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STARTER VILLAIN

NEW YORK TIMES BESTSELLING AUTHOR

JOHN SCALZI

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This book is dedicated to:

Everyone who could make someone else's day worse, but tries to make it better instead.

Thank you. It's more important than you think.

Also, to Sugar, Spice, and Smudge, my current set of cats.

You are all a real pain in my ass, and I love your stupid furry faces.

CHAPTER 1

I learned about the death of my uncle Jake in a deeply unexpected way, which was from the CNBC *Squawk Box* morning show.

I had *Squawk Box* on from force of habit; when I was a business reporter for the *Chicago Tribune* I would turn it on in the mornings, in rotation with Bloomberg and Fox Business, while I and my wife Jeanine got ourselves ready for our respective days. These days I had less need of it—substitute teachers do not usually need to be kept up on the state of the Asian markets in order to babysit a bunch of students in a seventh-grade English class—but old habits, it turns out, actually do die hard.

Thus it was, as I was preparing my peanut butter on toast, I heard the name “Jake Baldwin” from the iPad I had running on the kitchen island. I stopped mid-peanut-butter spread, knife in hand, as cohost Andrew Ross Sorkin announced that my uncle Jake, reclusive billionaire owner of the third-largest chain of parking structures in North America, had died of pancreatic cancer at the age of sixty-seven.

“Are you hearing this?” I said to my breakfast partner, who was not my wife Jeanine, because she was no longer my wife and no longer living with me. She was now back in her hometown of Boston, dating an investment banker and, if her Instagram account was to be believed, spending most of her time being well-lit in enviable vacation spots around the globe. My breakfast partner was Hera, an orange-and-white cat who, after I had retreated to my childhood home after the divorce and layoff, had emerged from the backyard bushes and informed me through meowing that she lived with me now. Hera’s breakfast was Meow Mix; she was eating on the center

island and was watching *Squawk Box* with me, presumably to decide if Andrew Ross Sorkin was a prey animal she could smack around.

I had not known my uncle Jake was sick with anything, much less pancreatic cancer, which was the disease that had also felled fellow billionaire Steve Jobs. (My brain, on journalistic autopilot, had started writing the lede graf for my uncle's obituary; have I mentioned that old habits die hard?) To be fair, it wasn't that Uncle Jake had been hiding it from me. It was that he hadn't been in contact with me, at all, since I was five years old. Jake and my dad had a falling-out at my mom's funeral. I vaguely remember the yelling, and then after that it was like Jake simply didn't exist. Dad preferred it that way, and Jake must have too. Jake didn't come to Dad's funeral, in any event.

As for me, I didn't think about Jake at all until I was in college and started writing business-related articles for the *Daily Northwestern*, and discovered that half the parking structures in Evanston were owned by BLP, a private company majority-owned and entirely controlled by Jake. I tried to score an interview, figuring I might have an in, but BLP didn't have a PR department or even contact information on its website. When I got married, I dragged an address for Jake out of my dad and sent my uncle an invite, mostly to see what would happen. Jake didn't show, but sent a gift: berry spoons, and a cryptic note. I stopped thinking about him after that. Jake had almost no media presence and never showed up in the news, so this was easy enough to do.

Jake's lack of paper trail was giving CNBC fits, however. I watched as Sorkin and presumably his writers struggled to say anything about a man who was obviously important—billionaires are important to CNBC, at least—but had also made his billions in the least sexy way possible. Steve Jobs had given the world the Macintosh and the iPhone and lifestyle tech like the tablet I was watching *Squawk Box* on. Uncle Jake had given people a place to park a car. CNBC solved this lack-of-drama problem by bringing on a reporter from *Parking Magazine*, the trade rag of the National Parking Association—and yes, both of those things are real.

“Oh, boo!” I said, when the reporter came on, and threw a corner of my peanut butter toast at the iPad. It bounced off the screen, leaving a peanutty smear, and landed in front of Hera, who looked up at me, confused. “It’s friggin’ Peter Reese,” I explained, waving at Peter’s obviously-being-recorded-on-a-laptop face as he explained what impact Jake’s death would have on the mission-critical world of parking garages. “He’s a terrible reporter. I should know. I worked with him.”

Hera, not impressed, ate the crumb of peanut butter toast.

I had indeed worked with Reese, at the *Tribune*. And he was indeed a terrible reporter; I remember one of the assistant editors in the business section miming strangling him after he had bungled an important story that other reporters, including me, then had to rescue. He and I had been laid off from the *Trib* around the same time. I was annoyed with him now because, while his new perch at *Parking Magazine* was a reputational step down from the *Tribune*, he was still somehow in journalism, while I was substitute teaching in my old school district. There were reasons for that—the divorce, being broke, dad getting ill and me coming back to care for him while licking my own existential wounds—but it didn’t make it any less annoying. Here was Peter friggin’ Reese on *Squawk Box*, living in Washington DC, while I ate my toast in a house I grew up in but didn’t technically own, with a cat as my only friend.

“Enough of that,” I said, cutting off Reese as he explained that as BLP was a private company, the demise of its owner should not have a significant effect on stock prices of other publicly traded parking companies. Which probably wasn’t true, but which no one, including Reese and Sorkin, actually cared enough about to dig into, and they were about to throw to commercial anyway. This was the public legacy of a billionaire and his life’s work: two minutes of forgettable business reporting, and then a commercial for gastric-distress medication.

My phone took this moment to ring, an unusual occurrence in this age of texting. I looked down to see who it was: Andrew Baxter, my dad’s old friend, lawyer, and executor of his estate, which was almost entirely the house I was

living in. I groaned. Whatever Andy wanted from me, it was too early in the morning for it. I let the phone go to voice mail and finished my toast.

“How do I look?” I asked Hera. I was not dressed in my usual substitute teacher uniform of dress shirt, sweater vest and Dockers; I was instead in my best suit, which was also my only suit, the one I’d worn to both my wedding and to my father’s funeral, and at no time in between those two events. It was actually only most of a suit, because apparently in the move back to my dad’s house I’d lost the shoes. I was wearing the black Skechers I had worn to dad’s funeral. No one noticed them then, and I was hoping no one would notice them today. “Would *you* give me a truckload of money if you saw me dressed like this?”

Hera gave a small chirrup and a slow blink, indicating her approval. Well, of course she approved. She had picked out my tie, my green one, mostly by lying on the red one after I had put it on the bed with the green one to choose between them.

“Thank you,” I said, to my cat. “As always, your approval is the most important thing.” Hera, satisfied, went back to her Meow Mix.

I looked at my watch; my appointment was twenty minutes in the future. In twenty minutes I would know the shape of my life for the next several years. Unlike my uncle Jake, it would not take billions of dollars for me to accomplish any of my life goals.

Just a few million would do.

★ ★ ★

Belinda Darroll looked at her computer. “So, Mr. Fitzer, you want a business loan for ... three point four million dollars.”

“That’s right,” I said. I was sitting in Darroll’s office in the Barrington First National Savings and Loan building, which had been recently refurbished after its purchase by CerTrust, a Chicago-based financial company whose thing was buying local banks and then keeping the former branding so everyone in town would think they were still dealing with a local

business and not some faceless financial behemoth. The building smelled of fresh paint and outgassing esters from the newly laid high-traffic carpet.

I had been slightly early to the appointment; Darroll had introduced herself when she came in. She said I looked familiar, and we determined she had been a freshman at Barrington High when I had been a senior. She remembered me getting in trouble as the editor of the school paper for running a story about Mr. Kincaid, a ninth-grade algebra teacher, being the biggest supplier of meth on campus. I got suspended for not showing the story to the newspaper faculty advisors before running it; Mr. Kincaid got six years at Big Muddy River Correctional Center for possession and distribution. I got the better end of that deal, I think.

Darroll asked me if I was still writing. I told her I was working on a novel. It's the standard lie.

"You want the loan for a business you'll have here in Barrington," Darroll continued.

"Yes. I want to buy McDougal's Pub."

"Oh!" Darroll looked away from her computer to me. "I love McDougal's."

I nodded at this. "Everybody does." McDougal's had been a Barrington constant for decades, located in an enviable downtown corner while other restaurants and bars had come and gone around it. Turns out, ale and heaping plates of fries never go out of style in the Chicago suburbs.

"I had my first drink there," Darroll said. "Well, first legal drink," she amended.

I nodded again. "Everybody does," I repeated.

"Do you know why they're selling?"

"The economic downturn hurt business, plus Brennan McDougal wants to retire and none of his kids want to take over the business," I said. "This is what happens when your kids all get college educations. They don't want to run a bar."

"Don't you have a college education?" Darroll asked.

"I do, but unlike McDougal's kids, who got MDs and MBAs, I got a journalism degree," I said.

Darroll nodded. "That'll do it." She glanced at her information on the screen. "So you would take over the pub..."

"The pub, the restaurant next door, and the building both are in. Brennan McDougal is selling the whole thing. Everything's already up and running. All I would need to do is walk in."

"Do you have experience running a pub? Or a restaurant?"

"No," I admitted. "But McDougal's already has staff and managers."

Darroll frowned at this. "This sector is always a risk. Restaurants fail all the time. Even with experienced managers and staff. And now is an even more precarious time for these businesses."

"Sure," I acknowledged. "But you said it yourself: Your first legal drink was at McDougal's. It's a Barrington institution. People here want it to be here. I want it to be here for them. I'm not saying there isn't risk. When I was a reporter for the *Trib* I did the local business beat for a couple of years. I know how it goes for restaurants. But McDougal's is as close as it gets to a sure thing. Heck, I'm not even going to change the name."

Darroll clacked at her keyboard and then was silent for a moment, reading what was on her monitor. "The Zillow listing has the building for sale for three point four million," she said. "You're asking for the whole amount of the business."

"I am."

"You're not putting down a percentage from your own assets?"

"I would like to have a margin," I said, "for unexpected contingencies. There's always something that comes up at the last minute that the seller didn't disclose and that the inspection missed."

Darroll pursed her lips at this but said nothing. I had an idea what that meant; she was now thinking she might be smelling some bullshit on my part. She clicked onto another window. "You have your home listed as collateral."

I nodded. "Yes, 504 South Cook Street. It was my parent's house. I live there now. Barrington First National used to own the mortgage on it, a long time ago. Before my dad paid it off." I didn't volunteer that Dad paid off the

house with the life insurance policy on mom after her car accident. This wasn't *America's Got Talent*; I didn't want to share a sob story. "Since you already have Zillow up you can see that they currently estimate its value at about eight hundred thousand."

Some more clacking from Darroll. "I see the house is currently administered by a trust."

Well, crap, I thought. She had shifted off Zillow to find that bit of information.

"Family trust, yes," I said.

"And you administer the trust?"

"I'm a beneficiary."

"A beneficiary."

"There are also my older siblings."

"I see. How many of them are there?"

"Three."

"And they've agreed to allow the house to be used as collateral?"

"We've discussed it and they seem positively inclined," I lied.

Darroll caught the long explanation of something that should have been answered with "yes," which was not in my favor. "I'll need documentation of that from the trustee of the estate, notarized and preferably with the signatures of your siblings," she said. "Do you think you can get that to me in the next couple of days?"

"I'll get on it."

Darroll noted this not-quite-affirmative response. "Will there be a problem getting that?"

"My sister Sarah is on vacation," I said, and who knows, that might have actually been true. Sarah loved her vacations. "One of the smaller Hawaiian Islands. A resort that takes your cell phone when you arrive."

"That actually sounds kinda great to me," Darroll said. "But it does complicate things for you right now." She put her hands down on her desk with a finality I didn't think was great for me. "Mr. Fitzer, I'm going to be honest with you, here. Barrington First National has a new owner—"

“CerTrust,” I said. “I used to cover them at the paper.” Which was true. I didn’t hold a terribly high opinion of them. CerTrust didn’t achieve Wells Fargo levels of financial fuckery, but it wasn’t for lack of trying.

Darroll nodded at this and continued. “The loan policies at CerTrust are more stringent than they were here before the buyout. We want to encourage local business ownership, but we also have to keep a tighter eye on the fundamentals. You’re asking us to approve a multimillion-dollar loan with no percentage of the amount put up by you personally, backed by an asset that you don’t possess sole ownership of.”

“So you’re saying that’s a no,” I ventured.

“It’s not no. I’m saying it’s tough. I can’t approve a loan this size myself. I have to bring it up to our loan committee, which meets on Thursdays. If you can get that letter to me from your trustee in the next couple of days, that’ll help. But even then it’ll be tough. And after that, if our loan committee does give it a thumbs-up, it’ll have to go through another layer of approval at CerTrust.”

“They don’t trust your judgment here?”

Darroll smiled thinly. “They have different criteria for consideration, is how I like to put it.”

“So not no, but probably no, and it’ll take a week to say it.”

Darroll opened up her hands apologetically. “It’ll be tough,” she repeated. “I owe you that honesty.”

“Well,” I said. “I can’t fault you for being honest.”

“I know it’s not what you want to hear,” Darroll said. “Is there anyone you can get to come in as a partner with you?”

“You mean, who doesn’t have the same financial situation as I do?” I snorted at this. “Most of the people I know are ex-journalists like me. They’re either working as bartenders or substitute teachers.”

“Which do you do?”

“The latter for now. I was hoping to upgrade to the former.”

“What about your siblings or another family member? Maybe one of them will help you.”

“I think my siblings would think offering the house as collateral would be enough involvement,” I said, which was about as euphemistically as I could phrase that. “I have an uncle. Jake. He’s rich.”

“A rich uncle isn’t a bad thing,” Darroll said. “He might be looking for an investment opportunity.”

“It’s a nice thought,” I said. “Unfortunately he just passed away.”

“Oh, no,” Darroll said, looking graciously distraught. “I’m so sorry.”

“Thank you.”

“Are you all right?”

“I’m fine,” I said. “We weren’t close. He’s been out of my life since my mother passed away when I was a child.”

“Not to be indelicate, but ... do you know if he left you a bequest?”

“It would be ... surprising,” I said, using another euphemism.

“I’m sorry,” Darroll repeated. “It’s unfortunate you couldn’t have seen if he was interested before he passed on.”

“It would have been an awkward moment,” I said. “I mean, how is that going to look, me coming in and saying ‘Hey, Uncle Jake, sorry I haven’t seen you in person in almost thirty years, oh and by the way, can you cosign a three-million-dollar loan for me.’”

“You never know.”

I shook my head. “I’m pretty sure I do. Anyway, I don’t have too many positive feelings for him. The last time I had any contact with him at all was on my wedding day. He sent a pair of berry spoons as a gift, and a note that said ‘three years, six months.’”

Darroll frowned. “What did that mean?”

“I didn’t know at the time. I figured it out three and a half years later when my wife filed for divorce.”

“Holy shit,” Darroll said, and then put her hand to her mouth. “Sorry.”

“Don’t be. That was basically my reaction, too. So, yeah. The good news is, I kept the berry spoons after the breakup, so there’s that.” I stood up.

Darroll stood up too. “You’ll get that letter from your trustee to me,” she said.

“I’ll get on it,” I lied to her, one last time.

“Good luck on your novel,” she said, as I left her office. She didn’t mean that as a final stab in the kidneys, I’m sure. I felt the knife slide in anyway.

CHAPTER 2

I had walked to the bank from my house because it was not far, and it was a nice day, and because it was debatable that my dad's 2003 Nissan Maxima would have made it the quarter mile from my garage to the bank parking lot. I was walking home, and had just got onto Cook Street, when my cell phone rang.

I groaned and answered the phone.

"I'm not selling the house," I said to Andy Baxter. It's what he'd been wanting from me, as executor of Dad's estate, for more than a year now.

"Hello to you too, Charlie," Andy said. "I know you're not selling the house. *You* can't sell the house. Only I can sell the house. What you can do is tell me you finally *agree* to sell the house, like all the rest of your siblings have."

"I'm not going to do that."

"And why not?"

"For one thing, I live there."

"I know you do," Andy said. "Rent free, while you're at it."

"Per my father's wishes, set out in the will, with tenancy so long as I keep up with the bills and property taxes. Which you *know*, because you helped him make that change to the will."

"Since you bring that up, you should know he did it to help you get back on your feet after your divorce and layoff. He didn't intend for you to squat in it forever."

"He did it because he was already sick and knew if he didn't, my loving siblings would use their three-to-one majority in the trust to punt me out onto the street as soon as they could," I said. I avoided the part where I had

to admit that I wasn't, after probably too long a time, what anyone would call "back on my feet."

"That doesn't change my point," Andy countered.

"I'm not squatting in the house anyway," I said. I paused at the corner of Cook and Lincoln to make sure this little phone conversation didn't cause me to blithely walk in front of a vehicle carrying Amazon deliveries or a Barrington matron back from Pilates, as tempting as that might be at the moment. "I'm paying the bills and the property taxes. That's the deal."

"You were late on those property taxes this year," Andy noted. "And you're late on the bills. Often."

Well, Andy wasn't wrong about that. I was again deeply annoyed at the fact that all the bills and taxes on the house were in the name of the estate, so Andy, and by extension my siblings, knew when I got around to paying them, and when I was delayed. "They still get paid."

"They do get paid, eventually," Andy agreed. "But I can't help notice these delays are getting longer, Charlie."

"Substitute teaching is not the lucrative endeavor you appear to think it is, Andy," I said. No trucks or SUVs were coming to put me out of my misery, so I stepped off the curb and continued my walk.

"You could try to get another writing job."

I smirked at this, not that Andy could see. "Yes, well. I can tell you the *Trib* and *Sun-Times* aren't exactly hiring these days. The people they got there are clinging to their jobs like barnacles."

"So move to the dark side," Baxter said. "Go corporate. Chicago has a lot of companies. They need a lot of publicists. Or a trade publication. You probably know some people who went that route."

"One or two." I thought of Peter friggin' Reese on *Squawk Box* that morning and tried not to grind my teeth over it.

"So there you go."

"I'll take that under advisement," I said. The truth was I was more than taking it under advisement. I'd been scouring the online job sites, applying for writing jobs in Chicago and the suburbs. Substitute teaching wasn't what

you would call a passion for me. It was a job that gave me a little bit of money while I cared for my dad when he was sick. When dad had passed on and I didn't need to be nearby to look after him, I'd tried getting into any job that would let me use my writing skills.

The problem was, journalism was hanging on by its fingernails—even the trade journals—and the other jobs that need writing were largely split into three categories: jobs I was told I was overqualified for, jobs I was told I didn't have the skill set for, and jobs that paid eleven dollars an hour ghostwriting social media posts for would-be influencers and/or OnlyFans models.

And, look. I wasn't too proud to take the last of these. But at thirty-two, it's possible I might be too old for those gigs, a fact that filled me with an almost existential terror. I'm not saying I started looking at McDougal's Pub as a viable career option because I felt the icy finger of death in the idea I had aged out of typing bubbly nonsense for nineteen-year-olds pretending to be excited about questionable skin care products they'd been sent for free. But I'm not saying I *didn't*, either.

"You *should* take it under advisement," Andy said. "You've been spending a lot of time in neutral recently."

"You're not my dad, Andy," I said to this.

"I know I'm not your dad, Charlie. I also know your dad would tell you what I just said."

He had a point there, which I did not want to concede. So I said, "Look, Andy. It's not that I'm not looking for better things. I *do* actually still have ambitions."

"Like that pub."

This made me stop on the sidewalk. "How do you know about that?"

Andy sighed. "Come on, Charlie. We're Facebook friends, remember? I saw where you posted a picture of the pub and said 'Big plans.'"

I closed my eyes. *Fucking Facebook*, I thought. "I forgot I friended you."

"Well, I don't post much, it's easy to forget," Andy said. "Call it my cautious nature. I saw what they're asking for the pub. More than you can

afford from sporadic substitute teaching, I think.”

“I’ve been made aware of that.” I started walking again.

“The good news is I know where you might be able to get that seed money.”

“If I agree to sell the house.”

“That would be the way, yes.”

“It’s not enough,” I said. “Even if we sold it at market value, it’s split four ways. Me and Sarah and Bobby and Todd.”

“You could get them to go in with you.”

I snorted at that.

“Yeah, all right, fair,” Baxter admitted, hearing the snort. “Gotta say I don’t understand why you all don’t get along.”

“*They* get along just fine,” I said.

“Maybe it’s a generational thing.”

“Maybe.” My siblings, Sarah and Bobby and Todd, were actually my half-siblings. I had a different mother than my siblings, a younger one, who our father had married after a less-than-congenial divorce, the details of which were never explained to me and which, I admit, I never really wanted to pry into. The youngest of my siblings, Todd, had already been a teenager when I was born, so the age gap was always going to be difficult to navigate.

The gap was made wider by the fact none of my siblings lived with me growing up. The three older kids had lived with their mom in Schaumburg. Outside of holidays and occasional, increasingly forced family vacations, the older siblings were their own group, and I had always been on the outside.

Which was fine. I didn’t really mind being an only child with three siblings most of the time. At the moment, with them wanting to punt me from my home, it was less great.

“No matter what, your father gave each of you an equal share of his estate,” Andy said. “Most of the value of which is wrapped up in that house.”

“They’re not exactly hurting, Andy,” I said. My siblings were various sorts of high-end professionals, living comfortably one percent lives. “They need the money they’d get from the house less than I need someplace to live.”

“I don’t disagree, Charlie, but that’s not the point,” Andy said. “Your dad didn’t slice up his estate into four equal parts because you all have an equal need. He did it because he wanted to make the point that you all had his equal love. You staying in that house is keeping them from accessing that representation of his affection. You’re reminding them that in many ways, you were his favorite kid.”

I stopped again, on the corner of Cook and Russell, one street and a couple of houses away from the home in question, to take in what he had just said to me. “So you’re saying I should be homeless so a trio of financially secure middle-aged people can put to rest their psychological issues with their father.”

“I wouldn’t put it like that. But it’s not wrong, either.”

“Therapy would be cheaper,” I noted.

“You wouldn’t be homeless anyway. A couple hundred thousand dollars pays for a lot of rent. And would give you time to get your life back together, for real this time.”

“Your concern for my future feels less sincere than it was previously, I have to say, Andy.”

“I’m sorry it’s coming across that way, Charlie. It’s actually not insincere.”

I was about to respond to this when a small but insistent meow came from the hedge of the yellow house on the corner of Cook and Russell. “Hold on a sec, Andy,” I said. I put my phone in my pants pocket, still on, and peered into the hedge.

The hedge meowed again.

“Come on out,” I said.

As if understanding me, a small orange-and-white kitten emerged from the hedge, looked up at me, and meowed quite insistently and indeed, one might say, demandingly.

This felt familiar. An orange-and-white cat coming out of bushes and meowing demandingly is how I had met Hera. That had worked out well for her.

“Déjà cat,” I said to the new kitten, and reached down for it.