

Chapter 1 — An Unexpected Reunion

“RORY! IT’S AWFUL. TOM KILLED HIMSELF.”

Rory McEntyre held his phone at the end of an extended arm as if it were a live cobra. The voice over the speaker sounded desperate, panicked.

“What?” was all Rory could manage as a reply. “Wait.” He turned away from his 60-inch television screen, made an apology to his virtual gaming companions, and removed his J-100 surround sound headset. “Monica? Where are you?”

“I’m at our apartment. I don’t know what to do. The police are on their way. I need you.”

Rory jumped out of his six-hundred-dollar ergonomic chair and fumbled for the remote control to turn off the TV. “Police? Wait. Slow down. What happened?”

When Monica had walked into his office three days earlier, Rory’s heart skipped two beats. He had not given much thought to the entry on his appointment calendar: “New client meeting – Mr. & Mrs. Williams.” Her face was the same one about which he occasionally still dreamed.

Rory was out of his chair in eight tenths of a second and halfway across the small space between his desk and the office door. Then he saw Tom, entering behind her. Rory stopped short and forced his face into a professional smile, holding out a hand toward his old law school classmate. Tom looked better than he had at the wedding, where Rory had been a groomsman and Monica Bettger, the bride. In the intervening eight years, Rory had worked his ass off, first in a Boston firm and then for the past two years at Fitzsimmons, Packman & Kronish. When he saw Monica, he felt like a second-year law student again.

“My God, Monica,” Rory disengaged his hand from Tom’s and held out both arms. “You look amazing!”

Monica smiled warmly, then stepped toward Rory, engulfing him in a hug that made his toes tingle. After an extended squeeze, Rory leaned back, keeping a hand on each side of Monica’s slender waist, and stared at Tom’s wife. He did the mental math. It was early June and her birthday was July 14. Since Rory was now thirty-three, she was getting ready to turn thirty. She looked younger, still with the glow of youth he remembered from their school days, when she was an undergraduate at Barnard while Rory and Tom toiled at Columbia Law School.

Monica's three-inch red designer heels matched her dress, which flirted with the tops of her knees. He admired the shape of her bare calves, the curve of her hips, and the peek of cleavage escaping from the dress's neckline. Her long, blonde hair hung in waves around her shoulders and framed her soft face and mysterious eyes. He was instantly lost in those sparkling orbs, as he always had been. Monica stood five-foot-seven, but with heels was as tall as Rory.

"Great to see you, pal," Tom said, breaking Rory out of his stupor. Tom's dark blue pinstriped suit and patterned tie were elegant but understated. Rory instantly remembered why he had always been envious of Tom's six-two physique, broad shoulders, chiseled chin, and bright blue eyes. His sandy blond hair was as thick and wavy as ever, in contrast to Rory's tight brown curls, which had started their thinning retreat. Rory worked out regularly, rode his bike fifty miles every weekend, and thought he might be in better cardiovascular shape than Tom. But he would always be four inches shorter and lacking Tom's classically handsome features. "Sorry not to call ahead, but Monica wanted to surprise you. I guess it worked."

"It certainly did," Rory said with a forced chuckle as he motioned his visitors to two padded guest chairs. He hustled behind his desk and forced himself to occasionally glance at Tom so he didn't seem to be staring only at Monica. "Now, what in the world brings you two here today?"

Tom, as he always did, took charge and spoke with the confidence of a salesman. Rory had followed his old pal's career. Tom was a superstar money manager at Northrup Investments, LLC. Rory always knew Tom would be wildly successful at whatever he did. Everyone expected it. "We have a situation we need handled with both discretion and alacrity, Rory. It falls into your area of expertise, so Monica immediately thought of you."

"You did?" Rory beamed as he unashamedly turned his head toward the woman he had stared at every chance he got for the entire two years she and Tom had dated.

"I did," Monica smiled, lowering her eyes bashfully. "I mean, who else can we trust as much as you, Rory?"

When she said his name, Rory felt a rush of blood to his face. He picked up a Mont Blanc fountain pen and sat forward in his chair, ready to take notes. "I'm flattered. Well, I can assure you that this conversation is entirely privileged and confidential, based on my ethical obligations as a lawyer and my personal obligations as your friend." Rory was pleased with himself for coming up with such an eloquent response. Tom was always the guy with the fancy words. He saw Monica smile at him with her red lips and noticed her perfect, snow-white teeth. He had not seen either of them in years, yet he fell immediately into the familiar sphere of their long relationship.

"Terrific. We knew you'd be the man for us," Tom leaned forward and put a forearm on the edge of Rory's desk. He lowered his voice, as if concerned about being overheard. "You see, Scout, we need to set up a trust."

Rory bristled at Tom's use of his old prep school nickname. It had grown into a common moniker thanks to Tom, who pushed it to all their mutual friends. Tom said it

was a combination of Rory being a Boy Scout and being Tonto to Tom's Lone Ranger—except Scout was Tonto's horse. Rory tried calling Tom "Silver" for a while, but it never caught on. Rory knew the use of "Scout" was Tom's way of asserting his superiority and Alpha male status, like he always did. Rory mentally flogged himself for allowing Tom to belittle him all those years ago. Since Tom was a potential client now, he had to let it pass again. But it still scratched at Rory. "What's the purpose of the trust? You don't have any children yet, right?"

"No. Not for our children. It's for us. We've had a bit of good fortune. You might have heard there was a big New York Lotto jackpot a few weeks ago."

"The lottery?" Rory didn't try to hide his puzzlement.

"Yes. The lottery. There were five winners, splitting a \$300 million jackpot."

Rory stared blankly. "Do you know someone who won?"

Tom assumed a condescending expression. Rory knew it well. "I should say we do. It's us."

"You play the lottery?"

"Sometimes I do," Tom replied smoothly. "I like to pick up a ticket from the guy at my local newsstand along with my *Wall Street Journal*. And, well, I got lucky. We—we got lucky," Tom glanced at Monica as he reached for her hand. She squeezed it, then released quickly.

"Hold on. You're telling me you hit a, what? A sixty million lottery jackpot? Are you serious?"

"Yep. Serious as cancer, bro. That's why we need the trust."

"Tom, a trust isn't going to give you any tax advantages."

"I know. That's not why we need it. I understand we can legally transfer the ticket to a trust, then have the trust claim the prize without disclosing our identities as the winners."

Rory, who was furiously scribbling notes on a yellow pad, looked up with a frown. "I can't say I'm an expert on the rules of the New York State lottery. I'll have to do some research. But why don't you want to be identified?"

Tom hesitated, then applied a serious expression. "Rory, there are some very good reasons why I need to do this confidentially. The men who run my asset management company would not be happy about it. There are some other reasons, but suffice to say we very much need to keep our identities out of the media. Is that sufficient?"

"Of—of course," Rory stammered. "I didn't mean to imply that you didn't have a good reason. It's entirely your business, naturally. I'm pretty sure a properly organized trust could be the legal owner of the ticket and claim the prize money, then the trustee could disburse the funds to the beneficiaries without publicly disclosing the identities of the winners. Of course, the IRS would need to know, and if some reporter really dug into it, the identity of the beneficiaries could be discovered . . . unless we set up a double blind—"

“I told you Rory would know what to do,” Monica said, uncrossing her legs and leaning forward. “He’ll take care of us, won’t you, Dear?”

“Ye-yes. Absolutely.” Rory again felt a rush of blood to his face and hoped he was not obviously turning red.

“Super. What’s the next step?” Tom removed his arm from the desk and sat back, relaxing into a cross-legged posture. “We’d like to get this done as soon as possible.”

“Well, I’d say the first thing to do is secure the winning ticket.” Rory reached for his desk phone and lifted the receiver.

“Wait,” Tom interjected. “Hold on. Who are you calling?”

“Oh, our chief of security, who handles the vault. We’re going to want to put your ticket away for safekeeping, especially if the trust we’re going to set up will be the owner. We’ll obviously need the original to make the claim for the winnings. Do you have it with you?”

“No. God, no,” Tom said calmly. “It’s in a secure location. In fact, I’ve already taken the liberty of creating documentation of our ownership.” Tom dug into his jacket pocket and pulled out his iPhone. After a few swipes and taps, he handed the device across the desk to Rory, who watched with great interest. On the tiny screen, a video image of Tom explained excitedly that he and Monica had hit the lotto jackpot. The shaky camera zoomed in at one point on a cluttered dining room table, where a small rectangle of white paper lay on a gold placemat. As the camera zoomed and focused, Rory could make out the familiar blue ball—the logo of the New York State lottery—and the laser-printed numbers on the ticket. The initials “TW” were handwritten in blue ink next to the lottery logo.

Rory tapped the screen to pause the video, wrote down the numbers and the date of the drawing, then allowed the video to play to its conclusion. He guessed the film had been made in Tom’s and Monica’s apartment. Monica appeared briefly in the background.

“That will certainly be helpful to prove you are the rightful owner of the ticket, if there were ever any question,” Rory observed. “Even if the ticket were stolen, you would be in a good position to contest anyone else coming forward to claim the money. It was a good idea to put your initials there.”

“Thanks. It seemed like the obvious thing to do.”

“Most people would immediately post a picture on Twitter,” Rory joked.

“True. But we’re not most people.”

“Ain’t that the truth.” Rory smiled, making a few more notes on his pad. He thought about all the reasons why Tom was extraordinary. He was a star athlete, and an honor student thanks to Rory. In prep school, Tom had been good in every subject except math. Math was Rory’s sweet spot, and so he helped Tom get a gentleman’s B. During the tutoring, they became friends. Rory knew Tom viewed him mainly as a useful tool, but he got to hang out with the cool kids, so he didn’t mind. After Tom went off to Yale and Rory to Columbia as undergrads, their paths crossed in law school, where they fell back into their old pecking order.

Discussing the formation of a trust was Rory's comfort zone. He was a meticulous estate planner. Over the next ten minutes, Rory obtained all the information he needed. Both Tom and Monica said they also wanted to have wills drafted. Up to that point, they had not worried about estate planning, but this windfall was a solid impetus to start thinking long-term. Rory promised to make the assignment a priority. After having Tom and Monica separately sign client services agreements to fully establish an attorney-client privilege, Rory eventually had to concede that the meeting needed to end.

"I need to get back to the office," Tom looked at his watch. "They don't know I'm here and my assistant, Breonna, is covering for me."

"Are you sure you don't want to store the ticket in the firm's vault?" Rory asked again as Tom reached for his briefcase.

"I'm sure. You're such a worry wart. Always were."

"True," Rory conceded good-naturedly. "That's what makes me a good estates lawyer." They all had a good laugh.

Monica stood. As Rory watched, Tom put both hands on the arms of his chair and pushed himself up. Rory noticed a grimace and a muted groan. Monica gripped Tom's upper arm and steadied him as he gained his balance. Rory suppressed a smile, thinking that he was, indeed, in better physical shape than Tom.

They made their good-byes. Rory handed out business cards and escorted Monica and Tom down the hallway, through the lobby, and past the ten-foot-high windows overlooking the Hudson River. It was an impressive view. He never tired of showing it off to clients. In the expansive client lobby on the thirty-seventh floor, Monica once again treated Rory to a lingering hug as they parted. Rory watched them walk slowly through the glass doors and down the carpeted hallway toward the elevator, Monica hanging onto Tom's elbow. He could still smell her perfume as Monica's red pumps disappeared into the downward-bound car. He remembered how she nearly always wore Christian Dior's *Poison*. Monica had expensive taste, even when she was a starving college student wearing an Indigo Girls t-shirt.

Tom was a lucky man. He always had been. Rory's thoughts wandered as he strolled back toward his office. Tom had the looks, the confidence, the great job . . . and Monica. And now, a huge lottery prize. Some guys had all the luck. Was he jealous of Tom? Sure. Who wouldn't be? In their youth, Tom had always been the popular one, the life of the party and the top of the class. They had formed a certain bond, even if it was Rory's Tonto to Tom's Lone Ranger. Rory was always fine with that. He had never questioned deferring to Tom on everything. Including Monica.

Still, there was a time. Rory met Monica first, when they both auditioned for the Fall Follies show at Columbia at the start of Rory's second year at the Law School. They had gone out for a slice of pizza and stayed up late into the night talking about philosophy and the environment. Monica was a more accomplished actress and singer, which landed her a role in the show, while Rory worked on the lighting crew. They had enjoyed hanging out

together when their studies permitted. But then she ran into him while he was with Tom. He was no match for Tom in a romance competition.

Rory had played the scenarios out in his head a thousand times. If he had made a romantic overture toward Monica before Tom had the chance, would she have chosen him? Would Tom have backed off if he knew Rory had already started a relationship? The endless procession of “what ifs” led only to regret. He thought he had gotten over it, but Monica’s sudden appearance brought back all the old feelings.

Lost in his thoughts, Rory waved reflexively when he passed Heidi Hottinger, the attractive blonde receptionist on his floor.

“Hi, Rory. Who are the new clients?” Heidi asked brightly.

He stopped, shaking off the cobwebs of his memories. “Oh, they are – old friends. We went to school together.”

“Are you riding on Sunday?”

“Sure,” he replied automatically. He rode his bike nearly every weekend. He had to think about what organized ride was happening on Sunday. Then he remembered the event, which started at the George Washington Bridge and then followed the Palisades Parkway north, along the Hudson River. It was an exceptionally beautiful route. He smiled at Heidi. She had always been friendly and cheerful. He had seen her at a few bike races, but never spent more than a minute talking with her. He had always assumed she wouldn’t find him very interesting. “I’m looking forward to it. I guess I’ll see you at the bridge?”

“I’ll be there,” she flashed a wide smile, then turned to answer her ringing phone, while Rory continued toward his office.

Back at his desk, Rory navigated to the lottery commission website. He verified the date of the drawing for a jackpot of \$308 million. The date matched the ticket on Tom’s video. The numbers also matched. It was the real deal. According to the website, only one of the five winners had come forward since the drawing. Rory wondered whether all the other winners were busy setting up trusts.

As he filled out a new client form, he found himself fantasizing about having Monica as a client. It wasn’t like he spent much time with his clients once their wills were signed, but maybe this trust would need more hands-on attention than most. He began thinking of ways to make it happen.

* * *

On the following Monday evening, Rory had arrived at his apartment shortly before seven-thirty. The day had been typical, except for the excitement he felt working on the trust and wills for Monica and Tom. He enjoyed a fresh dinner with the aid of a prepared food delivery service: grilled salmon, roasted Yukon gold potatoes with rosemary, and a grilled veggie assortment. Rory was actually a pretty good cook, but buying fresh food at the market to prepare only for himself was too depressing. The freshly delivered and

ready-to-cook meals, aided by the high-tech bar-code-scanning convection oven, was much more efficient and almost as tasty.

He instructed his home assistant device to play some John Coltrane while he ate and sipped on a local New Jersey Chardonnay. Then he processed payments for two bills that had arrived in the mail and surfed through his Facebook feed. Six new posts from friends, all business acquaintances except for one from his prep school days. He automatically clicked the “Like” button for each post, but left no comments. He didn’t feel any connection to their lives, and he was certain they felt none to his.

After checking his work email one last time and shutting down his laptop, Rory spent thirty minutes reading a biography of Lyndon Johnson, which was his book club’s discussion subject for the month. His sister had suggested joining a book club as a way to meet intelligent women. There were certainly several brilliant thinkers in the group, which was mostly female, but all of them were either married or not interested in male companionship. He remained in the group because it allowed him to have conversations about something other than taxes and funerals. During the last fifteen minutes, he skimmed through several dull chapters. He felt reasonably prepared for that Thursday’s meeting.

At eight-forty-five, Rory settled into his deluxe gaming chair in front of his sixty-inch television. Forty minutes into a session of *Counter-Strike*, while leading a team of five players assaulting a terrorist stronghold in the Afghanistan mountains, Rory’s cell phone rang. He did not recognize the number, but pushed his headset off one ear to answer anyway.

Before he said anything, he heard Monica’s panicked voice. “Rory! It’s awful. Tom killed himself.”

Chapter 2— Home, Bloody Home

TWENTY MINUTES AFTER RECEIVING Monica's frantic call, Rory argued with a uniformed NYPD officer outside her apartment door. "Monica Williams called me and asked me to come. I'm her lawyer."

Monica, hearing the disturbance, raised herself from the barstool next to the kitchen and hurried to the door, followed by the female officer who had been assigned to watch her until the detectives arrived. When Monica confirmed that Rory was her lawyer, and her friend, he was admitted past the yellow crime scene tape.

As soon as Rory made it to the entry foyer, Monica melted into his chest, crying. He wrapped his arms gently around her and patted her back, not knowing what to do or say in such a circumstance. Usually, by the time clients arrived at his office, they had made it past the immediate grief of losing their loved ones. After an awkwardly long period of hugging, Rory whispered into Monica's ear, "Why don't we go sit down?"

Monica sniffed, pushed away momentarily, then latched onto Rory's arm and led him toward a cushioned bench by the window next to a small kitchen nook. As they passed the half-wall separating the kitchen from the living room, Rory saw several figures moving about. Two uniformed officers lingered on the periphery, watching as silent sentries. A short woman wearing blue paper scrubs, booties, a hair net, and blue latex gloves, squatted down next to a lump on the floor covered with a white sheet. A photographer holding a large Nikon D750 with a protruding flash tower was snapping pictures. Two EMT techs, flanking a gurney outfitted with white sheets and a pillow, waited to remove the body hiding beneath the sheet.

When they settled on the window seat, Rory could see the sparkling lights of New York City out the window. A few stars struggled to penetrate the ambient light. Rory spoke in a hushed voice. "What happened?"

Monica's eyes were red from crying. She grabbed both of Rory's hands in hers. "Should I be saying anything with the police here?"

"You're right," Rory agreed, realizing he should have given that advice. "You shouldn't say anything that could be misconstrued."

"You're my lawyer, right? So, things between us are privileged, aren't they?"

Rory turned his head to determine how far away Monica's police chaperone was. "You signed a representation agreement in my office on Friday. So, yes, I'm your lawyer. And, yes, there is an attorney-client privilege between us. But if anyone overhears, then the privilege won't help, so you do need to be careful—not that you'd be saying anything incriminating, right?"

“Of course not.” Monica pulled her head back and looked reproachfully at Rory. “Why would you even ask that?”

Rory’s face blanched. “No—no. Of course you wouldn’t. I didn’t mean to . . . I’m not suggesting—”

“Oh, I know,” Monica softened her expression and reached for Rory’s hand. “I’m sorry. I’m just so freaked out. I came home and found Tom . . . on the floor . . . dead.” She lurched forward, resting her forehead against Rory’s shoulder and breathing heavily, fighting back more tears.

Rory reflexively put an arm around her shoulders and rubbed her back softly. “Have the police questioned you at all?”

Monica sniffled and pulled her head back so she could look Rory in the eye. He once again noticed her perfume: still *Poison*. “No. The first officer said somebody else would be coming to talk to me.”

“OK,” Rory said confidently. His experience with criminal law was limited to one pro bono project he had worked on at his Boston law firm. But he knew the police could not question a witness—or a potential suspect—who was represented by counsel without the lawyer’s consent. Because he was acting as Monica’s lawyer, he could shield her from any intrusive questioning. He was her defender. She needed his protection.

Rory removed his hand from her shoulder, where it was still resting, and reached for Monica’s left hand with both of his. “Listen to me. I’m here for you. I’m not going to let any policeman bully you.”

“Oh, Rory, thank you so much for being here. I don’t know what I’d do . . .”

Before Rory could say anything else, two men wearing jackets and ties strode purposefully across the kitchen, accompanied by a uniformed officer. One was slightly taller and thinner than the other, and was the first to speak. “Mrs. Williams?”

“Yes?” Monica said, looking up. Rory raised his head without speaking.

“I’m Detective Steve Berkowitz,” he had a thick New York accent. “This is my partner, Detective George Mason.” Berkowitz gestured toward his shorter and rounder partner. “I’m sorry to have to do this, but we need to ask you a few questions about what happened here. Is there somewhere we can talk in private?”

Monica looked at Rory. “Um, I’m not sure . . .” She squeezed Rory’s hand, digging a polished nail into his sensitive flesh.

Rory snapped to attention, pulling his hand away and rubbing his scratched skin. “Detective Berkowitz, my name is Rory McEntyre and I’m Monica—Mrs. Williams’ lawyer. I should be present for any questioning.”

Berkowitz looked at Mason and shrugged. “Fine. Do you mind if we do it here?” When both Monica and Rory nodded, Berkowitz continued. “I understand you’re the person who found the deceased, is that right?”

“Uh huh,” Monica monotoned, not looking at the detective.

“What time did you arrive home?”

Monica looked at Rory, who nodded for her to answer. "Um, it was around nine o'clock, I think. I came back from Long Island on the train. I'm pretty sure it was about that time."

"How long were you away from home?" Berkowitz continued.

"All day, I suppose. I went to work this morning. Then, after work, I took the train out to visit my mother. I go every week, usually on Mondays. She's in a nursing home."

"Can you tell me, in as much detail as you can, what you did when you came home?"

Again, Monica looked at Rory, who didn't speak, but nodded encouragingly. "I came in, and . . . it smelled strange. I called to Tom, and when he didn't answer, I went into the living room and . . ." Monica dissolved into tears.

"I'm sorry, Ma'am. I know this is difficult." Berkowitz motioned to his partner to get Monica a tissue from the box on a nearby shelf. When Monica finished dabbing her eyes and blowing her nose, the detective pressed forward. "Was anyone else in the apartment when you arrived?"

Monica dropped the soiled tissue on the small kitchen table. "No. No, it's just me and Tom here. There's nobody else."

"OK. Was your husband's body lying where it is now, when you found him?"

"Um, yes, I guess. I mean, when I saw him . . . I ran over. I wasn't sure what had happened." Monica put her head down and sobbed.

"Was the door locked when you arrived?" Berkowitz asked.

"Yes. I used my key to get in, like always."

Berkowitz looked down at Monica's black pumps. Her legs were crossed underneath her chair; her soles smeared with blood. More blood marred the sleeves of her blouse and the hem of her skirt. A large dark blotch under her left knee told Berkowitz that Monica had knelt next to her dead husband's body. The floor around the kitchen nook showed faint footprints from her stained shoes. "You touched the body?"

"Yes. I-I-I did."

"You picked up the gun?"

Monica nodded.

Detective Mason spoke for the first time. "It's understandable, Mrs. Williams. Do you know whether the gun belonged to your husband?"

"Yes, it did," Monica replied, this time without seeking Rory's permission. "He bought it a few months ago. He had it all registered and everything. He wanted it for protection. That was the gun on the floor."

"How can you be sure?" Mason pressed.

"There's an inscription on the bottom. I saw it."

Berkowitz tilted his head toward the living room. Mason walked away and returned a moment later with a plastic evidence bag containing a black Beretta M9 pistol with bloody streaks on its hilt. He held it up to the light, peering through the plastic at the butt. "T. Williams," he read the script inscription.

Monica nodded.

Berkowitz, who had been making notes on a small pad, scribbled something. “Can you tell us whether your husband had any reason to kill himself?”

“No. No. No,” Monica said, choking back tears. “Everything was great. His job is terrific. We’re happy. There’s no reason he would . . .” She devolved into tears again, burying her head in Rory’s shoulder.

Berkowitz handed Monica another tissue. “I’m sorry, Ma’am. I know this must be the worst possible time. But do you recall your husband acting unusual, or saying anything to suggest he was having any problems lately?”

Monica dabbed away the fresh tears. “He was really busy at work. I know he was kind of nervous about a big new client he was working on. I don’t know anything about it.”

The detectives exchanged a glance before Berkowitz asked the next question. “Mrs. Williams, were you two having any problems in your marriage?”

“Wait!” Rory broke in. He wasn’t sure exactly what to say, but he knew this question was not about Tom’s suicide. He felt a constriction in his throat, but managed to croak out, “Hold on, now. I mean—what has that got to do with Mr. Williams’ suicide? I don’t think that’s a very appropriate question, I think. So, I don’t think Monica should answer.”

Again, Berkowitz and Mason exchanged a glance. “Will you consent to taking a test for gunpowder residue on your hands?”

Rory again jumped in, gaining confidence in his criminal defense attorney instincts. “That is offensive, Detective. Besides, she admitted to touching the gun, so any residue would not prove anything. Monica—Mrs. Williams—is not a suspect, is she?”

“Nobody is a suspect yet,” Berkowitz said. “And you can’t get powder residue from touching an already-fired gun.”

“Well,” Rory hesitated, not knowing one way or the other if the detective’s statement was true, “we’re not taking your word for that.” Monica stayed silent, but made eye contact with Rory, flashing an approving if momentary smile. Rory felt a warm glow in his gut.

Berkowitz put away his notebook. “OK, that’s fine. We’re going to look around the scene, Mrs. Williams. If we have any other questions for you, we’ll come back. We’ll ask you to please stay here and keep out of the way of the officers and the medical examiner. OK?”

Monica nodded and squeezed Rory’s hand. Rory couldn’t remember if he had taken her hand, or if she had reached for his. It was warm and soft and wet from her tears. The two detectives walked away, around the corner into the living room where Tom’s body lay under the white sheet. The police photographer had completed her work and was packing up. The EMTs were lowering the gurney in preparation for the removal of the body.

Rory whispered to Monica, “Why didn’t you tell the detective about the . . . the subject of the trust we’re setting up? That would certainly seem to be a rock-solid reason why Tom would not kill himself.”

Monica leaned in so her mouth was next to Rory’s ear. He felt her warm breath as she spoke, which sent shivers up the back of his neck. “Tom said it was very important that

we not be identified as being in possession of . . . the item. It was critical. I don't want to say anything. You'll help me keep it secret, right?"

When Monica pulled away, Rory looked into her pleading eyes and said, "Of course. But, under the circumstances, don't you think the police should know? I mean, what if somebody—" Rory then hushed his voice even further, "—killed Tom?"

Monica looked shocked at the thought. "But, how? The door was locked when I got home. I used my key. There was nobody else here. I can't see how it's possible."

"Are you certain there's no chance somebody could have been inside the apartment when you got home, and slipped out after you came in?"

"I don't see how. I would have heard the door close. I came out to get my phone in the foyer and stayed there until the first officer arrived. No. There's no way." She fell back against Rory's shoulder, breathing heavily as if she had no more tears to cry.

A few minutes later, Detectives Berkowitz and Mason returned to the kitchen nook. "I'm sorry, Ma'am. I need to ask you, when was the last time you had any communication with your husband? A phone call, or email, or text?"

Monica looked up, blinking rapidly to hold back more tears. "I . . . well, I'm not sure. I think we exchanged a text this afternoon, when I was at work."

"Do you mind showing us?" Berkowitz asked gently.

Monica walked to the foyer table to retrieve her phone. She navigated to her text messages while she walked back into the kitchen. As she approached the two detectives, she stopped short. "Oh, my!"

"What is it?" Rory called out.

Monica stared at her phone in wonder. "There's a text here from Tom from four hours ago. I never saw it."

"What does it say?"

Monica made eye contact with Rory, who nodded. A text from Tom was something Monica should not withhold from the cops. They could probably get it with a subpoena to the phone company anyway. She scanned the text, then her arm dropped. The phone slid from her grasp and clattered onto the marble tile floor.

Rory jumped up and rushed to Monica, who slumped into him as he put his arms around her. Berkowitz grabbed the phone without asking permission. He read the text:

I'm sorry. I love you.

Berkowitz shouted to the living room. "Carson! Check the stiff—er—Mr. Williams' pockets to see if he has a phone." He then handed Monica hers. "Ma'am, can you check your phone to see if there are any calls from your husband from today?"

Monica started sobbing again. Rory patted her back awkwardly, like he was burping someone else's baby. He didn't know what else to do as Monica pressed herself against him. She gathered herself and took the phone from the detective, then checked her

telephone records. She showed Berkowitz two missed calls from Tom's phone, at 5:45 p.m. and 6:21 p.m.

Before Berkowitz could ask, Monica explained that the nursing home where her mother lived asked guests to turn off their phones while visiting. She said she didn't check phone messages when she was on the train home. Instead, she was listening to an audiobook, a true crime story called *The Case of the Righteous Assassin*.

Erin Carson, the coroner's assistant whose job was to secure the body, yelled back a moment later, "Got an iPhone, Detective."

Mason went to the living room to retrieve the iPhone and brought it back, wearing blue latex gloves and holding the unit by its edges. Berkowitz said to Monica, softly, "Mrs. Williams, do you know the unlock code to your husband's phone?"

Monica nodded and entered the code. The detective navigated to Tom's text messages. In the sent messages, time-stamped at the same time as the incoming text on Monica's phone, was the same message: *I'm sorry. I love you*. Berkowitz grabbed an evidence bag from the pocket of his suit jacket and deposited the phone inside. He didn't ask Monica for permission. Rory said nothing.

"We're going to have to retain this phone as evidence."

"Yes, of course," Monica said in a monotone. "Rory? Is that alright with you?"

Rory had no idea whether retaining the deceased's phone was appropriate. His only thought was to protect Monica, and it didn't seem like there was anything on Tom's phone that could get her in trouble. There wasn't any real trouble for her to get into. He was thinking about the lottery ticket, and how Tom's death was going to affect the trust. It certainly wasn't going to adversely affect Monica. When she said his name, he snapped out of his internal musings. "Um. No. I don't think there's any problem."

"Fine," Berkowitz said, handing off the evidence bag to the uniformed officer standing in the kitchen, whom Rory had not noticed. "We'll let the medical examiner evaluate whether there's anything suspicious about the body or the cause of death. There's no sign of forced entry here, and no sign of a struggle or anything out of place. Mrs. Williams, did you notice anything missing when you arrived? Any jewelry or other valuables?"

"I—I don't know. I haven't thought to look."

Berkowitz looked at Mason. "Walk the lady around the apartment and have her take a look."

Detective Mason followed Monica as she patrolled the apartment, looking for anything out of place. Rory trailed behind. She found Tom's wallet on his dresser, with a few hundred dollars in cash and a pile of credit cards inside. She looked into an elaborate jewelry box and did a quick inventory of her diamonds, rubies, and gold bracelets and necklaces. Everything was present, as far as Monica could tell at a glance. After ten minutes, Mason was satisfied that there was no sign of a robbery.

Mason and Berkowitz huddled for a minute, then handed out business cards to Monica and Rory and left the apartment. The coroner finished and packed away her equipment bag, motioning to the EMTs to take away the corpse. When the last of the

uniformed officers, finally left, Monica closed the door and engaged the deadbolt. She collapsed into a sitting position on the floor of the foyer, hugging her knees to her chest.

Rory held out his hand to help her up, but she wouldn't reach. He lowered himself to the hardwood to join her, curling his brown loafers under his legs. He sat next to her, unable to find any words.