tam paused. “You are a forensic accountant, I’m told.”

“I am.”

“According to what Mr. Chow told my uncle, you have an amazing talent for finding people and money. Well, my money is missing and the person who took it has disappeared.”

“That is rarely a coincidence,” Ava said, letting the compliment slide.

“Ms. Lee, I really need your help,” Tam said, his voice breaking.

“I need more information before I can say yes. I don’t even know where or what the job is.”

“It’s a bit of a moving target. We’re based in Hong Kong and we were financing a company owned by a Chinese, which has offices in Hong Kong and Seattle and was doing production in Thailand for a U.S. food retailer.”

“That isn’t very helpful.”

“Sorry, I don’t mean to be so vague. I’m actually better organized than I sound; it’s just that the stress right now is —”

“I understand about the stress,” Ava said.

Tam drew a deep breath. “After talking to my uncle about your company yesterday, I forwarded a complete package of information to a family member who lives in Toronto. Could you free yourself later today to meet?”

“In Toronto?” It was an oddity for her work to involve her home country, let alone city.

“Of course.”

“When?”

“How about dinner in Chinatown?”

“I would prefer something earlier. Dim sum, maybe.”

“All right, I’m sure dim sum will be fine.”

“And not in the old Chinatown downtown. I’d rather go to Richmond Hill. There’s a restaurant, Lucky Season, in the Times Square Mall, just west of Leslie Street on Highway 7. Do you know the area?”

“Yes, I do, generally speaking.”

“Tell them to meet me there at one.”

“How will they recognize you?”

“I will recognize them. Tell them to wear something red — a shirt or sweater — and to carry a copy of *Sing Tao*.”

“Okay.”

“Man or woman?”

“A woman, actually.”

“That’s unusual.”

He hesitated. She sensed that he was about to launch into another explanation, and she was about to cut him off when he said, “My uncle tells me that Mr. Chow is your uncle.”

“We’re not blood relatives,” Ava said. “I was raised traditionally. My mother insisted that we respect our elders, so it’s natural for me to call our older family friends Uncle and Auntie. Uncle isn’t a family friend, but from the very first time I met him it seemed appropriate. Even as my business partner he is still Uncle.”

“He’s a man whom very many people call Uncle.”

Ava knew where Tam was headed and decided to cut him off. “Look, I’ll meet with your contact later today. If I’m happy with the information she brings and I think the job is doable, then I’ll call my uncle and we’ll confirm that we’re taking the job. If I’m not happy, then you won’t hear from me again. *Bai, bai,*” she said, putting down the phone.

She struggled to find sleep again as Tam’s voice, with its too familiar sound of desperation, lingered in her ears. She pushed it aside. Until she took possession of his problem, that’s all it was: his problem.

(2)

AVA WOKE AT SEVEN, SAID HER PRAYERS, STRETCHED for ten minutes, and then went to the kitchen to make a cup of instant coffee, using hot water from the Thermos. She considered herself to be Canadian, but she still clung to habits engrained by her mother, such as an always full rice steamer and a hot-water Thermos in the kitchen. Her friends made fun of her taste in coffee. She didn't care. She didn't have the patience to wait for it to brew and she hated waste; anyway, her taste buds were strictly attuned to instant.

She emptied a sachet of Starbucks VIA Ready Brew into her cup, poured in the water, and went to fetch the *Globe and Mail* at the door. She brought it in and settled onto the couch, turning on the television to a local Chinese channel, WOW TV, that had a current affairs show in Cantonese. There were two hosts: a former Hong Kong comedian who was trying to extend his best-before date in the boondocks, and a pretty young woman without any showbiz pedigree. She was low-key and seemed intelligent and classy — not a usual combination for women on Chinese television. Ava had developed a slight crush on her.

When the show broke at eight for a news summary, Ava dialled Uncle's cellphone number. It was early evening in Hong Kong. He would have left the office by now, maybe had had a massage, and would be sitting down to dinner at one of the high-end hotpot restaurants in Kowloon, probably the one near the Peninsula Hotel.

He answered on the second ring. "Uncle," she said.

"Ava, you caught me at a good time."

"Andrew Tam called me."

"How did you find him?"

"He speaks English very well. He was polite."

"How did you leave it?"

"I'm meeting with someone today who has details about the lost funds. I told Tam I'd talk to you after I had the information and then we'd decide what to do."

Uncle hesitated. "It isn't so straightforward from my end. I'd like you to make the decision about whether or not we take on the job."

Ava tried to think of some other time when she'd been the sole decision maker on a job. She couldn't. "Why leave this up to me?" she asked.

"Tam is the nephew of a friend, an old and very close friend. We grew up together near Wuhan, and he was one of the men who swam here from China with me."

She had heard the tale of the swim many times. Over the years the danger that Uncle and his friends encountered during those eight hours in the South China Sea, escaping the Communist regime, had become a distant memory, but the brotherhood they had forged remained all-important. "So it is that personal?"

"Yes. I knew it would be hard for me to be objective, so I thought it would be best for the nephew to tell you

what happened, and then you can decide if the job is worth taking on its own merits. And Ava — don't agree to do it if it doesn't have merit."

"What about our rate?" she asked. It was usually thirty percent of what they recovered, split evenly between them.

"For you, yes, but for me . . . I can't take my share. He's too close."

She wished he hadn't said that. It made it even more personal, and they tried to keep the personal out of their business.

"Call me when the meeting is over," Uncle said.

Ava hung up and pattered around the apartment, answering emails, catching up with bills, looking into winter holiday packages. She debated what to wear to the meeting. Since she didn't need to impress anyone, she decided on a black Giordano T-shirt and black Adidas training pants. No makeup, no jewellery.

She looked at herself in the mirror. She was five foot three and her weight hovered around 115 pounds. She was slim but not skinny, and her running and bak mei workouts had given her legs and butt nice definition. She had large breasts for a Chinese woman, large enough that she didn't need a padded bra for them to get noticed. In the T-shirt and training pants her shape got lost; the outfit made her look smaller and younger. There were times when looking young worked to her advantage. There were also times when a different look was needed, so she had a wardrobe of black form-fitting linen and cotton slacks, knee-length pencil skirts, and an array of Brooks Brothers shirts in various colours and styles that showed off her chest. The slacks and shirts, worn

with makeup and jewellery, were her professional look: attractive, classy, capable.

At eleven she called downstairs and asked to have her car brought up from the garage.

Ava's condo was in Yorkville, in the heart of downtown Toronto. Like the properties around Central Park in New York, Belgravia in London, and Victoria Peak in Hong Kong, it boasted the city's most expensive real estate. She had paid more than a million dollars for the condo — in cash. Her mother, Jennie Lee, had been pleased by her choice of location, and was even prouder that her daughter wasn't carrying a mortgage. The condo came with a parking spot in which she had deposited an Audi 6. It was a waste of money, that car. Most everything she needed was within walking distance or, at worst, a five-minute subway ride. The only time she used the car was to visit her mother in Richmond Hill.

At ten after eleven the concierge called to say that her car was available. As Ava drove east along Bloor Street, she passed five-star hotels, innumerable restaurants, antique dealers and art galleries, and high-end retailers such as Chanel, Tiffany, Holt Renfrew, and Louis Vuitton — stores she rarely ventured into. She knew that if she did, any mention of her mother's name would set off a serious round of kowtowing.

She took the Don Valley Parkway north towards Richmond Hill, and for once the traffic was flowing smoothly. She got to Times Square half an hour early. The mall was named and modelled after one in Hong Kong; its main building, fronting Highway 7, was three storeys high. The parking lot in the back was encircled

by stores selling Chinese herbs, DVDs, and baked goods, and by restaurants serving every type of Asian cuisine.

Toronto has a huge Chinese population — half a million or more — and Richmond Hill is its epicentre. About twenty kilometres north of downtown, Richmond Hill is a sprawling expanse of suburban tract housing and malls. East and west along Highway 7, the malls are almost exclusively Chinese. Once a traditional European-Canadian suburb, Richmond Hill is a place where English isn't needed anymore. There isn't a service or commodity that can't be acquired in Cantonese.

It wasn't always this way. Ava could remember when there was only the old Chinatown downtown on Dundas Street, just south of where she lived now. In those days her mother had been a bit of a pioneer, one of the first Chinese people to settle in Richmond Hill. Every Saturday she still had to drive Ava and her sister, Marian, into Toronto for their Mandarin and abacus lessons. While the girls studied, she shopped for the Chinese vegetables, fruit, fish, sauces, spices, and ten-kilo bags of fragrant Thai rice that made up their diet.

All of that had changed when Hong Kong began to prepare for the end of British colonial rule in 1997. The uncertainty of life under Communist China hadn't exactly caused panic, but many felt it would be prudent to have other options, and Canada made it easy for those with money to establish a second home. Toronto's downtown area couldn't accommodate the influx of new Chinese immigrants, so Richmond Hill became the next best landing spot — and why it was chosen was simple.

For years, Vancouver, British Columbia — more specifically, the nearby suburban city of Richmond — had

been the most desired location for Chinese immigrants coming to Canada. Its name evoked wealth and was therefore considered auspicious. Ava's mother was no exception; she had lived in Richmond during her first two years in the country. When Toronto began to supplant Vancouver as the economic hub of Canada, western Chinese-Canadians migrated to Richmond Hill because they assumed it would be like Richmond, B.C. — that is, Chinese. Eventually, as always with the Chinese, more begot more, until you could walk into nearby Markham's Pacific Mall and believe you were in Hong Kong.

Ava had to circle the Times Square parking lot twice before she found a spot. The Lucky Season was full, and she had to wait ten minutes before getting a table. Her mother had introduced her to the restaurant, which on weekdays offered every dim sum dish for \$2.20. A party of four could drink all the tea they wanted, stuff themselves for an hour, and still spend less than thirty dollars on a meal. It was remarkable, Ava thought, and all the more remarkable because the food was excellent and the portions traditional dim sum size.

Her mother ate there two or three times a week, but this was Tuesday, and Ava knew she had an appointment with her herbalist, followed by her weekly session with the manicurist. Still, she did a quick scan of the room just in case.

Ava sat at a table facing the front door. There was a steady stream of people, none of them too rich or too poor to pass up two-dollar dim sum. It amazed her to what lengths the Chinese would go to for perceived value. You could put four restaurants serving almost identical food beside each other, and for reasons that seemed beyond

logic, one of them would develop a reputation for being the best. That restaurant would be besieged by long lines, creating endless waits, while the others would be almost blissfully empty. Her mother epitomized that mentality.

Jennie Lee was a constant presence in Ava's life. It was something she had grown to accept, although her sister had problems with it, mainly because she was married to a *gweilo* — a Caucasian with British roots — and he couldn't understand their mother's need to maintain such close contact with her daughters. He didn't have any concept of family Chinese-style: the constant intrusions, being joined at the hip for life, the obligations children had to their parents. He also couldn't fathom the life that had brought their mother and them to Canada.

Their mother had been born in Shanghai and, though raised in Hong Kong, considered herself to be a true Shanghainese — which is to say strong-willed, opinionated, and loud when required, but never rude, never tacky, and never pushy, like Hong Kongers. She had met their father, Marcus Lee, when she worked in the office of a company he owned. He was from Shanghai too. She became his second wife in the old style, which is to say he never left or divorced the first. Ava and Marian became his second family, acknowledged and cared for but with no hope of inheriting anything more than their names and whatever their mother could put aside for them.

When Ava was two and Marian four, their mother and father had become embroiled in a dispute, and Jennie's presence in Hong Kong became too much of a burden. Ava learned later that a third wife had emerged, and though her mother accepted subservience to wife number one, she wasn't about to play second fiddle to

a newcomer. In any event, their father decided that the farther away they were, the happier his life would be. He relocated them initially in Vancouver, a direct flight from Hong Kong if he wanted to visit but far enough away for them not to be a nuisance. But her mother hated Vancouver; it was too wet, too dreary, too much a reminder of Hong Kong. She moved the girls to Toronto, and there were no objections from the Hong Kong side.

They saw their father maybe once or twice a year, and always in Toronto. He had bought their mother a house, had given her a generous allowance, and looked after any special needs. When he did come to visit, the girls called him Daddy. Their mother referred to him as her husband. For one or two weeks they would lead a “normal” family life. Then he was gone, and the couple’s contact would be reduced to a daily phone call.

It was, Ava realized later, a businesslike relationship. Their father had got what he wanted when he wanted it, and her mother had the two girls and a notional husband. He would never deny her or the family, and her mother knew that; so she deliberately set about squeezing him for every dollar’s worth of security she could get. He must have known what she was doing, but as long as she played by the rules, he was okay with it. So she had the house, she had a new car every two years, and she was the beneficiary of a life insurance policy that would replace her monthly allowance (and then some) if anything happened to him. He paid all the school fees, and she made sure the girls went to the most expensive and prestigious schools she could get them into. He paid separately for family vacations, dental work, summer camps, and special tutoring. He bought each of the girls their first car.

Marcus Lee had four children by his first wife, two with Jennie, and another two with wife number three. His third wife and their two children lived in Australia now, and Ava was sure that he loved and looked after them as much as he did the other children and wives. It was — at least to Westerners — a rather strange way to live. But in Chinese eyes it was traditional and acceptable, and Marcus Lee was respected for the manner in which he discharged his responsibilities. It wasn't a lifestyle for a man without wealth. Marcus had been fortunate in that regard, making his first serious money in textiles before manufacturing went offshore to places such as Indonesia and Thailand. He made a successful transition into toys and again showed foresight by exiting before Vietnam and China became major players. Now most of the family's capital was tied up in real estate in the New Territories and in the Shenzhen economic zone; by all accounts it was delivering a steady revenue stream and building value.

Jennie never worked again after Marian was born. Her life was devoted to being a second wife and to raising her two girls. Given her husband's absence, her life's focus had narrowed down to the girls. Not that their mother didn't have other interests. She played mah-jong a couple of times a week, and once a week she took the Taipan bus north to Casino Rama for a day of baccarat. She had also made a semi-career out of shopping. Everything she bought had to be the best. She had a complete aversion to knockoffs; if she wanted a Gucci bag, it had to be a real Gucci bag.

Jennie Lee was well past fifty, but she didn't look it and didn't want to acknowledge it. She loved nothing

better than being mistaken for her daughters' older sister. And she spent money on maintaining that look: creams, lotions, herbs, hairstyling, clothes. Marian had two children of her own, but since they were being raised in Ottawa with their *gweilo* father, their Chinese was scant. They knew that *gweilo* means "grey ghost" in Cantonese. The other word they knew was *langlei*, which means "beautiful one." That was how they referred to their grandmother. Calling her anything else — such as Grandma — was a no-no.

In many ways Ava's mother was a princess, spoiled and self-indulgent. But then again, so many Chinese women were. They made the "Jewish princesses" Ava had known in university look like amateurs. And that thought crossed her mind once more, when she saw a woman in a red silk blouse with a copy of *Sing Tao* tucked under her arm walk into Lucky Season and survey the room.

She was tall for a Chinese woman, and made taller still by stiletto heels that looked as if they were made from the finest, most supple red leather. The silk blouse was worn with a pair of black linen slacks and a gold belt with the Chanel logo on the buckle. Her eyebrows were plucked into two thin lines and her face was caked with makeup. And even from a distance Ava could see the jewellery: enormous diamond stud earrings, two rings — one looked like a three-carat diamond, the other was carved green jade surrounded by rubies — and a crucifix encrusted with diamonds and emeralds. The only thing that marred the picture of a perfect Hong Kong princess was her hair, which was pulled back and secured demurely at the nape of her neck with a plain black elastic.

Ava stood and waved in her direction. The woman's eyes settled on her, and in them Ava read — what? Disappointment? Recognition? Maybe she hadn't been expecting a woman. Maybe she hadn't been expecting one dressed in a black Giordano T-shirt and Adidas track pants.

They greeted each other in Cantonese, and then Ava said, "I do prefer English."

"Me too," she said. "My name is Alice."

"Ava."

"I know."

They perused the dim sum menu, finally ticking off six boxes. When the waiter took their sheet away, Ava said, "I know this place seems ridiculously cheap, but the food is very good."

"I've eaten here before," Alice said.

"So, Alice, how do you know Andrew?"

"He's my brother."

"Ah."

"That's why I'm here. Andrew's trying to keep this problem quiet. He doesn't want to unnecessarily alarm other members of the family."

"Someone else already knows — your relative in Hong Kong who went to my uncle."

"He is my mother's brother, our oldest uncle, and he is very discreet. But even then he doesn't know that much, only that Andrew needs help collecting some money that is owed."

"Three million dollars."

"Actually, a bit more than that. Maybe closer to five million when all is said and done."

"Is this one of those Chinese deals?" Ava asked.

Alice looked confused.

“You know,” Ava continued, “one of those deals where someone needs some money and can’t get it from a bank or other normal sources, so they go to their family, but if the family can’t come up with enough money they go to a friend of the family, or maybe he has a friend, an uncle, and the money finds its way to the person who needs it and there are handshakes all around — not a shred of paper — and everyone in the chain, all the family members and friends, has a share in the responsibility for making sure the money is repaid.”

“No, it wasn’t like that at all,” Alice said. She pulled a fat manila envelope from inside the *Sing Tao*. “Everything is in here. There’s a letter from my brother explaining how the deal was structured and how it progressed until it went off the rails. There’s all kinds of backup documentation: the original lending contract, purchase orders, letters of credit, invoices, emails. My brother is quite thorough.”

“That’s a welcome change,” Ava said.

The first of the dim sum arrived: chicken feet in *chu hon* sauce and crescent-shaped chive-and-shrimp dumplings. They both reached for the chicken feet, and the conversation waned as they sucked skin and meat from bone. Then came har gow, spicy salted squid, shrimp and meat wrapped in steamed bean curd, and radish cake. Alice kept Ava’s teacup full, and Ava tapped her finger on the table in a silent thank-you each time the other poured.

“Are you involved in the business?” Ava asked.

“No, I have nothing to do with it, but my brother and I are very close.”

“What kind of business is it?”

“It’s a company that specializes in financing purchase orders and letters of credit. You know how it is these days. Companies get big orders and may not have the money to finance production. Even if they have letters of credit, the banks can be very sticky. And even if the banks do help, it’s never for the whole amount. So my brother’s company fills in the gaps. It advances the company money for production — at very high interest rates, of course, but the companies know that upfront and build it into their margins.”

“How high?”

“Minimum two percent a month, normally three.”

“Nice.”

“They’re filling a gap.”

“I wasn’t being critical.”

“Anyway, once in a while they have a problem. Normally, because of the amount of due diligence they do — and because they don’t finance anything that seems risky and the purchase orders and letters of credit are typically from blue-chip companies — those problems have been small and infrequent.”

“Until now.”

“Yes.”

“What was the blue-chip company, or is this an exception?”

“Major Supermarkets.”

Ava was caught off guard. “That’s the largest food retailer in North America.”

“Yes.”

“So what went wrong?”

Alice started to reply and then caught herself. “I think

it's better if you read the contents of the envelope. If you need more information or any clarification, you should call my brother directly. His cellphone number and private home number are in the envelope. He doesn't want you to email him or call him at the office. He also said you could call him anytime, night or day. He hasn't been sleeping much."

"All right, I'll read the documents."

"This is very difficult for him," she said slowly. "He prides himself on being cautious and always acting with integrity. He's having trouble accepting that this is actually happening to him."

"Stuff happens," Ava said.

Alice fingered the crucifix around her neck, her eyes taking in the simpler one that Ava wore. "You're Catholic?" Ava asked.

"Yes."

"Me too."

"You live here in Toronto?"

"Yes, I'm the only one. The rest of the family is in Hong Kong."

"What do you do?"

"We're in the clothing business, my husband and I. He is Chinese too — mainland — and we have factories there and in Malaysia and Indonesia."

"Tough business. My father was in it for a while," Ava said.

"We've been lucky. My husband decided years ago that the only way to survive was to move into private-label lines. So that's all we do now."

"Are you involved in the day-to-day activities?"

The woman looked across the table, her eyes suddenly

curious. Ava wondered if her question had hit a sore spot. "I don't mean to pry," she said quickly.

"*Momentai*," Alice said. "I have two sons now, so I spend most of my time raising them and looking after our home. My husband keeps me up to date on most things, and I still have to suck up to the wives of the buyers, but no, I'm not that involved."

Ava reached for the dim sum list but Alice beat her to it. "I'll pay," she said.

"Thanks."

Ava's Adidas jacket was draped over the back of her chair. As she turned to get it, she saw Alice's eyes lock onto her again. "Have I said or done something wrong?" she asked.

"No, not at all. It's just that you look familiar to me. Where did you go to school?"

"York University here, and then Babson College, near Boston."

"No, before that. I mean high school."

"I went to Havergal College."

"I did too," Alice said.

"I don't remember you."

"Do you have an older sister named Marian?"

"Yes."

"I was in the same class as her. We were part of the first big wave of Chinese students and we hung around together. You would have been, what, two or three years behind us?"

"Two."

"I remember seeing you with Marian."

Ava searched her memory and came up dry, but then Marian had hung out with a gaggle of Chinese girls that reached double figures. "She's married now and has

two daughters and a husband who is a rising star in the Canadian public service.”

“Is he Chinese?”

“No, Canadian.”

“That’s Havergal girls for you: they know how to marry well,” Alice said, and then glanced at Ava’s ring hand. “You aren’t married?”

“No,” Ava said.

“A working girl.”

Alice held up the dim sum list for a server to collect and take to the cashier. When it was gone, she folded her hands neatly in front of her, Havergal-style, and again looked intently at Ava. “How did you get into this kind of work? I mean, it is a bit unusual. My brother told me what it is your company does, and when I was told I was meeting a woman, my imagination certainly didn’t envision you. In fact, I assumed the woman would be more of a go-between than an active participant in the business. You are active, aren’t you?”

“I am.”

“I thought so . . . I wasn’t being condescending. My husband has had to employ companies like yours in the past, so I know something about how they operate and the kind of people who work in them. That’s why I didn’t expect to meet someone quite so young.”

“And on top of that, I’m a woman,” Ava said with a little smile.

“Yes, that too.”

“So how did you get into this?”

The question caught Ava off guard. She was more used to asking questions than being asked, and she hesitated. “It’s boring,” she said.

“Please,” Alice insisted.

Ava poured tea for them both, Alice tapping her finger on the table in thanks. “It really is boring.”

“I’m not sure I believe you.”

Ava shrugged. “When I got out of school, I went to work for one of the big accounting firms in Toronto, and I quickly found out it wasn’t for me. I was a crummy employee, really. I found it difficult being part of a big bureaucracy, doing what you’re told without being able to question the effectiveness or efficiency of it. Looking back, I was probably quite arrogant, a bit of a know-it-all, always ready to argue with my bosses. I lasted six months before packing it in. I think they were as glad to see me go as I was to leave.

“I decided to open my own little firm, so I took an office up here — two buildings over, actually — and began doing basic accounting for friends of my mother and some small businesses and the like. One of them, a clothing importer, believe it or not, ran into a problem with a supplier in Shenzhen. When he couldn’t collect his money, I asked him to let me try, for a percentage of whatever I could recover.”

“What made you think you could do that?”

“I’ve always been persuasive.”

“And you actually went to Shenzhen to do this?”

“Yes, but when I got there, I found that the supplier had been screwing over more than one customer, and there was a line-up waiting to go after him. Except, of course, he was nowhere to be found. He’d taken off with whatever money he had left. In the course of nosing about, I discovered there was another company trying to do what I was doing. I figured it would be

counterproductive to compete against them, so I suggested we join forces. That's when I met Uncle."

"Yes," Alice said, her eyes averted. "Andrew mentioned Mr. Chow. He has his reputation, of course, and who knows really what's true or not . . . So he's not a blood relative, then?"

The same question her brother had asked. "No, he's a Chinese uncle in the best sense of the word," Ava said.

"I see."

She wants to ask me about him, Ava thought, and then quickly moved on. "I didn't deal with him directly at first. He had some people working for him who were, frankly, a bit rough around the edges — the kind you'd expect to encounter in a business like that. They agreed to work with me, although I think, looking back, they were probably humouring me, or maybe they thought it was a way to get me into bed. Anyway, Uncle had a great network of contacts and we tracked down the guy in no time. But when it came to collecting, Uncle's people had no finesse whatsoever. The guy would have talked his way out of returning about two-thirds of the money he owed if I hadn't gotten involved and done a little forensic accounting work.

"Word got back to Uncle about what I had done, and he asked me to come and work with him. I said I wasn't thrilled about his other employees. He told me he'd phase them out, that he thought my style and his were compatible. That was ten years ago, and the business has been just Uncle and me for most of that time."

"And you've obviously been successful."

"We've done well enough."

The bill came to the table and Alice put twenty

dollars on the tray. "Ava, did my brother sound desperate to you?"

Ava slipped on her jacket. "Not any more than most of our clients do."

"Well, let me tell you, he is desperate. That five million dollars represents nearly all the capital our family has accumulated over the past two generations." She reached across the table, grabbing Ava's hand and squeezing. "Please do everything you can to help."