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Cullen and Cobb mystery series

WHY WAS



A NOVEL

RACHEL MURDERED?

BILL PRENTICE

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EXCERPT

BILL PRENTICE



PRAISE FOR WHY WAS RACHEL
MURDERED?

“A breakneck-paced thrill ride through a world populated by compelling characters, both good and bad.” David Poulsen, author of the Cullen and Cobb mystery series

5-star Reviews

“Loved it. Pacing fast and furious. I wished it were even longer!” T Patrick, Kobo, November 2018

“I burnt my beans on the stove I got so engrossed in the story!” Pratibha, Amazon.ca, December 2018

“An intelligent crime thriller, the first of what I hope is many more to come.” Nancy McDonald, Amazon.ca, December 2018

“Absolutely loved this book. A great read for those cold, crappy days that you just want a book to entertain you.” Amy, Amazon.ca, December 2018

Why was Rachel Murdered?

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Rachel Lisgar walked off the plane with a long list of tasks and not enough time.

She'd picked up a faint whiff of trouble in the back pages of a routine SEC filing by Hudson Ventures, an investment firm in midtown Manhattan. The hair on the back of her neck had risen. She followed the trail as far as she could in the official sources, then continued the hunt through a series of ever-more obscure online data banks. Now she had an ugly problem.

Devising the right solution preoccupied her while she cleared customs at Toronto's Billy Bishop Airport. The terminal's glass doors slid closed behind her as she finished a phone call with a grunt of satisfaction, then texted her client, Janos Pach, asking for a meeting ASAP.

It was August and steam-bath humid along the waterfront. She had grabbed the first flight that morning to New York to confirm her suspicions about Hudson Ventures. Now, night had fallen, and she was coming home with even more questions. Her townhouse, a blessedly cool oasis of calm

where she did her best thinking, was within easy walking distance.

She tucked an errant curl of frizzy hair behind her ear. Her grey-green eyes narrowed. Should she call Carole? She really didn't want to. Damn. But she'd feel worse if she didn't.

Rachel keyed in the number.

"Hey, it's me. Yeah, it's been a while. Anyway, there's something you need to know. It's important. Obviously. I wouldn't have called if it wasn't. Get back to me as soon as you can."

She shrugged her shoulder until her laptop bag rode more comfortably and set off with a mile-eating, graceful gait, heading home along a familiar route, her brain running numbers. A sickening weight grew in her chest. Despite everything else, she didn't want to accept what the data revealed.

The sidewalks were crowded with locals, mostly young professionals enjoying the summer Friday night. On the narrow streets, runners and rollerbladers slipped around parked cars and turning cabs. A guy in a tight T-shirt and shorts checked her out as he ran by. She spotted a cyclist, a fit-looking woman wearing yellow spandex racing gear, resting on a bench. For a fleeting moment, Rachel considered getting out her bike and going for a ride. Fresh air and exercise would probably help clear her head, but a few more hours of online research would be more productive. And a cold beer would be a lifesaver.

Rachel reached her quiet cul-de-sac and approached her townhouse. She waved to a neighbour across the street who was trimming his rose bushes. She envied his devotion to the tiny front garden. He was a nice enough old guy, but tonight she had no patience for gossip. She twisted the key in her

front door lock and stepped inside. Wonderful cool air washed—

He pounced.

She was yanked off her feet and slammed into the wall.

Shock and pain engulfed her. She panicked. A huge hand roughly grabbed her hair. Fingers like claws shoved her face to the wall, holding her there. Her right arm was wrenched up behind her back. Hot, fetid breath scorched her neck.

She heard the front door lock click shut. The foyer was instantly pitched into a murky half-light.

Her rage erupted. Chest tight. Acid bile in her throat. With a fierce burst of anger, she wrenched herself away from the wall. He slammed her back into it. She twisted. A mirror crashed to the floor and shattered. She blindly stomped back with her heel, but he was quick as a hunting cat.

She opened her mouth to scream. He jacked up her arm. Pain burned through her body. White light exploded across her vision.

“Not a word,” he growled, his voice steady, his control unrelenting.

Rachel dragged in ragged gulps of air. She stood on her tiptoes, off balance, shivering in the darkness. Adrenalin raced through her body. A nightmare trapped her.

Silence except for the hoarse rasp of her breathing. He shifted his weight. Broken glass crunched under his feet.

“Your name is Rachel Elizabeth Lisgar. You are a professor of advanced mathematics. You hold the Canada Research Chair in Social Analytics. You also provide consulting services to the Emergent Investment Fund.”

Still gasping for air, now totally confused, her mind spun. How did he know all this? Who was he? “What—”

“Shh,” he whispered, bumping her forehead against the

wall. "Your parents are dead. You have a sister, Carole. She lives in Ottawa. I can give you her address."

"But—"

"Quiet," he snapped, smashing her face into the wall. She groaned in pain and confusion. Her eyes watered.

"We know everything," he hissed. "Where you work. Where Carole lives. Don't say a word, but nod if you understand."

Trapped, Rachel nodded.

"Okay," he said more calmly. "You and I are going to walk slowly over to your front window. You need to see something. Don't try to escape. Don't try to see my face. You'll only get hurt. Do you understand?"

She bowed her head. She clamped down on her anger. *How dare he do this? Stop it, she told herself. Now's not the time. Breathe. Keep it together. Live to fight another day.*

He pulled her away from the wall. He pushed her towards the front room. Together, they shuffled to the window.

Across the quiet street, her friendly old neighbour had interrupted his rose trimming to chat with a cyclist, the woman in yellow spandex racing gear she had seen earlier. A helmet and wraparound sunglasses hid her features.

"Pay attention," said the voice in her ear. From his pocket he pulled a laser pointer. He flashed it once out the window.

The cyclist, without interrupting the conversation, reached into her bike pannier and pulled out a silencer-equipped pistol.

Rachel gasped. Her neighbour froze in shock.

The cyclist, in one smooth motion, raised the weapon and shot the gardener in the face. His body crumpled to the sidewalk.

The cyclist threw one leg over the bike's crossbar, leaned

down and shot two more rounds into the body. She slid the gun back into the pannier, then rode away at a slow, steady pace.

The street was deserted.

Rachel, moaning, collapsed to the floor, numbed by the brutal murder.

He knelt beside her, grabbed her hair with one hand and her face with the other, holding her steady so she could not see him.

"I'm going to ask you a question. You need to tell the truth. If you lie, I will hurt you. Do you believe me?"

Rachel, her heart racing, gasped, "Yes."

He leaned closer, whispering. "Earlier today, you were given a flash drive—"

Her eyes widened in shock. *How could they know? How did they find out?* Without thinking, she started to turn her head.

"Don't." His grip on her tightened. He dug his bony knee into her back. He yanked on her hair and brought his mouth down close to her ear. "The flash drive. Where is it?"

"In my bag!" She squeezed her eyes shut. Hot tears of frustration and pain leaked out.

He increased the pressure. "Did you copy the files?"

"Only onto my laptop." Her voice broke in despair.

"Where else?" he demanded, his mouth so close his dank breath brushed her cheek. "The truth. Or Carole dies."

"No copies," she sobbed. She thought she might choke. *The bastards. Why do they always fucking win?*

He stroked her hair. "I believe you," he murmured.

Her panic began to ebb. Her ragged breathing eased. A glimmer of relief sparked hope. *Maybe that's all he wants. Maybe this will soon be over.*

Then he tightened his two-handed grip on her head.

He twisted it violently. Right. Left. Her neck snapped. Fragments of C₁ vertebrae were driven into her brain stem. He dropped her head and watched her eyes as Rachel's life faded to nothing.

In one fluid motion, he rose. He checked his watch. He had one more stop to make.

Collier Street runs for three quiet blocks near the high-rent shopping district in midtown Toronto. Rows of Victorian workers' cottages line the final stretch. At the end lies a small park with a shaded bench that offers a view across the wooded ravine to the old-money mansions of Rosedale. It was Monday morning. A light breeze lifted the growing humidity.

Neil Walker approached the park on foot. Out of habit, he used the tinted windows of parked cars to check the sidewalk behind him for a tail. He was clear. As he passed a dark blue luxury sedan, he checked his reflection in the side window.

Unconsciously, he straightened his shoulders in preparation for what could be a complicated meeting. He was in his mid-thirties, maybe a little heavy through the shoulders and arms. He wore jeans and a loose white shirt, the tails hanging out to cover the gun tucked in the small of his back. The deep-set eyes in his square face could keep secrets.

He spotted Janos Pach slumped on the park bench, head canted to one side, one finger picking absently at a semi-

healed mosquito bite on his arm. Even while seated, Janos, with his broad forehead topped by white hair combed straight back to curl over his collar, displayed the urbane presence of an Eastern European aristocrat. He'd driven down from his cottage at Pointe au Baril on Georgian Bay, a three-hour drive, just for this meeting. The scruffy summer beard said Janos was still on vacation. The dark heaviness around his eyes told Neil something bad had happened.

Neil slipped onto the bench.

"Thank you for coming," Janos said. His Czech accent still lingered after four decades in Canada. Every syllable was precise, slightly exaggerated. "I was not sure you would."

"Just because we haven't talked in—what?—two years? Of course I'd come."

"You had dealings with the Lisgar family in the past." Janos gave him a sideways glance. "It did not work out so well."

"Says who?" Neil's grin flashed in the sunshine, breaking the tension. "Here I am, running my own business, just like you always wanted."

"But not like this."

Neil shrugged. "Kismet? Karma? Whatever. You called, I'm here. What's going on?"

Janos picked up the thread of their earlier phone conversation, his voice riddled with frustration.

"Rachel's neighbour? The gardener? It turns out he was a Serb. Ex-army colonel."

Neil stretched out his legs. "War crimes?"

Janos shrugged. "That is the police theory. They are interviewing people in the Serbian community."

Neil smiled. "And how's that working out?"

"Does not matter. The police believe Rachel died because

she witnessed a murder. They are wrong.” He lapsed into brooding silence.

Neil looked out across the valley, enjoying the breeze as it drifted across his face, giving Janos time to collect his thoughts.

The Czech’s disdain for the police came from bitter experience. Janos had been one of the student architects of the Prague Spring. When Soviet tanks rumbled through the streets, he slipped across the border one step ahead of the KGB. Today, he was a contrarian investor whose private equity fund, Emergent Investments, controlled more than a billion dollars in assets.

After a few moments, Janos touched Neil’s arm gently. “I am sorry. This whole situation has me spinning. I do not like it.”

Neil patted his hand, which fell away. “I take it Rachel Lisgar was more than just another consultant?”

Janos looked away for a moment. When his gaze swung back, his eyes were wet and haunted. “I have known Rachel since she was a child. She was a brilliant mathematician. Sure, with social causes, perhaps she could be a wing nut. But in the field of data analytics, she was a genius.”

“And in the real world that means...?”

“She looked at information in new ways. And she could spot the bullshit in a balance sheet faster than anyone I have ever met. She got that from her father.” Janos paused, lost for a moment in memories. “Thomas Lisgar, single-handedly, built Lisgar Investments into the biggest brokerage in the country.”

“Always nice to see the rich get richer.” The Lisgar family fortune stretched back to the era of sailing ships, the fur trade and the backroom political deals that produced Canada’s first parliament.

“Tom Lisgar gave me my first job in this business. Everything I have I owe to him.”

In the deep lines around Janos’s mouth, Neil could see the pain and simmering anger. “Sorry for your loss.”

“I do not need condolences. I need your help.”

“So tell me what’s happened. Start at the beginning.”

Janos took a deep breath and let it out slowly. “One of my clients asked us to increase his exposure in social investment vehicles. You have heard of them? *Doing well by doing good?*”

“Sure.”

“He specifically mentioned something called the Launchpad Fund. It is run out of New York by a company called Hudson Ventures. It helps countries and regions rebuild after natural disasters or wars. The Haitian earthquake. Pacific tsunamis. Like that.”

“Got it,” Neil said.

“I asked Rachel to perform a due diligence check. She mentors young activists in social entrepreneurship. This was right in her wheelhouse.”

“Isn’t she a high flyer? Why would she—”

“I give talks to her groups, from time to time. She helps out when we get swamped.”

“Okay. I take it she looked into this Launchpad Fund. And?”

“Something about it bothered her. She said she needed to interview the CEO of Hudson Ventures, Stephen Howland.”

Howland. The name rang a vague bell. What was it? Neil filed it away and pushed on. “Was there a problem?”

“She said Hudson Ventures was a Ponzi scheme.”

“She could tell that fast?” Usually, Ponzi investigations took months, even years. “Based on what?”

“She compared the performance of the underlying invest-

ments against industry benchmarks.” Janos shrugged. “She said the ROI was ridiculously high.”

“And that was it?”

Janos paused. “There was something else. She said the corporate structure did not make sense.”

Neil prompted him. “You mentioned she flew down to New York for the day to check it out.”

“Yes, and when she got back, the first thing she did was leave a message for me. She wanted a meeting. Insisted on it being face-to-face.”

“She knew you were up north?”

“She left the text on my work phone. I had turned it off. I did not pick it up until the next morning.” Janos fell silent, then resumed the story. “Right after she left the message for me, she went home and was murdered. When the police discovered the body, her phone and laptop were missing.”

“What’s their theory?”

“That the Serb’s killer had an accomplice watching from Rachel’s townhouse. When she came home, she surprised him. After killing her, he stole her wallet and passport along with her phone and laptop. The police say the ID and electronics were probably fenced within hours.”

Neil glanced at him. “It’s possible, right?”

Janos shook his head. “There is more. Later that night, her office at the university was broken into.”

“And what do the cops say about that?”

“The university did not report it. Apparently, nothing was missing. They did not want to make a fuss.”

“Or do the paperwork.”

“Detectives, inspectors, even the deputy chief—I have spent two days trying to get someone to listen.”

“And?”

“They have settled on their theory. I could not budge them.”

“And you are sure Rachel was the intended victim?”

“Not one hundred per cent,” Janos admitted, “but if Rachel was killed because of research she did for me, I need to know.”

“Now you want me to look into it?” Neil was pretty sure of the answer, but he had to ask.

“Find out what happened,” Janos said, the skin around his eyes drawn tight and white.

Warily, Neil considered the obstacles. “The Toronto cops wouldn’t be happy with me poking around.”

“Not their jurisdiction.” Janos sat up straighter. “This thing started in New York. That is where you will find answers. Do you have contacts there?”

“When I was on the force, I worked a couple of money laundering stings with investigators in the FBI’s New York field office. A few of them should still be around.” Neil glanced at Janos. “You know the Lisgar family lawyers will do everything they can to shut me out.”

“Will that be a problem?”

“These are your friends, not mine.”

They were quiet. A siren wailed in the distance, then faded.

Neil broke the silence. “Why me? Don’t you own a piece of Securitec? They must have dozens of investigators on the payroll. Say the word, and they’ll put a whole team on this.”

“I do not need a team, Neil. I need one guy, the right guy and—you mentioned karma?—it turns out that guy is you.” Janos pointed at Neil. “You were with the RCMP Financial Crimes Unit for—what?—ten years? You know the players.

The scams. You know how the financial world works. You can do this.”

He had a point. Neil had a knack for financial investigations, something he discovered by accident while on the force. Money laundering, art fraud, stock swindles and more, he worked cases that crossed the spectrum. Nevertheless, this one promised to be complicated, not the least of which by the presence of Janos.

Janos grunted sourly. “You do not think I see the irony? When first you joined the RCMP, I asked myself why in God’s name you would want to be a policeman.”

“I remember. You weren’t very happy.”

“Even your mother agreed, which was shocking.” He shook his head. “Yet today, here I am, asking for your help.”

Neil laughed. Janos was really good about some things. His child support cheques arrived every month, starting the day Neil was born. He showed up once a year on Neil’s birthday. But Janos admitting he was wrong? Rarely happened.

“Saying that must have cost you.”

“You have no idea,” Janos growled.

“Okay, I’ll need to clear a few things off my desk.”

“Thank you.” The unexpected heartfelt gratitude in Janos’s voice threatened to embarrass both of them. “Good.” Janos pulled out his phone, relief showing on his face. “There are a few people you will want to talk to. I will make the calls.”

Neil rested a cautionary hand on his arm. “If you’re right about what happened to Rachel, be careful. They might come after you.”

The look that flashed across Janos’s face was one Neil had never seen but revealed a glimpse of something he had always suspected lay behind the friendly facade. It was cold, implacable, capable of anything.

His answer came as a guttural grunt. "Let them come."

Neil nodded. That tough determination was a good thing. Probably.

"I'll call you later." Neil stood and, with a small wave to Janos, walked back towards Yonge Street. He felt the beginning tingle of the hunt. Ponzi schemes. Huh. Bernie Madoff's Ponzi scheme had been worth sixty-four billion dollars. People have been killed for even a tiny piece of that.

Rachel had jumped into dangerous waters.

Neil stepped onto his front porch to find the door leading to the apartment upstairs open and the stairway blocked by a battered 200-pound Hammond B3 organ. That explained the van parked illegally by the fire hydrant out front.

“It’s a fucking omen,” rumbled Don Cale, the stocky white-haired musician who lived upstairs. He wore a heavy-duty black nylon vest with an attached lifting strap that disappeared under the dark brown wooden instrument.

Neil surveyed the scene. The organ, which was slightly larger than an apartment-sized piano, had become jammed at the landing where the stairs turned. “You need a hand?”

“I think we should forget the whole damn—”

“Yes, please,” called out Moni Zetland, Don’s long-standing and long-suffering girlfriend, who poked her head around the staircase corner and waved down to Neil. “Switch places with him. I’ll go around front to make sure the van doesn’t get a ticket.”

Her head disappeared, followed a minute later by the sight of her nylon mover’s vest being tossed on top of the B3.

Don rubbed the sweat off his face on the shoulder of his old Rush tour T-shirt. He looked at Neil and shrugged. "You sure you want to do this?"

"Be worth it just to see if you can squeeze up the stairs," Neil said with a grin. "Give me your vest, and get up to the top before I change my mind."

Neil had bought the century-old duplex near High Park while he was still on the force. The fact that he'd managed to keep up with the mortgage payments left him unexpectedly pleased.

He'd inherited Don as his tenant. By happy coincidence, Don had been with the Ontario Provincial Police as one of their top digital forensic techs. With retirement, he'd turned to music full time. Both of them were divorced. Don's ex lived in Scarborough. Neil's was in Prince Rupert, which established a reasonable buffer zone of two mountain ranges and a couple of thousand miles of prairie between them. More crucially, Neil and Don shared a love of Chicago blues, classic soul and east-coast singer-songwriters.

Neil tightened the strap attached to his vest and flexed his knees. He looked up at Don, checked he was ready. On his signal, they both lifted, shifting and twisting the massive wooden organ from where it had become jammed in the landing. Once freed, they eased it down the stairs, carefully keeping it from scraping the walls.

"You told me you retired this beast," Neil grunted. The Hammond B3, built circa 1963 and repaired with more parts than Frankenstein, had toured around the world a dozen times with various bands before Don meticulously restored it.

"I oughta have my head examined," Don said, avoiding a direct answer. "How'd it go with your dad?"

They made it to the front door and paused to catch their

breath. Neil could see Moni had the van's motor running and the back doors open.

"I have to go out of town for a couple of days," Neil said. "I'll try to be back by Thursday night." Don's band was booked into the Ace Hotel for a benefit. A traffic cop had been killed on duty, leaving four kids and a sick wife. This gig would be the first time they would play together in public. The crowd promised to be rowdy.

Don had bitched for days about not enough rehearsal time. Now he shook his head. "This thing could be a major fucking embarrassment. Might be better if nobody shows."

Together, they lifted the beast and gently carried it through the doorway, down the front steps and over to the van.

"If nobody turns up," Neil said cheerfully, "it won't matter how shitty you play."

"Don't listen to the old man," Moni advised Neil in a loud stage whisper as she watched them maneuver the organ into the empty van and tie it down with straps. "He's just scared."

"Am not!" Don stumbled back out of the van into Moni's arms.

"Of course not," she laughed, pushing him gently around towards the passenger door. She reached over, hugged Neil and said *sotto voce*, "See you Thursday night? It would mean a lot to him."

"I'll do my best."

As the van pulled away, Neil stepped back onto the sidewalk. He checked his watch. *Pack a bag. Get changed. Send a couple of emails.* He had just enough time, even if he wasn't really sure what he was getting into.

