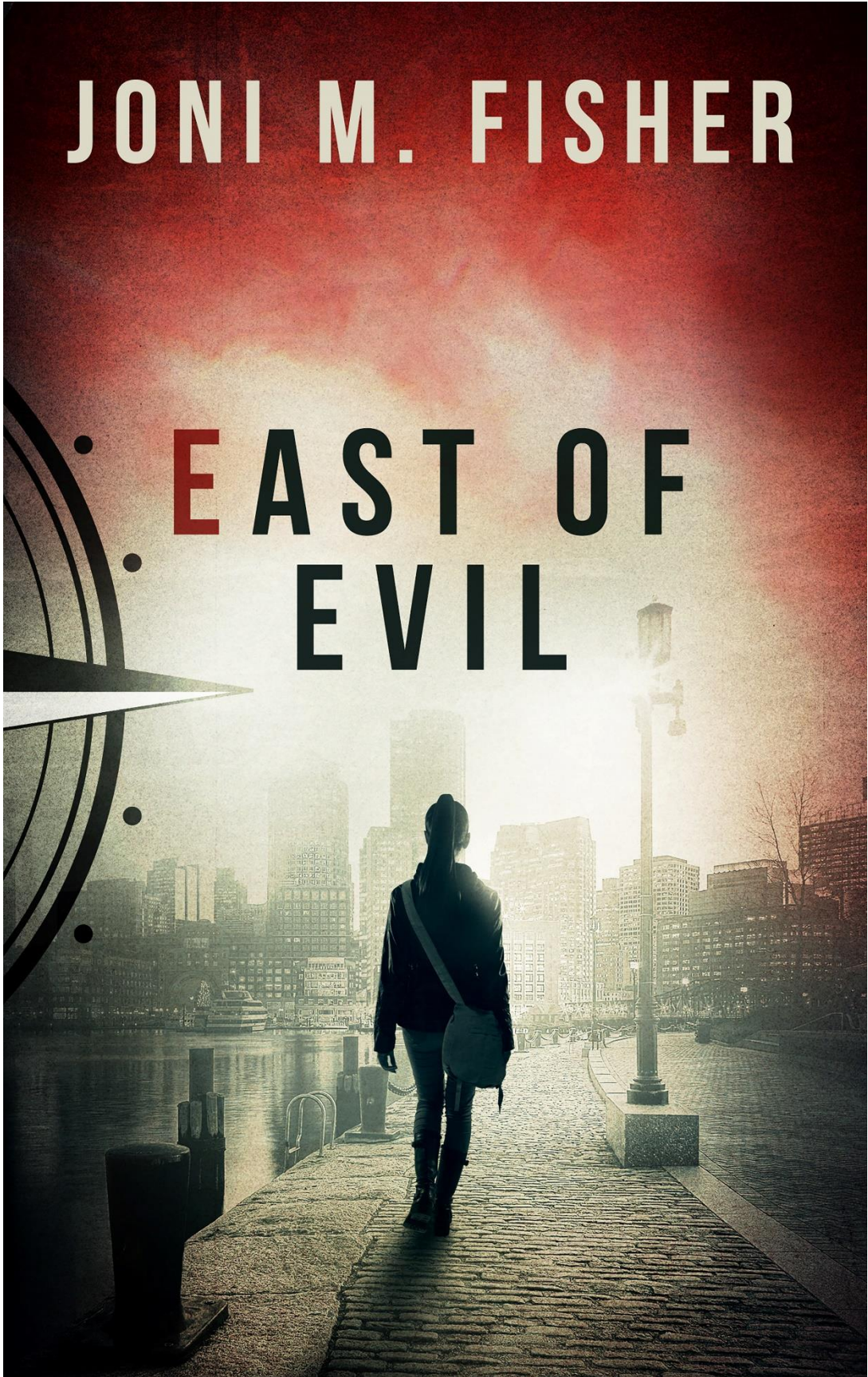


JONI M. FISHER

EAST OF
EVIL



Praise for the Compass Crimes Series

“WEST OF FAMOUS is a terrifically smart, strong thriller from Joni Fisher, whose crime novels get better with each entry in the series.”

--Linda Fairstein, *New York Times* Bestselling Author of the Alexandra Cooper novels and winner of the Nero Award

“SOUTH OF JUSTICE is a multilayered, intricate, and suspenseful page-turner you'll want to read in one sitting.”

—Diane Capri, *New York Times* and *USA Today* bestselling author of the Hunt for Jack Reacher thrillers

“Combining the elements of a police procedural and a suspenseful thriller, Fisher tics all the boxes for a compelling crime novel that will keep readers turning pages to the satisfying conclusion.”

--Recommended by the US Review

“The action and mounting tension in WEST OF FAMOUS doesn't stop until the end. This is a book you won't want to set aside for later. Coupled with a touching rendering of family love and values, along with a belief in God, WEST OF FAMOUS will appeal to all who believe in the ultimate goodness of human beings. Don't hesitate to read this one.”

--Reader's Favorite, a 5-star review

“WEST OF FAMOUS by Joni M. Fisher is the third book in her Compass Crimes series, but each title stands on its own – this one with strong female characters, a fast-moving pace, and its share of twists and turns. Love, family, religious faith, and a

dose of glamour are written into the plot; a young woman is kidnapped after taking a job as a body double for a famous singer. With well-researched scenarios, readers of crime fiction will enjoy the ride on this action-adventure.”

--IndieReader

“A gifted storyteller, Joni Fisher writes with energy and passion that comes to life in her characters. *NORTH OF THE KILLING HAND* is an intricate and suspenseful read that grips the reader from start to finish.”

—John Foxjohn, *International*, *USA Today*, and *New York Times* bestselling author

“Past secrets test the bonds of family loyalty and a fledgling love affair. The unwavering strength of the protagonists, their commitment to the truth and to each other will have you cheering for *SOUTH OF JUSTICE*.”

—Melissa Hladik Meyer, author of *Good Company*

“Bottom line is *SOUTH OF JUSTICE* is a multilayered romantic book that will grasp your attention and lure you to read it in one sitting.”

—SeriousReading.com

“*SOUTH OF JUSTICE* is fantastic and fun—a crisp and suspenseful story. Fisher makes a wonderful entrance as a crime fiction writer. I can’t wait for *North of the Killing Hand!*”

—Timothy D. Browne, M.D., author of the Nicklaus Hart medical thrillers

“Joni M. Fisher weaves a tale of passionate love, undying loyalty, and enduring friendship between strong characters bound together and tested by deep-rooted

principles. Curl up in your favorite chair with a tasty snack and a refreshing beverage—you won't want to move until you've turned the last page of *SOUTH OF JUSTICE*."

—Donna Kelly, author of *Three-Ring Threat*

"A fabulous start to an intense series with a large cast of characters I couldn't help but love and cheer for. Fisher is a master weaver of intrigue and strong characters willing to go the distance to get things done while keeping their love strong."

—K.D. Fleming, author, and Golden Heart winner

"Tightly written, complex characters, intriguing plot—all the ingredients for a great read! This debut book is a winner, and I am looking forward to more books in the future."

—Diane Burke, award-winning author of inspirational romantic suspense

"I really enjoyed this book. It was well written, and the twists and turns had me turning pages deep into the night."

—Vicki W. Tharp, author of *Don't Look Back*

"I was hooked from the very first page. Amazing writing. *NORTH OF THE KILLING HAND* was so well developed; the characters were multi-dimensional...and the action and intrigue were outstanding."

--Scherry at The Novel Lady

East of Evil

Joni M. Fisher

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To those we have lost.

. 1 .

Monday, April 19, 2010

Nefi's life-changing day started ordinary and turned peculiar on the way to morning classes.

The back of her neck tingled. The sensation heightened her senses, akin to hearing a distant scream. While other Harvard students hunched over cell phones, Nefi scanned the shop-lined street at the edge of campus. Two blocks from class, the reflection of a broad-shouldered man on a car window keened her attention.

Half a block behind her, the man took awkwardly long strides. Unlike other students trudging to campus, this man had no backpack straps on his shoulders. With his face shadowed by a ball cap, he kept his hands in his jacket pockets.

Nefi unzipped her raincoat to access her cell phone. April weather in Boston could bring rain, snow, or cold wind, and this morning's damp breeze in the low forties shot through her open jacket. The wind also carried car exhaust fumes and the hum of traffic. Her thick neck scarf kept her warm enough to prevent shivering.

She pulled her phone from the inner pocket of her coat and flipped it open. After pressing the camera icon, she held the phone up to her ear, stopped, and turned sideways

on the sidewalk, aiming the lens at the stranger. She took a few photos. Feigning conversation, she checked her watch, nodded, and glanced at the man.

The stranger immediately looked down, further obscuring his face with his Red Sox cap while he slowed his pace. Clean-shaven, he was about five feet eight inches tall in dark blue jeans, brown hiking boots, and a plain navy-colored zip-up jacket. His athletic gait and posture suggested sports or military training.

Her Advanced Abnormal Psychology class started promptly at 8 a.m. She had overdue homework to turn in and despised being late to class. After turning toward the path to William James Hall, she tucked her phone away and elongated her stride to the stark white boxy fourteen-story building. Of all the buildings on campus, Nefi ranked it the second ugliest structure after the Science Center. William James Hall towered over the surrounding older, stately red brick buildings like a giant cheese grater.

She decided to test if the man was following her. Once inside the building and on familiar ground, she dashed into a recessed doorway where the overhead floodlight had burned out. She remembered it because the shadowy area had spooked her last week. Standing in the darkness, she watched students pass by in groups and couples in animated conversations. Others, absorbed by the small screens of their cell phones, marched at a zombie's pace while people maneuvered around them.

The stranger charged through the corridor, dodging around slow-moving students, his head pivoting at open doorways. He glanced at the dark doorway where Nefi stood but continued to the elevators. At the elevators, he stopped, removed his hat, and combed his fingers through his short hair. He scowled and tugged his hat on.

Nefi's curiosity turned to alarm and then anger.

The man was retracing his steps in the hallway when Nefi stepped into the light.

He flinched and halted two paces from her.

The stranger flashed through three emotional reactions--surprise, fear, and disgust. It was his last reaction that piqued Nefi's curiosity. Why would a stalker feel disgusted? Was he following the wrong person?

"There you are," he said.

Nefi loosened her arms, reached into her left sleeve, and grasped her knife handle.

Carrying a weapon on campus violated Harvard University policies. Having a double-edged knife on campus was punishable by a fine of up to \$1,000 and two years in prison. Still, Nefi weighed the probable legal punishment for carrying her knife against the permanent consequences of being beaten, raped, or killed and decided in favor of self-defense. With campus violence becoming more common, she believed waiting to be rescued by campus security could be a fatal mistake.

Students passed behind the stranger. If she cried out for help, would they take action to help her or take pictures to share on social media? She assumed she was on her own. At five feet eleven inches tall, Nefi had a height advantage over him, but he looked strong.

His attention shot to Nefi's hands while he eased his hands from his pockets and spread his fingers in front of his waist. "I'm a friend of Ruis Ramos."

She recognized his voice, then his face. His hair was slightly longer than at Ruis's wedding. Ruis was her best friend's older brother. At the wedding, Ruis had called this man by a nickname. "Repo?"

He smiled and extended his hand. "Hello, Miss Jenkins. My real name's Arlo."

Leaving her knife in its sheath, she shook his hand.

In the time it took to blink twice, he had looked her over from hat to boots. Guys often did that. When men looked at Nefi's best friend Martina, they flirted, and their pupils expanded. When they noticed Nefi, they reacted to her height. He showed no pupil response of arousal or fear.

Nefi sighed. "Did Ruis send you to protect me?"

Arlo smiled at two women passing by, and one smiled back. He chuckled and faced Nefi. “The way I hear it, Martina finds trouble, and trouble finds you.”

Nefi nodded. “And here you are stalking me.”

“I told Ruis I was moving to Boston, and he said I should stop by to see how you’re doing.” His half-shrug and glance away suggested a trace of deception.

“You could have called.” Nefi stilled her body and studied his face.

He rolled his eyes. “Okay. We had a little wager. I bet I could sneak up close enough to touch your shoulder before you spotted me. He bet I couldn’t.”

The male ego mystified her. Was this just a bet, or was Ruis’s friend practicing stealth for another reason? She weighed his ego against his safety and favored his safety. “I spotted you two blocks ago.”

“No way.” He flashed straight white teeth. The smell of coffee wafted from him when he spoke.

She showed him the photo on her phone. It was worth being late to class to observe his reaction—the moment expectation collided with reality.

His eyebrows rose. “I saw you stop and answer your phone. Very tricky. What gave me away?”

“No backpack. Military posture. But the real tell was when I looked at you on the street. You immediately turned away.”

“I didn’t want you to see my face.” He raised one shoulder.

Though his behavior made sense to him, Nefi wanted him to understand why it didn’t work. “Which is exactly how a stalker behaves. How do you normally react when a woman catches you looking at her?” Nefi shrugged off her backpack and dangled it by a strap at her side to remind him she needed to go to class.

Arlo blinked a few times then his eyelids closed halfway. He worked his jaw. “I wasn’t looking at you like that.”

Funny how being on the receiving end of honesty could hurt. Nefi planted her free hand on her hip.

“I mean, I know you’re engaged.” Sweat beaded on his face.

Ruis had probably told him. Ruis treated Nefi like a spare sister. Had Arlo taken the information about Nefi’s engagement as a warning? She nodded as if accepting his excuse. “What do you normally do if a woman catches you watching her?”

His shoulders relaxed. “I smile. But if I’m shadowing someone, I don’t want to interact. I don’t want to be noticed.”

Nefi drew from a criminology lesson. “It doesn’t matter if the subject sees you. Did you know eyewitness accounts are the least reliable evidence in court?”

Arlo’s eyebrows furrowed as he pulled his head slightly back.

Nefi said, “People are generally not observant. I’ll prove it. Close your eyes.”

He did. His eyelashes were dark and long. He’d missed shaving a spot along his left jawline. Woody, sensual cologne emanated from him in heat waves.

She had been close enough for him to see her at Ruis’s wedding and today. He considered her an acquaintance, a friend of a friend, but did he really *see* her? Most people stared once they noticed her eyes. Amber is the rarest eye color in humans. During a freshman year party, a drunk frat boy pointed and backed away, calling her a vampire. Hollywood has its standard for monsters, one of which is to mimic the eye color of predators like the eagle, the tiger, and the wolf. “What color are my eyes?”

“Light blue.”

“I rest my case.”

Arlo opened his brown eyes. “Whoa. Are those colored contact lenses?”

Nefi shook her head.

He continued to stare. “Ruis said you’re the only person who could sneak up on him.”

Nefi smiled. For whatever it was worth, she could sneak up on a Navy SEAL who now worked for the US Marshals Service. "Did you serve with Ruis?"

Arlo leaned closer to Nefi and lowered his voice to a whisper. "I flew a Sikorsky Seahawk. Can't tell you where, when, or why, but that's how I met Ruis."

Nefi nodded. All Ruis's military friends kept secrets.

"I'm joining my brother's business as a private investigator." He dug a business card from his jacket and handed it to her.

Nefi tucked the card into the top pocket of her backpack. "How much was the bet?"

"Two hundred dollars." He wagged his eyebrows. "If I give you half, will you say I won?"

"Ruis says, 'Don't lie to someone who trusts you and don't trust someone who lies to you.'"

He nodded slowly and smiled without showing his teeth.

Of course, Arlo was testing her. Ruis's friends shared his honor code.

"Thanks for letting me practice."

Alone in the corridor with Arlo, Nefi said, "You're welcome to try again. Don't grab me from behind because that won't end well."

His eyes widened. "Noted."

Nefi carried her backpack to the elevator and pressed the button. When she glanced down the hall, she noticed Arlo had stepped into the shadowed doorway where she had hidden.

"Arlo, I can see your hat."

He pulled off his ball cap.

"Perfect."

The elevator opened, so Nefi rode it up to her floor and sneaked into the back row of the classroom. After muting her phone and checking for new text messages, she dug out her pen and notebook while the professor spoke.

“Narcissistic personality disorder. One percent of the population exhibits this cluster B personality disorder, often caused by trauma that results in low self-esteem. A narcissist will do almost anything to be the center of attention, including playing the victim, twisting situations through reverse projection, blaming others when caught doing inappropriate or cruel things, and interrupting others' conversations. Naturally, they are attracted to high-profile jobs such as politics and entertainment to feed their egos. Rejection and criticism, in turn, tend to harden them emotionally.”

These characteristics fit an uncomfortable number of politicians Nefi had met through her uncle, Senator Hamilton Jenkins. Fortunately, her uncle had a servant's heart with a sharp eye for spotting narcissists and liars. He also excelled at handling people diplomatically.

In the margin of her notes during the lecture, Nefi penciled in the initials of celebrities who fit the profile characteristics. She had watched the evening news all semester to identify abnormal personality traits like the ones described in the textbook. The class taught the basics. Watching for people who fit the various abnormal personality traits was simply fieldwork.

Last week, at a friend's trial, she helped the defense team with her observations.

Her friend, Blake Clayton, had been charged with a capital offense, so Nefi skipped classes to attend the trial. She would have testified as a character witness if asked. After all, Blake was one of three men who had risked their lives to find her in the Amazon jungle after her parents were murdered. She could never fully repay Blake, Ruis, or Vincent for their journey to find her and bring her to the United States.

She longed to use her talents at the FBI, but the bureau's age requirement meant she'd have to wait two more years to apply to the agent training program.

This was the last semester of her bachelor's degree in psychology. She needed to turn in overdue homework and catch up on her studies before final exams.

Her roommates would be no help because Mutt and Cassie were sports fanatics, and April was the busiest sports month of the year.

“Miss Jenkins.”

Nefi looked up from her notebook at her bearded professor. “Yes, sir?”

“See me after class.”

A collective “ooooh” sounded from her seventy classmates.

“Miss Jenkins attended a felony trial last week, and her homework was to write a field report to identify and analyze abnormal behavior in one person.” The professor eyed her over his wire-frame glasses.

“Was it the accused?” one student shouted.

“It was a witness,” Nefi answered.

“How many would like to hear her report now?” The professor opened his arms.

All hands shot up. Nefi tugged the report from her notebook. After the professor nodded, Nefi stood and delivered her findings to the psychology majors she had come to know and respect over four years. The class spent the rest of the session debating the report.

. 2 .

That evening in her room, Nefi reviewed her psychology textbook and lecture notes. Voices from the common room carried through the door, disrupting her studies. She checked her phone for messages from her best friend and found none. Her roommates, Marines studying on the G.I. Bill, didn't worry about upcoming exams as much as they did about which sport to watch at night. Nefi envied their early morning discipline for studying, which gave them free time in the evenings. April held the convergence of the end of the regular season for the National Basketball League and the National Hockey League, the NCAA basketball championship, the National Football League draft, and the opening day of major league baseball.

Nefi didn't care which major sporting event was on tonight. She planned to spend the evening wearing earplugs. After rereading a paragraph on the McNaughten rule and its use in an insanity defense, she rubbed her eyes.

Bang. Bang. Bang. Her door rattled under the impact, identifying it as Mutt's knock.

"Enter." Nefi turned away from her desk and removed her earplugs.

The door swung open. A broad-chested man filled the doorway with muscles and charm. "Hey, sorry to bother you, but apparently, it's my turn for kitchen duty. As usual, someone had a cooking frenzy." Mutt grimaced. "I'll give you five bucks." His black T-shirt announced, "Gun control means using both hands" in bold white letters.

Accepting his offer, Nefi stood and approached the doorway.

Grinning, Mutt backed out of the way.

On her way through the apartment's living room, Nefi smiled at her other roommate. When stressed, Cassie baked brownies and cookies, filling the room with scents of cinnamon, chocolate, and calories.

Cassie James peered over a *Sports Illustrated* magazine from her nest of pillows on the sofa. "She's not your maid." Her brown skin blended with the leather sofa. She wore her hair cropped an inch off her scalp. It wasn't the same Marine high-and-tight style Mutt wore, but close.

"I notice your favorite cooking days are my kitchen duty days," Mutt muttered.

Cassie raised the magazine, blocking her grin from her accuser but not Nefi.

The large television screen flickered silently through the news. Mutt picked up the remote in one hand, a brownie in the other.

Nefi plucked a bite-size warm brownie from the counter between the living room and the kitchen. How had she survived childhood without tasting chocolate? It was one of many experiences she missed growing up in a remote village in Brazil. After that first taste of chocolate in high school in the U.S., Nefi understood addiction's power. "I need a break from abnormal psych."

Cassie snorted, opening her hand toward Mutt. "Looking for a case study? I present Corporal Michael Ulysses Trace the Third, better known as Mutt, who served as an Explosive Ordnance Disposal Specialist."

Cassie and Nefi agreed that taking a job defusing bombs was insane. They watched Mutt's favorite movie, *The Hurt Locker*, so often they could recite lines from it. Mutt suffered bouts of post-traumatic stress disorder, which gave him nightmares and made him hyper-alert in crowds.

Nefi avoided mentioning Mutt's PTSD to focus on his dislike of handling dirty dishes. "Would you say his avoidance behavior indicates an obsessive-compulsive

disorder or a phobia?" Nefi chewed the brownie while leaning her hip against the counter's edge. The dishes stunk of sour milk and the green protein slime Mutt consumed for breakfast.

Cassie laughed.

Mutt crossed his arms and stood his ground in the center of the common room. He was an intimidating figure in his black t-shirt and sweatpants, but Nefi had never witnessed him angry or heard him raise his voice. He opened his mouth at the exact moment the door buzzer sounded. He set down the remote, strode to the condo's entrance door, and pulled it open.

"I'm, uh, looking for Miss Nefi Jenkins?" The question squeaked through taut vocal cords.

"You are?" Mutt's voice rumbled.

"I'm Ronald Lancaster. Are you perhaps Miss Jenkins' fiancé?"

Mutt snorted. "Do I look crazy?"

Nefi and Cassie shouted in unison. "Yes."

Mutt turned toward the kitchen and Nefi. "Miss Jenkins, are you expecting a well-dressed gentleman?"

Nefi cleared gooey chocolate from her teeth with her tongue and swallowed. After stepping around Mutt, she looked down at a man in his forties who wore an impeccable navy pin-striped suit, a white shirt, and a red power tie. The stranger had the build of a man who spent long hours at a desk and dined at the finest restaurants. The thick lenses of his black-framed glasses magnified his eyes.

"Good evening. I'm Ronald Lancaster, and I'm here to discuss your trust fund."

Nefi said, "No, thank you," and closed the door.

Mutt raised his eyebrows. "You have a trust fund?"

Nefi shook her head as the door buzzed again. She opened the door.

"Miss Nefi Jenkins, I have important paperwork regarding your trust fund."

"I don't have one."

"You do, and I am shocked you don't know about it." Ronald didn't flinch or display any signs of deception. "Senator Hamilton Jenkins gave me your address."

Her uncle didn't easily give out her address or phone number, so Nefi decided to listen to Mr. Lancaster.

"May I come in? I have spent significant time trying to reach you."

Nefi put a hand on Mutt's chest and gently pushed him out of the guest's way. Remembering her aunt's lessons on manners, she decided to make the stranger feel welcome. "Michael Trace and Cassie James, I introduce Mr. Ronald Lancaster."

Ronald shook hands with Mutt, then crossed the room toward Cassie with his hand out.

Cassie rose from the sofa and towered over him. She shook his hand. "So, where do you work, Mr. Lancaster?" She released his hand.

"I'm with Attucks, Bird, and Copley. We're an investment company with offices in six major cities. I'm from the Boston group."

Mutt plucked his cell phone from his pocket and started typing with his thumbs. Next, he held his phone to his ear. "Hello, I'm looking for Attucks, Bird, and Copley?"

Ronald pivoted toward Mutt. "What are you doing?"

Mutt placed his phone against his chest. "Checking your credentials. You don't mind, do you?"

Ronald sighed. A black leather briefcase hung from his left hand.

Nefi waved toward the dining table. "Would you like coffee and a brownie?"

He narrowed his eyes at the tray of brownies. "No brownie, but I'd like coffee. The strongest you have, please, no sugar." Ronald set his black leather briefcase at the head of the six-place table, then pulled back one of the sturdy wooden chairs and sat.

Mutt stood near the table and the guest. "Hello, I'm looking for Mr. Ronald Lancaster. Sure, I'll hold." He looked down at the guest's feet. "Nice shoes."

Ronald did not seem amused.

Nefi planted a mug emblazoned with Semper Fi in large letters under the spout of the Keurig machine. She stuck a Green Mountain Bold coffee pod in the machine and pressed the button for a 6-ounce cup. The machine hummed as it drew water into the heating mechanism. Nefi checked her phone for new messages and, finding none, she sighed.

Meanwhile, Cassie seated herself at the table. Assuming her poker-playing expression, she addressed Mr. Lancaster, "How challenging was it to locate Nefi all the way from Boston?"

Boston was the twenty-fourth largest city in the country, and the greater Boston area had thirty-five colleges, universities, and community colleges. The Harvard campus, where Mutt, Cassie, and she studied, sat across the Charles River in Cambridge, north of downtown Boston.

Ronald sat back in his chair. His brow furrowed for a moment. "To clarify, I'm not the agent of record. My colleague in Washington, D.C., handled the account." He folded his hands on the tabletop. "According to our company files, Miss Jenkins' last permanent address was in McLean, Virginia."

Cassie and Mutt turned toward Nefi. The Keurig gurgled black wakefulness into the Semper Fi cup.

Nefi took a deep breath while waiting for the cup to fill. "Let me guess. All mail was returned undeliverable."

Ronald cleared his throat. "Why didn't you submit a change of address?"

Nefi carried the steaming cup to Ronald and set it before him. "About the trust fund I didn't know existed?" She took a seat across from Cassie, so they bookended their guest.

A voice on Mutt's phone confirmed that Ronald Lancaster was away from the office. The voice offered to take a message.

“No, that’s all right. I’ll catch up with him later.” Mutt pocketed his phone. He sat beside Cassie, across the dining table from Nefi. “The company confirmed they have someone by that name. May we see your identification?”

Nefi didn’t mind her roommate’s persistence. Her fiancé Vincent would have done the same thing. As an FBI Special Agent, Vincent tended to do background checks on people as though everyone lived under assumed aliases. When Vincent first heard about Nefi’s roommates, he seemed surprised at the co-ed arrangement, but he relaxed once he learned Mutt and Cassie were Marines. Vincent said on active duty or not; they were never to be called ex-Marines. Once a Marine, always a Marine.

Ronald displayed his Massachusetts driver’s license to all. “Normally, discussions with financial clients are conducted privately.” His glance bounced from Cassie to Mutt and back again.

No one moved.

Nefi folded her hands on the table, mirroring her guest to show agreement or empathy. She’d learned the technique in psych class. “Mr. Lancaster, I trust my roommates with my life.”

“Semper Fi,” Cassie and Mutt said.

Ronald downed a third of his coffee with his eyes closed. When he opened them, he nodded at the cup.

Cassie and Mutt exchanged a grin. They, too, liked their coffee strong.

After setting his cup to the side of his briefcase, Ronald eyed Nefi. “As you wish. My colleague in Washington, D.C., drove to your McLean, Virginia address to see why the mail was returned.” He raised his eyebrows at Nefi.

Nefi nodded.

“He found an empty lot.” Ronald pushed his glasses up the bridge of his nose as if focusing would clear up the mystery of how a house and mailbox would vanish.

“Someone firebombed the house last summer,” Nefi said. “It was in the news.”

Ronald's mouth fell open. He turned toward Cassie, who nodded.

Nefi added, "I had an enemy."

The corner of Mutt's mouth briefly lifted. He leaned back in his chair.

Ronald closed his mouth and blinked rapidly. "Oh, yes. I read about that. The news made it sound like a political attack on the senator over a drug bill he sponsored."

Nefi shrugged.

He opened his briefcase, removed a manila folder, and withdrew a form he placed on the table in front of Nefi. "This trust was activated weeks after your parents passed away."

"They were murdered," Cassie said.

After a long blink, Ronald leaned back in his chair. "I didn't know how they," he looked at the papers, "passed. I'm so sorry. Uh, the trust was funded by life insurance and your mother's existing trust fund. Our firm managed the investments in the combined trust." He took another gulp of coffee. "I have a copy of the agreement for you. Here." He tapped the file folder. "You have the option to choose another investment firm, but the financial advisor who managed your holdings was a respected senior partner, one of the finest in the field. He retired in October." He rested his open hand on the file.

Nefi examined the form to decipher the legalese. Questions swirled in her mind. None of them would be answered while she read under the gaze of others. She looked up from the paper.

Ronald pulled a gorgeous pen from his suit jacket, uncapped it, and set it near the form. Her uncle had a pen just like it—a Montblanc Meisterstruck. The burgundy-stained wood casing gleamed with gold accents. A man who managed other people's money relied on such status symbols to instill confidence in clients. Still, spending as much on a pen as Nefi's share of the rent seemed extravagant. Nefi bought pens by the box and considered retractable pens a luxury.

“When you reached age twenty-one last October,” Ronald said, “You should have gained full ownership of the trust. Unfortunately, your birthday coincided with the senior partner’s retirement. A new partner in D.C. was reviewing all the trusts when he noticed your birthday had passed. Last week, your file came to me. And now here we are. This form turns the ownership of the trust over to you.”

Nefi picked up the pen and admired its heft and balance the way she examined a good knife. “What does that mean?”

“Your parents designed the trust to distribute monthly income. A clause allows extra drawdowns for medical care and other expenses. I recommend maintaining the basic structure of the trust.”

“Can I do whatever I want with the money?” She balanced the pen on the side of her index finger at the joint near her nail bed. Holding it there, she glanced up at Ronald for his answer.

His attention was on the pen. He pressed the middle of his glasses, sliding them closer to his brow. “The trust is funded by investments, stocks, bonds, and real estate holdings, not cash. It isn’t immediately liquid, and there are tax consequences to consider.”

Though Nefi meant to ask if she could do whatever she wanted with the monthly payout, it was interesting to learn about the trust.

He exhaled slowly through his nose. “Do you know how many lottery winners end up bankrupt?”

“No, sir.”

“Most.” His eyes met Nefi’s.

Cassie scowled. “What?”

“Really?” Mutt leaned forward and straightened his back.

Ronald continued, “If people don’t know how to manage money, it doesn’t matter how much they have.” His eyebrows drew inward. His lips thinned in a tight line, and their corners pulled down for a fleeting moment.

Nefi read his expression. Ronald shared a truth borne from experience. She wondered if the experience was personal or witnessed. Either way, she appreciated the advice. It reminded her of something she read as a child in Brazil, where she learned English from her parents' Bible. A verse in Luke said that whoever can be trusted with little can be trusted with much. Ronald Lancaster was someone trained to manage fortunes. He'd taken the time to handle the paperwork on her account.

"I've seen people squander fortunes," Ronald added. "Sports figures, celebrities—" "So, how much money are we talking about?" Cassie said.

Ronald drew in a deep breath and let it out. After clenching and unclenching his jaw, he answered Cassie while staring at Nefi, "This kind of money changes lives."

Nefi welcomed a change from her current financial state. Hundreds would replenish her savings, and thousands would reduce her student loans. She rolled the pen down her finger into her writing grip and signed the form.

"Would you please sign as witnesses?" Ronald slid the form toward Mutt. "And I'll need to see your driver's licenses." The corners of his mouth pulled upward.

Nefi pushed back her chair and marched to her room. She grabbed her satchel from the hook on the back of her door and returned to the table. There, she pulled out her wallet and removed her driver's license. She handed the license to Ronald and noticed how soft his hand looked compared to Mutt's.

Mutt and Cassie confirmed their identities by holding up their licenses until Ronald nodded. The form and the pen traveled to Mutt, whose giant, scarred hands steadied the paper while he signed. He slid the paper and pen over the tabletop to Cassie. She signed and returned the form and pen to the guest. Ronald notarized the paper with a special stamp from his briefcase.

Nefi said, "Thank you for taking care of this. May I get records of the trust balance and what's in it year by year?" She needed more information so she could consult with her aunt and uncle when they visited at graduation.

Ronald seemed pleased. "Where would you like the monthly payment to be deposited?"

Nefi dug into the satchel for her checkbook. She tore off a deposit slip and handed it to her guest.

"I'll get that set up by the end of the week. The next deposit will be in your account by the fifteenth of May. Each monthly check will arrive on or before the fifteenth of the month." He clipped the deposit ticket to the signed paper and placed it in his briefcase. He capped his pen, tucked it inside his jacket, and handed a separate manila folder to Nefi. "This is a copy of your trust agreement." He looked at his hands.

The subtle tensing of Ronald Lancaster's forehead and mouth could be interpreted as awkwardness or indecision to the untrained observer. To Nefi, these expressions revealed internal conflict. File in hand, Nefi waited. Perhaps her roommates expected her to respond because they, too, sat uncharacteristically still and quiet.

"I suggest you read it privately," the guest said softly. "Sitting down."

Nefi set the inch-deep file on the table. *The kind of money that changes lives.* The kind of money that caused a stranger to come in person to handle the paperwork. It must be at least a few thousand dollars, maybe tens of thousands from life insurance. Death was a dreadful way to gain money, but the trust meant her parents had planned to provide for her. Nefi settled that loving thought in her heart.

Lancaster eased his chair back and stood. Cassie and Mutt rose from their chairs.

Nefi used the back of her knees to scoot back her chair, and then she held out her hand. "Thank you, Mr. Lancaster."

Ronald shook her hand firmly and smiled at her. "My pleasure."

His warm hand was as soft as it looked.

Ronald released her hand and grabbed the handle of his black leather briefcase. He glanced at Mutt and Cassie. "It was an experience meeting you, Miss James, and Mr. Trace."

Nefi walked him to the door. After the guest left, Nefi returned to the table. Like she didn't already have more reading to do than she could fit in her long days, she decided she could sacrifice another hour of sleep to read this file, given enough caffeine.

Mutt eased around the table and peered at the file. "Does this mean you won't clean the kitchen for me?"

Cassie swatted his shoulder and turned toward Nefi. "You look like you just got bad news. What's with that?"

Nefi picked up the file. "How much money is enough to change a life?"

"In your case or in general?" Mutt crossed his arms and grinned.

Cassie closed her eyes, rolling them under her lids before speaking to Nefi. "Money can change your life for the better. Maybe you could buy a fourth pair of shoes." Cassie widened her eyes and opened her arms. "Or a car."

"I had a car once," Nefi said wistfully.

"I don't see a downside to having a trust fund dropped in your lap." Cassie emphasized her comment with her hands raised and her fingers spread.

Mutt tilted his head. "Are you thinking money is the root of all evil?"

"My parents were murdered over money."

Mutt dropped his arms and laced his fingers together. "There's nothing inherently noble in poverty or wealth. And yes, I have read the Bible." He side-eyed Cassie as if continuing a previous argument. "It doesn't say money is evil. It says the *love* of money is the root of all evil."

Nefi nodded. She carried the file to her room and shut the door. With her back against the door, she took a few deep, calming breaths. Of course, she couldn't concentrate on psychology with the trust agreement waiting to be read. How much was it worth? She paged through the agreement for a total and found only paragraph-long sentences laden with legal terms.

She didn't love money. Theirs was a fleeting relationship. It came. It went. She tithed just as her devout Baptist aunt and uncle taught her, and she tucked an extra ten percent of her income away in a savings account for emergencies.

She could certainly use a windfall to repay her aunt and uncle and her wedding whenever that was going to be. She believed she could handle the responsibility of managing more money because God always stretched her meager funds to cover her needs. She understood how to live within a budget and fully appreciated the difference between want and need.

However, it would be nice to pay for a few wants and travel by car instead of the bus. It would have been wonderful to fly to Oxford, England, to visit Martina over spring break.

She picked up her phone. Still no word from Martina. Her best friend must have been studying harder than ever because Martina hadn't returned a text or a call since Saturday. Martina had been her first friend when she arrived in the United States. Ruis Ramos, who had led the mission to bring Nefi from the Amazon to Uncle Hamilton Jenkins, introduced Nefi to his youngest sister. The Ramos family lived close to Senator and Mrs. Jenkins, so naturally, Nefi and Martina became classmates in high school. The distance between them felt as vast as the Atlantic Ocean, greater than the five-hour time zone difference. Days without a word from her best friend felt like a chasm of silence. Though they were the same age, Martina had overlapped graduate school classes with undergraduate courses while Nefi was about to finish her bachelor's degree. She set her phone down on its screen.

Perhaps they would have earned master's degrees simultaneously if English had been Nefi's first language. English was more challenging to learn than Portuguese and Spanish or the tribal languages of Tupi and Arawak. Nonetheless, Martina was truly as brilliant as Nefi believed her to be. Completing a graduate degree at twenty-one years old was the proof. Martina always was an overachiever.

Nefi crossed the room to her desk and set the trust file on her psych class notes. She sank into her desk chair. If there came a day when Martina no longer felt as close to Nefi as Nefi felt toward her, Nefi vowed to be gracious about it, though it would leave a massive hole in her heart.

The sudden, overwhelming dread that struck her last Friday had grown deeper. She'd had a nightmare about Martina. She'd even left a message on Martina's phone. Though that message felt embarrassingly strange and silly today, leaving it Friday had comforted her enough to go back to sleep. If only she could hear Martina's voice, she'd sleep better. It was useless to reason with feelings. Finally, she dismissed the fear of loss as projecting her anxiety about exams toward her friend.

The television blared from the common room.

Nefi rechecked her cell phone for a message from her best friend. No text. No voice mail message. No email. She tossed the device onto her desk. It skittered across the wood and stopped against the side of the psych textbook.

She longed to earn her graduate degree so she could join the FBI. She needed to study, but life interrupted her plans. Everyone else was busy doing important things. Her eyes darted from the textbook to the trust agreement file and back.

Her cell phone buzzed. The name Ruis popped up on the screen, so she immediately answered the call. He rarely called. Maybe he wanted to know about the bet with his pal Arlo.

"When was the last time you spoke with Martina?" Ruis's voice sounded strained, and he spoke slower than usual as if parsing his words.

So, Martina was on his mind, too. A twinge of alarm came over Nefi. "Friday."

"How did she sound?"

The odd question put Nefi off balance. Ruis always wanted to know what his baby sister was doing, but this seemed like an intervention probe. "She sounded normal. I told her I was just as sad as Oscar that she wasn't coming back during the school break."

“When did her school break start?”

“Mid-March.” Why wasn’t he asking his parents? They kept track of all their children.

“So...she’s back in school?”

“No. She gets six weeks. Plenty of time to study for exams.” Nefi envied Martina for being on Oxford University’s trimester system. Each term lasted eight weeks, with long breaks in between. “What’s this about?”

“I’m just trying to confirm where she is. When are her exams?”

“I think she said April twenty-fifth.”

“Has she texted or emailed you since Friday?”

“No.”

“Thanks.”

“Exams for a master’s degree must be tough, right?” After a moment of silence, Nefi glanced at her phone. Ruis had disconnected the call. He was a busy man, but what was his call so abrupt? She didn’t get to tell him about Arlo or the bet. Why did he sound urgent? *Uh oh*. Did Ruis suspect Oscar was meeting up with Martina without telling anyone?

Martina would confide in me, wouldn’t she?

Nefi felt a pang of doubt about her best friend spending weeks alone studying. Martina was such a social creature. It felt more believable that Martina wanted to spend time with her fiancé without the whole family watching. Certainly, Martina would be honest with her best friend—unless she wanted to allow for plausible deniability.

Nefi sighed and glanced at the trust document.

Going to New York City to visit Vincent for a weekend would be fantastic. As always, her fiancé was working. Responsibility was a burden he’d taken on most of his life. After his father died in the line of duty with the New York Police Department, Vincent joined the Marines so the family’s savings could send his younger brother, Oscar, to college.

After the Marines, Vincent earned a Bachelor of Science in criminal justice and joined the FBI. According to FBI policies, Vincent and Nefi could never work as partners, but Nefi wanted to follow in his footsteps and become his equal.

She glared at her phone. Martina was out of touch, that was all. They were best friends engaged to brothers, Martina to Oscar, and Nefi to Vincent. Even if Martina's friendship waned, they would one day be sisters-in-law. They were destined to be close for life.

Unable to shake off a creeping uneasiness about Martina, Nefi turned her chair away from her desk.

She texted a message to Ruis, *Are you worried about her?*

A reply popped up on her phone. *Always.*

Unloading and loading the dishwasher would give her time to clear her head. After that, she'd call Vincent.