

Rockledge

1. Elise

Friday, November 20

5 p.m.

Elise Carpentier stood looking out the floor-to-ceiling windows of her downtown Rivermont office. It was 5 p.m. on a Friday in late November. She was waiting for the arrival of one of her two best friends, Cara Lassiter Carpentier, who was also her sister-in-law. Elise was afraid she knew what her friend wanted, and Elise was going to have to say no to Cara's request.

It looked cold and damp outside, and the downtown lights were shrouded in fog. Next week was Thanksgiving and Elise was planning to invite Cara to join her family for Thanksgiving dinner. She knew the upcoming holidays were going to be difficult for her friend, and she wanted to be as supportive as possible.

Cara's husband Kevin had committed suicide almost a year ago, and Cara was still struggling daily with the loss. She'd been in therapy with a grief counselor and also participated in a grief support group affiliated with Rivermont Memorial Hospital.

But despite these efforts, as far as Elise could tell, her friend was not doing any better. She was still mired in the depths of mourning.

Elise was afraid that Cara was going to ask if she could start seeing Elise for counseling. And Elise was going to have to say no. Treating a friend or family member was against the code of ethics she followed. Elise believed that counseling needed to be an attachment-free, emotion-free relationship.

Elise's heart went out to her friend. Having a loved one take his or her own life had to be one of the most difficult deaths to cope with. In addition to the grief, there was also the guilt.

"What did I do wrong?"

"What could I have done to prevent this

"Is this my fault?"

"How can I ever get over this loss if I don't understand what happened?"

Elise knew that certainly for Cara the list of questions and the self-remonstrations had to be endless.

After Kevin's death, day after day, Elise had spent time with her friend, holding her hand while she sobbed out her sorrow and guilt. For the first two weeks, Elise had stayed at Cara's house, looking after Cara and her 17-year-old son Matthew who had Down syndrome.

To add to the sorrow of her friend's life, a month after Kevin's death, Cara found that she was unable to care for the boy alone. She hadn't realized how much she'd depended on Kevin for help with Matthew's day-to-day needs. Matthew didn't understand why his Dad was gone, why he no longer came home every night. Cara tried to explain but Matthew insisted that Kevin had to come home. When she tried to explain about death and heaven, Matthew, filled with fear and anger about what he couldn't understand, would throw a tantrum and then would dissolve into uncontrollable tears. Cara was beside herself, her heart breaking for her son and for her loss.

Despite her best efforts, Cara finally decided she had to have Matthew go to live at Bayview, a full-service care facility for Down syndrome patients on the outskirts of the Midwest city of Rivermont. Elise knew that Cara visited Matthew every day and also visited Kevin's grave daily. Cara's mother, Louise Lassiter, lived in a nursing home that, fortunately, was in the same vicinity as Bayview and the cemetery. Cara's life was pretty much taken up with her daily visits to Matthew, the cemetery, and her mother and attending her counseling and grief support group. Elise admired her friend for her devotion to her family, especially Matthew.

Before Kevin's death, Cara had been a principal in a high-powered venture capital firm located in downtown Rivermont, just a block away from the high-rise where Elise and her partner had their counseling practice.

When Kevin died, Cara lost the ability to do anything but grieve. She'd abandoned her job and refused to consider returning to work. Elise remembered Cara's description of what Kevin's death felt like. "It's as though I've lost an arm or a leg. Something is missing and I'll never get it back. I feel as if there's a knife twisting in my heart and the constant pain is unbearable."

Elise had given Cara the names of counselors she trusted and contacts for the grief support groups in the area. It had broken Elise's heart that she hadn't been able to accept her friend as a patient, but that would have been bad for both of them.

Now, standing there at the window, looking down at the rain-damp streets, with the snaking trails of headlights and taillights of rush hour traffic, Elise thought, "I wish Cara would get here. It's been a long day and I'm so ready to go home."

She left her outpost at the window and walked over to her desk, a glass-topped beauty that had been an office-warming present 10 years ago from her husband, Jeb. She picked up her Blackberry and flipped through the calendar to see what she had scheduled for this evening.

"Wow," she whispered. There were no soccer games, no music lessons, no school open house, and no youth group meetings at church. Her calendar was completely open this evening. She sat down at her desk and logged on to her laptop. When she opened Jeb's calendar on Yahoo, she was amazed to see that his calendar was open also. This was a gift -- a quiet evening at home with the family, maybe a fire in the fireplace, a movie on TV, some popcorn. Elise smiled and sighed, thinking what a wonderful evening it would be.

She pulled her handbag out of one of the bottom drawers in the oak credenza behind her and poked around looking for her make-up bag. She'd put on her usual make-up this morning but hadn't done any touch-ups during the day, and she could only imagine what she was going to see in the mirror of her oversized compact.

She groaned at the sight of a pale-faced, 43-old blond who needed lipstick, eyeliner, and mascara to keep from looking like death warmed over. It never ceased to amaze her what a difference a touch of make-up made in her appearance and more importantly, in her mood. She thought it was vain but necessary and totally understandable.

Her Blackberry began vibrating and had almost vibrated itself off her desk before she grabbed it. The caller ID indicated that it was Cara calling. Elise punched the send button and greeted her friend with a cheery, "Hi there."

"Hi there, yourself," Cara replied. "I'm so sorry but I'm running late. Is there any way you can wait for me? Or if that won't work, could I stop by your house for a minute?"

Elise felt a stab of disappointment that her evening would be interrupted by Cara and then felt a wave of guilt wash over her. What kind of friend was she? Best to not answer that.

"Sure," Elise replied, trying to put some enthusiasm in her voice. "Whatever works for you —just let me know what you want me to do."

There was an empty hum on the line and Elise wondered if they'd been disconnected. "Cara? Are you still there?"

2. Cara

Friday, November 20

5:30 p.m.

Cara Carpentier took her cell phone from her ear and looked down at it, lying dead in her hand.

"Rats!" she exclaimed. "I forgot to charge the dratted thing again."

She was just entering the highway that wound its way around Rivermont and eventually snaked past the area where Elise's office in the downtown high-rise was located, and she needed to concentrate on maneuvering Kevin's Pathfinder rather than worrying about a dead cell phone. She never understood how people could handle talking on the phone and driving at the same time, much less texting. She needed both hands and all her wits to successfully navigate.

It took Cara less than five minutes to reach the exit ramp by Elise's office. Five minutes after that, she was snugly parked on the lower level of the parking garage next to Elise's building. The lower level was a dark, dismal place to park but that meant there would always be spaces available because visitors to downtown avoided the damp, depressing area.

Cara took a moment to connect her phone to the charger in the cigarette lighter. She flipped down the visor, flipped open the mirror, and got out her make-up bag from her purse in the passenger seat. As she applied lipstick and mascara, she thought about how she never really looked at her face in its entirety. She just concentrated on one section at a time and actually ignored what her face looked like as a whole. Somehow that worked for her.

Finished with the touch-up, she put the make-up back in her purse and picked up the file folder next to the purse. She knew its contents by heart but nonetheless flipped through the pages, one by one.

This was what she wanted to talk with Elise about. Cara trusted the wisdom of her best friend / sister-in-law more than anyone else she knew, except perhaps for Jeb Carpentier, Elise's husband and the brother of her dead husband.

She thought back to earlier today and how she had gotten the folder. After his death, Kevin's administrative assistant at the bank had packed up the contents of his office and sent the boxes down to one of the bank's basement storage areas. Eventually, Tom Blackwell, the bank facilities person, had arranged to have

Kevin's belongings moved to an off-site storage facility and had sent the key and the paperwork to Cara. She'd ignored the whole thing for awhile until she needed some financial statements for Kevin's and her accountant. She was unable to find them in Kevin's office at their home and decided he must have kept them at the bank office. She'd called the administrative assistant who'd directed her to the facilities person, who'd gently explained what he'd done and that he'd sent the key and paperwork for the storage facility to her a few months ago.

Embarrassed at her forgetfulness, Cara had thanked the man profusely and had gone in search of the materials he'd sent.

Cara had been unable to find the key and the paperwork for the storage facility. She'd searched everywhere and finally ran out of places to search. She could only assume that somehow she'd thrown them out. She felt embarrassed at having to call the facilities man back but she had no choice.

Tom Blackwell been most understanding and had said he'd get duplicates of the key and the paperwork. Once again, she'd thanked him profusely and had volunteered to come to the bank to pick them up. Tom had said he could have the materials delivered to her home but Cara had insisted she wanted to pick them up. She didn't tell Tom that she wanted to come to the bank so she could thank him in person. He had agreed to give her a call when he had the key and the paperwork ready for her to pick up.

Tom had called Cara two days later and left a message on her answering machine. That had been first thing this morning, and as soon as she heard the message, Cara had grabbed her handbag and car keys and driven to the bank's downtown headquarters. It was the first time she'd been back to the bank since Kevin's death and when she first arrived at the building, she drove around the block a couple of times, trying to get up the courage to park and go in.

The bank was one of the tallest buildings in downtown Rivermont, a green-glass sphere of a building that glistened, rain or shine. The Carpentier family had been proud of the new building but hadn't forsaken the bank's original building. That had been a small square brick building located down on the riverfront. It now belonged to the city, donated by the family along with an endowment for its upkeep. It served as a mini-museum for Rivermont's banking industry. There was a library of old banking books and a gallery of artwork that had hung in various city banks. Kevin had been particularly proud of this preservation of his family's heritage. One of his favorite displays was a series of bank safes and vaults, gathered from banks throughout the city. Tourists and school groups and the public in general also seemed to enjoy the vault display.

As she circled the block, reluctant to enter the bank's parking lot, she told herself that she hadn't thought this through. She should have accepted Tom Blackwell's offer to deliver the key and the paperwork to her. Finally, gathering up her courage, she turned Kevin's SUV into the bank's parking lot. It was early, about 9 in the morning and the lot was crowded. She drove up and down the rows, looking for a vacant parking space but the only one she could find was in the farthest row from the side entrance of the bank. The morning was cold, a damp cold, and the spitting rain made it seem even colder as she hurried through the parked cars.

She went in the side entrance of the bank, and at the reception desk, she asked the guard there to direct her to Tom Blackwell in Facilities. She thought the man had looked at her oddly but maybe that was just her imagination.

"Please have a seat over there, ma'am and I'll call Tom to let him know you're here. May I have your name?" Cara hesitated briefly and then said, "Cara Carpentier."

The guard had stared at her and his face reddened. "Oh, Mrs. Carpentier, my apologies. I didn't recognize you. And my deepest sympathy at the loss of your husband. He was a great man, and we all really miss him."

Cara could feel the sting of tears in her eyes, and she blinked rapidly a couple of times in an effort to keep the tears from spilling over.

"Thank you," Cara said and nodded. Head down, she walked toward a leather sofa in the foyer area. She heard the guard make a phone call but she didn't look at him.

Even after a year, she always felt on the verge of tears at any mention or thought of Kevin. It had been thoughtful of the guard to express his sympathy but it was hard for her to hear the words.

As she waited for Tom Blackwell, Cara tried not to let the memories overwhelm her but wasn't having much luck.

During the years Kevin had worked at his family's bank, Cara had visited often. The venture capital firm where she was a partner was just a few blocks from the bank's headquarters, and they often met somewhere downtown for lunch.

Cara had thought she knew Kevin better than she knew herself. She'd realized he had been not quite himself for a couple of months before his death, but she hadn't thought it was any big deal. He'd been quieter than usual and had seemed a bit down but nothing that had raised any alarm bells with her. It was unthinkable to her that he had committed suicide. For months after his death, she would dream that he was still alive and that she would run into his arms, saying, "I knew all along it was a mistake. I knew you would never kill yourself." She would awaken abruptly from the dream, with tears streaming down her face as she realized that it had only been a dream and that Kevin had supposedly really taken his own life. It was that "supposedly" that had continued to drive her crazy.

At their home, she'd gone through every scrap of paper in Kevin's belongings, searching for a clue as to why he'd done what he'd seemingly done. But she'd found nothing. Kevin hadn't kept any kind of journal or notes. He had been a straightforward, practical man who seemed to know exactly what he was doing and why at all times, which was one of the many reasons she was convinced there was something she didn't know.

Sitting now in the waiting area of the bank, Cara berated herself for not following up sooner on Kevin's personal belongings at the bank. "How could I have forgotten?" she thought. "Of course, if there's anything to be found, it would have been in his office."

It had been a year of not very clear thinking for her, and she still wasn't her old self. "I'll never be my old self again," she thought. "My old self was partnered with Kevin, my soul mate, the love of my life. That's gone forever."

She looked down at her watch and saw that she'd been sitting here waiting for almost half an hour. Cara stood and walked over to the guard desk. "Excuse me," she said as he looked up at her. "Did Mr. Blackwell indicate when he would be able to see me?"

3. Elise

Friday, November 20

5:30 p.m.

Elise hit the send button on the Blackberry to call Cara back but her call went straight to voice mail. She left a brief message, asking her friend to call her back.

"Now what?" she thought. It was almost 5:30 and she didn't know whether to wait for Elise or to leave for home. With the rain-impacted rush hour traffic out there, it was going to take her almost an hour to get home.

She called Jeb's cell phone but to her annoyance got his voice mail also. She thought what a pain cell phones and voice mail could be but then shook her head at her grumpy attitude. She left Jeb a cheery message letting him know they might have a relaxing evening at home.

She packed up her briefcase with some patient files she wanted to review over the weekend, along with her laptop and the latest issue of one of the psychology journals she and Tory subscribed to. The thought of Tory reminded Elise that she owed her counseling partner and the other one of her two best friends a follow-up phone call.

"Rats," she said out loud. Her life was an unending series of things to do, things she'd forgotten to do, things she had to do that she didn't want to do. She longed for the good old days when she had to invent things to do to keep herself busy and not bored. That thought made her grin and then laugh out loud. The good old days had actually never existed. She'd always been a multi-tasker who took on more responsibilities than she had time to do.

Tory was taking a few days off and was staying out at Rockledge, her family's trout ranch resort. Tory too was feeling overwhelmed with the necessities of daily life, plus some even more serious concerns, and had decided to give herself a reprieve.

Elise dialed Tory's number and inevitably, once again got voice mail. "Hi Tory. It's me making that call you've been waiting for. I have an update on the patient you were concerned about. Patrick showed up late for his appointment today with no excuse or explanation. I think it was a subconscious protest at your absence and at being shuffled over to a far inferior replacement therapist. But it was an interesting session. I taped it, with Patrick's permission, and I overnighted the tape to you. I think you'll find it helpful going forward. I got the feeling that his resentment of me made him more open and honest in his comments. Bye for now, sweetie. Give me a call when you can. It's after 5:30 and I'm still here in the office, waiting for Cara. She said she had something urgent to talk to me about but we got cut off from her cell phone and now I don't know whether she's coming or whether I should just go home. Anyway, talk to you soon."

Elise disconnected and stood there puzzling over what to do next.

She tried Cara's cell, but again it went straight to voice mail. She left another message saying, "Hi there, kid. Well, I'm heading home. You've more than welcome to come by this evening, if that's convenient for you. Wonder of wonders, I think we have a free evening and will be chillin' by the fire. Bye - see ya"

She flipped the phone closed and dropped it in the pocket of her suit coat. She had on one of her favorite outfits -- a navy chambray pants suit with a one-button jacket that fit her slender shoulders more than perfectly. She was a "suits" person and over the years had gathered a collection of classic suits, both skirted and pants, that would probably still be in style at the next millennium.

She retrieved her all-weather coat from where it was hanging on an antique brass coat rack in one corner of the office. She debated whether to put the coat on or drape it over her arm. It was warmish in her office

but the parking garage would be cold so she opted for putting it on. The coat, a Christmas present last year from Jeb, was an elegant black suede London Fog coat with a heavy zip-in fleece lining for cold weather. She loved the coat and tried to wear it sparingly so that it would last forever. Jeb had amazing taste and the clothes he bought for her always suited her more than the ones she bought herself.

She slung her briefcase over one shoulder and her handbag over the other, and reached down to turn off her desk lamp. Just as she headed for the door, her desk phone rang. She halted, debating whether to answer the call or let it go to voice mail.

Based on her infuriating experience this afternoon with everyone else's phones going directly to voice mail, she defiantly decided to ignore the call and head out the door. Then, feeling guilty because it might been a patient who needed to talk to her, she changed her mind and went back to the desk. She saw that the LCD readout said "Unavailable" and as she reached for the phone, the ringing stopped. She waited a few seconds, with her eye on the voice mail button, to see if it lit up red, indicating a message but it stayed black. Whoever had been trying to call her hadn't left a message so it couldn't have been too urgent a call.

She hoped it wasn't her phantom caller, who called at random times, breathed a little, then would hang up. The calls sort of spooked her but so far she hadn't taken it seriously. The number always showed up as "Unavailable." She hadn't mentioned the hang-ups to Jeb because he would more than likely overreact. He was protective of his family and would insist on escalating the issue to Tory's husband, Ben Madison, a detective on the Rivermont police force.

Once again she headed to the door and this time managed to make her escape. She turned out the overhead light in her office, locked the door behind her, then turned out the light in the reception area. She looked towards Tory's closed door, thinking how much she missed her office partner. It was comforting to have her there, nearby, to confide in and laugh with. Tory had taken a few days off for some R& R. Unfortunately, Tory had been out of sorts for more than a month now and Elise knew that what was wrong couldn't be solved in a few days off. Elise missed her old buddy and wanted her companion back.

She had tried to talk with Tory about what was bothering her but had no luck. In fact, Tory had recognized what she was doing and had gently but firmly said, "I don't want to talk about it." And that had been that.

4. Cara

Friday, November 20

5:45 p.m.

Cara sat in the parking garage at Elise's building, charging her phone so she could call Elise to let her know she'd arrived. The building closed at 5 p.m. and it was almost 5:45 now and Elise would have to come down to the entrance to let her in.

As she waited for the phone to be ready for her to call Elise, she thought about what had happened this morning when she'd realized how long she'd been waiting at the bank for Tom Blackwell and had gone to ask the guard again.

She'd stood there at the desk for a minute, looking expectantly at the guard, a tall black man whose post was the security desk at the side entrance to the bank. She kept waiting for him to answer her question about when Mr. Blackwell would be able to see her but the man had stared up at her with a look of bewilderment on his face.

Finally he said, "I'm sorry ma'am. I thought the message from Mr. Blackwell's office was that they would be here right away. But I guess no one came?" he ended on a questioning note.

Cara had been waiting in an alcove of the entrance space and she assumed the guard hadn't been able to see her sitting there.

"No one came that I'm aware of," she said slowly. "Could you please call them again?"

The guard nodded and picked up the receiver from the phone console that occupied a good portion of the desk space in front of him.

He gave Cara's name to the person who answered his call, then listened intently, saying, "I see," a couple of times. Finally, he said, "Yes, I'll let her know. Thank you."

"Umm, Mrs. Carpentier, I think there's been some kind of misunderstanding."

"What kind of misunderstanding?" Cara asked.

"Mr. Blackwell's administrative assistant says he was called away unexpectedly. She thought he'd brought you whatever it was you were here to pick up. But she went into his office and found the materials there. So she'll be right down with it."

Cara took a deep breath and nodded. She decided to stay right there at the guard's desk so that the administrative assistant couldn't possibly miss her. She was sorry she wouldn't be able to thank Tom Blackwell in person but she'd send him a thank you note.

It seemed to take inordinately long for the administrative assistant to arrive. Finally, the elevator door opened and a young woman pushing a delivery cart appeared. She stopped at Cara's side and said, "Mrs. Carpentier?"

Cara answered, "Yes, I'm Mrs. Carpentier."

"I'm Terry, Mr. Blackwell's assistant. Here are the materials he was going to give you. My apologies - I thought he'd taken care of it but evidently not."

Cara stared at the cart. It was piled high with cardboard storage boxes, and she wondered how she had misunderstood. She thought she was coming to pick up a key to the storage facilities, not what was stored there. She started to question the young woman standing in front of her but thought better of it. It was what it was. Either she'd misunderstood what Tom Blackwell had told her or there had been some change in plans. Best to just handle it and move on.

"Thank you, Terry. I appreciate your help. I wonder if I could ask the two of you for a little more help. My car is parked at the other side of the parking lot. Could you please wait here while I get the car and then help me get the boxes into the car?"

Terry hesitated, then said, "Of course, Mrs. Carpentier. I'll be happy to help however I can."

The guard nodded and said, "We can both help get the boxes out to your car."

Cara thanked them both, then hurried out the door and across the parking lot. She was glad she'd brought Kevin's SUV instead of her little Mustang. There wouldn't have been room in her car for all the boxes but they would fit easily in Kevin's.

She drove to the side entrance of the bank and parked directly in front of the broad glass doors. She got out and opened the back door of the Pathfinder. As she turned to go in to the building, she saw Terry and the

guard coming out the doors, the guard pushing the delivery cart. They helped her load the boxes in and Cara thanked them profusely. As they went back into the bank, Cara called after them. "My husband would have been very grateful to you for helping me." As she said the words, she felt a flush on her face. She tried not to embarrass people with her loss and here she'd said something that was sure to make them uncomfortable. To her surprise, the guard and Terry turned around and walked back over to where she stood.

"Thank you for saying that," Terry said. "Howard and I," she nodded toward the guard, "were just talking about how much we had liked Mr. Carpentier and what a loss his, his death was to the bank and to all of us. He was very much liked by the bank employees, and we wanted to tell you how sorry we are about his death. And please feel free to come back any time and we'd be glad to do whatever we can for you."

Again, Cara felt the all-too-familiar burn of tears in her eyes and for a moment, was unable to speak. Then she smiled at Terry and Howard in turn and said, "Thank you for saying that. I know how much Kevin loved the bank and the people he worked with. He would have done anything for the bank and the employees," her voice trailed off as the words stuck in her throat. She shut the back door of the Pathfinder and turned toward Terry and Howard.

"Again, many thanks. I appreciate your help and your kind words."

She got into the SUV and drove off with a backward wave to the man and woman standing there at the bank entrance. As she turned on to the street, she felt the tears begin to stream down her face. At first she thought she could continue to drive, but then her blurry vision and gasping sobs scared her enough that she pulled to the curb and put the SUV in park. She let the tears flow, not trying to stop them.

When she'd cried as much as she could cry, she dug a packet of Kleenex out of the console between the front seats and tore it open. Using the tiny tissues, she mopped her face and blew her nose. She stuffed the wads of used tissue in her jacket pocket. Then, out of habit, she pulled her make up kit from her purse and put on lipstick, eyeliner and mascara to replace what her tears had destroyed. She shook her head ruefully as she realized what she was doing. There was no one at home to see her ravaged face so she didn't know why she even cared. But care she did. And she supposed it was a healthy impulse, to want to put her best foot forward. She remembered the first few weeks after Kevin's death, when she'd not used any make-up at all. She'd been a zombie, unable to eat or sleep or function much at all. Her two best friends Elise and Tory had taken turns staying with her, keeping her going. She'd gradually returned to a minimally functioning state and had been able to send her friends back to their families, grateful for their love and concern.

For the past year, she'd been hanging on, but not much more than that. It had been devastating for her to have Matthew enter the Bayview care center. Although it had broken her heart, Matthew seemed to have adjusted to his new living arrangements. Each day when she went to visit, he had stories about what he had been doing to share with her. Gradually, it had become easier to accept that this was the best thing for Matthew.

Now, sitting at the side of road in Kevin's big SUV, she took a deep breath and started the engine. She decided to stop at Bayview now rather than waiting till later this afternoon. She'd stop by the cemetery also. Then she'd go home and unload the boxes and look through them for the documents her accountant needed. Part of her dreaded the thought of going through more of Kevin's things. Another part looked forward to it, hoping that touching what he'd touched would make her feel closer to him.

So far, she'd kept all his belongings. His clothes still occupied half of their walk-in closet in the master bedroom. His fishing gear still hung on the walls of the garage, his tools still occupied the workbench in the basement. She'd been unable to get rid of anything and doubted that she'd ever be able to. She hadn't shared that fact with anyone, for fear they would think she'd lost it or had become a dotty flake, obsessed with her dead husband. -- which she supposed she was, actually.

After stopping at Bayview and the cemetery, she drove the short distance to her home. One by one she carried the cardboard storage boxes into the house, stacking them neatly in the room Kevin had used as his office.

Surrounded by boxes, she stood there in the middle of the room, the room that Kevin called the den and she called his lair. She smiled as she remembered teasing him about his "lair." They'd had fun together, she thought, in spite of the challenges that Matthew had presented.

It was almost noon and even though she'd only had a cup of coffee and half a piece of toast for breakfast, she had no desire for lunch. But then she had second thoughts. She was planning on an afternoon of going through multiple boxes, and soup and a sandwich might make the job easier.

Cara went into the kitchen and fixed a ham sandwich and a bowl of vegetable soup. She put them on a tray, along with a bottle of water and a napkin and headed back to Kevin's den. She placed the tray squarely in the middle of the desk. Then, on an impulse, she went over to the fireplace and lit the fire laid in the grate. She also lit a couple of candles on the mantle and for good measure, turned on the classical music station broadcasting from downtown Rivermont.

Back at the desk, she dug in to the soup and sandwich in the ambiance she'd created for herself. "I should do things like this for myself more often," she said aloud to the empty room. Thinking about it, she wondered why she didn't do things for herself. Then, with a start, she realized that she did know why.

She felt too guilty all the time -- Elise had once called it her survivor's guilt, and Cara supposed she was right. She felt that she would be betraying Kevin and his memory if she did nice things for herself. She felt guilty for being alive when the love of her life was no longer here.

The rational part of her mind told her this was nonsense but somehow the irrational part seemed to be mostly in charge. She shrugged off these heavy thoughts and concentrated on eating her lunch in the cozy atmosphere of the den.

To her surprise, she'd eaten all the soup and sandwich, something she hadn't been doing much of lately. She took her dishes back to the kitchen and put them in the dishwasher. On the way back to the den, she stopped at the pantry and took a couple of sugar cookies with her.

In the den, she surveyed the mound of boxes and tried to decide the best way to go about things. She didn't know what she was looking for but she knew she would know it when she saw it.

Actually, she thought, I sort of do know what I'm looking for. In addition to the papers the accountant needs, I'm looking for some explanation of Kevin's death. I just can't believe that he would take his own life. He'd seemed a little down, preoccupied and distracted, for a few weeks before his death, but not anything that I would call suicidal. When I asked him what was going on, he'd brushed me off, saying nothing was going on.

She'd thought he'd been happy with working at the bank. Right after graduating from college, he'd joined his father and brother in the family business. At the time of his death, Kevin had been the bank president, his brother Jeb was one of the senior vice presidents, and their father, George Carpentier was chairman of the board. Kevin's death had devastated his father and his brother and to this day, neither of them was the same man he'd been before.

Shortly after Kevin's death, one of the bank's executives, Rob Barstow, had convinced Mr. Carpentier to begin seeking a buyer for the bank. Prospects had flocked to the opportunity. The First National Bank of Rivermont had a strong client base, extremely high deposits, and few if any bad loans on the books.

Previously, the family had never been interested in a sale or a merger but Kevin's death had changed everything. He had been the heir apparent and had easily settled into the top position at the bank. Cara had often wondered how Jeb felt about his younger brother being selected as president, but would never have asked the question. She did remember Elise saying that Jeb enjoyed his role as head of marketing and human resources but that was as much as she knew about Jeb and his ambitions.

Elise had once said to her, "Jeb is definitely more of a people person than a finance person. His strength is the personal interaction he has with employees. Numbers don't really interest him."

With Rob Barstow heading up the initiative to sell the bank, Mr. Carpentier had eventually found a buyer and the sale had gone through several months ago. Cara wondered if Jeb would stay with the bank or take a different path. The last time she had dinner with Kevin's parents, Mr. Carpentier had said he would be stepping down as chairman but he hadn't said anything about what Jeb's plans were.

Now, surrounded by boxes that represented Kevin's career, Cara was glad he wouldn't have to suffer through the dismantling of the family business. But that would have been a moot point because she knew Mr. Carpentier would never have sold the business if Kevin were still alive.

Time was ticking away and not knowing where to start, she decided she'd better just dive right in, so she opened the box closest to where she stood, and started removing the files. Each folder was clearly labeled and it looked as though she'd opened the box containing copies of the bank's yearly business plans, going back almost 20 years. She flipped through them, then decided they wouldn't be what the accountant was looking for. One thing that was missing from the boxes was any kind of label or indication of what each box held. She thought that might be the best first step for her to take, to open each box to determine its overall contents and then to label the box.

She rummaged around in Kevin's desk, going through drawer after drawer till she found what she was looking for -- one of those label makers that let you type the text of the label on a tiny keyboard and then print out the label on plastic adhesive-backed strips. She'd come across it awhile back when she'd been going through Kevin's papers and belongings here at home.

She practiced making a label and had to do it twice before she figured out the correct way. She threw away her failures, then put the first label on the first box - Bank Business Plans.

She took a moment to count the boxes -- there were ten of them. This was going to take awhile she thought, as she opened the second box. Inside she found memorabilia -- baseball caps, family photos, and a plaque recognizing the bank's softball team for winning some local competition. She carefully put the things back in the box, and with a smile on her face, made another label --Kevin's Treasures.

She worked her way through box after box. There were two boxes of memorabilia and these she labeled Kevin's Treasures-1 and Kevin's Treasures-2. She stopped for moment to go into the kitchen and make herself a cup of tea, which she brought back to the den.

She opened another box and saw that it was crammed tight with file folders. She made a label that said files -- she might make another label once she'd determined what was in the files.

It was slow going because each file had page after page for her to go through. Most of the files in the box were related to the Community Outreach project, a bank project she remembered Kevin working on shortly before his death. Although the files seemed bank-related, they were labeled as Personal -- Kevin Carpentier and she assumed that's why his administrative assistant had included them in his personal materials.

In one of the files labeled greeting cards, she found a crumpled note in Kevin's familiar handwriting that caused her to pause and stare at his words. The note had no name, just the salutation "Hi." She held it against her chest for a moment, then took a deep breath and read the note.

"Hi. I need to talk with you ASAP. There seems to be something wrong with the account. Kev"

The note looked as if it had been wadded up and then smoothed out. She put the note to one side and began to go through the rest of the pages in the file. Then to her surprise, she found a second file folder labeled greeting cards. This file contained birthday and Christmas cards from people in his office intermingled with pages related to Community Outreach. She wondered if Kevin had been referring to the Community Outreach account in his mysterious crumpled note.

She remembered the Community Outreach fundraiser they'd hosted last year in the bank's three-story atrium area. The space had been filled to overflowing with the movers and shakers of Rivermont. First National was sponsoring and funding Community Outreach but also wanted support from the wealthy donors in Rivermont, both corporate and individual. She couldn't remember the exact amount raised but knew it had been a big number, and Kevin had been beaming at the end of the evening.

He'd been such a good guy, she thought. He'd been born with every advantage yet cared about those who didn't have his advantages. He'd been selected "Man of the Year" that year, partially because of his success with the Community Outreach program. Unfortunately, after Kevin's death, the project had fallen apart. She never heard the details of what happened to end the project but she knew it had been shut down.

She found an empty file folder in one of the drawers in Kevin's desk and put the crumpled note inside and then went back to reading the files. The point of the project was to provide home loans to low-income families. The loans were made at the lowest interest rate available and Cara knew the bank was underwriting much of the cost. As she sat there, she decided to follow up with Mr. Carpentier and see if she could find out what had happened to the project.

One of the greeting card file folders contained bank account statements for the Community Outreach. The account had started with a healthy balance that continued to grow through the months. Then the balance began to decrease as money for the loans was paid out to various title companies. She read down the list of borrowers who'd received loans. As she flipped through the pages, she was surprised to see a familiar name, an unusual name. The most unusual thing was that the name belonged to someone who had been dead for more than 10 years. It was the woman who lived next door to Cara when she was growing up. Her name was Helga Lillian Keplar. The list had an address, date of birth and place of birth, all of which agreed with what Cara remembered. As a child, Cara had thought of Helga Keplar as a surrogate grandmother. All of Cara's grandparents had died when she was a little girl, and it had been great to have a pretend grandmother. Helga outlived her only child, a son who had never married. Helga had entered a nursing home about 15 years ago and had died of Alzheimer's five years later. During her years in the nursing home, Cara had visited Helga weekly.

Helga's money had disappeared by then but fortunately Medicaid covered her nursing home expenses. Cara had paid for little amenities to make Helga's daily life more comfortable and had paid for her funeral and her cemetery plot and had been glad to be able to do so.

What on earth was Grandma Helga's name doing on a list of mortgage loans dated 10 years after her death, in the file folder with the mysterious crumpled note? Cara wondered. The loan next to Helga's name was in the amount of \$250,000, a humongous, unrealistic amount. Cara put the list on Kevin's desk with a post-it note stuck by Helga's name, then went back to the box of files. As she combed through them, her mind kept going back to the list with Helga's name on it. It bothered her enough that she went back to Kevin's desk, sat down in the leather swivel chair and picked up the list. She read through the list of names again, this time more slowly but none of the other ones seemed familiar.

She sat there for a few moments, thinking, then turned and booted up Kevin's laptop. She seldom used it -- she had a desktop computer in the kitchen and that was the one she most often used for e-mail and the Internet.

As she waited to get online, she tapped her fingers on the desk, wondering if she was going off half-cocked.

Once the laptop had accessed the Internet, Cara went to Yahoo and searched for the site she'd heard about but had never visited. It was the Social Security Death index. It took a few tries to find what she was looking for. Sometimes she got so annoyed with the Internet -- especially with the pop-up ads but also with the seemingly illogical ways things were linked and named and presented. You had to be a detective, actually, to find the things you wanted.

On the death index site, she found the locator box and typed in the first name on the list. When it asked for state, she used Missouri, assuming that was the state where the person on the list was buying a house and arranging for a mortgage.

To her shock, the name came up quickly, with a date of death five years previously.

"What's going on here?" she said aloud. Her heart began to pound as she typed the second name on the list into the site. That name too came up with a date of death, this one eight years ago.

How could these people have applied for and evidently received a mortgage when they were dead? Well, the obvious answer was that they hadn't.

Cara typed in more names with the same results. Every name she typed in belonged to someone who had died years ago.

Although this obviously seemed like some kind of scam or fraud, Cara couldn't bear to think that Kevin had been involved in anything fraudulent. She'd been sure that he had always followed the highest standards of ethical conduct. But there was clearly something wrong here.

Like most people in this day and age, she'd been unable to escape hearing and reading about identity theft. But she'd never known anyone who'd experienced that. And this was a weird kind of identity theft -- stealing the identity of someone who was dead and who had no credit cards or bank account that could be stolen. Why would someone do this?

She got out Kevin's solar calculator with its huge keypad - a joke present she'd gotten for him after he started wearing bifocals.

"There's no way you can misread the numbers on this calculator, old buddy," she told him laughingly.

She began adding the loan amounts. After the three pages of names and numbers she'd reached the unbelievable number of \$14.5 million. At first glance, it looked like someone had created enough false identities to bilk the bank out of \$14.5 million dollars.

Cara sat there at Kevin's desk, the paper and calculator in front of her, Kevin's laptop to her left, logged on to the Internet. After a minute or two of thought, Cara went once again to Yahoo and began searching on identity theft. An amazing total of 35,789,769 results showed on the screen.

She skimmed down the first page of results. Her experience was that in most cases, she'd find what she was searching for in the first page the search engine returned. Sometimes she'd move on to page two but that seldom happened.

She opened the first result and began reading a Wikipedia article on the topic of identity theft that made for fascinating reading. When she finished the Wikipedia article, she moved on to the next search result and then the next. By the time she'd read the articles on the first page of search results, she had a good idea of how to go about stealing someone's identity. She was amazed to find that one of the articles was a step-by-step guide of the ways to steal someone else's identity. She'd never believed the anecdotal reports that the Internet contained directions on how to build a hydrogen bomb but she began to think it was entirely possible that the reports were true.

As she read, she made a few notes on the ubiquitous note cards that Kevin had used. Everywhere he went, he took a stack of cards with him, handy for any note taking, and there was still a stack of cards on his desk.

It was possible that the perpetrator of this identity theft had obtained copies of birth certificates of deceased persons. He or she had then used the birth certificate to obtain additional proofs of identity – they'd applied for a Social Security card, credit cards, state identity card in lieu of a driver's license.

Or more likely -- as several of the articles indicated -- it was relatively easy and inexpensive to obtain false identity documents from forgers. With the amount of money involved, that would have been the smart, efficient way to quickly put together a list of bogus mortgage borrowers.

Cara sat there, feeling a sense of dread creep over her. She couldn't bear the thought that Kevin had been involved in a theft of bank funds. But why else would he have these incriminating documents. She hadn't known much about the day-to-day details of Kevin's job at the bank as CEO. He shared interesting job-related stories or anecdotes with her and she reciprocated in kind, sharing stories about applicants for venture capital funds. But she assumed that Kevin had known as little about the actualities of her job as she did about his. Most married couples were probably the same, she thought. Unless a married couple was in the same profession, their separate jobs represented the unknown.

Cara felt a shiver of frustration. What had been going on in Kevin's mind? She'd thought they had a good, solid marriage, one that was in better shape than most of the couples they knew. But maybe not. Actually not, obviously not, based on Kevin taking his own life and on the documents she'd just found. Cara couldn't believe that Kevin had been a thief, an embezzler, a liar. It went against everything she knew and loved about him.

As she sat at Kevin's desk, she thought that perhaps there could be no greater betrayal and disavowal of a marriage than one of the spouse's committing suicide. So did she even know Kevin at all? Perhaps not.

She put the list in a blank file folder and set it on the side of the desk, then went back to the box of files to see if she could find additional files related to the Community Outreach project. There were individual files for each borrower, and at first and second glance, seemed to be legitimate loan files.

What should she do? Cara mulled the question over in her mind. As was often the case, her first impulse was to see what Elise and Tory thought. She trusted the judgment of her two best friends and decided that would be her course of action. She tried Tory first and got her voice mail saying she was out of the office for the next week and to call Elise Carpentier if the call was an emergency. Cara remembered Tory mentioning the last time they talked that she was thinking about taking a few days off so she must have done so.

Cara was disappointed to not be able to reach Tory because Tory's husband -- well, her estranged husband -- was a detective on the Rivermont police force. Cara thought Tory would have asked Ben what Cara should do, but with Tory out of touch, Cara wasn't sure what to do. She finally called Elise and arranged to stop by her office later than afternoon.

Cara had been more than upset when Tory told her and Elise that she and Ben were separated. She broke the news to them when the three of them had been having lunch at a restaurant near the building where Elise and Tory had their office. Since Kevin's death, Elise and Tory tried to have lunch with Cara every week or so, to give her their love and support.

Cara got the impression that Elise already knew about Tory and Ben's separation or at least suspected that something was up. That made sense because Elise and Tory were partners, and Elise would have picked up on something from Tory.

Tory said they were just on a temporary hiatus. Over the years, Tory she had shared with her friends her frustration at Ben's workaholic tendencies. He was totally immersed in his job with the Rivermont police force and spent long hours on the job. That left Tory with too much time alone. Cara thought more than once that this would never have happened if the Madisons had been blessed with children.

Tory and Ben had been unable to have children and although they'd applied to several adoption agencies, somehow that had never worked out. Elise and Jeb's children, Caitlin and Paul, had become the Madisons' surrogate son and daughter. In years past, Tory and Ben had spent time with them whenever they could. Ben had taught Paul to play chess and the two of them had spent many hours in competition. Caitlin and Tory shared a love of books and had exchanged reading recommendations and books on a weekly basis.

With the separation, Tory and Ben had still been seeing Caitlin and Paul, but separately, rather than together as they used to.

Cara remembered that Tory told them Ben was staying with his mother and that made her smile every time she thought about it. Margaret Madison was probably Tory's biggest advocate so if she had anything to say about it, her son would soon be back with his wife where he belonged.

Ben was a 6 foot 2 hunk of a man and Margaret was a full foot shorter but there was no doubt who was in charge in the mother-son relationship. Before his retirement, Ben's dad Cliff had also been on the police force, rising to the rank of captain. When he retired, he had been overseeing the child protection department of the force. His heart had really been in his job and it was difficult for him to leave but retirement at age 65 was mandatory. Cliff now worked for a private security firm headquartered in the Rivermont suburbs and according to Tory, he was doing really well but missed his old responsibilities.

5. Cara
Friday, November 20
6 p.m.

Now, sitting in her car in the parking lot outside Elise's building, Cara looked down at her cell phone and saw that she had enough of a charge to try to reach Elise. She tried Elise's cell phone and then her office voice and got voice mail with both. She left her name on both voice mail systems, then saw that she had a voice mail message waiting on her phone -- two in fact. She listened to the messages and was surprised that both were from Elise.

Well, the bottom line was that Elise was no longer at her office and was on her way home. Cara tried to decide what to do. Elise had said she could come by the house but Cara hated to barge in on Elise's family like that.

But the more she thought about what she'd discovered, the more she felt the need to talk with someone about it. One thing she wanted was for someone to convince her that Kevin couldn't possibly have been involved in any kind of fraud. She knew it but wanted confirmation from someone she trusted, like Elise.

Deciding to take Elise up on her invitation to drop by, Cara started the car and turned the heater up full blast. It had gotten cold sitting in the parking lot without the heater on.

Before leaving the parking lot, she tapped in the speed dial for Elise's cell phone. Elise answered on the first ring, not saying hello but instead, "Cara, where on earth have you been? I've been trying to reach you."

Cara smiled into the phone, glad to at least speak to her friend.

"Hi, sweets. I've been trying to reach you, too. Listen, I'll apologize in advance for the intrusion, but I'm going to take you up on your offer to drop by your house tonight. There's something really important, drastically important, that I need to talk to you about it."

"What is it?" Elise demanded. "Don't leave me in suspense like that."

"It's too complicated to try to explain on the phone. Besides, I have some show-and-tell papers that you need to see. Are you sure it's okay for me to come by? I won't stay all evening."

"Cara, don't worry. You're always welcome and you can stay as long as you want. We're just having an at-home night. Wonder of wonders, no one has plans to go anywhere. I got a message from Jeb that he's bringing home a couple of pizzas from that place outside Edelweiss that we love so much."

Jeb and Elise Carpentier lived in Edelweiss, a gated lake resort community on the outskirts of Rivermont. It was a beautiful, wooded enclave of 1000 acres. The Carpentiers had a Swiss chalet on one of the larger lakes. Trees, many of them pine and fir surrounded their home, so that even in the winter when trees lost their leaves, their home was hidden from view by the surrounding evergreens.

As Cara drove toward Edelweiss, she decided to stop by Bayview and say goodnight to Matthew. It was on her way, and it would make her feel better to kiss her son goodnight. No matter how often or how much Matthew's doctor told her that she was doing the right thing in entrusting Matthew to a full-care facility, she couldn't completely avoid the guilt she felt at no longer taking care of him herself.

She called Elise back and told her she was stopping to see Matthew before coming to Elise's house.

"Give my godson a hug and kiss for me, and please tell him that Jeb and I will be there to visit him on Sunday, and we'll bring Caitlin and Paul along with us."

Elise's words brought tears to Cara's eyes. Elise and Jeb were wonderful godparents and a wonderful aunt and uncle to Matthew. They treated him like one of their own and never let his disabilities affect their love for him and how they treated him.

Cara parked her Mustang in the visitor parking lot of Bayview and went in through the side door. The receptionist greeted her cheerfully, saying, "Another visit today? Matthew will be happy to see you."

Cara gave her a grin as she signed the visitor log and then a wave as she headed down the hall toward Matthew's room. At the door, she tapped gently and heard his soft, "Come in?"

She opened the door and saw Matthew sitting in front of his computer, joystick in hand, playing one of his video games.

"Mama!" The joy in his voice was palpable and once again tears came to Cara's eyes. "I'm becoming a regular old faucet," she thought.

She came and sat in a chair next to Matthew and listened to his excited description of the game he was playing. She thought again that she loved him so much.

When it came time to leave, they both stood up, and Cara reached up to pat his cheek and then gave him a kiss. He was now several inches taller than she and she couldn't wrap her mind around that. For 17 years, he'd been her baby boy, and now he towered over her.

"I'll see you tomorrow, sweetheart. It's Saturday and you don't have class so we'll do something fun. Oh, and I forgot to tell you. Aunt Elise and Uncle Jeb are coming to see you on Sunday, and maybe Caitlin and Paul can come, too."

"Oh, Mama, that will be good." He gave her an awkward hug and smiled as she left.

Back in the car, she sat there for a moment, fighting back tears and angry with herself for her constant weepiness. Matthew was happy, and there was no reason for her to cry on his behalf. Her tears were for herself, for her loneliness. She missed his presence at home, missed his companionship. She blew her nose and started the car, determined to put the tears behind her.

As she drove to Jeb and Elise's home, she was surprised at how many houses were already decorated for Christmas, lights blazing. It was still a week before Thanksgiving so why was everything so decorated? Christmas seemed to come sooner every year.

She felt an ache begin in her heart as she worried about how she'd ever get through this first Christmas without Kevin. They'd spent the past 27 Christmases together. She'd met him when she was junior in high school and he was a freshman at Washington University in nearby St. Louis. A mutual friend had a New Year's Eve party and each had come with a date. They'd spent the evening exchanging glances and smiles and a few words but that had been the extent of it. The following summer, at another party, this one a pool party at the Carpentiers summer home, they'd talked and flirted again. A few weeks later, Kevin had called and invited her to a Wash. U football game. And from that first date, they'd been together ever since, until Kevin's death.

They were each other's soul mates and had both felt blessed by the relationship. Even the sadness of Matthew's condition had been a shared sadness. They'd been partners, a strong twosome, and both knew how rare their connection was.

She hadn't told anyone, not even her best friends Elise and Tory, that she still felt Kevin's presence with her. She felt protected and watched over and thought of him as her guardian angel. It was because of their past relationship and the current way she felt his presence that she refused to believe that he could have taken his own life. She was determined to get at the truth of his death. Because of what they'd been through together, because of what they'd meant to one another for so many years, it was impossible to think that Kevin would kill himself, would deliberately destroy her that way.

Cara had done her best to mask the depths of her grief from her friends and family. They knew she still mourned Kevin deeply but she didn't think anyone realized that she was just barely surviving. Her determination to prove that Kevin had not committed suicide was what kept her going. She knew things for her would never be okay again. What had been was gone and would never come again. She knew how fortunate she had been, and she clung to that as her lifeline.

It took only a few minutes to reach Jeb and Elise's home. The outside lights were blazing, regular lighting and colored spotlights, not Christmas lights, as if in welcome. That was her friend, Elise, always thinking of things that would make people feel good.

Cara pulled into the circular drive in front of Jeb and Elise's home, turned off the Mustang's engine, then sat there a moment, taking a couple of deep breaths and planning how to approach Elise. She knew that eventually she would take her story to Jeb but she wanted to explore things with Elise first. She admired Elise's brilliant, organized, perceptive mind more than anyone else's. She saw the front door open wide and Elise stood there, silhouetted in doorway, the house's bright lights framing her.

6. Tory
Friday, November 20
6 p.m.

Tory didn't feel like going down to the lodge dining room for dinner but she hadn't brought food with her and the chalet cupboards were bare. She debated whether to drive into town, but that was almost 20 miles away, and it was dark and rainy and cold.

"Time to suck it up, kid," she said aloud and laughed when she heard an answering mew from her cat Paws, also known as Tucker. She'd brought him along, although he hadn't been too happy about that. He'd caterwauled all the way from Rivermont out to Rockledge, her family's trout fishing ranch. Tucker was the only companion she could currently tolerate. He was almost a year old now -- he'd been a surprise Christmas gift from Ben for last Christmas, back when things were still really good for them. Tucker had come from the humane society but he had beautiful Siamese markings. His four cream-colored paws were his most distinctive feature, hence his nickname of Paws.

Tory's life had been steadily deteriorating over the past months until finally she'd felt like she'd explode unless she got away. So this morning she'd left a message for Elise telling her she was taking a few days off and would be at Rockledge.

She couldn't believe that she and her husband of 20 years, Ben Madison, were taking a "time-out," as they called it, from one another.

It seemed that every part of her life was in a shambles - her marriage, her counseling practice, her inability to have children, her constant health challenges. At times, she felt a bit like Job, with one thing after another. She knew she was exaggerating and knew she was feeling sorry for herself. But she'd gotten herself trapped in an endless loop of complaints and recriminations and self-pity and was unable to break free.

She'd never in a million years dreamt that anything could go wrong with her and Ben's marriage. But go wrong it had, and in a big way. It seemed that with each passing year, Ben had become more immersed in his job as a detective on the Rivermont police force. His long hours became even longer and somehow their schedules kept them from seeing much of one another. For awhile, for as long as she could, Tory pretended that everything was fine, just fine, between her and Ben. She'd lied to her friends and family, without shame or remorse. It really wasn't any of their business anyway.

Ben had been living with his mom during their separation, while Tory stayed in their home by herself. They lived in Edelweiss, a couple of blocks from where Jeb and Elise Carpentier lived. The Carpentiers had moved there first, and the Madisons had loved their friends' lakeside chalet so much that they'd begun searching for one of their own. After a year of not finding the house they wanted, they decided to build, a decision they later came to regret. The old saying about building your own home certainly proved true for them — whatever can go wrong, will go wrong. Their first builder went bankrupt halfway through the project, and they just barely got their money back. The workmanship of their next builder left much to be desired.

Finally, they found someone who could understand their vision, whose skills and those of his workers, were above reproach, and who was as honest as they come. His name was Ted Sturges, and he built their dream home for them and made it a fun experience at the same time, something they hadn't believed possible. He'd become a friend and the friendship had eventually been one of the troublesome things in the Madison's marriage. Ben had become jealous of what he thought of as the excessive amount of time that Tory spent with Ted.

Tory found herself depending on Ted, turning to him in Ben's absence. Nothing much had happened between them, but Tory had the feeling that something could have. Ben had been convinced that something had happened, and that was what sent him raging out of their home and to his mom's. Ben had walked into their living room on what he considered a compromising scene -- Tory wrapped in Ben's arms. He'd refused to listen to her explanation -- he'd just yelled at both of them and stormed out of the house.

Tory had tried to talk to him but he wouldn't talk to her. Ben's mother Margaret had also tried to convince him to give Tory the opportunity to explain but to no avail.

Tory dreaded the upcoming Thanksgiving holiday. Since the first years of their marriage, Tory and Ben had hosted Thanksgiving dinner for any extended family members they could drag in. Tory's parents were divorced, and she divided her time and attention at holidays between them but it always felt awkward and contrived. This year was going to be the pits.

She stood there by the door of the Rockledge ski chalet, shaking her head at her negative thoughts. "I'd better go be around some people. My own company leaves much to be desired," she told Paws. She picked him and gave him a kiss on his cold black nose. "I'll see you soon, little fella. I promise to bring you a treat."

She put Paws down in his cat bed and started out the door. But it was colder outside than she had expected, so she came back inside and put on a heavier coat, plus a scarf and gloves. She debated whether to drive down to the dining lodge or to walk. The roads were well lit at Rockledge, and it was only about half a mile. She'd been inside all day and was feeling especially grumpy and out of sorts, so she thought exercise might do her good.

Outside, she looked up into the night sky at one of her favorite things at Rockledge -- a sky filled with the diamond-like bright light of stars. She started down the winding asphalt road that ran past the ski chalets and led to the dining lodge.

The ski chalets were a relatively new addition to the Rockledge family's trout ranch. For many years, the lodging consisted of motel rooms, and several houses for use by families. Then one of their regular guests had made an interesting observation, followed by an equally interesting suggestion.

The guest was one of what Tory's Mom Janine called a "high roller." Ed Mannion was the president of a fairly large mechanical engineering firm headquartered in St. Louis, and he regularly brought a group of his employees, along with some of his best customers to Rockledge for an all-expense-paid weekend of trout fishing, bonding and, of course, drinking.

Ed had been one of the last to leave a weekend a few years ago, and he and Janine and Arthur Rockledge had been sitting over coffee and Danish in the lodge dining room.

Ed said, "You know, Art and Janine, you could get a lot more business if you up-scaled your accommodations. I'd love to bring my wife here, and I know the guys that just left said the same thing to me. But our wives would find the motel rooms a little too rustic for their taste. They'd love the dining room and the swimming pool and the trail rides, but the rooms just wouldn't measure up to their standards. Even the houses aren't the fancy accommodations they're accustomed to."

Ed had stopped talking for a moment to take a bite of cheese Danish. He took a drink of coffee, then continued. "You know, last winter, my wife and I took the family out to Colorado on a skiing vacation. We stayed in these magnificent ski chalets up on the mountain. My wife went gaga over it. The chalets were two stories, built of cedar, with a wraparound deck, fireplaces in each room, a modern kitchen that she said was to die for. I had to agree that it was a snazzy place to stay. So I'm suggesting that you think about developing some similar accommodations here. I guarantee you my wife and I would be first in line to stay in them. And you could charge an arm and a leg to stay in them and still you'd have to turn people away."

Tory's parents had called a family conference the next day with Tory and her brother Jack, and presented the idea to them. Jack worked at Rockledge and lived there with his Mom, in the house he and Tory had grown up in. Their parents had divorced years ago but still managed to run the place together, relatively amiably.

Their Dad had built himself a log cabin on the other side of the property and seemed happy to live there in semi-isolation. Of course, Jack had told Tory that there wasn't a lot of isolation involved.

"Sis, Dad has women there, actually more like girls, there all the time. He's still a good-looking guy and I guess some women -- or girls -- go for that rugged, bearded woodsman thing."

The result of the Rockledge family conference was the decision to build half a dozen upscale, elegant ski chalets. They'd had to borrow a chunk of money from the bank, but they also had enough cash on hand to cover more than half the cost of construction.

Jack had volunteered to oversee the project, and his parents had gratefully accepted his offer, for more reasons than they admitted. Jack had been injured in a car accident when he was a teenager and had been paralyzed from the waist down ever since. He got around amazingly well in his top-end-motorized wheelchair, but his parents always welcomed opportunities for him to do "normal" things. Overseeing the construction project was a logical thing for Jack to do. He handled the facilities responsibilities at Rockledge, and this was a natural extension of those duties.

Tory thought about how good the project had been for Jack. He'd seemed happier than at any time in his life since the accident.

She reached the dining lodge and looked back up the hill at the ski chalet she was staying in. She'd turned on all the lights, inside and outside, and the place glowed like a castle on a hill. She loved the way the chalets had turned out and then laughed at herself. The reason she loved the chalets so much was that they were modeled after the Colorado-type home she and Ben had built at Edelweiss.

In fact, if she remembered correctly, Jack had talked to Ben about borrowing the architect drawings from their house. At the time, Tory had been engrossed in the adoption process and had paid little attention to anything else going on around her.

Somewhere in the back of her mind, she'd known but been unwilling to admit that her desire for a child had become an obsession and was no longer the healthy expression of a woman's nurturing nature.

As she stood looking up at the chalet, she thought, "It's no wonder our marriage is on its death throes -- with me obsessing over a baby and Ben escaping from my madness by burying himself in his work."

Tory felt a knife-like pain shoot through her heart as she thought about how much she missed Ben, how much she loved him. She didn't want this marriage to end but she didn't know what to do about it. Ben had made it abundantly clear that her desire for a baby was destroying his love for her. And she'd been just as demanding to him, telling him that his long hours, his inattention to anything but his job, was destroying her love for him.

But that wasn't really true in her case, she thought now. "I don't think there's anything that could truly destroy my love for Ben -- mess with it, maybe, but definitely not destroy it," she thought.

She still hesitated outside the dining lodge, reluctant to go in. She seldom ate alone there, and many of her memories involved meals shared there with Ben. Going in and sitting down at one of the tables was going to bring all those memories flooding back.

But she was starving and the aroma of fried chicken and grilled steak was wafting out toward her, and she opened the door and strode through the general store area outside the entrance to the restaurant.

Jinny was the hostess this evening, and she greeted Tory with a big grin and a "Howdy, Miss Tory. How's it going?"

"Going okay," Tory answered, sorry to lie to the girl but knowing that dumping the truth of her failed personal life on the girl was not the way to go.

"Your brother just came in for dinner. Do you want to sit with him?" Jinny asked with a wide smile.

7. Jack Rockledge

Friday, November 20

6:30 p.m.

Jack looked up in surprise at the woman heading toward his table at the fireplace side of the restaurant. He hadn't known his sister Tory was here.

"Sis, good to see you. Have a seat. Join me for dinner. How are you?"

"Whoa, slow down boy. One thing at a time." Tory leaned down and kissed her brother on his cheek, careful to not bump his wheelchair as she moved toward him.

Jack was slightly fanatical, almost obsessive, about this wheelchair, and most people understood that because they understood that it was his lifeline, replacing the freedom that a functioning set of legs provides for most other people.

"You're not lookin' so good, Sis," Jack said gently, now that he'd gotten a closer look at his sister.

"Gee, thanks," had been Tory's tart remark.

She sat down in the chair across from Jack, the one with its back to the fire. She knew she didn't want to sit there staring into the flames and thinking about the romantic evenings she and Ben had spent in front of a blazing fire, both here and at home.

Jinny came over with menus and asked what they would like to drink. They both asked for coffee and glasses of water. Neither of them drank anything alcoholic, having seen their father cause irreparable damage and incredible pain to his wife, his son and daughter and most of all to himself.. Alcohol had destroyed their parents' marriage and their family, and Jack and Tory were not going down that path.

"So what brings you here?" Jack asked, but he was afraid he already knew the answer. Their mom had mentioned in passing that things were amiss with Tory's marriage. Jack hadn't pumped her for information, preferring to get it from the horse's mouth, so to speak. Janine Rockledge had a tendency to exaggerate trouble. She wasn't quite a doomsayer, but she edged close to it.

Tory played with the napkin and then her silverware, reluctant to drag her brother into her messy life. He was the older by two years but ever since the accident, Tory had felt she had to take care of him, to look out for him.

But she loved him and because she wanted only honesty between them, she shared a cleaned-up version of the truth.

"Ben and I are taking a little time-out, nothing serious. We have some disagreements about our lives and our marriage. Things are going to be okay so please don't worry about it."

"Sis, this is me you're talking to. Number one, I can see right through the bullshit you're feeding me. And number two, Mom already told me about it, with her usual great delight, I might add."

Tory shook her head and said, "That's Mom for you." then added, "Why did you ask if you already know?"

"Because you need to talk to someone who's not Mom, and I'm a good listener."

Tory felt a brief sting of tears in her eyes and reached across the table to pat her brother's hand.

"And you're the best brother in the world."

Tory proceeded to provide Jack with the few gory marital details she could stand to divulge. Jack knew about her obsession to have a baby but he hadn't known about the extent of Ben's escape into his job. That part particularly bothered him, although he didn't reveal the depth of his concern to Tory. She had enough to deal with.

"Sis, trust me when I say, this is just a temporary thing. You and Ben have one of the great loves of all time and you'll get through this and be stronger and more in love."

"From your mouth to God's ears." Tory said the words in her bad Jewish imitation.

"Have you and Ben talked about this, really talked about it?" Jack asked.

"No," Tory answered. "And that's part of the problem. Whenever I've tried to talk to Ben about our problems, he accuses me of using my professional psychobabble and walks out of the room. Being a psychologist is not an advantage in times of marital stress."

Jack was silent for a moment as he thought over what Tory had just said. He could see Ben resisting "talking" about it because that was what Tory did for a living, and she could very easily and unknowingly bury Ben in words.

"I can see how that could happen," he said softly.

Tory saw the love and understanding in his eyes, and she was tempted to ask him if he would talk to Ben for her. But she abandoned that thought before it had a chance to become words. That would be taking unfair advantage of Jack and Ben both. They were good friends and Tory didn't want to mess in their friendship. She knew how much she would resent it if Ben tried to get Jack on his side. And somehow she was sure that Ben hadn't done that and wouldn't do that. If there was one thing that she knew for certain about Ben was that he played fair. He would never use his friendship with her brother to get any kind of scoop on her.

"Any advice?" she asked lightly, not expecting any.

But to her surprise, Jack took her absolutely seriously. Just as he was about to speak, Jinny approached their table and asked if they were ready to order. Tory could've hit her over the head with the menu. What lousy timing. Chances are she never be able to bring Jack back to the point where he'd offer her serious, heartfelt advice. Jack was mostly a kidder and a teaser and the times that he was serious were rare, few and far between.

Tory tried to hide her annoyance from Jinny and thought she did a pretty good job of it. But she knew Jack the perceptive one, would be able to see right through her.

They both ordered the night's special, deep-fried jumbo shrimp with side orders of French fries and slaw and handed their menus back to Jinny.

Their food arrived in just a few minutes, an indication that things were slow in the kitchen on this cold November night.

Jack cleared his throat and tried to be casual with the question he wanted to ask.

"So have you talked to Cara lately? How's she doing?"

Tory kept her head down and her eyes on her food as she answered. She knew why Jack was asking, and it broke her heart.

8. Cara Carpentier

November 20

Friday Evening

At the sight of her friend standing in the doorway, Cara turned off the ignition, picked up the file folder lying on the seat next to her, and got out of Mustang. Elise headed toward Cara and wrapped her in a hug before bringing her into the house, saying, "It's so good to see you, sweetie. I've missed you."

Cara gave Elise's arm a squeeze as they entered the foyer. She loved Elise and Jeb's home. It was big and open and filled with light, day and night. Just walking into this lovely home could put you in a better mood. She and Kevin had talked off and on about building a place out here near his brother and sister-in-law's home but nothing ever came of it, and now it was too late.

Cara hung her long red winter wool coat on the coat rack in the corner of the foyer, then followed her friend into the great room. A fire was blazing cheerily in the floor-to-ceiling stone fireplace, and Cara went over to stand in front of it, rubbing her hands together and breathing in the smoky wood smell.

"Come sit down here next to me," Elise invited, sitting down on one of the long sofas that stretched in front of the fireplace, and patting the cushion next to her.

"Where are Jeb and the kids? I thought you were all going to be home this evening."

"They're downstairs in the family room, setting up a new computer that Jeb bought today. The kids are so excited because it's state-of-the-art and can do most everything, except mash potatoes, I think. We'll go down and see them in a minute. I just wanted to talk with you alone, just the two of us. You were coming to see me this afternoon to ask me something, and I wanted to give us some privacy."

"You're a good friend, Cara said, smiling at Elise. "You always know what I need." She opened the file folder on her lap, glanced at the top page, then closed the folder and handed it to Elise.

Elise took the folder and asked her friend, "What's this?"

"You tell me," Elise answered. "This is what I wanted to talk to you about."

Elise took in a quick breath, surprised at what Cara was saying. She'd been so convinced that Cara was going to ask her to be her therapist that it took a moment for her to wrap her mind around the fact that that wasn't what Cara wanted.

Elise glanced at Cara and saw how serious she was. Elise opened the file and began going through the papers. She finished thumbing through them and went back to the beginning and did it again.

"I don't understand. This looks like a fairly straightforward list of First National Bank mortgage holders?" Elise said questioningly.

"I know that's exactly what it looks like. I thought the same thing at first. I was at home going through files from Kevin's office at the bank -- I'll tell you how that came about in a moment. I was about to put the list back in the folder and go on to the next file when a name on the list jumped out at me." Cara paused, waiting for her friend's expected response but it didn't come. "Aren't you going to ask me what the name was?" Cara's tone held the slightest bit of annoyance.

Elise gave her a big grin and shook her head, saying, "Nope! I know you're going to tell me, and you don't need my help getting there."

Both women laughed at that and then Cara said, "You're right, as usual. Okay, since you didn't ask but I know you're dying to know, the name was Helga Keplar." She said the name as though she expected Elise to recognize it. When Elise gave her a quizzical look, Cara said, "Don't you remember? That was the woman who lived next door to me when I was growing up. She'd been my surrogate grandmother. All my grandparents had died before I was born, and it had been great to have a pretend grandmother Helga. She meant a lot to me and over the years, I stayed in touch with her. She entered a nursing home about 15 years ago. What little money she had, had disappeared by then, and her nursing home expenses were covered by Medicaid. She died of Alzheimer's five years later."

Cara paused for a moment, then continued. "The list had an address, date of birth and place of birth, all of which agreed with what I remembered about Grandma Helga. But what on earth was her name doing on a list of mortgage loans dated 10 years after her death? The loan was in the amount of \$250,000, a humongous, unrealistic amount. The incongruity of it bothered me enough that I went on the Internet to do some research. I checked most of the names on the list against the Social Security Death Index, and guess what?" She looked at Elise and saw that her friend was frowning.

Cara said, "Yep! Every one of them had died before the date of the mortgage."

Elise stood up and said, "Stay right here. Don't move. I'll be back in a minute with Jeb."

8. Jack Rockledge

Summer, 25 years ago

Jack Rockledge was on top of the world. He was an 18-year-old freshman at Washington University in St. Louis. He was desperately in love with the most beautiful girl in the world, Cara Lassiter. Cara was one of his sister Tory's best friends. She and Tory and Elise, the other good buddy, would all be seniors at Rivermont High.

Jack was lounging by the over-sized swimming pool at his family's trout ranch resort outside of Rivermont. It was a hot summer Saturday afternoon, and Jack was hosting a pledge party for his fraternity. There'd been a lot of underage consumption of beer that Jack had tried, somewhat successfully, to hide from his parents. Most of the guys were a bit over the edge, and no one was really sober. But the party included sleeping accommodations for anyone who wanted to stay overnight, and Jack was determined that no one would be driving drunk on his watch.

Although Jack had had a couple of beers, he considered himself the soberest one of the bunch. A lot of good-natured horseplay was going on in the pool, along with a somewhat disorganized game of water volleyball was the source of a lot of shouts and even some swearing.

On an impulse, Jack decided to take a road trip to Cara's house. He hadn't seen her for a couple of days -- she had a summer job working at one of the local animal hospitals and she'd been putting in extra hours for a couple of techs who were on vacation.

He picked up his towel, dried himself off, then went into the cabana to change into street clothes. He'd hoped to sneak out without anyone seeing him, but one of his buddies, Pat Bennett, caught up with him and asked where he was going. Jack hesitated, not sure whether to confess that he was missing his girlfriend or to just pretend he was going on a beer run. Then he remembered Pat pining over his own girlfriend who was going to summer school in Maine and decided on the truth.

"I'm taking a road trip to see Cara. She's pulling an all-nighter at the animal hospital, and I thought I'd drop by."

"Hey, man, are you taking that sweet sports car of yours?" Pat asked.

"Sure," Jack answered. "I'm not taking the ranch pick-up, that's for sure."

"Do you think I could try it out?" Pat asked, a hopeful look on his face. The guys in the fraternity envied his red Corvette convertible, a high school graduation present from his grandparents. Jack was protective of the car and so far hadn't let anyone but Cara behind the wheel. And he'd only let her drive it on the back roads around Rockledge.

Jack tried to think of a tactful way to refuse without sounding like a jackass but came up empty. Then he thought of a compromise that might work.

"Well, here's what we could do. You don't know the way to the animal hospital so I should probably drive once we get to the highway. But you can drive from here to the highway." Jack thought this was a good way to handle it. The back roads around Rockledge had little traffic and his precious red convertible should be safe in Pat's hands for the few minutes it took to reach the highway leading into Rivermont.

Jack had a thought and asked his friend, "How many beers have you had?"

Pat had grinned at him and said, "Probably not as many as you, old buddy. Not to worry. I'm as sober as a judge."

Jack had laughed at that, saying, "You don't know the judges around here." When they reached the parking lot, he tossed the keys to Pat and got in the passenger side. The car was a thing of beauty, and Jack had been blown away by his grandparents' generosity.

Pat got in the driver's side and adjusted the seat for his height. He was a couple of inches shorter than the long-legged Jack.

Pat put the key in the ignition and gently turned it. Jack grinned at his friend's care with his car, just what he'd wanted to see. The sound blasting from the radio made them both jump. Jack had quickly reached out to turn down the volume.

"Man, you sure know how to listen to music," Pat teased.

Jack had answered back with, "What's the point of music if isn't loud enough to get everyone's attention?"

Pat had driven slowly out onto the road, carefully looking both ways. The car was a stick shift and fortunately Pat knew how to drive a stick. Jack hadn't even thought to ask.

Pat eased the car smoothly from first into second and then into third. The sun shone down on them and Jack reached into the glove compartment for his sunglasses. He noticed Pat had pulled down the visor and was squinting into the sunlight.

"You want to borrow my shades?" Jack offered, holding out the sunglasses in Pat's direction.

Pat had turned to Jack, and reached out his hand toward the sunglasses. Somehow they'd missed their connection and the sunglasses had fallen to the floor. Both men had instinctively bent down to pick them up,

Pat unthinkingly, Jack, deliberately. In bending down, their heads had cracked together hard enough to send them both reeling backwards.

In his confusion and disorientation, Pat lost control of the car. It swerved across the road, right into the path of an oncoming 18-wheeler. Jack and Pat both grabbed at the steering wheel and managed to get out of the path of the truck but ended up going off the side of the road into a ravine.

The car skidded headfirst into a massive oak tree. Neither Jack nor Pat had been wearing a seat belt, and they were both thrown out of the convertible. Pat landed on an outcropping of rocks, hitting headfirst. Jack had landed nearby on a grassy embankment.

The truck driver had seen the car leave the road and had brought the truck to a screeching halt a couple of hundred yards down the road. Before jumping out of the truck, he'd contacted someone on his CB radio and told them the location of the accident and asked them to call an ambulance.

He'd run up the road and reached the accident in a matter of moments. He'd stopped first to examine Pat and then had moved on to Jack.

Jack was conscious but was in such a twisted position that the truck driver surmised that he had a serious back injury.

"How's my buddy?" He'd croaked out the question as the truck driver knelt beside him.

"Umm, he's unconscious so I'm not sure," the man had said hesitantly. "An ambulance should be here soon. I called it in on my CB radio. I'm not going to move you in case you have a back injury. That's what I learned in a first aid course I had to take..." the man's voice trailed off helplessly.

It took more than an hour for the ambulance to reach them. During that time, Jack had at first insisted that the man check repeatedly on his friend, which the truck driver had reluctantly done. Each time he'd reported that the friend was still unconscious. Jack had eventually lost consciousness and the truck driver sat on the ground next to him, waiting for the arrival of the ambulance.

The paramedics had commended the truck driver for not moving Jack, telling him in low voices that had he done so, Jack probably would have died. As it was, they speculated that he had a serious back injury that might incapacitate him for life. They also told the truck driver that the other victim had hit his head so hard on the rocks that he'd most likely died instantly.

The nearest hospital with a sufficient trauma center was more than 50 miles away and the ambulance had left immediately, with both Jack and Pat inside.

Jack learned much later that he had sustained a spinal injury that had permanently paralyzed him from the waist down.

He also learned that blood tests showed Pat's blood alcohol level exceeded the legal limit, as did his. He'd had much time to reflect on their lack of judgment but he hadn't thought either of them was impaired enough to not be able to drive. Evidently that wasn't the case. Jack's parents reported to him that at the inquest held a few weeks after the crash, the coroner had testified that Patrick Bennett most likely would have survived the crash had he been wearing his seat belt.

Jack's father had later told him, "And young man, that same coroner also said that you would be up on your own two feet instead of flat on your back in this hospital bed if you'd been wearing your seat belt."

Jack had often thought the accident had been the final nail in the coffin of his parents' marriage. There had been cracks in the relationship for years, but this had been the end of it. His dad was unable to forgive him for his negligence and carelessness, and his mom had been unable to forgive his dad for his unforgiveness.

When Jack's doctors finally sat down in Jack's hospital room with Mr. and Mrs. Rockledge to give them Jack's prognosis, everyone was hoping for a miracle. For weeks, Jack had undergone test after test. He had no feeling in his legs and couldn't move any part of them. The doctors had been close-mouthed, refusing to speculate, saying only that they needed more tests.

Dr. Granger was the head of neurology at Rivermont Memorial Hospital and the lead doctor on Jack's case. He stood by Jack's bed, along with Mr. and Mrs. Rockledge and two of his associates, both young men in their early 30s, on their way to successful medical careers.

Dr. Granger reached out to touch Jack's shoulder, saying, "Jack, I'm so sorry that the news isn't better. We've done every test, and the results are all the same. You sustained severe spinal nerve damage, so severe that it's irreversible and has caused complete paralysis in your lower extremities. I'd give anything to give you a better prognosis but it looks like you're going to be paralyzed for the rest of your life." Dr. Granger had paused then, looking first at the Rockledges and then back at Jack.

"All that being said, I don't want to say medical science won't someday come up with a course of treatment for nerve damage like yours. Anything is possible. But with what we currently know, I can't hold out much hope for you yet."

Dr. Granger had patted Jack on the shoulder, then he and his associates left. The room was silent except for some barely audible sobs from Janine Rockledge. She came closer to Jack and reached down and took his hand.

"We'll never stop looking for a cure, son," she said, and then her tears started in earnest. Arthur Rockledge stood frozen at his son's bedside, unable to speak, unable to move. He couldn't keep himself from blaming his son for the accident, for the death of Pat Bennett. Arthur couldn't find any forgiveness in his heart for his son. A small part of him assumed that his son's paralysis was God's punishment for Jack's carelessness. A larger part of him knew that was nonsense but he had no words of love or support to give Jack. Instead, he turned away and walked stiffly out of the room. Janine gasped at his desertion and turned as if to follow him.

But Jack reached out a hand to stop her. "Let him go, Mom. Just let him go."

From then on, it had been Jack and Janine Rockledge, along with Tory, against the world. Art Rockledge had moved out of the family home a few months after Jack's accident. Art had started living where he still lived, in one of the cabins on the far side of the trout ranch.

From the first few days after the accident, Jack had refused to see or talk to Cara. He ordered his family and the nurses to keep her away from him. Janine had begged him to reconsider but Jack was immovable. Janine had talked with Cara every day, reporting on Jack's condition and advising her to be patient, that he would eventually come around. But he never had.

And once he'd gotten the diagnosis for his future, he became even more adamant and determined not to saddle her with a cripple.

He spent the next couple of months sinking into an ever-deeper depression. Tory and Janine had done their best but nothing seemed to help. Dr. Granger had become attached to Jack and had remained as his primary physician. There came a day when Dr. Granger was giving Jack his monthly check-up when the physician had finally had enough of Jack's downer attitude.

"All right, young man, I know fate has dealt you a rotten hand. But it could be worse. You could be dead, like your friend is."

That comment had enraged Jack. "I wish I were dead. I don't deserve to be alive. It's my fault my friend is dead and it's not fair that I'm alive."

Dr. Granger had stared at Jack, realizing now the depth of his despair and also realizing that this wasn't going to go away on its own.

"There's someone I want you to see," Dr. Granger said.

"Another doctor? I don't want to see another doctor. No one can help me." Jack's voice was emotionless.

"Well, no, it's not another doctor, it's a psychologist, actually," Dr. Granger said.

"Oh, no. You're not shoving a shrink off on me.

"This is a special kind of shrink, Jack. It's a paralyzed shrink, although he prefers to be called a counselor. He was injured in Vietnam and has been in a wheelchair ever since. He's my patient also and I respect him more than most anyone I know. I think he can help you. I think you're finally ready to have him help you."

"Didn't you hear me say I don't want to see him?" Still Jack's voice was emotionless, despite the apparent anger his words intended.

Dr. Granger had just smiled and nodded and left the room. Jack had been fitted with a wheelchair and he'd managed to get around fairly well with it. His mother had bought a special van equipped with a lift for the wheelchair, and she and Tory were easily able to take Jack wherever he had to go. But he never wanted to go anywhere. The only place he went was to his monthly doctor's appointment.

The van Janine bought had also been fitted for a paralyzed driver, in hopes that one day Jack would be willing to venture out on his own.

Jack wheeled himself out into the doctor's entrance area. The receptionist had smiled over at him and said, "Your mother is in with the doctor for a minute. She asked if you would wait here for her."

Under his breath, Jack muttered to himself, "And just exactly what else could I do?"

"I'm sorry, Jack. I didn't hear what you said," the receptionist said in her friendly voice.

"I didn't say anything," Jack muttered, head down and flushing with embarrassment.

It turned out that Dr. Granger had convinced Janine to let his counselor friend visit Jack at his house. The doctor had talked with Janine about Jack's depression, telling her it was understandable and expected but that it had to be handled before it reached the point of no return.

At first Jack had refused to talk with Terry Hirsch but Terry had been amazingly persistent. He had come by Jack's house every day, saying it was on his way home. Jack later found out that couldn't have been farther from the truth. It was way out of Terry's way but he was determined to help this young man through what he himself had gone through.

Eventually, after a couple of weeks of refusing to see Terry, Jack had relented. He'd realized that the man was as stubborn as he was, perhaps more so.

Their first few talks had been stilted and uncomfortable. Jack had responded to Terry's questions and comments with gruff monosyllables. Terry had settled on a schedule of two visits a week, on Tuesday and Thursday afternoons. Janine had made the den available for them and during the winter, she always had a fire burning in the fireplace.

Terry was a personable, charming man and Jack did finally fall under his spell. Jack was desperately lonely and scared and afraid to show those emotions to anyone. But Terry had been through it all and understood what Jack was feeling. Terry had had a counselor who'd helped him adjust to the new realities of his life and that's what Terry hoped to do for Jack.

Twenty-five years later, their counseling sessions long a thing of the past, Jack and Terry now stayed in touch as friends, Terry had reached retirement age but was in no hurry to hang up his shingle. Nowadays, he concentrated his energies on counseling the vets at the nearby veterans hospital outside St. Louis. Every day of the week, he made the journey in his specially outfitted van. Sometimes he convinced Jack to come along for the ride so to speak. On the days that Jack agreed to accompany his friend, Terry had included Jack in the group sessions, using him as one of his success stories and examples to the group.

One neat thing that had come out of Terry's counseling sessions with Jack was that he and Janine Rockledge became really good friends and spent time together that had nothing to do with Jack. Tory and Jack sometimes speculated about why the two of them didn't get married but figured it was none of their business.

The one area where Terry felt he'd failed Jack and in which he had had absolutely no luck was with Jack's refusal to see or talk to Cara. She had continued for several years to try to contact Jack, but he wouldn't see her or talk to her. She'd finally given up and had gotten on with her life.

Unbeknownst to anyone, Jack had kept tabs on Cara as best he could, from newspaper articles and the Rivermont High Alumni Newsletter. From his various sources, especially his sister Tory, one of Cara's best friends, he learned that she'd finished college, with a degree in finance. For several years, she'd worked in management at the First National Bank of Rivermont. When she'd thought about dating Kevin Carpentier, one of the sons of the bank's owner, she'd left the bank and went into partnership with a local venture capital company.

After two years of dating, Cara and Kevin had married. Tory had been a bridesmaid and as gently as possible whenever Jack was around, she'd shared with her mother details about the wedding and everything leading up to it, including stacks of photos. Tory hadn't known whether Jack still thought about Cara but just in case he did, she wanted to be careful of his feelings.

Even recently when the news that Cara's husband Kevin had committed suicide had been all over television and the newspapers, Jack hadn't mentioned her name. In fact, as far as Tory knew, her name hadn't crossed his lips since before the accident. He had wiped her out of his life and seemingly out of his heart.

9. Jack Rockledge

Friday, November 20

10 p.m.

After dinner with Tory Friday night, she'd walked next to Jack's wheelchair back to his cabin, but had declined his invitation to come in for awhile. Jack was just as glad she'd refused. He'd needed some time alone to process what she'd told him about Cara.

He'd gotten himself out of his clothes and back into the wheelchair and into his specially built shower that allowed him to roll the wheelchair right in. Jack was proud of the innovations he'd developed to make his life of paralysis as functional as possible.

One of the areas in his cabin was set up for his workouts. He'd developed sufficient upper body strength to enable him to take care of himself, on his own. Being dependent on anyone to take care of him had been one of his great fears when he'd learned he'd be confined to a wheelchair for life.

He had pulleys and weights and a portable rowing apparatus that fit over his wheelchair. He usually did some weight lifting before turning in, but tonight he didn't feel like it. He had too much on his mind to concentrate on a workout.

After the shower and drying himself off, he put on some sweats and turned on the television, with the sound muted. There was a high school football game on and he watched for a few moments, surprised as how muscular and well-developed the young men looked. He remembered his own football days and he and his teammates weren't anywhere near this big. A niggling thought ran through his mind, wondering whether any of them, or even all of them, took some kind of steroids or supplements to increase their muscles. He speculated that steroid use evidently was rampant in the sports world, and it probably started in high school. He was so glad he'd never had to go through a lot of the drug trauma that today's youngsters encountered. When he was growing up, Rivermont was not a hotbed of drug usage, nor was it today. Somehow, Rivermont had remained free from a lot of the crime and drug-related activities, and its citizens were grateful for that.

He moved himself from the wheelchair into his bed, a somewhat easy task because he had strong arm muscles. Out loud, he said, "Okay, Jack-o, time to quit avoiding thinking about this."

He reached over to the bedside table and picked up a notebook and pen. He thought better on paper. He started scribbling down random words, random thoughts, mostly illegible except to him.

After half an hour of writing, with his hand cramping, he put down the pen and began to read what he'd written. It was mostly rambling thoughts, all about Cara and how badly he felt for her. From what Tory had told him, Cara was having a difficult time adjusting to Kevin's death. Tory said Cara visited his grave every day and still hadn't gotten rid of any of his belongings. Tory had also told him about how Cara had enrolled Matthew in the Bayview facility, as she felt unable to adequately care for him. The tragedy of her life this past year broke Jack's heart.

He put aside the notebook and turned off the bedside lamp. He lay there in bed, eyes open, not tired, continuing to mull over what Tory had told him this evening and all that he'd been thinking about and remembering. The room was dimly lit despite the late hour. He'd left the blinds open and moonlight came in through the windows.

He felt a determination building in him. First thing tomorrow, he'd do something about this new resolve of his. He closed his eyes and was almost instantly asleep.

10. Jeb Carpentier

Friday, November 20

10 p.m.

Jeb sat alone in the den, a nightcap of Scotch on the rocks in his hand. He was settled back in his "Dad recliner," as the kids called it, deep in thought about the events of the evening.

Elise and Cara had filled him in on the mystery of the mortgage holders. Jeb had been astounded at the list and the seeming fraud that it indicated. Cara had left the papers with him and the folder now lay on his lap. He'd been over and over it and couldn't reach any conclusion but that Kevin had been involved in some sort of bank embezzlement. If it were true, it might somehow answer the question that had nagged at him for almost a year now: What could have caused his younger brother to take his own life? Jeb had never understood it, had actually never accepted it, had assumed it was some kind of freak accident, not a suicide.

Before she left, Jeb had promised Cara that he would follow up on it at the bank first thing tomorrow, even though it was Saturday. Jeb planned to go in to the bank and go through the mortgage records and see if he could figure out what was going on. Even though the bank had been sold and no longer belonged to the Carpentier family, Jeb still worked there and retained his title as executive vice president. Ironically enough, he often thought he worked harder than ever to prove that he deserved the job he held.

But that was the most ironic: He didn't want the job that he held. In fact, he'd planned to talk to Elise about that very thing this evening but Cara's visit had prevented that. He supposed he could have still talked to Elise after Cara left but he felt so flummoxed by what she'd found in Kevin's files that his mind was preoccupied with that. There was little brainpower left over for anything else.

Jeb had never been a banker at heart. His secret love had always been history, and from high school on, he'd wanted to be a college professor. He'd majored in history at Mizzou but had minored in banking and finance at his father's insistence. Kevin was the one who'd been the born banker. Their father had recognized that and Kevin had risen in the bank further and faster than Jeb, but Jeb hadn't minded. He loved his younger brother and wanted only the best for him.

Over the past several years, Jeb had once again picked up his interest in history. He'd started working on a master's degree, again with a major in history and a minor in finance, as a way to assuage his father.

He'd never thought he'd have the courage to break away from banking but the sale of the bank now offered that opportunity. As long as the bank was family-owned, Jeb felt it would have been a betrayal of his father to leave. But now, it would no longer be a betrayal of the family.

Jeb had started quietly investigating his career possibilities, but he wanted to talk with Elise before he went any further. She loved his interest in history and they often included historical sites and sights on their family vacations. They also would read the same history best-sellers and share their thoughts on what they were reading.

He knew, really knew, that she would be fine with whatever he decided. Even the drastic reduction in income wouldn't be a concern to her. They never spent anywhere near what they earned, putting most of it away for Paul and Caitlin's college and for their own retirement. Their home was paid for, and they could easily live on what Elise earned in her counseling practice and what he could earn as a history teacher at Rivermont High. That was what he'd decided he wanted to do, and he'd been so eager to share his plans with Elise. Well, that would have to wait till another time. His primary responsibility now was to investigate the list of mortgage holders.

After Cara and Elise had shared the problem with him, Cara had asked if he thought they should contact Ben Madison, because of his position on the Rivermont police force.

Jeb had agreed that was a good idea but said he wanted to take a look at the bank files first to get more information about what was going on. He said he could take care of that Saturday morning and once he knew more, he'd call Ben and ask him to come over to the Carpentier house, along with Cara and Elise. Hopefully, they could do that Saturday afternoon.

Jeb heard a sound out in the hall and looked at the doorway. Elise came in to the room, a smile on her face. "You look so comfortable in the 'Dad recliner.' "

Jeb smiled back at her and said, "I am, but I'd be even more comfortable with you here next to me."

The recliner was a double one that Jeb and Elise often shared, sitting side by side reading or watching television.

Settled in next to him, Elise asked, "So, what do you think?"

Jeb knew what she was talking about and didn't ask her to explain.

"I think I don't know enough yet," Jeb answered slowly. "You know, I could never accept Kevin's suicide. I didn't understand it. He didn't leave a note, at least not that we could find. Cara was as baffled as Dad and I were. Kevin had seemed fine, his same old self, the last time we talked. Then two days later, he supposedly commits suicide by carbon monoxide poisoning in the bank's parking garage."

"I did think it was strange that Rob Barstow was the one who discovered Kevin," Elise said.

Rob Barstow had told police that he had an appointment to meet with Kevin at the bank and had discovered him in the bank's parking garage.

Rob Barstow was one of Kevin and Jeb's colleagues at the bank. In fact, Rob was the one who negotiated the sale of the bank, and he was now the bank's chief executive officer. Rob, along with the other bank officers, including Jeb and his father, had earned major bonuses as a result of the sale.

Jeb sighed and said, "Yeah, Rob was never one of Kevin's favorite people, nor mine either. Dad thought Rob hung the moon because he was such a go-getter. But neither Kevin nor I trusted Rob. We weren't sure he was operating by the same ethical standards the Carpentier family adhered to."

"Do you have much interaction with Rob now that he's the bank's high muckety-muck?" Elise asked.

"No, not really. He spends a lot of time at the holding company's headquarters in Chicago. I think that's his real goal. He wants to be part of the holding company's management team. First National is small potatoes to him now."

Elise reached over and took Jeb's hand and gave it a squeeze. "Sweetie, let's talk about what's been on your mind these past few weeks." She grinned at him and once again squeezed his hand, then said, "And don't you dare pretend you don't know what I'm talking about."

"I always knew I was married to a good witch of the west, and this proves it. You must be a mind reader." Jeb shook his head, smiling at Elise as he did so.

"So, okay, let's talk about it," Elise said.

"Okay, of course. In fact, I'd planned on us talking about it this evening but then Cara came over and that changed everything." He took a deep breath, then plunged in.

"I'm pretty sure I want to leave the bank." He waited for her reaction.

Elise nodded her head, and said, "That's what I was expecting. No matter what a good job you've done of hiding your unhappiness, I knew this wasn't working out for you. Actually, banking has never been your first love, or even your 10th love. So what is it you want to do?"

Jeb closed his eyes and plunged in. "I want to teach history at Rivermont High." He heard a low laugh from his wife and opened his eyes to see her broad smile and shining eyes.

"Bless your heart!" she exclaimed. "Finally! It's about time you followed your dream." She leaned over and kissed him on the cheek, then asked, "What do you have to do to make that happen."

"Well, first I have to get accredited, to get a teaching certificate from the state. Then I have to see if there's a job opening at Rivermont." He chuckled, then continued. "Well, actually, there is a job opening there. The principal plays golf at the club, and we've had a couple of conversations. It's possible I might be able to do this by the first of next year."

"That soon!" Elise said. "More power to you, sweetie." Elise leaned back and sighed. "At least one good thing has come out of tonight."

"Yeah," Jeb agreed. "Maybe tomorrow will tell the tale about Kevin."

11. Jeb Carpentier

Saturday, November 21

9 a.m.

Jeb got up at 7 the next morning and went for a run. The weather was chilly and damp, just the kind of weather you could expect in November in the Midwest. He took his usual route around Edelweiss, but was so preoccupied with the events of the previous evening that he paid no attention to his surroundings as he ran.

Edelweiss was a jewel of a place to live. It was a gated resort community, more than a thousand acres in size, located at the edge of Rivermont, overlooking the Mississippi River. The enclave was mostly wooded and was dotted with several lakes, both large and small. Jeb and Elise's home was on one of the larger lakes, and was complete with a boat dock and boat. Just last weekend, Jeb had finally and reluctantly put the boat in dry-dock, always a sad part of the season. Edelweiss had a variety of amenities, including a heated outdoor swimming pool, a well-laid-out 18-hole golf course, and a dining lodge with a gourmet chef at the helm. It also included a corporate conference center, complete with high-rise condos to accommodate attendees.

Jeb and Elise had moved from their small ranch starter home to Edelweiss when Paul and Caitlin were toddlers. Jeb's parents had been one of the first families to live there, and it had become a dream of Jeb and Elise to live in Edelweiss also.

Just last year, Elise's parents, Katherine and Parker Davis, had sold their sprawling suburban home on the other side of Rivermont and had bought one of the townhouses overlooking the river. Now, as Jeb ran past the townhouses, he grinned at the thought of his in-laws. They were quite a pair!

The Davises had a law practice in downtown Rivermont, with their offices located in the same general area as Elise and Tory's counseling practice and the First National Bank of Rivermont. The Davises were committed to providing legal advice to those who needed it most but were least able to afford it. That usually meant little or no revenue in legal fees from those clients but fortunately, the law firm had a few well-paying clients that kept it afloat. Jeb admired his in-laws' altruism and their accompanying concern for the community.

Elise had grown up in the same kind of stable, loving home that he had. It was a mystery to him how Elise could have become the wonderful, loving, generous person that she had and her older sister Sarah had become what she had.

Jeb had never liked Elise's sister, although he'd tried to hide his distaste for her. But shortly after they were married, Elise had gently told him that it was all right if he didn't like Sarah and didn't want to have anything to do with her.

"Sweetie, Sarah is a difficult person to like. I sometimes think that even Mom and Dad struggle with liking her. Somehow something went wrong when she was a teenager. I think when she was around 16 or 17, she fell in with the wrong crowd. She's four years older than me and we never spent much time together and I didn't know what was going on in her life.

"She started staying out past her curfew and whatever punishments Mom and Dad tried, didn't work. Pretty soon, there were nights when she never came home at all. Mom and Dad met with her teachers and then with the counselor at the high school but nothing seemed to help." Jeb had put his arm around his new wife and said, "We don't have to talk about this - really, it's all right."

Elise had shaken her head and, "No, I should have talked to you about Sarah a long time ago. I kept trying to sweep it under the rug and keep her away from you. But I'm afraid that someday she'll come back and then it will really hit the fan."

No one had seen or heard from Sarah for years. On her 18th birthday, she'd left home, taking with her all the money she could get her hands on, plus the car that her grandfather had given her for her 16th birthday, before she'd gone off the deep end. She'd taken her mother's jewelry, the money her Dad kept in the safe, her little sister's secret stash of money hidden in her dollhouse, and anything else of value that was manageable for her.

One of Sarah's former friends, not one of the new crowd she'd started to run with, had been delegated the task of telling the Davises that their oldest daughter was gone. The friend, Steffie, lived next door to the Davises, and she'd shown up at their front door early on a Saturday morning. Parker Davis had been the one to answer the door, and he'd stood there looking at Steffie, not understanding what she was saying. She kept saying, "I'm sorry, I'm so sorry to have to tell you this."

Katherine Davis came to the door to see what was going on, and it was Katherine who had insisted that Steffie come inside and explain what she was talking about.

Katherine had sat Steffie down at the kitchen table, poured a glass of milk for her, then sat down in an adjacent seat, Parker stood leaning on the counter, drinking his third cup of coffee that morning.

"Now, Steffie, tell us what's going on," Katherine said gently to the girl.

Steffie took a deep breath, then said, "Last night, late, Sarah threw some rocks at my bedroom window. I woke up, looked out the window and saw who it was, so I snuck downstairs to see what she wanted. Sarah said she was leaving home and wasn't coming back. She said she was going with this guy she'd met but when I asked where, she wouldn't tell me where she was going. She asked me to come over here this morning and tell you that she had left."

That was all Steffie could tell them. She said Sarah had never mentioned the name of the guy she was leaving with. "She just called him 'this guy.' And I have no idea who it is. Sarah dropped out of our lives a long time ago. I'm surprised she asked me to come over and tell you."

Elise had dropped the subject then and she and Jeb seldom every mentioned the lost sister.

After Sarah left, the Davises had hired private detectives to search for heir daughter, with no success. They'd finally abandoned their efforts but had never abandoned her in their hearts. They still spoke of her, along the lines of, "Sarah would be 45 now --I wonder how she's doing."

In reaction to Sarah's departure, Katherine and Parker had become more protective of Elise, keeping her on a short, but loving leash. Elise was bright enough to understand what her parents were doing, and she didn't let it bother her.

As Jeb reached home, he marveled again that one daughter should be so ideal and the other so impossible. It certainly argued for the predominance of nature over nurture.

He took a quick shower and then dressed in jeans and a polo shirt. He knew it would feel odd to be in the bank offices in casual clothes but he certainly wasn't going to put on a suit and tie for this errand.

He found Elise in the kitchen drinking coffee and reading the morning paper. He poured a half-cup for himself and sat down at the table with her.

"As I was running past your parents' condo, I started thinking about your sister Sarah."

Elise looked at him in surprise, saying "Sarah? Why on earth would you be thinking about Sarah after all these years.. It's been almost 30 years since she left."

"Somehow, I don't know why, as I ran past your parents' condo, I thought about that conversation you had with me shortly after we were married."

"How odd," Elise said, then added, "Because I've been thinking about her also. Mom and Dad rarely mention her name, only when they receive another one of her infrequent post cards. They share them with me but the post cards never give much, if any, information about Sarah's life."

12. Elise Carpentier

Saturday, November 21

9:30 a.m.

After Jeb left for the bank, Elise stayed seated at the kitchen table, thinking about Sarah. Although Elise had only been 14 when Sarah left, she could remember so much about her sister. Sarah had been a dark-haired, dark-eyed beauty, in contrast to Elise's sunny blond hair and bright blue eyes. Elise had idolized her older sister, but Sarah had no time for the girl. Elise had ignored the hurtful comments Sarah made and had continued to try, always unsuccessfully, to win the approval of this mysterious person who shared her home.

Elise went into the dining room where she kept the photo albums and loose photos they'd accumulated over the years. Periodically, she would attach the photos, organizing them into a semblance of order. She had a vague idea where to find the photos she'd brought with her when she married Jeb and moved out of her parents' home permanently. The photos from her youth were crammed haphazardly in an old-fashioned photo album that had belonged to her grandmother. The photos were affixed to black album pages with tiny white corners. Elise smiled at the crookedness of some the corners and photos. She'd been young, maybe seven or eight, when her mother's mother, her beloved Grandma Kit, had come to live with them. Their house at the time had only three bedrooms and so Elise was forced to move into Sarah's bedroom and give up her room to Grandma Kit.

Elise hadn't minded sharing a bedroom with Sarah. Actually, she'd been delighted at the idea. She worshipped her older sister, no matter how badly Sarah treated her.

Sarah's reaction to the sharing of her room had been totally opposite. She'd gone on a rampage, refusing to let Elise in the room. Parker Davis had been out of town on a business trip when the move occurred and when he finally returned and heard what was going on, he quickly intervened.

Elise could still remember his smoldering fury at his older daughter. She could even remember some of what he shouted at Sarah. Elise had been hiding in the closet in her old room and she could easily hear what her dad said.

"You will be part of this family, young lady. We love Grandma Kit and we want her to live with us. She is as much a part of this family as you or me. You are going to welcome your sister into your room and treat her with the kindness that sisters give each other."

There'd been a long silence then and Elise had wondered what was going on. Had her dad left the room? Had Sarah left the room? That was more likely. Sarah's approach to battles she couldn't win was to desert.

But then Elise heard her father speak again, this time his voice softer, kinder.

"Pet, I know this is a sacrifice. I know you liked having your own room all to yourself. But this is just temporary. Your Mom and I haven't said anything to you girls yet but we're going to start looking for a larger house in a really cool place where I've always wanted to live -- Edelweiss. Our law practice has started doing well, and we think we can afford something bigger. So you just hang in there, and I promise you'll have your own room again."

That was the last Elise heard because her grandmother came in the room and Elise had to pretend she was digging some of her toys out of the back of the closet.

But it had been almost two years until they moved. Katherine and Parker Davis had decided to custom build a house rather than buying an existing place and that had taken longer than they expected, cost more than they planned and caused monumentally more headaches than anticipated.

For two years, Elise lived as an unwelcome interloper in her sister's room. Many times she'd go down into the basement rathskellar and curl up on the sofa there.

Elise had been devastated when Sarah left home. Elise had thought of it as Sarah running away from home, even though at 18 her sister was legally considered an adult. But in her mind Elise could categorize it as running away from home, which implied that Sarah would come back home.

It had taken years for Elise to abandon the notion that any day now, Sarah would come back home. Although her parents never specifically told her they were searching for Sarah, Elise was sure they were. It was just something they never discussed with her.

Every once in awhile, a random post card addressed to "The Davis Family" would show up in her parents' mailbox. A few words would be scrawled in the message area in Sarah's messy handwriting saying she was fine. There was never a return address and the postmarks were mainly from the West Coast: several from California, one from Oregon and one from Washington.

Through the years, Katherine and Parker would show Elise the postcards that continued to arrive at their home. The postmarks had started to include Las Vegas, Denver, Phoenix, and various small towns in New Mexico.

Elise had wondered what kind of life her sister was leading, in addition to being extremely peripatetic. The messages never indicated anything about her life or what was going on, just that she was fine. Even that much the fact that Sarah even continued to communicate all these years, surprised Elise. She'd eventually categorized her sister as a borderline sociopath. That Sarah continued to communicate

revealed at least some semblance of a conscience. Although there had been times when Elise speculated that Sarah communicated as a way to annoy and upset them rather than reassure them.

Years into her career as a psychotherapist, Elise realized the obvious: She'd chosen psychology as her field in an attempt to come to terms with her sister and what she'd done and what that had done to the Davis family. Somehow Elise had believed that if she could understand her sister and what had shaped her into the person she'd become, she could accept and live with Sarah's abandonment of her. For that's how Elise had perceived her sister's disappearance – an abandonment of her personally. For years, Elise had felt guilty and had blamed herself for Sarah leaving. She had no rational, warranted reasons for feeling that way, she just did.

Jeb and Elise had given Paul and Caitlin the sugarcoated version of their Aunt Sarah. They told the kids that Sarah had left home at an early age and seemed to not want to have anything to do with the family. That had of course intrigued Paul and Caitlin and had led to much conjecture and fabrication between the two of them as they theorized about this mystery aunt of theirs. Their Dad's side of the family, at least until Uncle Kevin's suicide, had been unexciting. But this Aunt Sarah that no one knew anything about had endless fascinating possibilities.

13. Jeb Carpentier

Saturday, November 21

9:30 a.m.

Jeb had decided to drive Elise's little Mini-Cooper to the bank rather than the Cadillac Escalade SUV. He didn't feel like wrestling with the massive vehicle this morning. Usually he liked the feeling of safety and being in control that it gave him, but today he wanted a minimalist driving experience.

Elise loved her red and cream box of a car. The hero protagonist in one of her favorite mystery book series was a psychologist in Boulder, Colorado who drove the same car. When she'd told Jeb about the car and who else had one, he'd laughed and asked her to promise not to involve them in any murders, please.

Traffic on the highway into downtown Rivermont was sparse. Most people must be sleeping in, Jeb thought, part of him wishing that were the case for him. But another part was anxious to reach the bank and clear up this mystery surrounding Kevin's files. Jeb knew there should be multiple copies of the documents Cara had uncovered among her husband's effects. The bank had restrictive, duplicative record retention policies. The banking industry was highly regulated in many ways, and just as highly unregulated in many other ways. That was one source of Jeb's dissatisfaction with his chosen career.

He, like so many others in the financial industry knew that the blame for the previous economic meltdown lay directly on the doorsteps of many of the country's mega-banks. They'd caused the problem with their greed and disregard for common decency.

Jeb shook his head to dispel these unwelcome, unwanted thoughts and punched the on-button of the radio. A voice blared out at him, and Jeb laughed. Elise had been listening to a book on CD, one of the mysteries she favored. Jeb switched to a soft rock music station and tried to blank out his thoughts as he drove.

He felt a pang as he drove past the high school he and Kevin had attended. He and his brother had been really close growing up. They were two years apart in age but had only been one year apart in school because of the way the school registration calendar was set up.

After graduation, Jeb had gone to Mizzou. A year later Kevin followed, and the two brothers had roomed together for the next three years.

Kevin's death had knocked the wind out of him. He still wasn't over the intense waves of grief that would roll over him unexpectedly and unpredictably. Kevin's death was the first one he'd experienced. His grandparents on both sides of the family were still alive and well. So Jeb had no knowledge of grief and what it could do to you. Elise had been through the death of various aunts and uncles, and both sets of her grandparents had died when she was a little girl. And Jeb suspected that her sister's running away from home must have felt like a death in its own way. Elise had, in her own gentle, subtle, behind-the-scenes way, helped him through the worst part of the grief. She'd held him in her arms as he sobbed. She sat with him and encouraged him to talk about Kevin, to share his many memories of his brother.

Elise had loved Kevin, too, like a brother. For a brief time, before Jeb and Elise had fallen in love, she'd had a crush on Kevin, but nothing had ever come of it. She teased Jeb that she could have just as easily married his brother, but he just laughed at her and used one of Caitlin's favorite phrases -- "As if!"

Jeb parked in the executive parking garage and took the private elevator to the top floor. He'd grown up in wealth and privilege but the perks had never sat well with him. His Dad claimed he must be some kind of changeling throwback to his Democratic ancestors.

He went first to his office and booted up the computer to take a look at what records he could find online. In several places, he located the list that Cara had left with them. It was all part of the background information on the Community Outreach Project that Kevin had spearheaded. He hadn't been involved in the project but he knew it provided home loans to low-income families at the lowest interest rate available. The bank was underwriting part of the cost.

He verified what Cara had told them about the Community Outreach account. It had started with a healthy balance that continued to grow through the months. Then, as Cara said, the balance began to decrease as money for the loans was paid out to various title companies.

In addition to Kevin's name on the project papers, Rob Barstow name was all over the place. The sight of the man's name made Jeb feel like growling. He hated him for what he had done to First National. By spearheading the sale of the bank to that Chicago-based mega-bank, he'd gutted the Carpentier family legacy.

Oh sure, everyone had walked away with a shitload of money from the sale, but the heart of the bank was gone. It was no longer a community-focused business that cared about its clients. All anyone cared about now was the bottom line and how huge it could get.

Jeb's father, George Carpentier had hired Rob 10 years ago at the recommendation of one of his colleagues. George had wanted to expand First National and had been looking for an executive who had contacts outside of Rivermont.

Jeb and Kevin had both interviewed Rob, and along with their wives, had wine and dined him. He was in his mid forties at the time and was according to him, a confirmed bachelor. Kevin had been impressed with the man's credentials and his imposing knowledge of the banking industry. Jeb hadn't liked him at all and had tried to discourage his father and brother from hiring him. But because he had no concrete reasons for not hiring Barstow, other than a feeling in his gut, neither his father nor brother had paid him much heed.

Following that "getting to know you" dinner with Barstow, Elise, Cara, Kevin and himself, Elise had told him she didn't trust the man. Jeb respected her ability to read people, and he'd questioned her about her reaction.

"He looks people straight in the eye too much, almost as if he's trying to read your mind. I thought you were a control freak, but that man has you beat so far that it isn't even a competition!"

Jeb had thrown a pillow at her for that remark but she'd ducked and continued with her blistering assessment of the man.

"I have no prejudices against gays, but I think he's gay and is going to make sure that no one knows it. A closet gay who does anything to keep it a secret is no credit to the gay community."

Jeb had thought about Elise's words over the past 10 years since Rob joined the bank. It had been interesting to see if Elise's assessment was accurate. Rob brought dates to various bank functions but never the same woman more than twice.

During his years with the bank, profits had increased substantially and they could be tracked to ideas and initiatives from Barstow. Jeb's father and Kevin had been enthusiastic about Rob's results and continued to sing his praises to Jeb. Jeb had finally given up on trying to caution his father and Kevin about the man and had stayed as far away from Rob Barstow as possible.

Now, sitting in his office on this November Saturday morning, surrounded by files and computer print-outs, Jeb felt a shiver go up his back. He was beginning to think that Barstow had been up to no good, just as he and Elise had feared. George Carpentier had pretty much given Barstow the "keys to the kingdom" so to speak. Rob didn't answer to anyone, didn't need anyone's approval or sign-off for whatever he'd wanted to do.

Jeb vaguely remembered hearing about the Community Outreach Project but couldn't for the life of him make sense of the documents that surrounded him. He'd done some of the same online checking that Cara had done and came up with the same results. The borrowers who had supposedly been granted loans totaling more than 14 million dollars were all deceased, and had all died years before the dates of the loans.

The more Jeb thought about it the more he realized that Barstow had concocted a major scam. Somehow he'd stolen these identities, done the paperwork for the loans, transferred the money from First National into outside accounts, and then diverted the money somewhere.

Jeb kept digging, trying to determine the trail of the money. But he ran into a brick wall once the money went from the project's account. Jeb gathered up all the documents, and picked up his laptop also. He didn't usually take it home with him because he tried to separate work life from home life when possible. But he was going to need it for this afternoon's meeting with Ben Madison and Cara, if they were both available.

Outside, in Elise's little car, Jeb got out his cell phone and called Ben first. He got his voice mail but left a message requesting a meeting for that afternoon and asking Ben to call back as soon as possible. In the message, Jeb gave him the highlights of what he wanted to meet about.

Next, Jeb called Cara and to his annoyance, once again got voice mail. Why didn't people answer their phones, he wondered grumpily. He left a message for Cara also and told her he'd found additional information that he would share at their afternoon meeting.

His next call was to Elise and thankfully she answered her phone on the first ring with a chipper, "H, sweetheart!"

"Thank heavens, someone finally answered their phone!" was his greeting to her, annoyance clearly in his tone.

"What kind of response is that?" Elise demanded.

"Sorry. I just tried to call Ben Madison and then Cara and both calls went to voice mail."

“Oh?”

“Yeah, I’m still here at the bank, sitting in the parking lot, trying to get someone to answer their blasted phone.”

“Let me remind you that I answered,” Elise said and he could hear the grin in her voice.

“Yeah, sweetie, I can always count on you.”

“So what did you find?” she asked.

Jeb hesitated a moment, then said, “Do you want the 30,000 foot view and then you can wait for the meeting this afternoon with Ben and Cara?”

“Yep, 30,000 – although you could start driving home and maybe give me more details.”

Jeb laughed into the phone, saying, “I knew you wouldn’t be able to wait. Okay, let me get out of the parking lot and onto the highway, and then I’ll tell you what I found.”

Elise waited patiently until Jeb picked up the phone again. She’d long grown accustomed to her husband’s aversion to trying to maneuver through traffic and talk on the phone at the same time. She was used to him saying, “Hold on,” while he put down his phone and made a turn or changed lanes. She knew he was hoping that Missouri would follow other states in enacting a law prohibiting the use of cell phones while driving. She’d used a hands-free phone and thus had become quite adept at talking and driving at the same time. This was a handy, time-saving tool for her especially because she received so many calls from patients who needed to talk and couldn’t wait until their next session.

“I’m back,” came Jeb’s voice in her ear, interrupting her thoughts about his challenge with cell phones.

“Okay, here’s the deal,” Jeb began. “Due to the banking industry’s overwhelming records-retention policies, I dug up multiple copies of the list that Cara found, and I verified that the mortgage-holders on the list are deceased. I also did some checking on the accounts involved. There’s a shit – I mean -- boatload of money involved. Tens of millions of dollars, it looks like. The bank provided the funds for the loans, transferred the money into the Community Outreach account, and then the money was transferred out of that account into various other accounts, supposedly title company accounts. But I can’t seem to track those accounts. They don’t appear to be legitimate title company accounts. For each mortgage, you would expect the money to go from Community Outreach to the title company that was handling the home sale. Then the title company would transfer the money to the seller or to the seller’s mortgage company to pay off their loan. But the money trail fizzled out after the money left the Community Outreach account. And guess whose name is all over the Community Outreach project?”

“Not Kevin’s, I hope,” Elise answered.

“No, not Kevin’s, thank God. Our good buddy, Rob Barstow, the prick who – sorry – the jerk who sold out the bank.”

Elise was silent for a moment. At his language, she had smiled as she thought about how she was trying to get Jeb to watch his language in front of the kids but he had interpreted that as meaning he must watch his language in front of her also.

“Don’t you mean sold the bank, not sold out the bank?” Elise asked.

“No, I mean exactly what I said. Barstow sold us out. He gave away the store and was exorbitantly, obscenely compensated by the purchaser for his efforts.”

Elise had heard Jeb’s diatribe on this subject many times before, and she didn’t want him to get sidetracked on this again.

"Okay, time to focus. Back to the money trail. What does it mean if the title company accounts aren't legitimate accounts?" she asked.

"It means that the money was fraudulently diverted to other accounts. Here's what I'm speculating. Someone -- and I would bet that it was Rob Barstow -- set up this whole scam, starting with setting up phony title companies with offshore accounts. Then they went about stealing the identities of deceased people, and then applied for mortgages in their names. The Community Outreach project was intended to subsidize low-income individuals in buying homes. Even looking at the amount of the mortgages should have raised a red flag in someone's mind. These were large amounts -- the lowest was \$250,000 and they went all the way up to \$750,000. Those aren't mortgages for subsidized, low-income housing."

"It looks like Kevin knew something about this because of the papers Cara found," Elise said slowly, as if she were puzzling it out as she talked.

Jeb sighed and said, "Yeah, and I'm so afraid that we're going to discover that Kevin was somehow involved. I can't believe that he would do anything dishonest but if wasn't involved, why wouldn't he have raised a fuss about the fraud?"

"Maybe he died before he could say anything," Elise said.

There was silence on the line, with neither Jeb nor Elise saying anything.

Then they both spoke at the same time, in the same words.

"You don't think..."

A moment of silence again and then Jeb spoke first.

:"God, Elise, this could explain so much. If someone killed Kevin to keep him from talking, that would mean he didn't commit suicide," Jeb said with a note of hope in his voice

”And with Kevin dead, there wouldn't have been anyone to blow the whistle on this whole thing," Elise said,

14. Ben Madison

Saturday, November 21

Noon

Ben Madison looped Spike's leashed over the end of the bumper of his SUV for a moment while he put his bike back in the garage. He and Spike had gone for a bike ride / run along the bluffs overlooking the Mississippi, and the exercise had tired both of them out. He was looking forward to a long hot shower and then relaxing in his recliner in the family room, parked in front of the TV. The weekend was filled with football and that would keep his mind occupied and away from thinking about Tory.

He took Spike into the house through the door leading from the garage into the kitchen, using the automatic garage switch on the wall to close the garage door.

In the kitchen, he filled Spike's bowl with fresh water and took a long drink for himself. He noticed his cell phone on the kitchen counter, half hidden under the morning newspaper and realized he'd forgotten to take it with him.

"Shoot," he said in a gravelly voice. As a detective on the Rivermont police force, he was expected to be reachable at all times. Hopefully no one had tried to call him. He picked up the phone and saw that he had three missed calls.

He scrolled through the missed calls and saw that they were all from Jeb Carpentier. There was one voice mail message and as he listened, he heard Jeb's voice.

It was quite a long message and involved a mysterious list that Cara Carpentier had discovered in Kevin's things. The bottom line was that Jeb wanted Ben to come over to his house this afternoon, as soon as he got the message.

Ben groaned at the thought of giving up his mindless weekend. He didn't want to be a detective on his time off. He wanted to escape from the world of Rivermont into the world of 4th downs. The Carpentiers were Tory's friends, not his. He didn't have to do anything about this.

"Oh, hell, who are you kidding?" he grumbled out loud and Spike gave a yip and nuzzled against Ben's leg. "Yeah, boy, I'm a big jerk, and I know it but you'd better not think so." Ben leaned down and ruffled the dog's furry head, then poured himself another glass of water.

Jeb and Elise, Cara and Kevin, had been as much his friends as Tory's. He hadn't grown up with them in Rivermont, but he'd become as close to them as if he'd known them all his life. He'd been a transplant from Lincoln, Nebraska. Twenty years ago, he'd come to Rivermont to get his master's in criminal justice at Rivermont University and hadn't left. He'd met and married the beautiful, bright Tory Rockledge and had made a home for himself and his bride. And look what had happened to that.

He shook his head as if to shake his thoughts away. Deliberately, he walked toward the breakfast counter, and found a notepad and pen next to the landline at the end of the counter. He sat on one of the barstools and began making notes. He listened to Jeb's message two more times, until he was satisfied that he'd captured all the details. He decided to grab a quick shower and eat a bite of lunch before calling Jeb back.

Half an hour later, showered and fed, he punched in Jeb's cell phone number. Jeb answered on the first ring.

"Thanks for getting back to me, man," Jeb said. "I hate to do this to you on a Saturday but this is important and I really need to talk to you. Can you swing by the house this afternoon?"

"Yeah, sure," Ben agreed amiably. "I was just planning to veg out and watch football. It'll be good to see you and Elise -- it's been awhile."

"Sure has been. Cara will be there, too. As I told you in my voice mail, she's the one who found the list and did some investigating. Then I followed up on it at the bank this morning. Something really weird is going on, and I wanted to get your opinion, off-the-record, informally, you know, before I do anything official. This is definitely not me calling the police."

"I understand," Ben answered, "Off-the-record." But to himself, he thought, a policeman's never off the record. This isn't a job, it's a life and it's 24/7 and there's no way around that.

Ben said he'd be there in half an hour or 45 minutes, and Jeb said Cara was on her way and would probably arrive at about the same time. Ben wanted to ask how Elise was doing, in hopes that Jeb would say something about Tory. But he managed to restrain himself.

Before he did anything to further mess up the sorry state of his marriage, he was going to have to figure some things out and fast.

He grabbed a jacket, his notepad, and on a whim, decided to take Spike along with him. God, he thought, that pathetic gesture, that need for companionship, spoke volumes about how damned lonely he was. He slipped Spike's leash on and led the dog out to the car sitting in front of the house. The Rivermont police force had a policy encouraging both uniformed officers and plainclothes detectives to take patrol cars home with them evenings and weekends. The brass had a theory, plausible Ben had to admit, that police cars, no matter where they were, deterred crime.

He let Spike in the passenger side and then went around to the driver's side. Before he got in, he looked around the neighborhood he and Tory had lived in for most of their marriage. The houses were a mixed bag, each one different from the rest. He and Tory had bought a sprawling ranch house set on two acres and over the years had made it into their dream home. He wondered if Tory was homesick for her kitchen, which they'd remodeled to her exact specifications. Before she'd left and before things got so unbearable between them, Ben and Tory had spent a great deal of time in that kitchen, cooking together, eating together, reading the newspaper, or just talking.

He got into the patrol car and sat there for a moment, enjoying the smell and the feel of it. Ben enjoyed being back in a patrol car. It gave him a sense of invincibility, and of course, a sense of power. He turned on the scanner to check on what was going on in the city and suburbs. Rivermont was one of the more crime-free cities in the Midwest. Ben attributed that to Jackson Devlin, long-time police chief and a conscientious, full-time workaholic, the most dedicated Ben had ever known. Chief Devlin made it his personal mission to keep crime down in Rivermont and had instilled those same goals in his police force. Ben thought Jackson must be nearing retirement age, and he wondered if the chief would ever be able to willingly hang it up. Ben doubted it -- just as he doubted that when his time came, he'd be able to walk away without regret.

He drove through their subdivision, then got on the highway that led to Edelweiss. As he drove, he thought back over the past year and the nightmare his life and his and Tory's marriage had become

He had been promoted to chief of detectives last year and that was the beginning of the end with his problems with Tory. Before his promotion, she had complained about the long hours he put in on the job and said how much she missed him when he was gone. The new job was even more demanding and the responsibilities more burdensome. And the hours were even longer.

The thing that drove Tory out of the house and back to Rockledge was one particularly bad week when twice there were two days in a row when he didn't come home. A couple of his detectives had been out with the flu and Ben had had to take up the slack. There'd been a particularly tragic case of the suspected kidnapping of a four-year old girl. It had turned out not be a kidnapping but a case of her being killed by her abusive stepfather, who'd then dumped her body in an old abandoned well in the woods behind the house he shared with the girl's mother.

The case had been the kind that broke Ben's heart and bent his spirit. While he was consumed with the case, Tory was in the midst of a hormone frenzy, in her frantic attempt to have a baby of their own before her biological clock stopped its ticking.

Ben had never been quite sure how they'd gotten into this mess they were in. For the first 15 or so years of their marriage, neither Ben nor Tory thought they wanted children. Each had grown up with divorced parents

and had felt burdened by their broken homes. They'd seen firsthand now tragic and difficult life could be for a child, and they had no desire to put themselves through something like that.

Around her fortieth birthday, Tory had changed her mind. Suddenly, it was all about having a baby. Her regular OB/Gyn put Tory in touch with a high-risk pregnancy doctor, and Tory began regular, almost weekly visits, to Dr. Samuels.

The doctor's advice was for Tory to relax, to sit back and quit trying so hard. But Tory was an overachiever, and she was unable to lay down her feeling of responsibility for everything in the world. Dr. Samuels had put Tory through a series of the usual tests. When he had the results, he sat her down and told her that physically there appeared to be no reason she couldn't get pregnant. At that point, Ben had been expected to go in for a sperm count. It took Tory forever to convince him that this was something he had to do. He put it off and put it off, hoping and praying for a miracle that would free him from the sperm police.

Finally, in her unrelenting way, Tory had forced the issue. She made an appointment with Dr. Samuels and arranged to drive Ben to his office. Tory had wanted to wait out in the car but Ben insisted she come with him to Dr. Samuels office. Tory knew that Ben was angry enough with her to try to make her accompany him to the bathroom stall while he deposited his sperm sample.

In the outer office, Tory had taken a seat. The nurse took Ben into the inner sanctum immediately, something that never happened to her. She always had to sit in waiting room for what seemed an interminable amount of time. Why did Ben get this special treatment?

Tory developed a theory about this while she sat there waiting. As she thought about it, she began with the assumption that all men probably reacted in a similar fashion to what Ben had gone through.

Men were so prissy and prudish about certain things, Tory thought. She was glad she was a woman and didn't have to deal with pesky male issues.

Ben was pleased to learn that he had more than enough viable sperm to impregnate half of the women in the United States, should he so choose. He liked to think of these virile little tadpoles swarming over the world carrying his macho DNA.

That had only been the first of monthly visits by Ben to make a deposit -- however, it was the only time he had Tory go with him. From then on, he went alone and refused talk about it. They then began various regimens for in vitro insemination. Tory tracked her ovulation cycle, and when the time was optimal, she came into Dr. Samuels' office for artificial insemination. She had to inject herself with hormone shots regularly and Ben had avoided watching that.

The whole process had been so depressing that Ben found himself wanting no part of the natural methods of procreation. First they went without sex for weeks at a time, and then a month or two. Their previously happy home had morphed into a hotbed of stress, tension and irritation.

Unbeknownst to Tory or to anyone, Ben had been staying informed about how Tory was doing. He smiled as he thought to himself, I have a mole beyond the castle walls.

He and Jack Rockledge had become friends in addition to being brothers-in-law. When Tory stormed out of the house and headed off to Rockledge, Ben had waited a few days and then had called Jack.

"Hey, man," Jack had greeted him when he answered the phone. "I understand you're missing one wife."

"Yeah, how she's doing?"

Jack must have heard the pain in Ben's voice because he stopped fooling around with his friend and got serious.

"Well, not so good, actually. Mostly, she cries and tries to hide it. She's avoiding Mom because Mom's such a man-hater and Tory won't let her bad mouth you."

Ben felt a flicker of hope at Jack's words but it quickly died when Jack followed up with, "Tory doesn't need to let Mom bad mouth you because she's doing enough of it herself."

Jack and Ben spoke a couple of times a week, sometimes Jack calling Ben and sometimes vice versa. Jack kept telling his friend to hang in there. "I know my sister, and this is going to work itself out. There's gonna come a time when you should come here, talk to her and then take her back home. I'll let you know when that time comes."

In the meantime, Ben did what he could to let Tory know that he loved her and missed her and wanted her back home. He left daily voice mail messages on her cell phone, he sent flowers and on her birthday he sent a singing messenger with a bouquet of balloons. She never acknowledged any of this but Jack said he thought she liked the attention.

Ben took the highway exit that led to Edelweiss and tried to switch his thoughts from Tory to Jeb Carpentier's phone call. It didn't sound good for Kevin's reputation. It was bad enough that he was labeled a suicide and now it looked like he was going to be labeled as an embezzler also. Poor Cara, he thought, she'd gone through enough already. Ben hadn't seen or talked with Cara for awhile, not since before Tory left, and he felt bad about that. The six of them had been close friends for years, and he guessed he should have made an effort to stay in touch with Cara, despite what was going on or not going on in his marriage. What a guy thing, he thought. We need a woman around to keep us even vaguely human.

Ben pulled into the Carpentier's circular driveway, and parked behind Elise's little sporty red and cream Mini Cooper. Cara's blue Mustang was parked ahead of Elise's car and she was just getting out of it. Ben turned off the scanner, got himself and Spike out of the police cruiser and walked quickly over to where she stood next her car, waiting for him. He wrapped her in his arms, and greeted her with, "Hi, kid. How are you doing?"

Cara smiled up at him and said, "Actually, not so good. I think that's why you're here." Ben smiled back and said, "Walk with me over here to the side yard while I get Spike situated in there."

Cara reached down to pet Spike, then walked with Ben and the dog over to a fenced enclosure at the side of the house. Jeb and Elise had always had dogs and had created a convenient fenced area for them to use whenever there wasn't time for a walk.

As they were walking back toward the main entrance of the house, the front door opened and Jeb and Elise came out to greet them.

After hugs and handshakes, the four of them went into the house. Jeb led them down the hall to the study / library at the back of the house. Elise had set up coffee, soda and cookies on a small table near the door and invited Ben and Cara to help themselves.

Ben poured a cup of coffee and took a chocolate chip cookie and a napkin. He went over to one of the chairs in front of the fireplace and sat down. Cara sat in the other chair, and Jeb and Elise sat down next to each other on the small adjoining love seat.

Cara said, "Thank you all for your help on this. I'm lucky to have such good friends."

Ben said, "Why don't we get started? I know the bare outline but maybe if you could start from the beginning and then I'll ask questions as we go along."

For the next half an hour, Cara and Jeb filled in the story. Cara told Ben how she'd first discovered the mysterious list of mortgage holders.

"It was the oddest thing. I was going through the files from Kevin's office and there was this one file that was marked cards. In it were all kinds of greeting cards that Kevin had received from co-workers and friends over the years. I was surprised that he'd saved them. Kev never seemed particularly sentimental about things like that. But actually he was. At home in his desk, I found a similar folder with cards I'd given him over the years. And he had boxes filled with the artwork Matthew had done in school."

As Cara said Matthew's name, Ben felt a stab of remorse. He hadn't been to visit Matthew at Bayview since before Tory left. He and Tory loved the boy and often had spent time with him, either in the Carpentier's home before Bayview or later at the facility itself. He made a mental note to check with Cara about going see the boy later today, once they were finished with this meeting.

Cara continued, "At the back of the office file folder of cards was the list. I couldn't understand what it was doing there. It was the only business-related thing in the file and probably the only official bank-related document in the files I got from the bank. At the time, I thought that Kevin had just accidentally misfiled it in the wrong folder. Now that I think about it, the only bank documents in the boxes were things like Kevin's planning documents, files on special projects Kevin had worked on, things like that. Nothing directly related to bank business. It's as if someone had gone through Kevin's files from his office and culled out anything specifically bank-related."

Cara paused, then got up to pour herself a cup of coffee. She came back over to the group at the fireplace but didn't sit down right away.

"You know, I think Kevin put that list in the card folder deliberately. I think it was some kind of misdirection. So that if someone were to look through his files, they wouldn't think to look through a file of personal greeting cards. It might have been his way of hiding something in plain sight, so to speak." Cara gave the group a grim smile, then sat down. "And Kev may have also thought that if I were the one to go through his files at some point, I would be particularly interested in a file full of greeting cards, which was actually the case. So he may have thought that by hiding it there, I would possibly find it."

Ben nodded, and said, "That's certainly possible and it worked that way."

Jeb shared what he'd learned that morning at the bank and handed Ben copies of various documents that he'd brought home with him. Ben studied each one closely, then passed them to Cara.

"It's clear that something's wrong here. What's not so clear is who's responsible," Ben said when Jeb had finished.

Cara started to speak, then stopped, looking to Elise for help. Elise had nodded at her friend and said, "Cara, you know you can say anything you want to us. We're here to help, whatever it takes."

"I know, and I certainly appreciate it. I'm just having trouble wrapping my mind around the possibility that Kevin might have done something criminal. That's just not Kevin. He was as honest a person as I've ever known. I can't conceive of him doing the scheming necessary to steal this amount of money."

Jeb said, "I'm with you, Cara. My brother was not a thief. These papers point to him as being involved but they also point to Rob Barstow. And I'm much more convinced that Barstow could be the culprit here."

Ben spoke up, saying, "Tell me about Rob Barstow. All I know is that since the sale of First National, he's now the CEO of the Rivermont office."

Jeb sighed, then said, "Well, I'm not going to be able to give you an unbiased account of Rob Barstow but here's my own very prejudiced version of who and what the man is."

Jeb began his story at the beginning, starting with 10 years ago when Jeb's father hired Rob Barstow as the chief financial officer of First National. He'd come highly recommended by one of his colleagues, someone George Carpentier trusted and respected. George had wanted to expand First National and been looking for an executive who had contacts outside of Rivermont.

Jeb told them how he and Kevin had both interviewed Rob, and along with Elise and Cara, had wine and dined him.

Rob Barstow was in his mid forties at the time and said he was a confirmed bachelor. Kevin had been impressed with the Barstow's background and experience and seeming knowledge of the banking industry.

"To tell the truth, I didn't like Barstow at all. I told Dad and Kevin how I felt but they didn't pay much attention to me because I had no solid reasons for not liking him or not hiring him -- it was just one of those gut things."

"I agreed with Jeb" Elise put in. "After that dinner, I told Jeb I didn't trust the man. Jeb wanted to know why I felt that way and I told him that some of Barstow's mannerisms were off-putting to me. He'd look you straight in the eye, almost a glare or a dare or something. It felt like he was trying to read your mind. And he impressed me as someone who would always want to be in control, to be the one running the show."

"But I have to admit," Jeb continued, "the bank's profits increased after Dad hired Barstow, and a lot of it, maybe most of it, was because of Barstow. Dad and Kevin never saw anything wrong with Barstow and after awhile, I just kept my mouth shut and stayed away from the man."

"I don't think I've ever met Barstow," Ben said slowly. "Tell me what he looks like, tell me about his personal life."

Jeb and Elise looked at each other and then at Cara. Ben then looked at the three of them in turn and asked, "What's going on? What's with the weird looks you three are giving each other?"

For a few moments, none of the three spoke, then Elise looked first to Jeb and then to Cara, and said, "Let me do it. I'm the outsider and I'm also supposed to know human nature -- it is my career, after all."

That brought a chuckle from Ben and words of agreement from Jeb and Cara.

"First, let me say that I'm not a prejudiced person. I believe gays have the same rights as anyone else. I respect their right to be who they are. What I don't respect is someone who tries to hide his or her true identity. I think Rob Barstow is gay, and I don't think he wants anyone to know. He hides behind his

'confirmed bachelor' nonsense and it ends up being an insult to the gay community. And the worst part of his charade is that I've overheard him doing the gay-bashing thing, which compounds his dishonesty."

"Be that as it may," Ben interjected, "I don't think it's necessarily relevant to what Cara and Jeb have discovered about Barstow." He paused, drained his coffee cup and got up for a refill.

Walking back to the fireplace, Ben stood there and said, "Okay, I think we have all the facts out on the table, or the hearth, so to speak," this last was said with a big grin. "Jeb, I want to know what you think this all means."

Jeb looked over at Cara, who nodded at him, then said, "You're better able to answer that question, than me. I only know what I found but I don't know all the ramifications of what it means."

"All right," Jeb said. "I'm going to start at the end and work back to the beginning. I think the bottom line is that Rob Barstow is a crook and an embezzler. Because he was working on selling the bank to the highest bidder, I think he knew he had to cover up what he'd done, in case it was uncovered during the due diligence process."

At his words, both Cara and Elise said in unison, "What's due diligence?"

Jeb gave them, a smile, saying, "Due diligence is one of those financial industry terms. In this situation, when one bank is investigating the purchase of another bank, the accountants and the lawyers go through the financial records of the bank being considered for purchase with a fine-toothed comb. The idea is to make sure there are no hidden problems. My best guess is that Barstow thought he'd covered his tracks but wanted to make sure." Jeb stopped talking and sat there with a stricken look on this face.

"Oh my God," he said softly, not looking at his friends but instead staring off into space.

"What is it, sweetheart?" Elise asked in concern.

"It can't be..." Jeb's voice trailed off.

"What are you thinking?" Ben asked in his authoritative police voice.

"This is pure speculation," Jeb answered slowly. "But let's suppose that Kevin was not involved in any of this but that he discovered what Barstow had done. Suppose he confronted Barstow?"

Ben nodded, saying, "Well, that would explain a lot things that we didn't understand."

Cara said, "I don't know where you're heading with this."

Elise looked at her friend and said, "I think I do, and I think you're going to like it."

Ben said, "Okay, Cara, what we're thinking is that suppose Barstow discovered that Kevin was on to him. What would Barstow do? What would he do to protect the pending sale? What would he do to hide his actions?"

Cara answered in a puzzled voice, "You can't mean --" It was as if she were unable to say the words.

"Yes, I most definitely do mean that," Ben said. "If Barstow knew he'd been discovered, he could have decided he had to get rid of the person who discovered him."

The room was silent for a few moments, each of them waiting for the other to speak.

Finally, Ben decided it was up to him to take the next step on this.

"So we're speculating that Barstow set up this elaborate scheme to divert funds from the bank into his own accounts. Somehow, sometime, Kevin found out about it. Or at least he suspected something or he wouldn't have hidden that mysterious list in an innocuous file folder of greeting cards."

The others were silently, intently listening. Ben looked around the room, waiting for someone to speak, for someone to disagree with his hypothesis but no one did. He continued, "So Kevin suspects something, checks it out, finds something, hence the list. Now what does he do?" Ben waited for an answer.

Cara looked up at him, and said, "Knowing Kevin, he would have confronted Barstow. You know how Kevin is -- was. He wasn't afraid of anything. Nothing intimidated him. So somehow, in his fearless way, he went to Barstow and probably accused him of the embezzling."

Elise looked at her friend in puzzlement. "You really think Kev would have done that, blatantly accused Barstow, without talking to anyone first."

Cara frowned, thought for a moment, then said, "Well, yes, I think he would have. You know what an independent thinker Kevin was. He followed his instincts, and he trusted his own judgment implicitly. So if he thought something was wrong, he'd attack it head on."

All this while, Ben had been standing by the fireplace but now he turned and went back to sit in the chair next to Cara. He reached over and patted her hand, then said, "Sweetie, I'm sorry to have to put you through this but we're going to have to put together a timeline of the last few days before Kevin's death. And you're the only one who can provide the information we need."

Elise stood up from the love seat and went over to her friend to say, "We'll make this as quick and painless as possible. Let me get paper and pen and we can sit at the table and put together a timeline."

Elise got paper and pen from Jeb's desk and the two women went to sit at the oak library table on one side of the room. Jeb and Ben soon joined them, bringing the tray of coffee and cookies over to the table.

Elise began writing, at the bottom of the page, putting down the date and time of Kevin's death.

15. Tory Rockledge Madison

Saturday, November 21

4 p.m.

Tory stood on one of the highest hills at Rockledge and looked around the place she loved. In late November, the trees were bare and the sky was gray. She was out hiking one of the Rockledge trails that wound through the wooded hills encircling the resort. She'd spent the day alone in the chalet, catching up on e-mails and working on a journal article that was overdue. At the end of the day, she'd had a splitting headache and was fed up with being alone. She thought a hike would clear her head, which in turn might lead to a new perspective on her situation.

She'd had enough rest and relaxation. She was tired of it and wanted to get back to her job, back to the city. Actually, what she wanted most of all was to get back to Ben. This separation stuff was for the birds. One thing this stay out at Rockledge, alone and isolated, had done for her was to open her eyes to the mess she'd made of her marriage and her life.

She'd stopped giving herself the stupid hormone shots a week ago and the difference that made in her emotional state was amazing.

How could she have been so wacky? How could she have gotten her priorities so mixed up? Ben was the first and most important thing in her life. It would have been nice for them to be parents but they had a great life, even without children.

As she thought back to what she'd put them both through, what she'd insisted they endure, Tory couldn't believe her stupidity. She had a lot of "splainin" to do to Ben. And Ben, bless his heart, had been patient and willing for so long, had gone along with her nonsense. His escape from her craziness had been an innocent, understandable one. Of course, he'd buried himself in his job. It was probably the only way he could stay sane -- and keep himself from doing her bodily harm.

The sun had set and it was starting to get dark. She headed down the hill in a straight line toward the chalet. She had a small flashlight with her in her backpack but she didn't want to be out here in the woods in the dark. It would be too easy to not be able to see where she was going and trip and fall. Time had gotten away from her as she hiked and she hadn't paid any attention to the setting sun or to what time it was. She knew these trails as well as she knew anything but that easy familiarity wouldn't help her see a log or a rock in her way.

Tory felt her cell phone vibrate against her hip. It was snugly enclosed in a leather case hooked to a belt loop in her jeans. Tory removed the phone from its case and flipped it open. Her heart caught in her throat as she saw Ben's name in the LCD display. She felt the sting of tears in her eyes as she said a breathy "Hello?"

16. Caitlin Carpentier
Saturday, November 21
4 p.m.

Caitlin sat at her desk in her bedroom, staring at the laptop screen. She was feeling edgy about what she was doing, what she had been doing for a couple of weeks now. She'd been e-mailing back and forth with her Aunt Sarah, the mysterious Aunt Sarah that no one in the family talked about.

This morning, Caitlin had finally confided in her younger brother Paul. Actually, Paul was barely a year younger than she and she sometimes felt he was the older one.

After Caitlin told him what was going on, Paul read the string of e-mail messages between Aunt Sarah and Caitlin. He was more suspicious of their aunt than Caitlin was. Caitlin had automatically believed everything Aunt Sarah said in her e-mails but Paul was hesitant about trusting this woman they knew nothing about.

Caitlin's reason for confiding in Paul had been because Aunt Sarah wanted to come meet them. She said she'd wanted to get back in touch with the family for awhile now but wasn't sure whether her parents or Elise would welcome her back into their lives. She said she wanted to test the waters and to do so, she needed Caitlin's help.

Earlier that day, Caitlin had suggested to Paul that they go for a walk around Edelweiss. Paul had tried to beg off, saying he had to get busy on his homework.

"You can work on that tomorrow," Caitlin had insisted. "Come on, I need to talk to you privately. I need to make sure Mom and Dad don't overhear."

That had intrigued Paul and so he'd grudgingly agreed to the walk. The weather was chilly and damp and they both bundled up. On their way out of the house, Caitlin stopped in her Mom's study to tell her that she and Paul were going for a walk.

Elise had smiled up at her daughter and suggested that she come along.

"Oh, Mom, any other time, that would be great. But there's something I have to talk to Paul about. It involves a family surprise so..." Caitlin's voice trailed off and Elise gave her another smile and said that she understood.

Caitlin met Paul at the front door and told him what she'd just done, telling him how bad she felt about not having Mom go along.

"I didn't really lie, I just didn't do full disclosure," Caitlin argued with herself.

Paul gave her a soft punch in the shoulder and said, "See, Sis, you have the makings of a great lawyer. You know how to work around the truth to get it to do what you want it to do."

Caitlin punched him back, then took one of the water bottles he'd gotten from the kitchen while she was talking to their Mom.

Out on the circular drive, Paul asked, "Which way? Up hill or down?"

"It doesn't matter, doofus. We'll have to do both." She thought for a moment, then said, "Let's go uphill. If we go down hill now, we'll have to come uphill at the end of our walk. And I'd rather do the hard part first."

"That's my sister. I'm always for doing the easy thing first, in case the hard thing changes later on. But uphill it is."

As soon as they were out on the driveway, Caitlin began to tell him about how Aunt Sarah had contacted her.

"How did she find you?" Paul asked.

"I'm no sure quite sure about that. "One day I answered the landline and it was a woman asking if I was Caitlin Carpentier. I said it was and she said she was my Aunt Sarah. I was so surprised that I didn't say anything for a minute. When I finally said something, she said she'd thought I'd hung up."

"Did she tell you why she was calling?" Paul asked.

"Yeah, after awhile. But at first she just asked questions about Mom and Grandma and Grandpa. She wanted to know how everyone was, what they were doing, what was going on in their lives. I guess I pretty much spilled everything. I told them all about Mom's counseling practice and her totally beautiful office downtown. Then I told her about Grandma and Grandpa's law practice and how great that was going and how happy everyone was. Then I told her about you and me and what grades we were in school and what our hobbies are, pretty much everything I could think of.

"Then she asked about Dad and Uncle Kevin. It felt really bad telling her about Uncle Kevin's death. I tried not to tell her it was a suicide but she asked what he died of and I couldn't lie. I guess she was shocked but she took it in stride. She asked a lot of questions about Dad and about him working at the bank and that she'd heard about the sale. She said she supposed he walked away with a boatload of money. I felt sort of uncomfortable talking about Dad and the money so I kept trying to change the subject. She kept coming back

to it so finally I said I really couldn't talk about it, that it wasn't any of my business. That seemed to stop her questions. I hope I didn't come across as too rude."

Caitlin stopped walking and talking at the same time. She opened her bottle of water and took a long drink, then turned to her brother, and asked, "Well, what do you think so far?"

Paul hesitated, then answered, "Honestly? I guess I don't like all her questions and third degree. And for sure I don't like her questions about Dad's money. That's really rude, or bad manners to the nth degree, as Mom would say. I also don't like her pumping you. Mom is going to be royally pissed about that. Aunt Sarah shouldn't have done that. She should have talked to Mom or to Grandma and Grandpa, not you."

Caitlin took off down the road, not saying anything for a bit. Then she agreed, "Yeah, that's sort of what I thought, too. It felt sort of creepy answering all her questions but at first I couldn't get up enough courage to ask her to stop."

"So what happened after the phone call?" Paul asked.

She asked for my e-mail address, and I gave it to her and she started e-mailing, and that was a lot better than the phone conversation. She told me about some of her life, and it was really interesting. She's done some wild things. I'll let you read the e-mails and you can see for yourself. She also talked about what Mom was like as a kid, and I really got into that."

"So what now?" Paul asked.

"Well, she said she'd be back in touch, that she was thinking of coming for a visit but that I shouldn't say anything to anyone."

"And so what am I? Chopped liver?" Paul teased.

"No, you're not chopped liver -- you're my good buddy, and I can trust you with anything." Caitlin said, then punched him in the arm to dispel any cheesiness between them.

Back at the house, Paul followed Caitlin into her room so he could read the emails from Aunt Sarah. He sat at her desk, and paged through the emails on her laptop. After reading the e-mails he came over and sat down on the edge of Caitlin's bed.

"Sis, my advice is to talk with Mom and Dad. I think you're getting in over your head here." Paul

Caitlin was silent for a moment or two, then said, "Well, I'll think about it." She continued to stare at the laptop screen and Paul took that as a sign that their conversation was finished.

He stood up, stretched, and said, "See you later," and left the room.

Caitlin got up and closed her bedroom door behind him. She paced around the room, wondering if she'd truly gotten in over her head, as Paul said.

The problem was that she'd already agreed to have Aunt Sarah come to Rivermont. Caitlin was supposed to meet her at her hotel in an hour. Caitlin had hoped for Paul's support and had hoped he'd come with her. But his suspicions and negative vibes about their aunt had put an end to that.

Caitlin went into her bathroom and got ready to go meet her aunt. She picked up her book bag and stuck her laptop inside, along with her wallet. Her cell phone was in her pocket so she had what she needed.

She went in search of her Mom. The door to Dad's study was closed and she tapped lightly and waited to hear someone say "Come in."

Instead, her Mom came to the door, opened it, then stepped into the hall and closed the door behind her.

"What's up, sweetie?" Elise Carpentier asked her daughter.

"I need to run to the library for a couple of hours. Is it okay to take the truck?" Paul and Caitlin shared the use of the 10-year-old Ford F150 that had belonged to their Dad before he bought his fancy new Cadillac Escalade SUV.

Elise looked down at the watch on her wrist and did some mental calculations.

"Sure, honey, that's fine. I think dinner will be later than usual this evening so you have plenty of time. Plan on being back by 8, if that's okay."

"That's fine," Caitlin said. "See you later," and leaned over to kiss her Mom on the cheek. As Elise started back into the study, she called back, "Is Paul going with you?" "Nope," came the answer from Caitlin as she headed toward the garage.

Inside the garage, Caitlin pushed the button for the automatic garage door opener, then got into the fire engine red truck. She loved driving around in a pick-up and so did Paul. So far, sharing the truck had worked out well but next year when she went to college, they'd probably have to get another car.

Caitlin grinned to herself at the thought of the college adventure that lay ahead of her, then backed out of the driveway, shut the garage door, and took off down the road, frowning at the dingling of the seatbelt warning sign. She slowed for a moment to put on the seat belt and then pushed down hard on the accelerator.

In two minutes she was out of Edelweiss and on the entrance ramp of the highway leading to downtown Rivermont. She put the truck into cruise control and leaned back in the seat. She enjoyed highway driving. What for some was nerve-wracking she found to be soothing, rolling along, "footloose and fancy-free," was the phrase she thought of.

As she drove along, she thought about her parents' approach to money. She assumed that they were millionaires many times over but you'd never know it by the house they lived in or the vehicles they drove. She actually thought it was kind of cool the way her parents didn't flaunt their wealth. They also shared it with the less fortunate. She knew they tithed to church and gave generous donations to other charitable organizations. The one thing she didn't know much about was the family foundation, the Carpentier Foundation. Grandma Carpentier headed up the foundation but no one talked very much about it. Just as no one in the family ever talked much about money at all.

Paul and Caitlin attended Rivermont Prep, a leading college preparatory private high school. Rivermont Prep's academic standards were rigorous and demanding and admission requirements were stringent. Caitlin had heard it said that you couldn't get admitted into Rivermont Prep if you were dumb, no matter how much money your family had or how much they were willing to donate to the school. She found that hard to believe but what she did believe was that Rivermont was about as demanding a high school as any that existed.

Many of Caitlin's friends had families that took quite the opposite approach to money as her parents. Money seemed to be the main thing her friends' families thought about and talked about and obsessed about, especially with the down economy.

Money had seemed to be a particular obsession with Aunt Sarah, and that had bothered Caitlin. As she neared the downtown hotel where her aunt was staying, Caitlin thought back to their e-mail exchanges. Aunt Sarah had given Caitlin a sketchy outline of her life and background. It involved a lot of moving around, a marriage or two here or there, no children, but a variety of jobs, some of them fascinating to an 18-year-old who'd led a sheltered life. One of the most interesting jobs Aunt Sarah told her about was as a blackjack dealer in one of the casinos in Las Vegas.

Caitlin had read and re-read the e-mail messages that Aunt Sarah had written about Las Vegas. She couldn't wrap her mind around a town that lived on a 24-hour / seven day a week schedule. From what Aunt Sarah said, the casinos were always open, and none of them had windows onto the outside world. So the patrons lost track of time, lost track of whether it was day or night, and probably ended up not caring.

Aunt Sarah had told Caitlin that she did a little gambling herself, mainly playing blackjack at other casinos, not the one where she worked. She also played the dollar slots here and there. And, in one of her most recent e-mails, she'd told Caitlin about winning what she called a substantial jackpot on one of the slot machines. She'd said she'd won enough to take a leave of absence from her job and make plans to come to Rivermont. And now here Caitlin was, driving to see her aunt. She wished that Paul had agreed to come with her -- she would have felt less nervous about what she was doing.

When Aunt Sarah first proposed a visit, Caitlin thought it would be the ideal opportunity to help mend what she thought of as her Mom's wounded family.

Now as she pulled into the parking lot of the downtown hotel, Caitlin was beginning to think she was doing the wrong thing. Her conscience was bothering her big time and that was always a sure sign that she was heading for trouble.

Aunt Sarah had told Caitlin she'd meet her in the hotel's coffee shop. Caitlin parked the truck in the small lot next to the coffee shop, locked the door, grabbed her backpack and went into the coffee shop through the entrance off the parking lot.

Aunt Sarah had e-mailed a couple of pictures of herself to Caitlin and now, inside the coffee shop, Caitlin looked but didn't see anyone there who looked like her aunt. Caitlin stood in the entrance, unsure of what to do. She had her aunt's cell phone number and decided to call her. But the call went directly to voice mail. Caitlin left a message, saying she was here in the coffee shop waiting and giving her aunt her cell phone number.

The hostess, a young dark-haired girl with a pleasant smile, came up to Caitlin and asked if she would like to be seated.

Caitlin said, "Well, I was supposed to meet my aunt here but I don't see her. She's staying at the hotel so I guess I'll go see if I can find her there."

Caitlin turned to go and the hostess called after her, "Good luck!"

Caitlin gave her a wave and went toward the door that led to the hotel. She walked across the marble-floored lobby to an information kiosk in one corner. An older man in a dark green uniform sat perched on a high stool, his fingers tapping away at a computer keyboard. When Caitlin reached the desk, he looked up and asked, "May I help you, young lady?"

Caitlin flashed him one of her most charming smiles and nodded, saying, "I was supposed to meet my aunt in the coffee shop but she wasn't there. She's staying here in the hotel and I wondered if you could check to see if she's in her room. Her name is Sarah --" here Caitlin paused and realized she wasn't sure what her aunt's last name was. "I think her last name is Davis, so it would be Sarah Davis."

The man looked at her a bit quizzically, as if thinking, "How could you not know your aunt's last name?" But he didn't say anything, just nodded and turned back to the computer. He tapped on a few keys, stared at the screen, then tapped again. Then he turned back to Caitlin, saying, "I'm sorry, we don't seem to have a Sarah Davis registered here. In fact, I checked and we don't have anyone registered with the first name of Sarah."

Caitlin wanted to say, "Are you sure? Are you absolutely sure?" But she didn't, instead thanking the man and walking slowly out of the lobby, not sure what to do next.

It had started to rain and Caitlin stopped in the portico to poke around in her backpack for the small umbrella she kept tucked in one of the side pockets. As she was opening the umbrella, a black car drew up beside her, splattering her slightly from the puddles in the driveway. The back passenger door nearest her opened, and a tall woman stepped out. She wore a long black suede trench coat similar to one that her Mom had, a London Fog or something. The woman came directly to where Caitlin stood, and put her arm around firmly around the girl.

Surprised, Caitlin drew back but the arm tightened around her shoulders and the woman said, "Caitlin, it's so wonderful to finally meet you."

Then, still holding her with one arm, the woman edged Caitlin over to the car, and said, "Please, get in out of the rain."

Not quite knowing how she got there, Caitlin found herself inside the sedan and sitting next to her Aunt Sarah. Sarah had grabbed Caitlin's umbrella and backpack from her as she pushed into the car and had put them on the floor of the car at Caitlin's feet..

There were two men in the front seat, the driver and a passenger. As soon as the woman had shut the passenger door, the car started moving, leaving the hotel's circular driveway and merging into traffic.

Caitlin turned to her aunt and asked, "Where are we going? I thought we were going to meet in the coffee shop." Then she whispered, "Who are those men?"

Sarah was silent for a moment but before Caitlin could repeat her questions with more firmness, Sarah said, "Well, kid, those are two good friends of mine from Vegas. They came with me to help me out."

Caitlin stared at her aunt in the dim back seat and questioned, "Help you out? Help you out with what?" She wasn't feeling good about this at all.

Sarah gave a low chuckle, then answered. "They're helping me out with this little fund raising project of mine."

"Fundraising project?" Caitlin felt like an idiot asking all these questions. She also felt a little bit like Alice in Wonderland falling down the rabbit hole. She didn't understand at all what was going on here, and she was feeling increasingly uneasy.

:"Yes, fundraising from your family. I think it's time for some sharing of the wealth, and you're going to be my ticket to that sharing." Sarah said these words in a pleasant voice, a smile on her lips and what Caitlin could have sworn was a twinkle in her eyes as she spoke.

Caitlin felt a shiver go up her spine and the sting of tears start in her eyes. She felt s stupid for having gotten herself into a bad situation, and now, she had no idea what to do next. She debated whether to try to wrench open the car door and throw herself out onto the street. But they were in the midst of fast-moving traffic, and she thought she would be seriously injured if she tried that. And on top of that, she would bet that the car door was most likely locked.

She felt a sob rising in her throat and used her will power to stifle it. In her jacket pocket, her cell phone began to vibrate and she automatically reached for it to answer the call. But before she could, Sarah grabbed it out of her hand and peered at the tiny LCD screen.

"Hmm," Sarah said, "Could Bro be Paul the brother? I wonder if I should answer and have him join us."

Caitlin's heart lifted a bit at the thought of Paul coming to her rescue.

But instead of answering the call, Sarah turned off Caitlin's cell phone and put it into her coat pocket.

Caitlin stared at her aunt, a full-blown panic attack about to erupt.

She managed to steady herself, and said in a firm voice. "Tell me what's going on, please."

Sarah stared into Caitlin's glaring eyes but didn't say anything for a few moments. then she once again gave Caitlin that sparkling smile, and said in a charming voice, "Let's say you're in for a surprise."

17. Paul Carpentier
Saturday, November 21
8 p.m.

Homework finally finished, Paul shut down his laptop and turned on the TV next to his desk. He was starving but Mom hadn't called him for dinner yet. She'd said dinner would be later than usual tonight because of their guests but this was ridiculous.

Deciding to go down and raid the kitchen, Paul turned off the TV and the lights in his room, and headed downstairs. He was energy-aware and conscientious about turning off lights and other electrical gadgets when they weren't being used. Caitlin was just the opposite, mostly oblivious to her energy hog tendencies. Paul sometimes trailed after her, switching off what she'd left on.

The kitchen was dim and deserted, with no signs of dinner preparations, not a good sign. He started rummaging through the fridge, finding some ham and cheese for a sandwich. He slapped the ham and cheese on some rye bread he found in the breadbox, then added mustard and pickles. He took a huge bite and then another, then put the half-eaten sandwich on a plate and added some potato chips from the pantry. He poured an oversized glass of milk and sat down on one of the high stools at the breakfast counter. He thought he could hear the faintest murmur of voices coming from the direction of Dad's study, but that could have been his imagination.

As he ate, he thought about his attempt to call his sister earlier this evening. Her line had rung a couple of times and had then switched to voice mail, almost as if the phone was turned on and then in the midst of the ringing, the phone had been turned off. He left a voice mail for Caitlin but she hadn't called back. He'd tried twice more and both times the call had gone directly to voice mail.

He now wished he'd gone with Caitlin, as she'd asked. He wasn't quite sure why he'd refused. He guessed part of it was because he had a bad feeling about this Aunt Sarah and wanted no part of her. But he was usually more protective of his sister, even though he was younger by a year.

He thought he'd been born with more common sense than Caitlin. She had charm and brains, and he had maturity and brains. Both of the Carpentier teens were at the top of their respective classes. Caitlin was a science whiz and was planning on pre-med. Paul was the computer genius and had no idea what he wanted to do with his life other than mess around with computers. Earlier, he'd gone into Caitlin's room to take another look at the e-mails from Aunt Sarah that Caitlin had shown him. But she'd taken her laptop with her. He looked around the room and in her desk The middle drawer was locked but Paul knew she kept the key in her jewelry box. He fished the key out from a tangle of charm bracelets and opened the drawer. There were

printouts of the e-mails from Aunt Sarah. He'd read through them again, then folded them into quarters and stuck them in his back jeans pocket. He wasn't sure why he did that but it felt like the right thing.

Now, at the breakfast counter, he pulled out the pages and read through them once more. He hadn't liked the tone the first time he'd read them, nor the second time. Now, with the third reading, he felt annoyed at the patronizing tone their aunt had taken with Caitlin. This was not a good woman. The more he thought about it, the more worried Paul got. He considered his options. He knew what hotel Aunt Sarah had told Caitlin she'd be staying at. He could get one of his buddies to drive him down there and help him rescue his sister from whatever she'd gotten herself into.

Paul pulled out his cell phone and called his best friend, who lived two houses down the street. He and Bick had practically grown up together, attending grade school, junior high and now high school together.

"Hey man, whatcha doing," Paul asked when Bick answered his phone.

"Nothin'," came the reply/

"Are you up for a rescue mission?" Paul asked.

"Sure," came Bick's instant reply, an indication that he was terminally bored and would go along with whatever Paul had in mind.

"Can you drive?" Paul asked. "Caitlin has the pick-up."

"Sure," Bick said again. "See you in a few."

Paul put his cell phone back in his pocket, then looked around the kitchen for something to use to leave his Mom and Dad a note. His Mom had a small office area in one corner of the kitchen, where she kept her desktop computer and all the bill-paying stuff she used. Next to the computer was a pad of paper with his Mom's office address on it. He ripped off the top sheet and rummaged through the desk drawer for a pen. He was rushing because he was afraid that any minute his Mom or Dad or one of their guests would show up in the kitchen and prevent him from going to Caitlin's rescue.

He quickly scrawled a note saying that he and Bick were going to hook up with Caitlin and that they'd be home soon. He ended it with, "Don't worry about dinner for us." He put the note in the middle of the refrigerator door, held up by a couple of the magnets scattered over its surface.

He grabbed his Rivermont High jacket from the hall closet and headed toward the front door. He heard a tap of a horn and knew that Bick was there. He went out the door and closed it quietly behind him, still afraid he was going to get waylaid by someone and not be able to fulfill his self-appointed rescue mission.

Bick was driving a 20-year-old Camaro that was the love of his life. It had belonged to his grandmother and she had given it to him when she decided she needed a more practical four-wheel drive vehicle to handle Rivermont's snowy winters.

Paul swung into the passenger seat and turned to his friend and said, "Okay, man, make like a rabbit. I don't want Mom or Dad to stop me"

Bick peeled out of the driveway onto the street and then sped to the main road leading out of Edelweiss. Neither boy spoke until they were on the highway headed to downtown Rivermont.

"Okay, tell me what's going on? What has Caitlin gotten herself into?"

Paul hesitated, not sure how much wanted to tell his friend. But then he felt bad for not wanting to be completely honest with Bick. He trusted Bick -- heck, he would trust Bick with his life. But this was sort of

his Mom's business, because Aunt Sarah was her sister, and Paul didn't feel comfortable sharing someone else's private matters.

18. Elise Carpentier

Saturday, November 21

8 p.m.

Elise came down to the kitchen from the upstairs study, carrying the coffee tray. Things were winding down, with Jeb, Ben and Cara still up there, finalizing their plans on how to proceed.

Ben had told them what they all already knew -- it was time for them to go to the FBI with their suspicions. Elise knew how much Cara must dread the thought of dragging her poor dead husband into this mess. Elise wondered if Cara believed in Kevin's innocence or if she thought he might have been involved in the embezzlement. If Elise knew anything about her friend, Cara would be desperately seeking a way to prove Kevin's innocence.

Elise walked over to the stainless steel double-door refrigerator that occupied half of one of the kitchen walls. She reached out to the open the door to put the container of cream inside when she saw a note hanging there, held up by a magnet. The note was written on the notepaper she kept by her laptop here in the kitchen. She recognized Paul's scrawl right away. She took the note down from the fridge and held it a medium distance out in front of her. She'd laid her reading glasses down somewhere and couldn't remember where. But one of her tricks was to hold something out at arm's length and usually that way she could read whatever it was.

The notepaper with her office address on it had the following message from Paul:

"Mom and Dad: Bick and I have gone to hook up with Caitlin. Don't worry about dinner for us. P"

Elise read again, this time aloud, trying to make sense of the words. What did Paul mean about hooking up with Caitlin? Caitlin was upstairs in her room, not out somewhere. And why would Bick be going with him to hang out with Caitlin. Elise put the cream pitcher in the fridge, then read the note once more. Still puzzled at the message, she folded it into quarters and slipped it in her slacks pocket.

She'd just run upstairs and check with Caitlin to see if she knew what was going on with her brother. As she headed toward the staircase, she heard voices and footsteps and then Jeb, Ben and Cara were there in the entrance hall with her.

Cara reached out to give her friend a hug, and Elise saw that her eyes were puffy so she must have been crying.

In her ear, Cara whispered, "Thank you for being the best friend ever." Elise hugged her hard and said "Back at you."

Jeb and Elise walked Ben and Cara out to their cars, stopping at the small fenced area for Ben to reclaim Spike, who was ecstatic to see his master.

Ben and Jeb stood talking quietly next to the police cruiser for a few minutes after Cara drove away. Elise came over to where they stood and tried to pick up on the threads of their conversation. Ben and Cara were planning to meet at Jeb's office at the bank Monday morning and then the three of them would make a call to the local FBI office to set up a meeting.

Just as Ben was getting into his car, he stopped and turned to Elise. Softly he said, "How's Tory?"

Elise gave him a small smile and a shake of her head as she answered. "Not so good. She's spending a few days out at Rockledge so I haven't spoken to her since Monday. I left her a voice mail yesterday but she hasn't called back yet."

It was well-lit out on the Carpentier's driveway and Elise thought Ben looked wistful as he nodded his head and said, "Well, thanks." He got into the car and drove slowly away.

Jeb put his arm around her as they walked back into the house. "What was that all about?" he asked.

Elise said, "Just Tory and Ben and their problems. I sure hope they work things out. They're meant for each other, and this separation isn't good for either of them."

Inside the house, Elise turned to Jeb and said, "Now to handle our problems." She drew the note from Paul from her pocket and gave it to him.

"What's this about hooking up with Caitlin? I thought she was up in her room."

"She is -- or at least I think she is. I was just about to head up there to check when the three of you came downstairs. So that's where I'm headed now."

Jeb followed Elise up the stairs, giving her a playful swat on the rear as he climbed behind her. She turned around to wink at him and then they were at Caitlin's bedroom door. Elise tapped lightly on the door, then listened for her daughter's voice. But there was silence. Elise tapped once more, then opened the door and stuck her head. "Caitlin?" she called, but there was no answer.

The desk light was on but there was no Caitlin in the room or when Elise checked, in the adjoining bathroom. Elise looked around the room, noticing that Caitlin's laptop wasn't on her desk and her backpack wasn't anywhere in sight.

"Let's go check the garage," Elise said, and Jeb nodded in agreement, leading the way out of their daughter's room and down the staircase to the kitchen. The garage was off the kitchen, and Jeb opened the door leading into the garage, then turned back to Elise with a shake of his head. "The pick-up is gone so she must have taken that."

"Jeb, this isn't like Caitlin at all. She always tells us where she's going and when to expect her back." Elise reached into her pocket for her cell phone but her hand came up empty. She headed toward the phone on the kitchen wall by her office area, saying, "I must have left my phone upstairs."

She tapped in Caitlin's cell phone number and waited while it rang, then rang again, and again. "Voice mail" she said to Jeb. Into the phone, she said, "Caitlin, it's me. Please call me on our home phone right away --it's an emergency."

"Don't you think that was a little overkill? She'll think something's wrong."

"Jeb, something is wrong. Both of our kids are out there somewhere, we don't know where. And at least one of them isn't answering the phone." She turned back to the wall phone, this time calling Paul's number. His phone too went to voice mail, and she left a message for him that was similar to the one for Caitlin.

Elise began put the dishes from their meeting with Ben and Cara into the dishwasher. She put the cookies back into the cookie jar, surprising herself by not taking one. Her normal reaction to cookies was to eat one but evidently the stress of her missing children had trumped her hunger habit.

Jeb began making another pot of coffee and Elise through him a quizzical look, then asked, "Coffee? This late in the evening?"

He nodded, saying, "I have a feeling we're not going to be getting much sleep tonight." He sat down at the breakfast bar, and motioned Elise to sit next to him. As the minutes dragged by, no one called. Jeb got up and poured them each a cup of coffee, then sat back down.

"Jeb, I'm starting to get really worried," Elise said.

"Join the club," came his response, followed by, "Sorry, I didn't mean to sound flip. This is not a situation to take lightly. I wish we'd discovered this before Ben left. I feel bad about calling him. Maybe I'll just call the local precinct and talk to someone there rather than calling Ben and asking him to come all the way back here."

They sipped their coffee in silence for a few minutes. Then Elise said, "It's way past dinner time. Let me fix you something."

Jeb shook his head, "No, that's okay. I don't feel like eating anything."

"Me, either," Elise agreed.

A few more minutes passed with neither Paul nor Caitlin returning their calls.

"Jeb?" The fear in Elise's questioning voice made up his mind for him.

"Okay, I'm going to call Ben." Jeb pulled his cell phone out of his pocket and called Ben, who answered on the first ring. Jeb put the phone on speaker so Elise could hear the conversation.

"What's up?" Ben asked.

Jeb said slowly, "Well, old buddy, it's the kids. Paul and Caitlin are off somewhere and we don't know where." He explained Paul's note and Caitlin's disappearance and the fact that neither of them were answering their phones. "Do you think we're overreacting to be so worried?"

Ben thought for a moment, then said, "No, I don't think you're overreacting. This isn't like Paul and Caitlin. They're both as responsible and dependable as they come. Tell you what, why don't you and Elise meet me downtown at the station. And bring some recent pictures of the kids with you."

Jeb started to hang up when he heard Ben say, "Jeb? You still there?"

Jeb answered yes and Ben said, "This may sound strange, but before you leave for downtown, I want you and Elise to go through the kids' rooms. Look in their wastebaskets and at the papers on their desks. Look at their computers, and see what Web sites they've been visiting. And take a really close look at their recent e-mails."

Then Ben was gone and Jeb hung up and looked at Elise. "I don't like the fact that Ben seems worried also. I was hoping he'd tell us not to worry, that the kids were fine and would be home safe and sound soon."

"I know. I guess I was hoping the same thing. Well, why don't you start going through their rooms, while I go get some pictures."

They headed in opposite directions -- Jeb upstairs to Paul and Caitlin's rooms and Elise to the family room where she kept the family's photo albums.

Elise put several recent photos in an envelope and laid it on the breakfast counter, before joining Jeb upstairs. She found him in Paul's room, sitting at their son's computer.

"Do you want me to go through Caitlin's room?" she asked.

Jeb shook his head and said, "No, I've already done that. She must have taken her laptop with her but I found this in her waste can." He handed her some papers that had been torn and crumpled. He had taped them back together.

Elise started to read the papers and gasped. "Jeb, these are e-mails from my sister Sarah to Caitlin. What on earth is going on here?"

Jeb took the papers from Elise and began to read. "Caitlin was going to meet Sarah this afternoon at the Rivermont Downtown hotel. Did you have any idea they were e-mailing back and forth?"

"No, none. You know I would have told you. I wonder if Mom and Dad knew that Sarah had been in touch with Caitlin."

"I suppose it wouldn't do any harm to call them."

Elise sat down on Paul's bed and reached for the phone on his bedside table. She punched her Mom's cell phone number and waited for an answer.

On the fourth ring, Katherine Davis answered with "Hello to the Carpentiers. Who's there?"

"Hi Mom, it's me. Hey, listen, I have what's going to sound like an off-the-wall question for you. Did you know that Sarah was e-mailing Caitlin?"

There was a long silence, then Katherine said, "Ellie, I had no idea. Your father and I haven't heard from Sally for months."

Elise groaned inwardly hearing her Mom use their childhood nicknames. Katherine seemed to forget that her daughters were in their forties and had proper names.

She gave Katherine a brief update on why she was asking about Sarah and Caitlin. "Jeb and I are on our way downtown to meet with Ben. He's going to help us track down the kids."

In her imperious, peremptory tone, Katherine ordered, "On your way, stop by here and pick up your father and me. We need to be there with you."

Evidently, Jeb had heard his mother-in-law's demand and he took the phone out of Elise's hand and spoke sternly into it.

"Katherine? This is Jeb, and you're not going with us. We appreciate your concern but this is our family and our business. We'll call and let you know what's going on." With that, he hung up the receiver, perhaps more firmly than necessary.

Elise stood up. "I'll go get my coat and purse. Why don't you pull the car around front, and I'll meet you there?"

Ten minutes later, the two of them were in the Escalade, on their way downtown to the main Rivermont police headquarters.

19 Katherine Davis
Saturday, November 21
8:30 p.m.

As soon as Jeb hung up on her, Katherine Davis went into action mode.

"Parker!" she called to her husband who was upstairs in the combination den and office they shared. "Please come down. We have to go downtown. There's some kind of problem with Caitlin and Paul."

As she spoke, she went over to the coat closet off their entry foyer and took out her long red winter coat and Parker's blue down parka. She turned to find her husband standing behind her. He took the coats from her and helped her on with hers, then put on his parka. "Where exactly are we going?" he asked, heading toward the kitchen where a door led into their townhouse's two-car garage.

Katherine followed closely behind her husband, pausing a moment to snag her handbag off the kitchen counter where she'd deposited it earlier that evening when they'd returned from dinner at the Edelweiss clubhouse.

In the garage, Parker opened the garage door, then went around to the passenger side of his black Mercedes coupe and opened the door for Katherine.

Once they were out of the garage and onto the outer road that led directly to the highway to downtown Rivermont, Katherine turned to her husband and said, "One of the many reasons that I love you is that you listen to me. You didn't stand there and interrogate me for 10 minutes. You just dropped what you were doing and did what I asked. Do you know what a miracle that is? I don't know many husbands who would trust their wives as implicitly as you do." She reached over and squeezed his right arm.

"Now you can tell me what's going on," Parker said in response. "I've been remarkably patient, don't you think?"

Katherine chuckled and said, "Yes, dear, you certainly have. Well, here's the deal. A few minutes ago, right before I asked you to come downstairs, Ellie called me on my cell phone to ask if I had known that Sally was e-mailing Caitlin. Of course, I knew nothing about it. Had I known, I would have told Ellie. It turns out that neither Paul nor Caitlin are anywhere to be found, and Ellie and Jeb are understandably concerned. They're meeting Ben Madison downtown. I asked Ellie to stop and pick is up on their way, and Jeb got on the phone and refused. So here we are."

Parker was silent for a moment, then said, "So we're going uninvited and unwelcome?"

"Parker, we're their grandparents -- how could we be unwelcome"

Parker didn't respond, and Katherine didn't seem to expect him to. They rode along in silence, each lost in their own thoughts. Paul and Caitlin were the treasures of their life. They spent as much time as possible with the kids, considering their busy law practice and the busy lives the two teenagers led.

Sundays were family days for the Carpentiers and the Davises, including Jeb's parents, George and Helen Carpentier, and Kevin and Cara, before Kevin's death. They all usually went to church together and out to eat at the club or to one of their homes. Katherine was an accomplished chef and loved to feed her family. She'd taught her daughters to cook, and Elise also enjoyed preparing special Sunday afternoon meals for the family. At times, they would invite friends and other family to join them.

Often they went to the senior Carpentiers for their Sunday afternoon meal. Helen Carpentier had a live-in staff and a cook who was much sought after among her friends. The Carpentier home was one of the mansions of Rivermont, located on a broad downtown thoroughfare that boasted mansion after mansion.

Katherine opened her handbag, withdrew her cell phone and called a number in her address book.

"Who are you calling?" Parker asked.

But Katherine was saying hello into the phone and waved him to be silent.

"Helen? It's Katherine. Sorry to bother you so late on a Saturday evening but I wanted to let you know about what might be a family crisis."

Katherine proceeded to fill Helen in on the missing grandchildren, while Parker shook his head at this wife. They didn't need the senior Carpentiers descending on the police station. They were at the top of the movers and shakers in Rivermont society and politics and in Parker's opinion, they sometimes took advantage of their status. If they showed up at the police station, calls from the mayor and police commissioner couldn't be far behind.

Katherine ended the call and put her phone back in her handbag.

"Kitty-kat, why on earth did you do that?"

Katherine smiled at him, liking it when he used that nickname from so many years ago, when they were young and carefree and so in love.

"Well, Mr. Smarty-pants, it so happens that Jeb already called them and told them the same thing he told us, not to come downtown. And guess what? The Carpentiers are going to be on their way to the police station shortly. They'd retired for the evening so they had to get dressed."

Parker drove on in silence, wondering how his son-in-law was going to react to two sets of parents ignoring Jeb's very explicit instructions. He thought the world of Jeb and respected the man's opinions and intelligence. He would have preferred to abide by Jeb's request but had known it was futile to try to stop Katherine from seeing what was going on with their grandchildren.

He took the highway exit closest to police headquarters and was soon in the visitor's lot adjacent to the building. There was one of the few cars on the lot. Except for the riverfront area and the surrounding casinos, downtown Rivermont was quiet on Saturday evenings. They'd encountered few cars on the drive down city streets.

Parker came around and opened Katherine's door, then locked the car. They walked arm in arm up the broad stone steps of police headquarters. It was a beautifully restored building, part of the historic district of Rivermont. Gas lamps lined the walk and the stairs, giving the chill November evening a warm ambiance.

Inside the building, Parker walked up to the desk and asked for Detective Ben Madison. The young policeman on desk duty looked at him questioningly, then said, "May I ask who you are?"

Parker smiled slightly and said, "Well, young man, I'm Parker Davis and this is my wife Katherine Davis. Our law practice is located a couple of blocks from here in the old Post Office building."

Katherine smiled too, knowing that Parker preferred it when people recognized their names so that he didn't have to do so much explaining and presenting of credentials.

The policeman asked, somewhat tentatively, "Is Detective Madison expecting you?"

Parker answered the question to his own satisfaction.

"Detective Madison is meeting with our family about a family matter." Katherine had always envied Parker's ability to avoid the truth without out and out lying.

The young policeman said, "I see," then added, "Detective Madison called a few minutes ago to say he was on his way in and that he was meeting with a Mr. and Mrs. Carpentier. He didn't say anything about a Mr. and Mrs. Davis."

Katherine and Parker made no response to this, thinking that silence would serve them better, which it seemed to do. When they said nothing, the policeman gestured toward a waiting area at one end of the room. "You can sit over there and wait till Detective Madison gets here."

20. Cara Lassiter Carpentier

Saturday, November 21

8:30 p.m.

It only took a few minutes for Cara to drive home and park her Mustang in the garage next to Kevin's Pathfinder. She sat there in the silence, not wanting to go into an even more silent house.

She'd thought she'd be feeling elated at what had developed. In her mind, there existed a very real possibility that Kevin hadn't taken his own life, that he hadn't been involved in anything illegal. But instead of elation, she was feeling an ever-worsening sense of dread, a burden on her shoulders that was almost physical.

Since Kevin's death, her grief had at times threatened to overwhelm her. Recently, she'd thought there might be a light at the end of her long, dank tunnel. Her therapist, Virginia "Ginny" Leander, a colleague of Elise and Tory, and a lifesaver for Cara, had told her she was doing better and that they might be able to reduce their twice-weekly sessions to weekly. But Cara hadn't decided about that yet. Dr. Leander was her security blanket, and she wasn't sure if she wanted to halve her access to that security.

Still she sat in the Mustang, wanting to be anywhere else but her home. Maybe she'd just sleep here in the car tonight and not have to go into that gigantic empty house. She felt as though she were treading water, just waiting to drown so she could be with Kevin again. She'd never been completely honest with Ginny during their therapy sessions. She talked a good game about wanting to "move on," wanting to put her grief behind her. But actually all she wanted was for the pain to go away. And if she had to cease to exist to make that happen, then so be it.

No, she told herself. That's not what I want. That's not right. I don't want to die. I don't want Matthew to be an orphan. I want to be around as long as possible to take care of my baby boy. One thing she'd discovered about her fragile emotional state was that if she thought about others, thought about taking care of others like Matthew, thought about what she called "serving others," her pain lessened, the grief became more bearable.

It was as if when she focused on herself and trying to feel better and trying to not feel the grief, it only intensified the pain. But when she forgot about herself and forgot about dwelling on the pain, she felt better. As she sat here in the car, she thought that it might be worth a try.

This thing she was doing with Jeb and Ben was making her feel better because she was doing it for Kevin, and peripherally, for Matthew. Interesting thesis -- if she got outside herself, stopped concentrating on herself and making herself feel better, then she actually ended up feeling better. It was certainly something to think about.

But, not now, she said to herself. Now, it was time to go in the house and feed her cat Trixie and play with her. She'd been neglecting her cat keeper duties and it was time to make up for that oversight. As she started to get out of the car, she changed her mind and put the key back in the ignition and started the car. She would go kiss Matthew goodnight. And she would get some information about a possibility that had been edging around the corners of her mind.

As she backed out of the driveway, she called out a silent "Be patient." to Trixie, followed by, "I'll be back soon and there will be tuna and play time."

As she drove through the evening to Bayview, she felt a lifting of her spirits. She may have discovered the path she was supposed to take. She didn't want to jinx it by thinking she'd found some kind of magic bullet but it did warrant additional thought.

As she thought back over her life, she realized that the happiest times were when she was involved in doing things for other people rather than trying to satisfy her own desires and longings.

At Bayview, Matthew was in bed for the night but was watching one of his videos. She sat down on the bed next to him and told him how much she loved him and that she'd be back in the morning and they would go to church together. She kissed him goodnight, then left his room, gently closing the door beside her.

At the front of the facility, next to the reception desk, was a small combination lounge/library. Awhile back, she'd seen some pamphlets in there about a volunteer group connected with Bayview, and she wanted to pick one up.

Angels, Inc. was the name of the group and that brought a smile to her lips. That's the kind of group I want to be part of. She put the brochure into her handbag, making a mental note to call the organization on Monday morning and see what would come of it.

21 Helen Carpentier
Saturday, November 21
9 p.m.

As Katherine and Parker were walking toward the waiting area, George and Helen Carpentier entered police headquarters and saw the Davises. Instead of going to the information desk, they followed behind Katherine and Parker over to the waiting area.

Helen Carpentier strode through the Rivermont police headquarters as if she owned the place, which in a way, she did. Her family had been one of the founding families of Rivermont, and several times, one of her ancestors had headed the police force or had been mayor of the city. Following behind her was her husband of 50 years, George Carpentier, walking in as forceful a stride as she.

The Davises and Carpentiers greeted one another, with handshakes for the men and hugs and air kisses for the women. Despite their in-law status, the four of them got along well enough, and even at times, enjoyed one another's company.

Parker took charge, gesturing to one of the seating groups, and they all sat down. "The young man at the desk over there says that Ben Madison is on his way in. And Jeb and Elise don't seem to have arrived yet either." Somehow Katherine knew that Parker was taking a not so secret delight in the fact that the four of them had arrived before Ben, Jeb and Elise.

Parker asked if anyone wanted coffee or soda from the vending machines in one corner of the waiting area but no one did.

George turned to Parker, asking, "Can you tell Helen and me exactly what you know?"

Parker turned to Katherine and said, "Dear, would you do the honors, please? You're the one who talked to Elise."

After Katherine finished her explanation about what was going on, George asked, "Where's Jeb?"

Parker answered, "Jeb and Elise haven't arrived yet. And as far as we know, Ben Madison isn't here yet either."

"I don't understand how we could have all gotten here before them," George observed.

Parker nodded his head in agreement, saying, "We do live a little closer to downtown because of the Edelweiss outer road access to the highway. Jeb and Elise have to drive all the way to the main Edelweiss entrance and then take several back roads to get to the highway. And Ben lives with his mother way on the other side of town so it would take him longer."

Helen and George sat down on a sofa adjacent to the chairs where Parker and Katherine had been sitting.

"So, Katherine, you don't know anything more than what you told me on the phone?" Helen asked.

"That's right. We haven't talked to anyone since Elise called to tell us that the kids were missing and that they were coming downtown."

"They're not going to be too happy that we're all here," Katherine said. That brought murmurs of agreement from Parker and George.

Helen spoke up. "Well, they've just going to have to accept it. Paul and Caitlin belong to all of us, too."

Again this brought murmurs of agreement from Parker and George with Katherine joining in.

They heard a voice calling Hello in their direction and looked over to see Ben Madison heading toward them.

They all stood to greet, him the men with handshakes, the women with hugs. They'd all been friends for years, closer than friends actually, almost family.

22 Ben Madison
Saturday, November 21
9 p.m.

Ben asked the group standing in front of him, "Where are Jeb and Elise?"

Parker spoke first, saying, "They're not here yet."

Ben said, "Well, they should be here any minute. Let's go up to my office and wait for them there."

They all headed to the elevators, with Ben pausing at the main desk to instruct the young policeman there to send Mr. and Mrs. Carpentier up to his office when they arrived.

Just as they were getting on the elevator, Jeb and Elise arrived, walking from the entrance quickly and a little breathlessly. They stared at their parents standing there in the elevator. Both of them seemed ready to blast them for disobeying their direct orders not to come. Then, in unison, Jeb and Elise smiled, shook their heads in mock exasperation and got on the elevator with their parents and Ben.

The ride up to the third floor was fast and silent, as if there was so much to say that no one knew where to begin.

Ben led the group down the hall, around a corner, then around another corner. He smiled as he walked, hearing the sounds of silence behind him. Families - you can't live with them and you can't live without them because they won't leave you alone. He felt a pang at the lack of family in his own life. His dad had died years ago, and he'd been an only child, so his mother and Tory were pretty much his family and now, without Tory, he was a pretty lonely guy.

Ben stopped at the open doorway leading into a conference room, reached in to turn on the overhead lights and gestured to his followers to enter. "My office is too small to accommodate all of us so we'll use this room.

Ben was the last one in, and he closed the door behind him and headed for the chair at the far end of the table. Everyone sat down, but still no one spoke.

"Jeb, suppose you tell us what's going on," Ben directed.

Jeb shook his head and said, "Elise can give you a better picture than me."

Elise reached into her handbag and took out the note Paul had left on the refrigerator and the crumpled papers that she'd found in Caitlin's wastebasket. Speaking to Ben and not looking at her parents or parents-in-law, she said, "After you left, Ben, I was down in the kitchen straightening up, and I found this note that Paul left on the fridge." She handed it to Ben and he read it aloud. Then Elise continued, "Jeb and I went upstairs to check Caitlin's room and discovered that she was gone. I found this in her wastebasket. It's a printout of a string of e-mails between Caitlin and my long-lost sister Sarah. I -- we -- had no idea that Caitlin was in touch with her. I don't know whether Paul knew about it before this evening. But evidently something sent him in search of his sister."

Ben passed the papers around to the senior Carpentiers and the Davises.

Elise spoke again, "I called my mom to see if she had known that Caitlin and Sarah had been in touch with each other but she didn't. So that's when we called you. All this time, we'd been calling Paul and Caitlin's cell phones but neither of them were picking up -- our calls just went straight to voice mail. I even tried texting both of them. I've learned that for some reason, texts get more attention from them than phone calls."

"Elise, why are you so concerned about Caitlin being in touch with your sister?" Ben's question hung in the room, as if looking for somewhere to land.

For a moment, Elise didn't answer but then she began to speak, softly and slowly. "My sister isn't what I would prefer as an aunt for Caitlin and Paul. She's spent the last 25 years living God knows what kind of life. She's been a constant worry to our parents and she's been in and out of all kinds of trouble. They've never told me much about it, but I know that Mom and Dad have bailed her out of various kinds of trouble and that they've propped her up financially all these years. Unfortunately, I believe Sarah is just one of those so-called 'bad seeds,' someone for whom there's no hope of rehabilitation."

Elise looked at her parents as she said these last words, then spoke directly to them. "Mom, Dad, I know you still hope for some kind of relationship with Sarah, some kind of turnaround in her life, but I have no hopes of that. And I'm so worried about her being in touch with Caitlin. You know what a big heart Caitlin has. She'd take in every stray she saw if she could. Sarah could prey on that soft heart of Caitlin's and do heaven knows what damage."

Ben turned to Parker Davis who sat directly to his right and asked, "Parker, in your opinion, is that a fair assessment of Sarah?"

For a long moment, Parker didn't answer, but then he sighed and nodded his head. "I hate to say it but yes, that's a fair assessment. I guess I would have to admit that Katherine and I have been living with mountains of false hope all these years."

Katherine was sitting next to Parker, and she reached out to put a hand on his arm. "It's just that she's our daughter, and we couldn't give up hope, no matter how foolish it was."

Ben nodded and said, "Yes, I understand," although he wondered silently if he really did. He picked up the pages of e-mails and said, "I'm going to send someone over to the hotel mentioned in these e-mails to see

what we can find out about Sarah. Also, give me the license numbers of the cars the kids are driving and I'll send out some BOLOs."

George Carpentier spoke up for the first time that evening, asking. "BOLOs?"

"Be on the lookout for," came the chorus of responses from the Davises and Ben.

Jeb took a notebook from his pocket and wrote down the license plate number of the Ford pick-up that Caitlin was driving. He was sitting at the opposite end of the table from Ben and passed the paper down to him by way of his parents who were sitting to his right. "Paul is with his friend Bick so I don't know his license plate. In fact, I don't think I remember Bick's last name, if I ever knew it?" He looked toward Elise who sat to his left.

"It's Bick Lambert -- actually Bickford Lambert. He's Paul's best friend, and he lives a couple of houses down the street from us."

Ben wrote the boy's name on the slip of paper that held the license number of the pick-up. He stood up and walked toward the door, saying, "I'll be back in a few minutes. I'll go get these things in motion."

For a minute or so after Ben left the room, no one spoke, then they all began speaking at once. Jeb raised a hand as if to silence everyone, then said, "One at time, please. Dad, you first, if you have something to say." George Carpentier was sitting to the left of where Ben Madison had been. He nodded and said, "I was just going to offer the services of the security firm I use, if you think that would be helpful."

During the last year or so of his tenure as president of First National Bank, George had been guarded round the clock by a local security firm owned by Amos Powell, an old family friend of the Carpentiers. Prior to the beginning of the security service, there had been an unsuccessful kidnapping attempt on George, and the bank's board of directors had contracted with the security firm to provide protection for George.

For the past year or two, Tim Callahan had served as George's guard and driver and their relationship had quickly turned into a friendship. Tom was a former Navy Seal, Special Forces operative and former CIA agent. He'd been seriously injured during one of his CIA assignments and had left the agency several years ago. Amos Powell had known Callahan for years and upon his termination from the CIA, had snapped him up as one of his operatives.

Tim's injury had resulted in a severely damaged left hand. He'd lost the index finger of his left hand and had suffered nerve damage to the middle finger. Fortunately, he was right-handed but his disability was not acceptable according to the rigorous standards of the CIA. He was terminated with full retirement benefits that fortunately did not impose any restrictions on him seeking further employment in the private sector.

Tim drove George everywhere he needed to go. George hadn't been behind the wheel of a car since the day Tim came to work as his guard and driver.

The car they used was a specially built limousine provided by Powell's security firm. It was actually an armored car, reinforced with steel-plate construction and featured bulletproof windows and a built in siren and strobe lights that could be activated manually or automatically if the car was shot at. Helen Carpentier had come to enjoy Tim's chauffeur services and his skilled driving. Neither she nor George were particularly good drivers, and it was a relief to her to ride in comfort and safety and not worry about having an accident.

Tim had dropped the Carpentiers off at the police headquarters' main entrance and then parked the limo in the headquarters parking lot. George would call him when they were ready to leave.

Jeb answered his father with a smile, saying, "We might take you up on that offer, Dad. Let's see what Ben can find out and how quickly we can locate the kids. I know Ben is doing this as a special favor to us because normally the authorities wouldn't step in until someone has been missing for 24 hours.

Parker cleared his throat, then said, "George, did anyone ever find out more about that kidnapping attempt you went through a few years ago?"

George shook his head no, and replied, "Never figured out a thing. And Amos's company did some heavy-duty investigation at my request and on my nickel, but they turned up nada."

Jeb chuckled at his Dad's use of a word that Paul and Caitlin were known to overuse, and which had evidently rubbed off on their grandfather. Whoever said an old dog couldn't learn new tricks, Jeb thought in amusement.

Parker spoke again, this time to the table at large, saying, "Our law firm has used Amos's company for several cases, and they're good. I'm surprised they didn't find out anything about the kidnap attempt."

"It wasn't for lack of trying, that's for sure," George said. "They put in hundreds of hours and turned up a lot of false leads. In fact, Amos was of the opinion that the false leads were planted on purpose by whomever masterminded the kidnap attempt."

"I've read that most financial services firms now provide protection for their executives because of potential extortion attempts. They also want to protect them because of the fury of private citizens about the part that the firms played in the current economic situation," Parker said, then added, "and don't one-up me with any of your usual lawyer jokes, George."

That brought laughs all around the room and a definite lessening of the tension they were feeling.

Jeb stood up, stretched and strolled over to the windows. The conference room overlooked a particularly rundown section of Rivermont. At this time of night, the streets were deserted except for a couple of homeless guys crouching in doorways. The streetlights seemed dimmer than usual or maybe that was just his imagination, Jeb thought. It was still misting and the haloed area under the streetlights was foggy.

The door to the conference room opened and Ben came in. He shut the door behind him and went over to the windows where Jeb stood, then turned to face those sitting at the table.

"I sent a couple of officers over to the hotel mentioned in the e-mails, and we located Bick Lambert's license plate, and I've put out BOLOs on both vehicles. You're all welcome to stay here for awhile if you want, but my advice is for you to go home and wait to hear from me. I'm going to go over to the hotel now and see what the officers have found. Jeb, I gave dispatch your home phone and cell phone numbers and instructed them to contact you if either of the vehicles are located."

Jeb turned to Ben and said, "Old buddy, I'm going to the hotel with you."

Ben started to protest, then thought better of it, saying, "I guess I can let you accompany me as someone who might have information that could help. But you have to hang back and keep your mouth shut, okay?"

Jeb nodded, then walked over to where Elise sat. "Sweetie, is it all right with you if I go with Ben?"

Elise gave him a weak smile and said, "I don't suppose I can come too?" Then at Jeb's head shake, she said, "Mom, Dad, can you give me a ride home and stay there with me till this is all resolved?"

Parker and Katherine spoke at once, Katherine saying, "Of course, baby." and Parker saying, "You better believe it."

They all stood up, preparing to leave. Jeb turned to his parents and said, "Thanks for coming. We'll let you as soon as we hear anything." Helen reached out and hugged him, then turned to Elise and gave her a hug. George put a hand on his son's shoulder and gave it a squeeze, saying, "Just let me know if we need to call Amos."

"Will do, Dad," Jeb answered.

They followed Ben back down the hall to the elevators. It took a moment for the elevator to come and during that time, they all stood silently, lost in thought and worry about Paul and Caitlin.

When the elevator arrived, Ben held the door open while everyone got in, then he joined them. As they rode down to the first floor, Ben turned to Jeb and said, "We'll let everyone get out on one, then you and I will go down to the basement parking garage where I left my car."

Fifteen minutes later, Ben and Jeb were in Ben's unmarked police cruiser, pulling into the circular driveway in front of the Rivermont Downtown Hotel.

Ben had radioed the officers who'd gone ahead to check with the hotel and had received some interesting information that he shared with Jeb. "It seems that your sister-in-law wasn't registered at the hotel. One of the desk clerks said a young woman fitting Caitlin's description came in earlier this evening asking about her aunt. The clerk had checked the registration but there was no record of Sarah Davis, or Sarah anyone for that matter."

Ben parked the black Crown Victoria in the circular driveway and got out. Jeb looked at him questioningly, and Ben smiled, saying, "Come on, I'm a cop, I can park where I want."

Jeb shook his head and followed his friend inside the hotel. He was thinking how great it was to have Ben as a friend. Without Ben, he and Elise would be climbing the walls. As it was, Jeb was just barely managing to hold himself together.

Inside the hotel, Ben walked over to talk to the two uniformed officers standing to one side of the registration desk. Jeb followed and stood close behind Ben so that he could hear the conversation.

One of the officers whose name badge said Rick Blasingame told Ben, "The desk clerk says he watched Caitlin leave. He saw a woman approach her out on the circular driveway. They hugged and then the woman put Caitlin into a nearby car."

Ben asked, "What did he mean 'put her in the car'?"

Blasingame said, "He's still over here at the desk -- we can go talk to him. He said it looked like the older woman was pushing the younger one into the car. The younger one didn't really seem to be resisting much but it somehow didn't look natural to him."

Ben and Blasingame and the other officer walked to the reception desk, with Jeb once again following behind.

The desk clerk was the only one behind the desk. His name badge said Julio, with no last name. Jeb wondered why the police had their last names on their badges but hotel employees didn't.

Blasingame approached Julio and introduced Ben as Detective Ben Madison, Rivermont Police, saying he was the one in charge of the case.

Both of the uniformed officers stepped to one side of the desk as Ben began questioning Julio. "Can you please tell me again about the young woman?" Ben asked.

Julio went through his story again, speaking slowly and carefully, with a pronounced Mexican accent.

"I told the young lady that we had no guests whose first name was Sarah. We have this computer system that can search on first names if it is necessary. The young lady seemed very upset as if she didn't know what to do. She told me she was supposed to meet her Aunt Sarah in the hotel coffee shop but that her aunt never

came. She said her aunt told her she would be staying in this hotel and that's why the young woman came in here to ask about her aunt."

During the questioning, Ben had taken a small leather notebook from his pocket and was making notes. "Julio, can you please describe the older woman?"

At first, Julio didn't answer and Ben was about to ask again, when the young desk clerk began to speak. Ben thought the man's accent had grown stronger.

"The woman was tall, taller than the young lady. She had blond hair, how do you say -- I think the word is bleach."

Ben said, "Yes, that would be the word."

Julio continued. "She had on a long coat, black I think. It reached almost to the ground. I didn't see a purse or anything like that but she could have had something over the shoulder that was turned away from me. I saw her face and it seemed to me she was smiling. She was older than the young lady. She was maybe 40 or 50. I don't know. I'm not good at guessing ages."

Ben finished making a note, then asked, "Tell me about the car."

Julio glanced over at where Blasingame stood, as if to say, "What is this? I already told you all of this." But Julio seemed to understand that it was necessary for him to repeat everything he knew. "It was one of those big things. I don't know the name but it looks like an Army vehicle."

Ben thought for a moment, then asked, "A Jeep?"

"No, not a Jeep," Julio answered. "Bigger."

"A Hummer?" Ben offered.

"Yes!" Julio exclaimed, a wide grin on his face. "Hummer! That's what it was."

"What color?" Ben asked.

Julio thought for a moment, then said, "It was dark, even with the lights outside, but I think it was gray."

Again, Ben made notes in his notebook, then said, "I don't suppose you saw the .license plate."

Julio said, "No, I -" then stopped as he thought of something. "I don't think I saw the number but I did notice when it drove away that it wasn't a local plate. I pay attention to license plates."

"Did you see what state it was?" Ben asked.

"I saw the snow-covered mountains and that plate belongs to Nevada," Julio answered.

"But you didn't see the numbers on the plate?"

"No," Julio responded. "There weren't any numbers, just letters."

Ben sighed, and asked, "Can you remember what the letters were, Julio?"

Julio frowned, closed his eyes, screwed up his face, and sighed. Ben had to take deep breaths to keep himself from laughing at the young man.

Finally, Julio opened his eyes, and told Ben, "Well, sir, it's not a word that I know in the English language, but I can remember how the letters go because they are a new word to me."

'And what were the letters?' Ben asked, his patience wearing thin.

Julio took a piece of paper from the registration desk and lifted the pen that was chained there and laboriously wrote the letters on the piece of paper. He picked the paper up, looked closely at it, then handed it over to Ben. Ben took the paper and said the word out loud. "Spango."

Ben thanked Julio and told him he might have more questions for him at another time. Then Ben motioned to Jeb to follow him. He walked over to the alcove where the hotel provided computers, telephones, fax machines and other office equipment for hotel guests. The two young uniformed officers followed closely behind and stood outside the alcove while Ben and Jeb went in and sat down at two of the computers.

Ben said, "I'm going to put out an APB on a Nevada license plate Spango, and I'm also going to access the Nevada DMV database and get a name and address on the car's owner."

Jeb nodded and said, "I'll call Elise and tell her what's going on."

Ben looked over at the two officers and gestured for them to come talk to him. In a low voice he told them about the APB on the Spango license plate and asked them to go out and patrol the streets in a 2--block vicinity of the hotel. They readily agreed and left.

As Ben pecked away at the computer keyboard with his two-fingered but extremely speedy typing, Jeb called Elise on his cell phone. He filled her in on what was happening and told her to keep her chin up. As he listened to her responses, he asked her to hold on for a moment. He stood up and walked away from the alcove and Ben.

On the other side of the lobby, he said hello again to Elise and explained, "I really couldn't talk. Ben was right there and I didn't want to talk about Tory in front of him. Now tell me again what you said."

He listened carefully as Elise told him about the phone call from Tory that she'd received a few minutes earlier. "Jeb, it was as if she knew something was wrong. It was the oddest thing. I'm beginning to believe there really is some kind of telepathy among loved ones. Anyway, she called and said, 'Is everything okay? I was asleep and suddenly awoke with this urgent need to call you.' Of course, said everything certainly wasn't okay, and told her all about Caitlin and Paul and that Ben was helping us and what a wonderful friend he was. And Tory burst into tears and told me what terrible mistakes she'd made in messing up their marriage. She said she'd stopped taking the hormone shots and was seeing things clearly for the first time in a long while. So I'm crying and she's crying and all of a sudden, I'm insisting that she leave Rockledge and come over here and spend the night. And so she's on her way."

Jeb was silent for a moment, digesting what Elise had told him. Then he said, "Do you think I should say anything to Ben?"

Now it was Elise's turn to be silent, as she thought about Jeb's question. She answered slowly and thoughtfully, "Yes, sweetie, I think you should tell Ben. Oh, I don't mean tell him about her stopping the hormone shots and her sobbing but I think you need to tell him that Tory is upset and is coming to our house to spend the night."

23 Tory Rockledge Madison **Saturday, November 21** **10 p.m.**

Tory had packed an overnight bag to take with her to Elise's. What she'd really wanted to do was pack everything, throw it all in the back of her Ford Escape and escape -- escape back to Rivermont, escape back to the life she'd shared with Ben for 20 years, escape from the mess she'd made of her life.

She couldn't stop crying and part of her didn't want to stop. But the rational, sane part didn't was to start driving back to Rivermont until the tears had stopped. Driving on a rainy, foggy night while you're sobbing is definitely behavior that's not up to safety code.

She had packed Tucker's cat bed but hadn't been able to locate Tucker yet. Somehow he intuitively knew when it was time to go for a road trip, and he would invariably hide out. And being a very bright cat, his hiding places made for a challenging search. Tory went over to her laptop, ready to shut it down and put it in the Escape when she decided she'd best notify her mother where she was going and when she'd be back.

She sat down at the desk and opened her e-mail. A quick scan of her in-box told there was nothing urgent that she had to deal with right away.

She wrote a brief note to her mother, telling her that there was an issue with Paul and Caitlin being "off the grid" so to speak and that she'd gone to hold Elise's hand. Tory felt vaguely guilty at the way she'd phrased that last, because if there was any one who needed her hand held it was Tory, not Elise. Elise never seemed to need that kind of comfort or care. Tory knew that somehow, somewhere, Elise must need the same things as everyone else, but you'd never know it. Elise was the most self-assured, self-confident person that Tory had ever known.

Wondering if she should edit the e-mail into a more politically correct version, Tory paused before clicking the Send button. Then thinking, "The heck with it. Let Mom think Elise needs me instead of it being the other way around."

She sent the e-mail, then decided to send a message to Jack also. The one she wrote to her brother was more honest, as befitted their relationship.

"Bro, I'm feeling way down -- especially because there's an issue with Paul and Caitlin being somehow "off the grid." Tory knew she could expect a phone call from Jack as soon as he read her e-mail. But hopefully he was fast asleep in bed and wouldn't see her message until the morning. She had no desire to talk to her family this evening -- at least not her blood family. She'd give anything to talk to her family by marriage.

She'd finally stopped sobbing and thought she was probably safe to drive. She made a sweep of the chalet for Tucker and found him curled up behind the woodpile, on the fireplace hearth. She saw his black-tipped tail peaking out from the wood and tiptoed over to the fireplace. Standing as still as possible she reached out her arms and swooped down to grab Tucker. But he was smarter than she was and he took off like a bolt of lightning. Unfortunately for him, he forgot where he was and ran into the pantry, a total dead-end. Tory rushed after him and grabbed him before he could burrow behind the shelves.

"Gotcha!" she yelled triumphantly, giving him an affectionate squeeze, to which he responded with a yowl.

She considered whether to let Tucker ride loose in the Escape or in his pet taxi. Remembering how he liked to weave himself around her ankles and lay on the brake and the accelerator, she opted for the pet taxi. Carrying Tucker in one arm, she walked to the utility area where she'd stored the carrier. She picked it up, went back to the kitchen and set it on the counter. She opened the door and wrestled with Tucker, trying to get him in the carrier. Somehow, he'd become an immovable object that was not going willingly into the carrier. Deciding this was a job that called for both hands, she wrapped her hands around his middle, lifted him slightly and shoved him through the door of the carrier. This activity was accompanied by a chorus of howls from Tucker who sounded as if he were in life-threatening distress.

Once Tucker was successfully, caged, Tory managed a chuckle, thinking he was always a challenge. Not anything like their dog, Spike. Spike was easy-going, agreeable, a lovable goof. Tucker was the one to contend with. When Tory left home for Rockledge, she took Tucker and left Spike with Ben. Spike was more his pet than hers, although she loved him dearly. She missed Spike and thought she might drive by the house tomorrow and see him.

She made a couple of trips out to the Escape with the pet taxi, then her overnight bag and laptop. She turned off the lights, locked all the doors, set the security alarm and went back out to the Escape. She'd put Tucker and his carrier in the passenger seat next to her so he could glare at her during the ride.

It was still raining, a misty, damp drizzle shrouded in fog. For a moment, she reconsidered her trip. She hated driving at night in the rain. But she hated being here alone even more. Besides, her friend might need her, and if she did, Tory wanted to be available.

It took several minutes to drive through Rockledge and out to the highway. Lights were few and far between in the resort so Tory drove with her bright lights on. She loved this place, had always loved it, for as long as she could remember. She'd grown up here, and it was her home. She knew the day would eventually come when she and Jack would have to decide whether to keep the resort or sell it. And she had no idea which way she'd lean. She and Ben -- she stopped her thoughts there, feeling an actual pain in her heart as she thought, "What if there was no longer a her and Ben? What if the marriage was over?" She shook her head dismissively at that thought, unwilling to acknowledge it.

It was a 45-minute drive from Rockledge to Elise's home in Edelweiss, on the outskirts of Rivermont. Tory put the Escape in cruise control, turned on the radio to a jazz station out of Chicago and leaned back to try to enjoy the ride, despite Tucker's yowling.

24 Elise Davis Carpentier
Saturday, November 21
10 p.m.

Elise pressed the end button on her cell phone, disconnecting the call from Tory.

Tory was on her way here and Elise felt good about that. She needed her partner and friend right now. Since Jeb couldn't be here, she needed someone she trusted to sit with her and hold her hand and reassure her that Paul and Caitlin would be okay.

Elise went into the kitchen to put on a pot of coffee. She found her Dad there with the refrigerator door open as he rummaged around for something to eat.

"Can I make you sandwich, Dad?" Elise asked, coming up behind him and placing a hand on his arm. He had jumped at the sound of her voice, and she knew he was as skittish and upset as she was.

"Sure, honey, a sandwich would be great," Parker answered, giving her a peck on the cheek. He moved away from the refrigerator, and Elise took his place, pulling out ham and cheese, mayo and lettuce and poking around for a tomato and the jar of pickles. She put everything on the island that dominated the kitchen. From the breadbox she took out a loaf of rye that was half gone and began building some sandwiches.

Parker was sitting at one of the high stools at the side of the island and he gave her a questioning look as he said, "That's way more food than I can eat."

Elise gave him a sad smile and said, "Maybe Paul and Caitlin will be home soon, and they'll be hungry. Besides Tory is on her way here. I talked to her on the phone and told her about the kids, and she's upset and wants to be here with us."

Elise cut the sandwiches into halves and then fourths and arranged them on a serving platter that had a clear plastic lid. Before putting the lid on the platter, she placed two pieces of a sandwich on a plate for her Dad, added a handful of potato chips from a bag in the pantry, then placed it in front of him.

"Milk? Juice?"

"How about a beer?" Parker asked with a twinkle in his eye.

"Oh, why not?" Elise grinned at him. She got a bottle of Michelob from the fridge and asked, "Glass or bottle?"

"Bottle's good," Parker answered.

Elise fixed a plate for herself, with just fourth of a sandwich and a couple chips. She fixed herself a glass of ice water from the ice and water dispenser on the front of the refrigerator. She felt a painful twinge in the vicinity of her heart as she remembered how excited Paul and Caitlin had been years ago, when they'd bought their first refrigerator with an ice and water dispenser. They'd probably drunk more water those first few days than they did in a week. They'd tested various combinations of beverages and ice and each had come up with a favorite. For soda, Paul preferred cubed ice while Caitlin preferred crushed ice. For water, it was the reverse, with crushed ice for Paul and cubed ice for Caitlin. What treasures those kids had always been, Elise thought, and deliberately took several deep breaths to keep herself from crying.

Elise could feel herself getting desperate and weepy, which wouldn't be of any help. She gave her head a shake and began putting things back in the refrigerator.

The land line rang and Elise walked over to check caller ID and was surprised to see that the LED window read "George and Helen Carpentier."

25 Helen Carpentier
Saturday, November 21
11 p.m.

Holding the phone receiver to her ear, waiting for someone to pick up, Helen sat at her desk in the small study that was her own special kingdom. The study was located in the master bedroom wing of the house on the first floor, just next to the bedroom she and George shared. None of this separate bedroom nonsense that so many of their older friends had adopted. Their only concession to ensure sleep comfort was the purchase years ago of a king-size bed with a high-tech adjustable firmness control. Helen preferred the softness of a down mattress, while George opted for a firmer setting.

She was calling Elise to see if they'd heard anything and to also make a request that was very difficult for her. She wanted to ask if she and George could come over to their house. Neither of them were able to sleep, not knowing what was going on with their grandchildren.

She heard Elise's voice on the other end of the line saying "Hello?"

"Elise, dear, it's me, Helen. Have you heard anything?"

"No, we haven't heard a word. Jeb had promised to call to update us but he hasn't. And I don't want to call him because there's no telling where he is or what's going on. So I just have to be patient, although as you know all too well, it's killing me."

"Yes, I do know all too well. And that's the second reason I'm calling. I really hate to ask but I just can't help myself. Would it be all right if George and I came over there and waited with you for any word. We can't sleep, and we can't stand being here alone, away from you all."

"Oh, Helen, of course, please come, right away. I'm so sorry, I should have thought of how hard it would be for the two of you, there by yourselves and not knowing what's going on."

"Thank you, dear. You're the best daughter-in-law anyone could have."

Helen hung up the phone and stood up, and felt dizzy and wobbly. She put both hands on the desk in front of her to steady herself. Taking a couple of deep breaths, she felt steadier.

She gently eased herself back into the desk chair. She'd been suffering dizzy spells for the past few weeks and finally had visited her physician yesterday afternoon. She hadn't shared anything about the doctor visit with George yet. She needed to process what Dr. Abel had told her. She and George had been together for over 50 years and he wouldn't take kindly to this news. She sat there for another couple of minutes, taking deep breaths and thinking calming thoughts.

Finally feeling stronger and more like her normal self, Helen slowly stood up. Not experiencing another episode of dizziness, she walked from the study through the connecting door that led to the master bedroom. In an alcove of the room, George was stretched out in his recliner in front of the television. The sound was muted and he had the closed-caption setting on.

Helen went over and stood by the chair, laying her hand on his arm. "Dear, I called Elise to see if we could come over, and she's fine with that. I'm sorry but I just can't stand being here, away from everything, not knowing what's going on."

George lowered the recliner and stood up, reaching out to hug his wife. "I feel the same way, my dear. Let me call Tim to get the car warmed up."

Helen went to gather up her knitting and a book, and tossed a few toiletries and a change of clothes in an overnight bag. She added some necessities for George and made sure to include his heart medicine. She opened her handbag and toyed with the bottle of capsules Dr Abel had prescribed for her. He'd said to take them as needed, and she definitely needed one now. She went quickly into the master bath, hoping to be done before George returned. She opened the pill bottle and shook out one of the long pink capsules. This would be the first that she'd taken and she wondered if she'd be able to swallow it because of its size. She ran the water, letting it get cold, then filled a glass tumbler to the brim. She took several sips before putting the capsule in her mouth. Then she filled her mouth with water and gulped down the capsule and water.

She put on lipstick and blush and mascara, pleased that she still could care about her appearance. It was such a welcome sign of normality. She carried her make-up bag with her out of the bathroom and put it into her handbag, along with the bottle of capsules from Dr Abel. She went over to the walk-in closet that was the size of a bedroom and took down a tweed jacket that she'd had for years. She no longer remembered where she'd bought it but only remembered how much she'd always loved it. It was one of those amazing pieces of clothing that looked beautiful on and that felt as comfortable as could be. She debated whether to carry the overnight bag downstairs herself or to wait for George and she opted to wait. She was having difficulty adjusting to the reality that she was perhaps no longer her old healthy strong self.

She set the overnight bag, her knitting bag and her handbag on a chair by the bedroom door. Her heavy winter coat was own in the hall closet, and she'd get that on their way out of the house.

She sat down in George's recliner and leaned back and closed her eyes, wondering what was taking George so long. And why hadn't he just called Tim on his cell phone, rather than going out to the guesthouse where Tim stayed.

She closed her eyes, and once again took slow deep breaths. She heard George's footsteps on the staircase, and slowly sat up in the chair. She was learning not to make her usual quick, abrupt movements, because they seemed to lead directly to one of her dizzy spells.

George came into the bedroom and headed toward where Helen sat. He pulled up a straight back chair and sat down next to her.

She felt a sense of alarm and asked, more sharply than she intended, "George, what is it? You're frightening me."

26 Elise Davis Carpentier
Saturday, November 21
11:15 p.m.

Elise hung up the phone but stood there in the kitchen thinking about the phone call from her mother-in-law. Her father had left the room while she was on the phone, and she was glad he wasn't there to see her bewilderment at her mother-in-law's unexpected phone call.

It wasn't like Helen to call and ask if she and George could come over. The style of Helen and George Carpentier was to call and announce that they were coming over and would be there in 15 minutes. Now that she thought about it, Helen hadn't been quite herself this evening at the police station. She usually had a way of dominating a group, in a charming way of course. But tonight she was unusually quiet and was sometimes even deferential to the others in the room.

Elise loved her in-laws but was well aware of their personality challenges, as she liked to call them. George was the consummate CEO and would be till the day he died, even though he was now retired. He was a savvy businessman and yet he had always had time for his family, and especially for his two sons. Kevin's death had hit him hard, and had aged him overnight. He managed to camouflage his grief with his down-to-earth practicality but Elise suspected that he sometimes lay awake at night, grieving the loss of his youngest son.

Like her husband, Helen Carpentier had been born into money. In fact, her family had been considerably richer than the Carpentiers but she'd never flaunted her wealth or social position. When she first met Mrs. Carpentier, Elise had, despite her innate self-confidence, felt a little overwhelmed by the older woman. That had soon passed as Helen did her best to put her son's girlfriend at ease.

The Carpentiers and Davises hadn't moved in the same social circles and so were not acquainted. But as the relationship between Jeb and Elise became progressively more serious, the two sets of parents had met and had discovered they had a great deal in common and enjoyed one another's company. There had even come a time when they'd started going trout fishing together at Rockledge. Jeb and Elise had been surprised and then concerned about the friendship among their parents. It somehow felt threatening to them, as if the parents were intruding on their relationship. They'd talked about it off and on and had at last reached the conclusion that they were being paranoid. They decided to just accept it and let it be.

As the years went by, the Carpentiers and Davises became an extended family, sharing holiday celebrations, vacationing together at Rockledge and other places. Elise knew how fortunate they all were to have such congenial relatives. Patient after patient in her practice were beaten down by dysfunctional families, and Elise could empathize with their pain but had little or no personal experience to draw upon.

Standing there in the kitchen, Elise heard a faint tap at the outside door, the one on the side of the house that opened to a small garden sitting area. She went over and opened the door, thinking it was too soon for Helen and George to have arrived. When she opened the door and gazed into Tory's tear-streaked face, she realized she'd forgotten her friend was on her way. That showed where her mind was. Well, it was to be expected. She couldn't concentrate on anything but Paul and Caitlin.

Tory threw her arms around Elise and hugged her tightly. Then both women began tearing up, and they broke apart and searched in their pockets looking for tissue. Neither could find any and Elise walked a few steps into the powder room off the kitchen and grabbed some sheets of toilet paper, the tissue dispenser being empty.

Elise handed a few sheets to Tory, saying, "Sorry, this is all I could find down here."

Tory smiled as she wiped her eyes and blew her nose into the toilet paper. "Works fine for me, she said, with another one of her beaming smiles. She set her overnight bag down on the floor and took off her coat. "Where should I put these?" she asked.

Elise pointed in the direction of a small room down at the end of the hall. She walked with Tory to the tiny guest room and hung Tory's coat in the closet.

"Come on back to the kitchen and have coffee with me. I think we have a few minutes to talk before the Carpentiers get here."

"The Carpentiers are coming?" Tory asked in surprise.

"Yes," Elise answered, then added "My Mom and Dad are upstairs in one of the guest rooms up there. I'm going to have a full house."

"Oh, sweetie, I shouldn't have come. I had no idea. I don't have to stay. I can go to one of the nearby hotels."

"Nonsense," Elise protested. "I want you here. You can help me maintain my sanity. Oh, Tory, I'm going out of my mind with worry over the kids. I can't imagine what's going on."

Tory gave her a one-armed hug and nudged her out of the bedroom and back down the hall to the kitchen. "Okay, you promised coffee, and I'm holding you to it."

Elise busied herself getting out coffee cups and cream and sugar, while Tory rummage around in the pantry looking for snacks. She emerged with her arms full of cookies, muffins and a bag of giant pretzels. She put her discoveries on the breakfast bar and broke into the pretzels.

"These are my favorite pretzels and they're really hard to find," she said, talking around a mouthful of pretzel. "Where did you get them?"

Elise thought for a moment, then said, "I think I got them at that little specialty shop by the office. We can look there the next time you come in to work."

"And that will be bright and early Monday morning. I've had enough R&R to last awhile. I can't wait to get back to work."

They talked about various patients as Elise poured them each a cup of coffee.

Finally, Elise couldn't hold back any longer from asking the most important question of all.

"What about Ben?" She waited for Tory's answer, which took a long time to come.

"Well," Tory said slowly, "If it's all right, I'd like to spend the night here. Then tomorrow, depending on where he is and what he's doing, I plan to talk to Ben and beg him to come home." This last was accompanied by a huge grin.

Elise gave out a whoop and said, "Girlfriend, you've finally come to your senses!"

"You'd better believe it," Tory agreed. "I just needed some time away to take a look at my behavior and realize what I'd been doing to Ben -- and to our marriage. I was driving myself crazy with those hormone shots and all that fertility treatment stuff. I've stopped the shots and I'm going to stop all the rest of it. If Ben and I are supposed to have children, then it will happen, naturally or by adoption or something. But no more of the nonsense that's destroying our marriage."

Elise reached out and hugged her friend, and then wiped away a tear, saying, "I'm so happy for you. And I'm so sorry that you and Ben had to go through all of this. When he was here today, I kept thinking how lost he must be without you, and no, he didn't say anything. Ben wouldn't. But he wasn't himself. Even Spike didn't seem like his barking good self."

"He brought Spike with him?" Tory asked. At Elise's nod, Tory said, "Wow, he must be lonely if he drags Spike along with him." She too had tears in her eyes.

Tory reached out a hand to lay it on her friend's arm. "Oh, sweetie, we just have to believe that Paul and Caitlin are fine, that this is some kind of misunderstanding and any moment, they're going to walk in that door and tease you for worrying and calling out the cavalry."

"From your lips to God's ears," Elise said fervently. Just then her cell phone rang. She dug it out of pocket and looked at the screen. "It's Jeb," she told Tory.

"Jeb? Have you found them?" The hope Tory heard in Elise's voice was a painful thing when her next words were, "No?"

"Yes, I'm fine. Tory's here in the kitchen with me. Mom and Dad are upstairs in the large guest room watching TV. And you'll never guess who's on their way over here as we speak." Evidently Jeb guessed correctly because Elise said "Yes, your Mom called a little while ago and asked if it would be all right if they came over. It almost broke my heart to have that proud, independent woman ask if they could come here."

Elise was silent for a moment, listening intently to what Jeb was saying. Then she said, "Okay, sweetheart, I'll let you go. Please, please call soon, even if you don't have any news. It helps just to talk to you."

27 George Carpentier
Saturday, November 21
11:15 p.m.

George reached out a hand to Helen, and gave her a gentle smile. "My darling, is there something you want to tell me?"

Helen looked at him quizzically and asked, "Tell you? I don't know what you mean."

George sighed and leaned over to kiss her on the cheek. "I thought something more than Paul and Caitlin's disappearance was bothering you this evening. I thought you'd tell me about it but it doesn't seem like that's going to happen."

Helen shook her head as she said, "There's nothing wrong, dear."

"I beg to differ, dear," George responded. "When I was coming back from seeing Tim, I noticed that the message light was flashing on the answering machine in the kitchen. I listened to the message and it was Bob Abel for you. He wanted to know how you were doing and to let you know that he'd managed to get an MRI appointment for you first thing Monday morning. Helen, what on earth is going on? What aren't you telling me? What do you need an MRI for?"

Helen waved a hand at him, as if to brush off all his questions. "George, I was trying to find a way to tell you. I would have eventually talked to you about this. I just didn't know how to say it with causing you undue worry. I don't want to cause you concern if it isn't necessary. With your heart condition, stress is the last thing you need."

"Helen, stop waffling and cut to the chase," George said in his CEO voice.

"Well, all right. I haven't been feeling myself the past couple of weeks. Nothing serious. Just some slight dizziness, some fatigue, some fairly severe headaches. So yesterday I stopped by to see Dr. Bob. I was downtown for that civic luncheon and his city office was nearby the hotel so on my way home, I had Tim drop me there and wait. Bob was his usual accommodating self and he managed to squeeze a few minutes out of his busy schedule to see me. He was not pleased with my blood pressure and my symptoms and he wants to do some tests just to make sure there's nothing seriously wrong. He prescribed a mild tranquilizer to keep me calm while I go through this waiting and testing period. He recommended I take it when I feel the least bit stressed. I just took one of the pills because I'm certainly feeling way more than a bit stressed."

George stood up and helped Helen to her feet. When they were standing facing one another, he took her in his arms and held her, gently patting her back. "I don't know what I would do if anything ever happened to you," he murmured in her ear. "I couldn't go on without you, you know."

"I feel the same about you, dear George. But please don't worry, at least not yet and not too much. I'll find out more on Monday, and I'm sure it's nothing."

"I'm going with you for your tests and I won't take no for an answer. You're the most important thing in the world to me and that's that."

"All right, offer accepted. Now, let's go find Tim and get ourselves over to Jeb's."

28 Elise Carpentier

Saturday, November 21

11:45 p.m.

After Elise hung up from the call from Jeb, she came to sit at the kitchen's island counter. A few minutes later, Tory returned to the kitchen from the rest room. "So did Jeb have any news?" she asked.

"No, there's still no news on Paul and Caitlin's whereabouts. Ben and Jeb talked to the people at the hotel, and it turns out that they think they have a license plate for the car that Caitlin got in. It's a Nevada plate and Ben put out an APB on the license."

"Well, that's good news," Tory said. "With a license plate, at least they have something concrete to go on. Otherwise it's like looking for a needle in a haystack."

"Mmm," Elise agreed. "You know," she said thoughtfully, "The Carpentiers should have been here by now. I wonder where they are. I hope nothing's wrong. George has a fairly serious heart condition. He takes good care of himself but still it's one of those time bomb things ticking away, that could go off at any time." Just as she said those words, there was the sound of the front doorbell.

Elise went into the entryway to answer the door, with Tory trailing behind her. Helen and George stood there on the front veranda. Elise could see Tim Callahan behind the wheel of their car in the driveway and she waved to him to come in. But he gave a light tap on the horn and pulled out onto the street.

Elise held the door open wide for the Carpentiers to come in. George was carrying a small overnight bag and what looked like Helen's ubiquitous bag of knitting. For a moment, Elise smiled, remembering how her mother-in-law usually brought her knitting with her to all family occasions. Helen no longer knitted or crocheted for the family. She now made sweaters, scarves and afghans for the homeless shelter in downtown Rivermont, one of several charities that the Carpentier Foundation, which she chaired, supported.

Elise and Tory led the Carpentiers into the hearth room off the kitchen and got them settled in front of the gas fireplace. She found the remote igniter on the mantle and soon the flames were leaping behind the grate, giving the room a cozy warmth.

"I'll take your bag up to one of the guest rooms," Elise said to her in-laws. "Mom and Dad are upstairs and I'll tell them you're here. I'm sure they'll be down in a flash."

Tory sat down on a chair adjacent to the love seat where Helen and George were sitting. “We’ll wait till everyone is back here to fill you in completely,” Tory said as Elise left the room, “but there’s still no word on Paul and Caitlin’s whereabouts. We do have one piece of good news. Someone from the hotel got a license plate for the car Caitlin got into so that’s a lead, at least.”

A few minutes later, Elise was back, followed by Parker and Katherine Davis. There were greetings, handshakes and hugs among the two older couples and then everyone settled down in front of the fireplace.

Elise proceeded to fill them in on the details of her call from Jeb, telling them that he seemed somewhat hopeful because of the license plate number.

29 Caitlin Carpentier

Saturday, November 21

Midnight

Caitlin sat on the edge of one of the double beds in a motel on the outskirts of Rivermont, a place she’d never seen before. Her Aunt Sarah was stretched out on the other bed, watching a muted television sitting on a dresser on a wall opposite the beds.

Caitlin had long ago stopped trying to talk to her aunt. Sarah refused to answer any of her questions, refused actually to say anything more than telling Caitlin to be patient, that she’d find out what was going on or to tell Caitlin where to go and what to do.

Caitlin had no idea what was going on but she had a bad feeling about it. Once or twice she’d thought about trying to escape but so far the opportunity to do so hadn’t arisen. She was still pretending to be there willingly with her aunt, and Sarah was still also pretending that was the case.

Soon after Sarah had forced Caitlin into the car, they had stopped at a fast food place on the way to the motel, and Sarah and the two men had ordered a ton of greasy food. Caitlin had refused to eat anything. The only thing she’d had to eat or drink since her aunt had made her get in the car was a glass of tap water from the motel bathroom.

Caitlin’s only hope of escape or rescue was the fact that she thought she’d seen Bick and Paul. She’d thought Bick’s car had pulled up behind her aunt’s friends’ car while they were still in the hotel’s circular driveway. But maybe she was kidding herself, maybe this was just wishful thinking. She’d been in this motel room for almost two hours now and if Paul knew where she was and what was going on, surely he would have done something by now.

There was a sharp rap on the door and Caitlin’s heart leapt. Maybe it was Paul and Bick, along with the authorities. Maybe she was about to get out of whatever mess she’d gotten herself into.

Aunt Sarah got up and went to the door. She leaned against it and called out, “Who is it?” A gruff voice said “Who the hell do you think it is? Open the damn door!”

Sarah unchained and unlocked the door and held it open. Both men crowded into the room and Caitlin turned to look at them. She hadn’t seen them in bright light, full face, before. They were ugly, she thought. They both had several days’ worth of stubble on their chins. On them, it looked messy and unkempt, not sexy like it did on some guys.

The larger of the two men whispered something to Sarah, and she shook her head no. Then there was more whispering, and Sarah and the larger man opened the motel room door and went out on the porch, leaving the smaller of the men in the room with Caitlin. Her heart started to pound, and her mouth got dry. She was afraid of the men and hated the idea of being alone in the room with this one. But he ignored her, keeping his eyes on the flashing images on the muted TV. She had never been so scared. And she wasn’t sure what she was scared of but she knew she was right to be scared.

She sat there on the bed, afraid to move and definitely afraid to say anything. She hoped Sarah would come back in the room soon -- she had to pee but there was no way she was getting up and going into the bathroom while this man was in the room.

He started to roam around the room, and Caitlin's heart pounded even harder. She thought he was heading toward where she sat on the bed but instead he stopped at the other bed and retrieved the television's remote control from where Aunt Sarah had left it. He un-muted the sound on the television and sat down at the foot of the bed, barely two feet from the TV screen.

The late night newscast was on, and the young blonde anchorwoman was excitedly talking about breaking news. That caught Caitlin's attention and she turned toward the TV. To her surprise she saw a photo of herself there on the screen, along with one of Paul. The photos were their high school yearbook photos and she thought how dweeby they looked.

The guy sitting there didn't say a word, didn't turn to look at her. He seemed to be listening intently to the newscaster, as she was.

It was only a snippet of a story. The anchorwoman spoke with much drama, adding a tinge of breathlessness to her reporting style.

"Unnamed sources at police headquarters have confirmed the disappearance of the grandson and granddaughter of one of Rivermont's most prominent citizens, George Carpentier." The newscaster then proceeded to provide background on George's business achievements, his civic activities, his work with his family's foundation and the family's millions of dollars of charitable contributions.

The anchorwoman finally returned to the actual topic of the news announcement and away from her awestruck detailing of Grandpa George's background. Caitlin smiled to herself as thought about how upset Grandpa would be at hearing himself extolled like some super citizen. Although, that's exactly what he was, she thought. And then she felt ears come to her eyes as she realized how worried and upset her family must be at her disappearance. And with Grandpa's heart condition, this couldn't be a good thing for him.

As Caitlin sat there, with half of her mind on the newscast and the other half on her predicament, she speculated what these three wanted. It had to be money. That's the only thing they could possibly want. So evidently she'd been kidnapped, although no one had used those words. The TV announcer was saying that there was no suspicion of foul play or any criminal activity, just that the two teenagers had left home several hours ago under mysterious circumstances, and the family was concerned.

The newscast switched to sports and Caitlin mentally switched the channel, going back to trying to figure out what Aunt Sarah was up to. She wished for the hundredth time that she'd listened when Paul warned her about going to meet Aunt Sarah.

30 Paul Carpentier

Saturday, November 21

Midnight

"What are we going to do?" Bick's whispered question echoed in Paul's head. They were sitting hunched down in the front seat of Bick's Camaro, parked outside the motel room where Caitlin was.

"I don't know," came Paul's whispered reply. He wondered why they were whispering, then decided it didn't matter. They were in a mess, and Paul didn't know what to do.

He'd been so full of purpose and good intentions earlier in the evening when he'd convinced his best friend to drive him on an adventure to bring his sister home. But it hadn't turned out the way they'd planned. Just as

they were pulling into the circular driveway in front of the hotel where Aunt Sarah's e-mail said she'd be staying, Paul saw Caitlin being shoved into a car.

He and Bick had followed the vehicle, a Hummer that had seen better days. A mile down the road from the hotel, the Hummer pulled into the parking lot of a rundown motel. It parked at the end of a row of units. Bick had followed the car into the lot but had driven slowly toward the office instead of in the direction the Hummer had gone. They parked outside the office but could still easily see what the Hummer was doing. Two men got out of the front seat, one from the driver's side and one from the passenger's side. The passenger side man opened the rear door and two figures emerged, one taller and heavier than the other. Paul knew the other figure was his sister Caitlin.

His immediate impulse was to get out of Bick's car but he held back, knowing rash actions wouldn't help Caitlin. A part of his mind told him to call the police, that he in way over his head here. But another part of his mind was still intent on protecting his sister himself. He hoped to get her out of here and away from Aunt Sarah without their parents knowing about it.

After about 15 minutes of waiting, parked by the motel office, Paul told Bick to move the car closer to where the Hummer was parked. Bick started the Camaro but didn't turn on the headlights. Slowly and carefully he drove the couple hundred feet from where they'd been parked to where the Hummer was.

The lights were on in the two adjoining motel rooms they'd seen the four people enter. Once, they'd seen the door to one of the rooms open and the two men emerged. They'd walked to the combination soda and ice machine and had come back with some cans of soda and a bucket of ice. They'd gone back into their own room. Then about an hour later, they'd both emerged again, this time going right next door to the other motel room. The taller of the two men had knocked on the door, which had been opened almost immediately. The two men ducked quickly inside, and the door was shut behind them. But not before Paul and Bick caught a glimpse of a young woman sitting on the side of one of the two double beds in the room.

Paul turned to Bick and said excitedly, "Did you see? I saw Caitlin."

"Yeah," Bick answered. "What are we going to do, man?"

"I don't know. I'm thinking about it." The boys sat in silence for a minute or so and then both started speaking at once.

"I've got an idea," Paul said.

"I might know what we should do." Bick said at the same time. Then he said, "You go first, man. This is your gig."

"Well, we could yell fire and go bang frantically on their motel room doors, plus the doors near their two rooms."

They thought about Paul's idea for a moment, and Paul asked Bick, "What was your idea?"

"Nothin' compared to yours. So what happens then?"

Paul said, "Then when the door opens to the room where Caitlin is, we wait till she comes out, then we grab her. Or maybe I grab her and you've gone to get the car and you drive up as close as possible so that I can get her in it and then you peel off like a bat out of hell."

"You know," Bick said slowly, "that might work. You know how scared anyone gets when someone yells fire or says there's a bomb. Hey, what about a bomb?"

Paul thought for a moment, then answered, nodding his head, "You know, a bomb might be a better idea. With a fire, people will be expecting and looking for flames and smoke. Maybe we should try a bomb. We could say there's a bomb in one of the rooms but we don't know which one so we have to evacuate the whole motel."

"Let's put the car in position right now. We can leave the motor running and leave the driver's door and the passenger door open for a fast getaway."

They sat there grinning, pleased with themselves for coming up with a plan.

"Okay," Paul said slowly, "I guess it's time to do it."

"Hey, man," Bick said. "I'm a little scared. What about you?"

"Yeah, me too, but we gotta do this for Caitlin. I feel like I should have stopped her and since I didn't, it's up to me to get her out of the mess she's in."

Bick drove right up to the two rooms they were targeting, with the driver's side door the closest to the rooms.. He put the car in park but left the engine running. They got out, Bick leaving the driver's door.

Paul came over to stand beside his friend, laying a hand on his shoulder. "Thanks for being my friend, no matter what happens next."

"Sure, anytime. Now let's do it."

They ran a few yards down the sidewalk in front the rooms and began banging on the doors, shouting, "There's a bomb. You gotta get out."

Soon some of the doors and sleepy people stuck their heads out the door looking around groggily, asking "What the hell is going on?"

Paul and Bick made their way toward the rooms where Caitlin was. Finally, those were the two rooms left, Bick took the room belonging to the two men and Paul took Caitlin's room. They knocked and banged and shouted about the bomb threat, then quickly backed into an alcove to wait for the doors to open. Two of the occupants of the two rooms finally emerged,. One of the men opened the door and tentatively looked around. Aunt Sarah appeared at the door of the other room and stood there framed in the light, looking at the motel guests standing in a huddle on the parking lot, most of them in rumpled sleepwear, some with robes, some with overcoats.

Sarah called out to the group, asking what was going on. Several people shouted back that there was a bomb threat and that she'd better get out of the motel. She turned to men and said, "I'll get the girl and meet you at the car."

She went back into the room, leaving the door ajar. The two men left their room, slamming the door loudly behind them and headed toward the old Hummer. A few moments later, Sarah emerged, dragging Caitlin behind her. Before she knew what was happening, Paul and Bick jumped her. Paul grabbed Caitlin and ran toward Bick's car. Bick gave Sarah a hard shove and she fell backwards into the motel room. She landed on the floor, hitting her head on the door as she fell.

Paul shoved Caitlin into the back seat of the Camaro and got in beside her. Bick was in the driver's seat by then. He gunned the motor and took off across the parking lot, finding an exit from the motel's lot that led onto a back road. As they rocketed down the bumpy road, they heard the wail of multiple sirens. Paul turned around to look out the rear window and saw a wall of the flashing red and blue strobe lights fanning out across the motel parking lot.

"The cops are there," Paul said. "Someone must have called them about the bomb threat."

Paul turned his attention to Caitlin, putting his arm around her and asking, "Are you okay, Sis?"

Caitlin mumbled yes in between sobs. The tears were streaming down her face, and she was beginning to hiccup.

She cleared her throat, wiped the tears from her face with the back of her hand, and said, "Yes, yes, I'm okay, thank God and thank you two. How did you know something was wrong? How did you find me? It was a miracle."

"If you'll stop talking for a just a second, I'll give you some answers to your questions. I don't know how I knew something was wrong -- I just did. I had a bad feeling from the time you showed me those e-mails. Aunt Sarah's tone just gave off bad vibrations. So Bick and I headed to the motel Aunt Sarah mentioned in the e-mails. And just as we were pulling into the entrance driveway, we saw a woman shove you into an old Hummer that then sped off. So we followed. We'd been sitting in that motel parking lot for awhile, trying to come up with a plan. We think the bomb threat idea was nothing short of genius."

Caitlin laughed and said, "For once, baby brother, I'm going to have to agree with you."

30 Ben Madison

Saturday, November 21

Midnight

Ben swung out of his unmarked police car, and headed toward the congregation of squad cars in the motel parking lot. The flashing lights lit up the night skyline. He found the officer in charge of the scene and got an update that didn't please him at all.

"Detective Madison, the girl is gone. The three suspects are in custody. They're over there, in those squad cars, awaiting transport to police headquarters. They're telling an off-the-wall story. According to them, there was a bomb threat reported. They said when they came out of their motel rooms, some thugs grabbed the girl and shoved her into some fancy sports car."

Ben looked at the officer as if he didn't understand what he was hearing. "Can you repeat that?"

The officer nodded and said, "Yeah, I thought the same thing. Who would believe a piece of crap story like that? But that's what they said happened. The girl was grabbed. We talked with the rest of the motel guests and they corroborated the suspects' account."

Ben mumbled a grudging thank you and asked to be taken to the suspects. The young uniformed officer led the way over to the patrol cars and took him to the car with the woman in the back seat.

Ben opened the door and stood there looking in at the woman. "I'm Detective Madison with the Rivermont Police Department. What is your name?"

The woman just stared straight ahead, not answering. Ben shook his head, and said, "Okay, why don't I answer for you. Your name is Sarah Davis. Your parents are Parker and Katherine Davis and your sister is Elise Davis Carpentier, and they're all residents of Rivermont. You and your two buddies abducted your niece, Caitlin Carpentier. Then somehow she was abducted from you. Does that about sum it up, except for a few loose ends?" Still there was no answer, not even a flicker of a response from the woman.

Ben sighed, and continued, "Number one, what were you planning to do with Caitlin? Number two, who took her away from you and what happened to them?"

Still, Sarah Davis didn't speak, just sat there staring straight ahead.

Disgusted, Ben turned to survey the scene, then turned back, intending to shut the door of the squad car and walk away. But just before he slammed the passenger door, he leaned inside and said in a falsely friendly voice, "Well, ma'am, we'll see you downtown."

He went back to his car and got out his cell phone to call Jeb Carpentier.

"Yes, Ben? Any word?" came Jeb's anxious voice.

"Yeah, but I'm not sure what's going on." He filled Jeb in on what had happened at the motel.

Then Jeb said, "Oh, my God, they're here."

"Who's there?" Ben asked, confused at what he was hearing from his friend.

First there was silence on the phone, then a lot of background noise. Finally, Jeb came back on the line. "Ben, they're home. Paul and his friend Bick went and brought Caitlin home. It's a miracle."

Ben was speechless. "He thought, How could two teen-age boys done this? It was a miracle."

Jeb said, "I gotta go, man. Can you come by here?"

Ben answered, "Yeah, I'll stop by the station for a minute, then I'll head over there."

"Be prepared," Jeb warned. "Everybody's here, Parker and Katherine, my Mom and Dad, and..." his voice trailed off, then he finished, "and Tory. Tory's here, too."

Ben felt his heart pounding and then discovered a broad smile on his face. He was smiling, for God's sake, something he hadn't done in weeks. "I'll be there as soon as I can, buddy. And do me a favor, please. Don't let Tory know I'm coming. And whatever you do, don't let her leave."

Ben drove to the police station and took a few minutes to file a brief report. He told the desk sergeant where he was going and that he'd either be back in couple of hours or the next morning to question the suspects.

Maybe he could convince Tory to come home with him. He didn't want to commit to coming back to the station tonight if there was any possibility he could get Tory back home.

He drove to the Carpentier house, excitement rising in him at the thought of seeing Tory. It had been over a week since he'd seen or talked to her, something that hadn't happened since they first met, over 20 years ago.

He marshaled his thoughts, planning what he'd say, planning how he'd convince her that he loved her more than life itself, that he couldn't bear it without her.

They'd been through a lot together, most of it wonderful. It had just been the past year when things had gone so wrong. He still didn't quite understand how Tory had managed to get so hung up on having a baby. He'd gone along with her because he loved her so much and what she wanted automatically became what he wanted.

But somehow the fertility treatments had worked against them. He had a theory, half-cocked probably, and with no scientific basis, just his gut instinct, that Tory's body had overreacted to the hormone shots. Maybe some kind of allergic reaction. They'd sent her into an emotional tailspin. And he had to admit that he hadn't responded in the best way. He'd wanted his old Tory back, the fun-loving, kind woman, with even-keel emotions and not a trace of histrionics.

Ben realized now that there were some things he could have done to help the situation. He could have tried talking to Tory about her mood swings and emotional outbursts but he hadn't. He could have talked with her

doctor and gotten some insight into her behavior but he hadn't. Instead, he'd stewed and steamed inside. And he'd thrown himself into his job even more than his usual overachieving approach. He'd spent more and more time at the station and less and less time at home. Several times, he'd exploded at Tory's tantrums and bad moods, and that had certainly exacerbated the situation.

As he drove, he felt his lips continually curving upward in a smile. He wasn't sure why he was so hopeful that he'd be able to reach Tory. He thought it might be partly because she would be in the midst of an exceedingly happy group of friends and family. That couldn't help but have a positive effect on her. And maybe she'd been reading his e-mails and listening to his voice messages. Maybe she'd get what he'd tried to impart -- that he loved her more than life itself and wanted more than anything in the world to have her back in his arms where she fit so well.

31 Elise Davis Carpentier

Saturday, November 21

Midnight

Everyone was congregated in the kitchen, celebrating the safe return of Paul and Caitlin. Bick had dropped them off and gone on home, exhausted from the evening's adrenaline rush. Just before he drove off, Bick promised to come by the next day so that Paul and Caitlin's parents could thank him appropriately.

Jeb had pulled a couple of bottles of chilled champagne from the downstairs refrigerator, and he and Elise had filled champagne flutes, wineglasses and a few Styrofoam cups. He made an exception this one time and let Paul and Caitlin have a few sips of champagne.

For several minutes after Paul and Caitlin walked in the front door of the Carpentier house, there had been hugs and tears and relieved laughter.

Everyone was talking at once, as they tried to sort out what had happened. Caitlin had tears in her eyes when she apologized to her parents for her foolish behavior.

"I'm so sorry. I thought Aunt Sarah was one of the good guys, and she turned out not to be." Elise had hugged her daughter and told her not to cry and not to beat herself up.

"It wasn't your fault, darling. Of course, you're going to respect and believe your aunt. That's the way Daddy and I brought you up/" Elise had wiped away the tears from Caitlin's face

Elise was just barely managing to keep her rage at her sister under control. Letting her anger loose would serve no good purpose. But she'd be damned if she let Sarah get away with this stunt. Actually, she thought, it wasn't a stunt, it was a crime. And Sarah needs to man up to her crime.

Both sets of grandparents hovered over Paul and Caitlin. Elise watched them all crowded together and thought how incredibly fortunate they were to have this happy ending. It could have turned out so differently. She noticed that Jeb was off in a corner of the kitchen talking on his cell phone. After he hung up, he came over and whispered in her ear.

"Please don't tell Tory but Ben is on his way over here. He asked us not to say anything because he's afraid she'll leave if she knows he's on his way."

Elise nodded in understanding and then whispered back to him, "I don't think we have to worry about that. I think she'll be overjoyed to see him. We were talking earlier, and she wants so badly for him to come back home. She feels wretched about her recent behavior." Jeb smiled down at his wife and put his arm around her. They stood there together for a few moments, watching the grandparents with Paul and Caitlin.

Tory came over to stand next to them, a wide smile on her face. "Guys, this is the best happy ending ever. Thank God for this." A tear ran down her cheek and she brushed it away, unselfconsciously. "I guess I'll be on way."

"Absolutely not, my friend. You're spending the night, and I won't take no for an answer. My parents and Jeb's parents are staying -- we'll have a good, old-fashioned pajama party. Then in the morning, you can help me fix a good, old-fashioned breakfast!"

Tory laughed and said, "Okay, you twisted my arm."

Actually, Elise thought, in a few minutes, with any luck I'm going to be pushing you into Ben's arms and out the front door.

32 Tory Rockledge Madison **Saturday, November 21** **After Midnight**

Tory stood there in Elise's kitchen, smiling at her friends and yawning because it had been a long day. She was glad that Elise was so determined to have her spend the night. She wasn't sure what she would have done if Elise hadn't insisted. She didn't want to go to the empty house. And she certainly didn't want to drive all the way back out to Rockledge so late at night.

Even though she was exhausted, she actually felt better than she had in over a year. She thought that most of the fertility hormones had worked their way out of her system, thank heavens. She felt like her old self, her emotions on an even keel, her mood good. She shook her head ruefully as she thought about what she'd put Ben -- and herself -- through.

She saw that the coffee pot was empty once again and walked over to the sink to make another pot. Just as she turned on the sink faucet to rinse out the glass coffee pot, she heard a car drive up in the part of the driveway that went by the kitchen. A car door slammed and then there was a light knock on the kitchen door. Tory looked around to see if Jeb or Elise had heard the knock and were going to answer the door. But they'd both left the kitchen and were nowhere in sight.

Tory shrugged her shoulders and went over to open the kitchen door. First she had to unlock it, including the deadbolt lock, which could only be unlocked with a key. She called out, "Please wait just a minute. I have to find a key."

She heard a muffled "Okay," in response and thought the voice sounded vaguely familiar but she couldn't place it.

She looked around the wall by the kitchen door and behind a kitchen curtain, she found a hook with a shiny brass key hanging on it. Walking over to the door, she announced "I found the key!"

That mysteriously familiar voice answered back, "Good."

Tory fumbled with the key in the lock, turning it first one way and then the other. The lock didn't seem to want to cooperate with her and she felt foolish at not being able to open the door for whomever was outside, waiting so patiently to be let in.

"Sorry!" she called out. "I'm having trouble with the key. Do you think you could come around to the front door? I know I can get that one open. I'm so sorry but Mr. and Mrs. Carpentier have disappeared. I'll meet you at the front door, if that's okay?" For a moment, Tory thought she heard a laugh, but then dismissed that as ridiculous.

The mysterious voice called back, "Meet you in front, ma'am, and thanks."

Tory walked out of the kitchen and down the hall to the front entry hall. Lights were blazing inside and out, making the entrance feel warm and inviting.

She unlocked the front door and pulled it inward. She gave a gasp of surprise when she saw Ben standing there on the covered entranceway.

"Ben? I didn't know you were coming." Her voice faltered and she felt her heart begin to pound.

"I asked Jeb not to tell you," Ben said in a gentle tone. "I was afraid that if you knew I was on my way, you'd skedaddle."

Tory couldn't help the brief smile that flickered across her lips at Ben's choice of such a ridiculous word. He had a habit of using obscure words that never failed to amuse her. For a moment, they just looked at each other, not speaking. Then Tory pushed open the screen door between them and came out the door and into Ben's arms. They held on tight to each other, still not speaking.

Then to her dismay, Tory began to sob. Between sobs, she gasped out, "Oh, Ben, I've been so miserable without you It's been ghastly. I just couldn't stand it another second. Please, please forgive me for my terrible behavior. I'm so sorry."

Ben held her, patting her back, and saying, "There, there. Please don't cry, sweetheart. Everything is going to be all right."

Tory kept sobbing for another minute or so, then she gulped in a lungful of air and sniffed a few more times, and finally calmed herself down.

Ben reached in his back pocket and pulled out a large, snowy white handkerchief. Tory grabbed it and began wiping her eyes and blowing her nose, reminding Ben of a little six-year-old girl. He led her over to a bench beside the front door, and they sat down close to each other.

In short bursts, Tory told Ben how sorry she was about the fertility treatments, how she'd stopped the hormones, how she'd give up her obsession with getting pregnant and just take what came.

Ben listened without interrupting. When Tory stopped speaking, Ben said, "Now it's my turn. This isn't all your fault, you know. I'm sorry about running away from things by burying myself in my job. And I'm sorry that I wasn't more understanding."

Tory buried her head in his shoulder and sighed.

Still patting her back, Ben said, a bit tentatively, "Do you think I could come home?"

"Oh, yes, please." Tory sniffed again, then once more blew her nose.

They sat there, snuggled together, arms around each other, neither wanting to move. Finally, Tory said, "I guess we'd better go inside and face the music. I have to get my things, and you have to update Jeb and Elise."

They stood up, and Tory whispered, "Besides, I have to pee, badly."

Ben hugged her, and then bent down and kissed her, a deep kiss that sent a tingle through Tory. She giggled and said, "I need to get you into bed, my man."

Ben grinned down at her and said, "Well, come on, woman, what's keeping you?"

Hand-in-hand, they went in the front door. Tory headed to the powder room off the hall, and Ben went in search of Jeb and Elise.

He found them upstairs in the study, together with Paul and Caitlin and both sets of grandparents. The kids were sitting on the floor leaning back against the love seat where their parents sat. The Carpentiers were sitting on the other love seat and the Davises were perched in adjacent wingback chairs.

Ben stood in the doorway for a moment, drinking in the sight of his friends, so grateful that they had their children home safe.

He chuckled, then walked in the door. "You have several larger rooms than this where everyone could have an actual seat, and instead you're all crammed in here on top of one another."

Elise stood up and walked over to him, throwing her arms around him. "Oh, Ben, they're safe. Life is good again."

Ben hugged her back, then said, "Tory and I are on our way home and..."

Elise interrupted with a whoop of joy and hand punch in the air. "Yes! Now things are back the way they should be. Where is your lovely bride, by the way?" Elise asked.

"Answering the call of nature," Ben replied with a smirk, "And getting her things," he added.

By now, Jeb had joined them at the door, and the three of them stepped out into the hall.

"So where is my sister?" Elise asked stonily.

"She and her two buddies are locked up in the downtown jail. None of them are talking, except to say that it's all a big misunderstanding. She did tell the arresting office that her sister would soon straighten things out, and that her parents were hotshot lawyers and everybody better be careful and very afraid."

Elise frowned, saying, "That really pisses me off. She has her nerve, trying to kidnap Caitlin and thinking she'll get away with it. Who does she think she is?"

"What's going to happen to them?" Jeb asked.

"Well," Ben answered slowly. "I guess in a way that depends on the two of you and what you want to do. Because Caitlin is the only one who knows what they did to her, it could end up her word against the three of them."

By this time, Parker and Katherine had joined their little group in the hall, and Elise quickly brought them up to speed.

Parker sighed, then looked at Katherine, saying, "I guess we'd better go downtown."

Ben said, "Don't bother. They won't let you see her tonight. She's tucked away, safe and sound. You can go to the station first thing in the morning. She'll be arraigned then and you can see about posting bail."

Katherine looked at Parker, then sighed. "Ben's right. There isn't anything we can do tonight. And it's not like she's some kid in trouble. She's a 45-year-old adult female, who should know better than to get mixed in something like this, whatever "this" is."

"I'll meet you downtown at 8 tomorrow morning," Ben offered. "I might be able to help smooth out some corners."

Parker held out his hand to Ben, and said, "We'd really appreciate that." He and Katherine said thank you and went back into the den to spend time with Paul and Caitlin.

Ben said, "Well, I guess I'd better go find my better half." Jeb and Elise laughed at that and said they'd come with him.

They found Tory waiting in the front hall. Elise edged up to her friend and business partner and gave her a sly grin. "You have something to share with me, girlfriend?" Tory grinned, gave her a thumbs-up sign and said in her best Sarah Palin imitation, "You betcha!"

Elise laughed and walked arm-in-arm with Tory to the front door. Jeb shook hands with Ben and said, "I'll see you bright and early Monday morning, old buddy."

"Right," Ben said as he opened the front door. Tory turned to him with a questioning look and asked, "What's happening Monday morning? Why are you two getting together?"

Ben started to dismiss her question in his usual way by saying, "It's a long story," but thought better of it. He and Tory were turning over a new leaf, and it was up to him to do his share to make this work.

Ben turned to Jeb, and asked, "Is it okay to fill Tory in on what's going on?"

"Sure," Jeb answered, "that's fine."

"I'll tell you about it on the way home, okay?"

"Okay," Tory agreed, feeling a rush of joy at instinctively knowing that they'd somehow turned a corner in their relationship.

Jeb and Elise stood framed in the doorway watching their friends depart.

Tory turned to Ben and said, "I put my things in the Escape. I thought we could drive that home tonight and come back in the morning for your car, if that's all right?"

"Sure," Ben agreed. "You can drive while I tell you about what's going on with Jeb and Cara and the bank and Kevin."

"Sounds fascinating," Tory said as she used the remote to unlock the Escape.

Ben began his story as soon as they were driving down the street.

He told Tory about Cara's discovery of the mysterious file folder and list in Kevin's supposedly personal files from his office at the bank.

"She came by Jeb and Elise's house Friday night to tell them about her discovery. She'd done some preliminary investigative work and had some idea of what had been going on."

"And what was that?" Tory asked, anxious to hear what her friend had discovered.

"It was a major embezzlement scam, involving identity theft and bogus mortgages, loans that totaled over \$14 million. And the scam seemed to point directly to Kevin. But Cara refused to believe he could have had anything to do with it. In fact, as you well know, she's never been able to accept the fact that Kevin would commit suicide. And to tell you the truth, the more I think about it, I'm beginning to wonder if it really was a suicide. If Kevin had discovered the embezzlement, he may have been murdered to keep him from exposing the embezzler.

"God, Ben, this is big, really big. Who do you think the criminal is?"

"Jeb's theory is that it's Rob Barstow, the new CEO of the Rivermont headquarters of the bank and the man who arranged for the sale of the bank."

"Oh my God, that's unbelievable. He's one of the movers and shakers in Rivermont. I can't believe he'd take a risk like that."

"Well, the embezzlement happened years ago, before he was a mover and shaker, before he was making a boatload of money at the bank."

Tory drove in silence for a minute or two, absorbing what Ben had told her. It was a lot to digest, and as she turned the facts over in her mind, she asked the obvious question: "What's going to happen now?"

"Jeb, Cara and I have an appointment with the FBI on Monday morning. I contacted that agent I met when I went to Quantico last year for training, Travis Prescott. This is a touchy situation and not in the jurisdiction of the Rivermont Police. We're keeping it hush-hush so that Rob Barstow doesn't get wind of what's going on."

Tory said, "It would be a good thing for Cara's emotional well-being if it turned out that Kevin didn't commit suicide after all. Losing a loved one is hard enough, but to have the one you love take his own life, is a devastating loss."

Tory turned off the highway and onto the road leading to their subdivision. She glanced over at Ben, and felt the sting of tears. "Ben," she said softly. He looked at her and must have seen the tears because he reached out a hand and placed it on her arm.

"Don't cry, sweetheart, please don't. Everything is going to be all right, I promise."

Tory smiled through her tears, and said, "These are tears of happiness. I'm so glad to be here with you heading home, to Spike and --" she broke off abruptly and turned to look in the back cargo area of the Escape. "Oh my God, I forgot all about Tucker." She pulled the Escape to the side of the road, turned on her flashers and got out. Ben followed closely behind her. In the back cargo area, was a medium sized pet taxi. And inside the pet taxi was a sleeping cat. Tory opened the carrier and lifted Tucker out. She petted him for a moment, then handed him over to Ben.

They both settled back into the Escape, with Tucker on Ben's lap. Tory pulled the Escape back onto the road to finish their journey home.

"I feel terrible about forgetting him. He's been in there for a couple of hours. At least he had food and water and that little travel litter box."

"He doesn't seem any the worse for wear," Ben commented, rubbing behind Tucker's ears the way he liked. The cream-colored cat began to purr loudly and settled comfortably into the crook of Ben's arm.

"Anyway," Tory said, "As I was saying, I'm so happy to be going home. I've been miserable without you and Spike. I think Tucker may have even missed Spike."

Ben laughed and said, "I seriously doubt that."

"So what will go down on Monday morning?" Tory asked, switching back to the bank embezzlement discussion.

"I see your ADD is still flourishing," Ben teased, then said ouch as Tory punched him lightly in the arm.

"Well, it's hard to know exactly what will happen, but here's what I think. My impression of Travis Prescott is that he's a savvy guy, and he'll know how to handle the situation or he'll know which of his people can handle it. The FBI has some interesting skill sets. I think this particular situation is going to need the skills of a forensic accountant."

"What is a forensic accountant? Forensics is the study of dead people."

Ben chuckled and said forensic accountants combine accounting expertise with law enforcement skills. "The FBI has agents with an accounting background to investigate criminal activities in businesses, such as banking fraud. It's a fascinating specialty from what I've read and heard. So instead of doing detective work with people, forensic accountants do their detective work with numbers and ledgers and business records."

:"Sounds boring to me," Tory commented.

"So says the woman who never bothers to balance the checkbook," Ben teased.

"Why should I when I have you?" Tory shot back with a grin.

33 Ben Madison

Monday, November 23

8 a.m.

Jeb and Cara had come to Ben's office at police headquarters at 7:30 a.m. on Monday morning so that they could all ride together over to the Rivermont FBI headquarters.

Jeb had the requisite papers in his briefcase, and Ben thought he denoted a sense of satisfaction in his friend. Jeb had never confided much about the sale of the bank, but Ben's impression was that the sale went through without Jeb's consent or involvement. Ben thought it must have been hard for Jeb to see his family's legacy destroyed. What had been First National Bank of Rivermont was now a different animal indeed.

Following the sale, almost half of the bank's staff members had been laid off. From what Ben had heard, there had been little or no severance paid to the laid-off workers, even those who'd been with the bank 20 or 30 years.

The local newspaper had called it a "virtual bloodbath." That headline had cost the newspaper all chance at future advertising revenue from the new owner of First National.

Ben wondered if there was any way to undo the sale, but supposed not. The sale had been approved by the shareholders of both entities. Even if Rob Barstow was as crooked and criminal as they come, that would have no bearing on the sale.

Ben had met Rob Barstow last Christmas at a holiday party for civic leaders. His captain had been in the hospital for hernia surgery and had asked Ben to attend in his place. Spouses had been included in the invitation, and Tory was delighted to go and to sit at the table with Jeb and Elise. Rob Barstow had been one of the others at the table, along with a beautiful woman who looked young enough to be his daughter.

After the dinner, the four of them had gone to a nearby pub for a nightcap and had had a delightful time making fun of Rob Barstow's choice of dinner companions. Her name was Mindy something or other, and the four of them agreed that Mindy might have been beautiful but her conversational and social skills had left lot to be desired.

The party occurred around the time of the sale and Jeb had been minimally polite to Rob. Tory had been surprised at Jeb's coldness to the man who was about to become his new boss. At one point, when Tory and Ben were dancing, she whispered to him, "What on earth is going on with Jeb? He's treating that Barstow man like some kind of swamp creature."

Ben had barely held back a snort of laughter at her comment. His answer was to please not indicate that she noticed anything was wrong. Later at the pub, Tory had grilled Jeb about his treatment of Rob Barstow.

Jeb had sighed and apologized for his behavior. "I didn't mean to make you all uncomfortable. I just couldn't help myself. That man is going to destroy the bank, destroy what it took a century for the Carpentier family to build."

"Are you going to stay at the bank after the sale?" Ben had asked Jeb.

Jeb had sighed again, and said, "I guess. It's what I know. What I don't know is how I'm going to bear working for Barstow. It's been bad enough having him around the past few years, but to work for him, to report to him, to have to do what he tells me to do, no matter what it is. That's going to be torture."

At those words, Elise had leaned over and kissed him on the cheek, saying, "You don't have to stay there. You can get a job anywhere, you know that."

Ben and Tory had chimed in with encouragement and a little teasing that made Jeb laugh.

He grinned at all of them and said, "Let's not talk about this anymore. Let's just enjoy our night out together. We don't get to do this often enough."

Now, in Ben's office, Jeb seemed primed for battle. He'd wanted Barstow to get his comeuppance and it looked like that might be in the cards for the man.

Ben led Jeb and Elise out of his office, into the elevator and down to the parking garage. He drove the several blocks to the downtown Federal building where the local FBI headquarters had its offices. He pulled into the underground parking garage and because it was not yet 8 a.m., was able to find a fairly close spot.

They took the elevator up one floor to the first floor reception area. Ben walked over to the desk and gave his business card to the uniformed security guard at the desk. The guard nodded and picked up the phone. In a moment he indicated the bank of elevators across the lobby and told Ben that Mr. Prescott was expecting him. To get to the elevators, you had to pass through security detectors, manned by another uniformed security guard.

At the detectors, Ben took his gun out of his shoulder holster and laid it in one of the baskets on the table by the guard, along with his cell phone and pager. Jeb put his briefcase on the moving belt, and Elise followed suit with her handbag. They too put their cell phones into a basket. Then each of the three walked through one of the detectors, and Ben was grateful that none of them had set off the alarm.

They were headed to the 14th floor but had to wait a couple of minutes for an up elevator. Federal employees were starting to stream into the building. Ben had been here several times but Jeb and Cara said they' never ever seen the inside of the building, and they took advantage of the time they had to wait for the elevator to look around.

The centerpiece of the building was a two-story atrium in the middle of the lobby. Exotic trees, plants and flowers filled the space. Ben could hear the faint trickling of water and remembered that one of the features of the atrium garden was a small pool of water in its middle, fed by a miniature waterfall. The building had been completed just prior to a downturn in the economy, and Ben knew these elegant touches would not have survived the new cost consciousness that pervaded all government facilities.

Ben finally heard the single ding indicating an up elevator. Jeb and Cara heard it also and headed back to the elevators from their explorations. Ben held the door open for Jeb and Cara to enter, then joined them. To his surprise no one else joined them on the elevator. He pressed the button for 14 and leaned back

against the wall. He was feeling relatively relaxed about the upcoming meeting because he had no dog in the fight. This was Jeb and Cara's deal.

Yesterday had been a perfect day, he thought. He and Tory had lazed around the house, talking and eating and most importantly, making love. They'd each vowed to be totally honest with one another, and there had been some hard truths coming out of that.

Tory admitted that she'd been unfair to Ben with her obsession about getting pregnant.

Ben had admitted that his work obsession had been unfair to Tory and that he'd used it as a way of getting back at her.

The honesty was hard and a bit painful, but once they had things out in the open, they were able to talk about their feelings and understand one another's point of view.

Towards the end of one of their more brutal conversations, Ben had teased Tory about her behavior. "You know, you'd think an expert therapist like yourself would know better. I should have been able to count on your good sense and level head to get us through this bump in the road." That comment had earned him a soft punch in the arm from Tory, and a threat from her to step it up unless he dropped it.

Now, as the elevator door opened, Jeb poked Ben in the arm, and said, "Not hard to tell where your mind is, old buddy."

Cara snorted a laugh. Tory had called her last night to tell her that she and Ben were working on things so Cara was well aware where Ben's mind probably had been also.

Out of the elevator, Ben motioned them to follow him down the hall and to the right. He'd been to see Prescott a couple of times and knew exactly where the man's office was located.

Outside the door, Ben tapped lightly on the glass pane at the top of the door. A man's voice answered with, "Come in."

Ben opened the door and stood aside for Cara and Jeb to enter, then followed them inside.

34 Cara Carpentier

Monday, November 23

8 a.m.

As they walked into Special Agent Travis Prescott's office, Cara gave an involuntary gasp of pleasure at the amazing view that greeted her. The wall opposite the office door consisted of floor to ceiling windows that overlooked the Mississippi River.

Ben grinned down at Cara at her gasp. He had reacted the same way he came into Travis' office, although silently.

Travis was seated behind a massive mahogany desk that was piled to overflowing with file folders. He stood up and walked toward the three of them, hand outstretched in greeting.

Ben did the introductions, and they shook hands all around. Travis led his three guests to a small round mahogany conference table that was positioned next to the floor-to-ceiling windows. Cara took a seat that afforded her a view of the river, and she knew she was smiling at the beauty of what she was seeing, and she didn't care.

Travis turned to Ben and asked, "I'm expecting some coffee to be delivered before we begin our discussion so just let me go see where it is. Back in a moment." Travis left the office, closing the door behind him.

Cara stood up and walked over to the windows. She shook her head and turned back to Jeb and Ben to say, "Guys, this is the most fabulous view. I can't believe that a government office would have something so totally awesome."

Ben grinned at his friend and said, "I almost hesitate to disillusion you but here goes. This building was originally designed as a Federal bankruptcy courts building. There was a scandal about construction kickbacks and really bad publicity. The Justice Department concluded the existing courts building would do just fine and decided to walk away from the project, which put the building into foreclosure.

"The FBI had been looking for almost a year for a large enough space to combine all their scattered offices. So when this came up for sale, they jumped on it. What's really funny is that they're all part of the same Justice Department. The bottom line is that the fibbies ended up with primo office space, and they don't have to feel guilty about overspending because they got quite a deal."

Cara laughed and said, "I love that story. I can always count on you to give me the true skinny."

Ben turned to Jeb and said, "Hey, guy, you're awfully quiet over there."

Jeb nodded and said, "I just want to get this thing started. I keep thinking Barstow's going to find out what we're up to, and he'll somehow manage to de-rail us. We've got to bring him down, that's an imperative."

Cara came back and sat down next to her brother-in-law. She patted him on the arm and said, "I feel the same way, Jeb. I'm so scared that Barstow is going to get away with Lord knows what." She paused, then lowered her head, and said to Ben, in a voice barely above a whisper, "Do you think Barstow killed Kevin?"

Ben hesitated, not knowing how to answer Cara's question. He knew she desperately wanted him to answer yes so she could stop obsessing over Kevin's suicide. Ben was fairly certain that foul play was involved and that Kevin hadn't killed himself but whether it was Barstow or not, he couldn't be sure.

Before Ben could respond, Travis came back into the room, accompanied by a young woman in a navy pants suit, carrying a tray laded with coffee, tea and bagels. She set the tray on the conference table, smiled at the group and left the office.

Travis came over to the table, poured himself a cup of coffee and sat down between Jeb and Cara, facing Ben across the table. "Please, have coffee or tea and a bagel."

Jeb and Ben poured coffee and took bagels. Cara poured herself a cup of tea but didn't take a bagel. For a few minutes the four of them ate or drank in silence.

Finally, Travis brushed a crumb off the lapel of his navy blazer, then turned to Ben and said, "On the phone, you gave me the 30,000 foot view. Now, let's hear the details."

He took a small recorder out of his jacket pocket and placed it in the center of the table, giving Ben a look that seemed to ask "Okay?"

Ben nodded, then proceeded to walk Travis through the story, feeling as though he'd told it so many times already.

A couple of times, Jeb added a comment, and once Cara made a clarification, but mostly it was just Ben talking with Travis listening intently but not interrupting.

When Ben finished, he poured another cup of coffee and put half a bagel on the plate in front of him.

"So, Mr. FBI man, what do you think?"

Travis grinned at him and said, "That's quite a story you three have presented me with. And it's a story that could hang one of the biggest fish in Rivermont out to dry."

Travis took another bagel, then continued. "Since you called, I've done some preliminary checking on Barstow. To all intents and purposes, according to public records anyway, the man is squeaky-clean. However, I was able to find out quite a bit about him that isn't part of the public record. I did some digging into his finances around the time of the questionable loans. And it seems that Mr. Barstow had some out-of-the-ordinary deposits into various of his accounts. Not that the amounts were huge — banking regulations would have tagged those as possible money-laundering instances. But enough to make me notice. And one really peculiar thing that we'll have to investigate further is that somehow he managed to spend a lot of the bank foundation's funds. Altogether it was suspicious. So I did some additional checking and found large electronic fund transfers from the foundation account to offshore accounts. I wasn't able to get the account owner information without a warrant. But with what you've told me this morning, I'm sure I have sufficient ammunition so to speak, to get a judge to sign off on a warrant."

Travis stopped talking long enough to take a bite of bagel, then said, "Bottom line is that Barstow is definitely involved in some kind of fraud here, and we -- the FBI -- has opened an investigation. I've already contacted our forensic accounting department to alert them about the investigation."

Cara spoke up to ask, "What's forensic accounting? I thought forensics had to do with dead people, like on CSI." Ben grinned as he remembered his conversation with Tory.

Travis gave Cara the same explanation that Ben had given Tory about what forensic accountants did but his explanation sounded more credible and thorough than Ben's had.

At the end of his explanation, Travis said to Cara, "Mrs. Carpentier, I know that you're hoping we discover that your husband's death was not a suicide. I promise to keep you and Mr. Carpentier in the loop on our investigation." He turned to Ben and said, "Ben, if it's all right with you, I'd like to stay in touch with you and have you pass information along to the Carpentiers?"

Ben nodded, and said, "Of course, that will be fine, better than fine. Actually, I was going to ask if it would be possible for you to ask the Rivermont police to assign me as a special liaison to the FBI to work on the case."

Travis thought for a moment, then said, "That's a great idea. I'll get right on it. I don't think there will be an issue with it." He stood up and once again, brushed bagel crumbs from his suit. "Now, if you'll excuse me, I have a meeting scheduled with one of our accountants to begin briefing her on the case."

Jeb, Cara and Ben stood also. There were handshakes all around, and Travis accompanied them to the bank of elevators. He pressed both the up and down buttons.

While they were waiting for the elevators, Cara said to Travis, "This is a magnificent building."

Travis smiled and nodded. "I'm assuming Ben told you the story of how the FBI came to be officed in such an elegant location."

Cara said, "Yes, he did. And the bankruptcy court's loss was certainly your gain."

Just then, both the up and down elevators arrived, the up with one ding and the down with two dings. Once again they all shook hands and got into their respective elevators.

Once the elevator door had closed, Cara turned to Ben and said, "What a delightful man! I think we're in very good hands."

"Yep," Ben agreed. "And it's great that he's willing to have me as a liaison. Sometimes various law enforcement agencies don't play well together but that isn't the case here, or at least not with Travis."

Back at police headquarters, Ben dropped Jeb and Cara next to Jeb's car, telling them he'd be in touch as soon as he knew anything. Then he drove to the lower level of the garage and parked in the space assigned to his cruiser.

As he walked toward the elevator, he called Tory but got her voice mail, which probably meant she was with a patient. He left a message saying he'd like to have lunch if she was free. As an incentive, he said, "I can fill you in on our visit to the FBI." He knew that would attract her interest.

35 Tory Rockledge Madison
Monday, November 23, 2010
11:30a.m.

Tory said goodbye to Bonnie, her last patient this morning, then pulled her cell phone out of her jacket pocket.. During the session with Bonnie, the phone had vibrated several times, and she wanted to check for messages.

Her voice mail said she had six messages, and she listened to them in turn. The first one had been at 9 a.m. and was from Ben, inviting her to lunch and promising to fill her in on the visit to the FBI offices. The other five messages were from patients, all of whom desperately needed to talk to her. She smiled and thought how she sometimes felt like a mother to the world. She wondered if that feeling of motherliness had anything to do with generating her obsession to have children of her own. She shook the thought out of her head, reminding herself that motherhood was not something she was ever going to obsess over again.

She called Ben's cell phone and was surprised and pleased to hear him answer, instead of her call going to voice mail.

"Hey there," he greeted her. "Busy morning, I guess?"

"Yeah, busy but really good. I'm so glad to be back. And I would say my patients are glad to have me back. I have five messages to return."

"What about lunch?" Ben asked. "Think you can squeeze me into your busy schedule?"

"Yes, I'd like nothing better. Just let me return these calls. I'll meet you downstairs in the deli in half an hour, if that works with your schedule?"

"Sounds good."

"Hey, Ben, would you mind if I asked Elise to join us? If she's available, that is. I think she'd like to hear about the FBI visit, too."

"Sure, that's fine. I'd rather have my beautiful wife all to myself, but I have that to look forward to for the rest of our lives."

Tory felt a twinge of tears in her eyes at Ben's words. "That's a sweet thing to say," she said softly.

Ben said goodbye and Tory ended the call. She went back into her voice mail and returned each of the five patients' calls that she'd received. Of course, she got voice mail for all the calls so to each of them she gave a time later in the afternoon when they could call her back. She didn't have any patients scheduled for the office that afternoon and would be free talk by phone with the patients who needed to talk to her.

Calls finished, she went into the waiting room that separated her office from Elise's and saw that the door to Elise's office was open, a signal for Tory to come in.

"Hey, you free for lunch?" Tory asked as she walked into Elise's office. Elise was at her desk, typing on her laptop. She stopped typing and looked up at Tory, a broad grin on her face.

"Wow, did I miss you! Don't go away again. It's lonely around here without you. Now, what's this about lunch?"

"I'm meeting Ben downstairs in the deli in about 20 minutes and I thought you might like to join us and get his take on the FBI visit."

"Aww, Tory, you should have lunch with Ben alone. You don't want me tagging along." Elise closed her laptop and stood up, stretching her arms over her head and sighing in pleasure at how good it felt to stretch.

Then she added, "Plus, I already got the good scoop from Jeb right after the meeting,"

"Well, spill what you know, then," Tory demanded.

"Jeb says the meeting went really well. Agent Prescott seems to feel there's a definite case there, and he's opening an investigation." Elise paused and Tory knew why she was hesitating.

"Ben already told me he's going to be a special liaison between the police department and the FBI, so you don't have to worry about spilling the beans. Come on, please join us for lunch. I want you to see my great detective husband in action. Let's do downstairs now and we'll have a few minutes alone to update each other."

Elise agreed and grabbed her handbag from the drawer in the credenza. The two friends locked up their office and rode the elevator down to the deli in the lobby of their building. The Downtown Deli was a favorite eating spot in Rivermont and filled up quickly at lunchtime. Fortunately, they beat the rush by a few minutes and were able to snag one of the comfortable booths that looked out on the street.

"Now, quickly, before Ben gets here, tell me about how things are," Elise asked in a low, conspiratorial voice.

Tory smiled and said, "They're good, and I'm going to keep them that way. Oh, Elise, how could I have been such a stupid fool. I almost threw away the most important thing in my life, for no reason at all. As I told you, I've stopped all the hormones, and I've stopped obsessing over having a baby. I don't know how I let myself get so crazy. And you, bless your heart, you tried to talk some sense into me. And did I listen? No, ma'am, bullheaded Tory certainly did not listen. Well, let me tell you, I'm listening now, I'm paying attention now." Tory paused and sniffed and wiped a tear from the corner of her eye.

Elise reached out a hand to her friend and said, "I'm so glad you're back with Ben. You two belong together."

Just then, Ben walked into the deli and spotted them. The two women waved at him, and Tory scooted over in the booth so he could sit next to her. But before he sat down, he leaned over and gave Elise a brush of a kiss on the cheek.

"Hey, what's going on here? I'm the wife, I'm the one who should be getting the kiss, not the friend," Tory said in mock indignation.

Ben sat down next to her and proceeded to give her a kiss that was much more intimate than a light brush on the cheek.

Just then, one of the young women who served as waitresses at the Downtown Deli came up to their table holding out menus. She tried to pretend she hadn't seen the kiss but wasn't able to hide her grin.

"Yes, I know," Tory said to the waitress. "We're much too old to be carrying on like that, especially in public."

"Oh, no, ma'am, you can carry on as much as you want."

At that response, Ben let out the snort of laughter he'd been trying to hold in.

The waitress handed them their menus, ignoring Ben's laughter and dutifully recited the day's specials.

Elise said, "We'll need a few minutes to decide," and the waitress nodded and walked away. As soon as she was out of earshot, the three of them burst into laughter, but tried to keep their guffaws as quiet as possible.

A busboy brought glasses of ice water, silverware, napkins, bread plates and a basket of crusty French bread and butter. Elise did the honors, passing the bread first to Ben, who helped himself to two large slices and a couple of butter containers. Tory also took bread, but only one slice, as did Elise.

"Mmmmm," Elise said. "They have the best bread. It's warm and fresh and tastes so yummy."

Ben quickly polished off his two pieces and took another one. As they munched on the bread, they read through the menu, trying to decide what to have.

The waitress came back, order pad in hand, asking, "Have you decided?" They all nodded and said yes.

Tory ordered first, asking for the lunch special, a half Rueben sandwich accompanied by onion soup in a bread bowl and covered with cheese. Elise ordered the lunch special also, with the same onion soup except she chose a half BLT on wheat bread. Ben decided he'd have the French dip, with an order of chili curly fries.

Tory looked at him, asking, "Where do you put all that food you eat? I don't think you've gained a pound since I first met you."

"Well, sweetheart, you keep me hustling, and so the food doesn't have a chance to settle in."

Tory laughed at him and shook her head in amusement.

The bus boy came back with more bread and butter, but only Ben was interested.

"Okay, give me the scoop," Tory said to her husband.

Between bites of breach, Ben told them the details of the morning's meeting. As he finished, he said, "I'm really looking forward to working with Travis Prescott. He's an excellent investigator, detail-oriented but not obsessive. I have a meeting with him later this afternoon." He turned to Tory and said, "I'm probably going to be late getting home."

"That's okay, sweetie. I've got plenty to keep me busy. I'll keep dinner warm for you although I don't see how you're going to be able to eat anything after all that bread and the lunch you ordered."

"You know I have a hollow leg where all the food goes," Ben teased. Tory reached over and squeezed his right leg. "Must be the other one," she said. "That one certainly doesn't feel hollow."

"Will you two please try to behave yourself?" Elise asked but was unable to keep a straight face.

The waitress, with the help of one of the busboys, brought their food and soon they were enjoying their lunch. For a few minutes, they were all intent on the food, and there was no conversation at the table.

Elise put down her fork and looked at Ben. "I have to ask. I've tried not to be pushy about Kevin's death but I have to know. Do you think Rob Barstow had anything to do with his death?"

Before answering, Ben swallowed his food and took a sip of iced tea. "I simply don't know," he answered. "I absolutely shouldn't say his but I know that I want him to be responsible. I never understood Kevin's suicide and if he was murdered, that would explain the inexplicable suicide. Going through those papers of Kevin's, it's obvious he was keeping them hidden. It's possible that Barstow found out Kevin was on to him, and took steps to eliminate Kevin as a threat. I will say that Kevin's place of death does make it easier for Barstow to have been involved."

Kevin had died in lower level of the First National Bank parking garage on a Sunday afternoon. The parking garage and the bank had been deserted except for a skeleton staff of security guards. One of the guards had made his rounds early Sunday evening and had been surprised to find Kevin's car tucked away in a far corner of the garage, engine running. There had been a hose running from the exhaust pipe into the car through the driver's side window. Kevin was dead when the guard found him, although he'd called the paramedics and they'd tried to revive him. The autopsy had revealed quite a bit of barbiturates in his system, enough to knock him out. His wife Cara had told the authorities that Kevin never took sleeping pills or any kind of barbiturate, and that should couldn't imagine how the drug got into his system.

There had been an inquest and the finding was suicide, although no note was ever found, and during her testimony, Cara had insisted that her husband never would have killed himself, not in a million years. In announcing his verdict, the judge had made note of the widow's protests, and assured her that if further evidence was uncovered, he'd be more than happy to revisit his verdict.

"You know, Cara has never accepted that Kevin took his own life," Elise said slowly. "She knew him better than anyone, and these latest developments could certainly prove her right."

"It certainly would have been an easy thing for Barstow to do, there in the deserted garage, away from everything. All he would've had to do is to lure Kevin to the bank's parking garage somehow and get those barbiturates into him." Ben paused, then continued, "Well, now that I say the words out loud, I guess it wouldn't have been that easy. But it's certainly doable."

Ben polished off the last of his curly fries and looked intently at Elise as he said, "What does Jeb think, really, deep down. He and I skimmed the surface, and I couldn't get a definitive feel for what he's thinking."

Elise thought for a moment, then said, "I want to make sure I accurately reflect what Jeb has said about Kevin's suicide. He's never thought it possible that his brother killed himself. He had to accept the verdict from the inquest but he's often said how inconceivable it was the Kevin committed suicide. I think George and Helen Carpentier share Jeb's opinion. I've never talked about it with them but Jeb has said they're just as resistant to suicide as he is."

"Well," Ben said slowly, "we'll see."

36 Tory Rockledge Madison
Monday, November 23, 2010
12:30 p.m.

Tory kissed Ben good-bye, then she and Elise rode the elevator up to their offices on the 20th floor. On the ride up, Tory yawned widely, triggering a similar yawn from Elise.

"Wouldn't it be wonderful to take a nap?" Tory said wistfully. "Never getting enough sleep is about the only thing I don't like about my life at the moment."

Elise snickered, and Tory punched her lightly in the arm, then said, "There are other reasons than sex for not getting enough sleep, you know."

Once again, Elise snickered, and Tory said, "Oh, I give up. You're determined to tease me about my reconciliation with Ben so just go ahead and get it out of your system."

Back in their suite of offices, each therapist went into her own office. Elise had a full afternoon of appointments but Tory had no patients coming in. She did have an afternoon of phone calls, based on the schedule of call-back times she'd left with patients who'd called her this morning while she was with patients.

Tory went into the kitchenette that adjoined their reception area and put on a pot of coffee. While she was waiting for it to brew, she heard a noise out in the reception area. She peeked into the waiting room and saw Cara standing there, staring out the window.

"Hey, girl," Tory called out. "What's up?" The unexpected sound of Tory's voice startled Cara and she jumped.

Tory walked into the waiting room and over to where Cara stood and hugged her friend. Just then, the door to Elise's office opened, and she walked out into the waiting room.

"Cara! What a wonderful surprise. What are you doing here?" Elise, too, gave Cara a hug.

"I wanted to talk with you both," Cara said, her voice low but determined. "I'm feeling like I need to reorganize the thoughts in my head, and to do that, I need someone to listen to my brain dump. But you're probably both busy and unavailable."

"You're in luck, my friend," Elise said. My 1 o'clock patient just cancelled. Of all things, she's decided to get married for the fourth time this afternoon instead of coming to her therapy session. Go figure!"

"And you're semi-in luck with me," Tory chimed in. "I have some phone appointment callbacks but not until 2 p.m. So we're all yours till then."

Cara smiled at each of them in turn, saying, "Thank you both. I appreciate this."

"Let's go into the kitchen. I just put on a pot of coffee, and I think there are some cookies or something in the cabinet."

Five minutes later, the three friends were settled around the small table that occupied one corner of the kitchen area.

"Tory and I had lunch with Ben today, and he gave us the details of your meeting with the FBI. It sounds as if they think there's something going on," Elise said.

"That's definitely the impression I got. And I can't tell you glad I am that Ben is going to be a liaison with the FBI. That way I'll at least have some chance of knowing what's going on. If that weren't the case, I don't know if they would bother let me know their progress," Cara said matter-of-factly.

Tory nodded and said, "You're probably right about that. Unfortunately, law enforcement gets so wrapped up in what they're doing that they forget about the civilians involved. But the three of us won't let Ben forget about us."

The three women chuckled, then Cara said, "You know what I'm most interested in, don't you?" Elise and Tory nodded and murmured yes.

Elise said, "I think the bottom line is that you want proof that Kevin didn't kill himself."

37 Ben Madison

Monday, November 23, 2010

4 p.m.

At 4 p.m. sharp. Ben arrived at Travis Prescott's office. Earlier in the afternoon, Travis's admin had phoned Ben asking him to come to the FBI offices at 4 p.m.

Travis welcomed him and once again they sat at the small round mahogany conference table next to the floor-to-ceiling windows.

Travis handed a file folder to Ben, and said, "This is the first preliminary report from the forensic accountant assigned to the case. She's really fast. It only took her a couple of hours to check through Barstow's accounts and the bank's accounts. Once upon a time this investigation would have taken days, if not weeks. It's amazing, really, what can be done online nowadays."

Ben flipped through the folder, stopping a couple of times to ask Travis to interpret the report.

"What's next?" Ben asked, closing the folder.

"This is when it gets tricky," Travis admitted. "It's time to go talk to Barstow but we have to do it carefully so that he doesn't get wind of it and try to leave the country. I have enough evidence so that I was able to apply for a warrant, and it should be here any minute. As soon as it comes, we'll some of my team members together and go over to the bank to serve the warrant. I have a couple of men over there now to make sure that Barstow is on the premises, and so far, so good. We're lucky that he happens to be in town all this week. Evidently, he's been spending most of his time at the bank's headquarters in Chicago."

There was a knock on the door and Travis said, "Come in."

A young man in a dark suit came through the door and walked over to where Travis and Ben were sitting. Both of the men stood up, and Travis introduced the newcomer, saying, "Ben, this is one of my agents, Blake Carmody. Blake, this is Ben Madison from the Rivermont police. He's liaising with us on this case."

Blake handed an envelope to Travis, saying, "Here's the warrant you've been waiting for. I just got the judge's signature myself."

"Thanks, Blake. I appreciate your diligence. I know you're supposed to be on vacation."

"Not a problem, sir" Blake answered. "I'm happy to help however I can."

Travis opened the envelope and skimmed through the multi-page warrant for Rob Barstow's arrest. The warrant also included provisions for search and seizure, based on what the agents found.

Blake Carmody said, "Sir?"

"Yes?" Travis answered.

"A few minutes ago, I spoke with the agents keeping Barstow under surveillance. They reported that he's still in his office at the bank. Evidently, there's a meeting in his office with several of the executives of the bank. Their advice was for us to get over there as soon as we had the warrant..." Blake's voice trailed off and Travis nodded and said, "Yes, of course. Can you assemble the rest of the team out in the lobby right away?"

"Yes, sir," Blake said over his shoulder as he left Travis's office.

Travis turned to Ben and asked, "Body armor and a weapon?"

Ben replied, "Kevlar vest and my Glock."

Travis smiled and said, "Ditto. Let's go."

Fifteen minutes later, four agents plus Prescott and Madison were driving from the FBI office to the First National Bank in two black Chevy Suburbans. Arriving at the bank, the drivers parked the vehicles at the

two entrances. The agents and Ben entered through the side entrance away from the lobby filled with bank customers. Travis announced to the guard that he was FBI Special Agent Travis Prescott and produced the arrest warrant and said, "Can you accompany us to Rob Barstow's office? We have a warrant for his arrest, and we need you to come with us to show us the location of his office -- and to make sure you don't inform him we're on our way."

The guard looked hard at Travis, then said in a clipped voice, "I wouldn't inform him."

Ben was standing next to Travis and overheard the guard's bitter tone. He assumed from that and from all that Jeb and Cara had told him that Barstow was universally disliked by bank employees or anyone who knew anything about him. He remembered Jeb telling him at one time that after the sale of the bank, Barstow had started getting anonymous death threats. Jeb said the Rivermont police had investigated but were unable to identify any of the threats. Ben also remembered that Jeb said Barstow also had a bodyguard, courtesy of Amos Powell's security firm, just like George Carpentier.

The group of agents, along with the First National guard just barely fit in the executive elevator, the men and one woman FBI agent standing shoulder to shoulder in the small confines of the elevator car. The elevator went to the top floor of the building where the executive offices were located. As they exited the elevator, Travis told one of the agents to stay there and secure the elevator. He indicated that the First National guard should stay there with the agent.

Travis motioned for the agents to follow him as he headed toward Barstow's office. Outside the office, an attractive young woman sat at a reception desk, evidently Barstow's secretary. Travis stopped in front of her desk, and said, "Ma'am, we'll have to ask you to go to the elevator and stay there with one of my agents and the bank guard."

The young woman started to open her mouth, either to protest or to ask what was going on, but thought better of it. Instead, she bent down to pick up her handbag and then walked quickly toward the bank of elevators.

Travis and one of his agents, Blake Carmody, walked up to Barstow's door. Travis rapped sharply on the door, said "FBI," and without waiting for a response opened the door and walked in, followed by Carmody and Ben,

Rob Barstow sat behind a massive desk, clear of paper, with a laptop open in front of him. He was on the phone when they entered and he looked at Travis with shocked surprise. He quickly regained his composure, and calmly told his caller he would get back to him. He hung up the phone and stood up to face Travis.

"What's this all about?" Barstow demanded abruptly. Travis handed him the arrest warrant, saying, "I'm FBI special agent Travis Prescott and we have a warrant for your arrest."

Barstow took the warrant and skimmed through it, shaking his head. Without a word, he turned back to his desk, picked up the phone and punched in a number.

"Dale, it's Rob. Get over to my office immediately. The FBI is here with some trumped-up warrant, some ridiculous story about embezzlement, a mortgage scandal. No, I won't say a word."

Travis came right up to where Barstow stood and took the receiver from his hand and hung up the phone. He deftly removed handcuffs from his belt and snapped one of the cuffs on Barstow's right hand.

"What the hell do you think you're doing?" Barstow yelled in Travis's face.

"Arresting you, what does it look like? You have the right to remain silent. Anything you say can and will be used against you in a court of law. You have the right to an attorney. If you cannot afford an attorney, one will be appointed to you. Do you understand these rights as they have been read to you?"

The words of the Miranda warning rolled easily off Travis's tongue. He'd said them so often they'd become an automatic, easily remembered tool of his job.

Barstow stood glaring at Travis, saying, "Just shut up. You're not arresting me. You're not taking me to jail. My lawyer will be here momentarily."

"Well, you won't be here." Travis nodded at Blake Carmody, who approached Barstow and snapped the other handcuff on his own wrist.

"Let's go," Carmody growled in Barstow's face. For a moment, Barstow stood there defiantly, rigid and unmoving. Carmody eyed him, gave him a small smile, and started toward the office door, dragging Barstow after him.

Travis and Ben stepped aside, clearing a path for Carmody and his prisoner. Once Blake and Barstow were out the door, Travis and Ben followed closely behind, with Travis first retrieving the arrest warrant from Barstow's desk.

Out at the elevators, Travis nodded to the frightened looking employees huddled there and said, "Everything is okay now. You can go back to your desks. Sorry for the inconvenience."

The group looked at their boss being dragged unwillingly inside the elevator. No one spoke, no one moved. They stood there staring.

Ben and Travis got in the elevator with Blake and Barstow. Barstow was red in the face and glaring at Carmody.

Barstow turned to Travis and hissed in the agent's face, "I'll have your badge for this. You have no idea who you're dealing with."

Travis looked at the man, hesitated, then said, "You can be sure I know who I'm dealing with."

Down in the lobby, Travis radioed the other two agents that they were ready to go. Soon the two Suburbans were heading back, this time to the Rivermont police headquarters where Barstow would be locked up in the city jail.

Travis was driving the Suburban with Ben sitting beside him in the passenger seat. Carmody was sitting in the back seat, with Barstow still handcuffed to him.

Ben frowned and said, "You know Barstow's lawyer will have him out in a few hours."

"Don't be so sure about that," Travis replied. "The warrant we got has him listed as a serious flight risk because of his wealth. I doubt that a judge will take the risk of Barstow skipping town. Hell, he could buy himself an island somewhere and never be seen again. So I'm thinking he'll be safe in jail for the foreseeable future. At least, that's the way I have it planned."

They rode along in silence for a few minutes, then Ben said, "You know, I'm going to open an investigation into Kevin Carpentier's death. I should have done that when he died. Instead, I just let the department classify it as a suicide, despite what Cara said. She's insisted all along that Kevin never would have killed himself. and no one would pay her assertions any heed. I feel rotten about that."

"Well, maybe you can do something to put it right," Travis said. "I didn't include anything in the warrant about Kevin's death because we have no evidence in that area. But it sure is suspicious that Kevin had

those documents incriminating Barstow in a monumental embezzlement scheme but died before he could do anything about it."

Travis drove into the back entrance at police headquarters. Ben had called ahead to have the jail staff on alert to come to the rear entrance to pick up the prisoner.

At the entrance stood two uniformed officers, and Travis parked beside them. Awkwardly, Carmody and Barstow got out of the Suburban's back seat and headed toward the door flanked by the officers. Ben and Travis followed closely behind. Barstow was still fuming about his arrest, muttering threats about having everyone's badge.

The five of them went downstairs to the booking room. Carmody was still having to drag Barstow after him because the man refused to cooperate. At the booking desk, Carmody unlocked himself from the handcuff and handed the key to the officer at the desk. "He's all yours," Carmody said. "And good riddance."

Ben turned to the officer at the desk and said, "Just to give you a heads-up. This guy's lawyer is going to show up any minute, and he's going to give you a ration of shit and try to get this guy released. So be prepared for some unpleasantness."

"Not to worry, Detective Madison," the officer said. "It'll liven up the evening."

38 Cara Lassiter Carpentier
Monday, November 23, 2010
4:30 p.m.

Cara hung up her cell phone and let the tears come. Ben Madison had called to tell her that Rob Barstow had been arrested and was now a resident of the Rivermont jail.

Ben had said he'd let her know developments as they happened. Cara had wanted to ask him whether he thought Barstow had been responsible for Kevin's death but she didn't. She felt sure that Kevin had not committed suicide. Perhaps now she could let go of her burden of guilt.

Her phone rang again and she almost answered it with "Ben?" thinking he'd forgotten to tell her something and had called her back. But the caller id said Tory Rockledge Madison, not Ben Madison, and Cara broke into a wide grin as she answered, "Hi, buddy. What's shaking?"

"Hi, yourself," Tory answered in a matching voice. "Hey, are you busy this evening? I need some help, and I thought you might be available."

"I don't have any plans and even if I did, a friend's need comes first. What's up?"

"Well, as you may know, Ben moved back home --"

Cara interrupted with a whoop of joy, "No, I didn't know. That's absolutely wonderful! You and Ben belong together -- we all know that."

"Sorry, I thought Elise would have told you. Well, anyway, I left some things out at Rockledge, and I wonder if you could meet me out there and help me get things back. I'm on my way there now or we could drive together. Tell you what -- meet me in the Rockledge dining room, and I'll treat you to dinner before we start packing things up."

Cara agreed and said she'd be leaving in a few minutes, and they hung up. As Cara changed into warmer clothes, she had the fleeting thought that Tory's Mom or Dad could have helped her but then she decided that probably neither of the Rockledges were available. Anyway, she hadn't had any plans for the evening, and it would be good to see Tory. It had been awhile.

On the drive out to Rockledge, Cara turned on the Rivermont classical music station and drove in concert with Vivaldi and then Mozart. As she drove, Cara thought about how seldom she'd been to Rockledge -- only a couple of times in the past 25 years, for major Rockledge family events. After Jack's accident and his breaking up with Cara, she hadn't seen or talked to him at all. He'd broken things off completely with her and had refused to talk to her or see her the times she'd tried. Eventually, she'd abandoned any attempts to contact him. She and Tory had had many conversations about it, and Tory had been at a loss as to any way to get her brother to re-connect with Cara.

It had gotten dark and as Cara turned off the highway onto the winding two-lane road that led to Rockledge, she slowed the Mustang to 40 miles an hour, and sometimes even that felt too fast. In addition to the curves and turns of the road, it was hilly and not an easy drive in the dark

Cara switched on her bright lights and just as she did, a small white--tailed deer ran directly in the path of the Mustang. She slammed on the brakes and swerved to the left just enough to avoid hitting the deer. But the car slid on the gravel at the side of the road and went over the embankment and tumbled down into a ravine. Cara could hear a scream coming from somewhere and then realized she was the one screaming.

39 Tory Rockledge Madison Carpentier
Monday, November 23, 2010
5:30 p.m.

As Tory turned into the familiar gates of Rockledge, she grinned to herself at her subterfuge. After hanging up from the call with Cara, she had quickly dialed her brother's number. Jack had answered on the first ring with a cheery "What's up, Sis?"

Tory had responded with, "Hey, are you free for dinner tonight? I have a proposition I want to run by you."

"Sure, sounds interesting. When and where?"

"I'll come out there. I left some things behind so I can pick them up. Why don't you meet me around 6 in the dining room."

"It's a date. See you soon."

After Jack hung, Tory had given herself a mental pat on the back although she was also keeping her fingers crossed. If this attempt to re-connect Jack and Cara failed, she was going to be in deep trouble with her brother and one of her best friends.

But in her heart, she felt she was doing the right thing. Even if it didn't work out romantically for the two of them, at least there would no longer be this deep chasm between them.

Tory's plan was to meet them both in the Rockledge dining lodge and give them a piece of her mind about their refusal to talk to one another. She'd never been that direct with them.

In the past, she'd tried in subtle ways to get them together but it had never worked. The timing was off or plans changed and nothing ever ended up the way Tory had intended. But she had high hopes for tonight's results.

Tory's heart ached for her friend and for her brother. Cara was finally starting to come out of her shroud of grief, and Jack was, well Jack was Jack. He had coped amazingly with his disabilities. Tory thought if something like that had happened to her, she would have curled up in the fetal position and wasted away to nothing.

But Jack managed to carve out a life for himself and she was so proud of her big brother.

As she drove towards the dining lodge, she heard a loud noise somewhere off in the distance. She looked around but saw nothing.

She parked her car in the nearly empty parking lot by the lodge and got out. She breathed in the fresh, evergreen smelling air of Rockledge and felt a wave of nostalgia wash over her. This was her favorite place in the world, and she felt very grateful to have grown up here in this woodsy paradise.

She saw Jack's van parked near the handicapped ramp and felt the usual sorrowful twinge. She hoped things worked out decently tonight for two of her favorite people. She deliberately hadn't told Ben what she was up to. He would have tried to dissuade her from her plot, and she hadn't wanted the hassle.

Somehow she felt that things would work out all right, no matter what happened.

She ran up the broad stairs that led to the Rockledge dining room and was delighted to see the anticipatory group of cats and kittens waiting outside the main door. This was one of the highlights for her of visiting the Rockledge dining room. She loved cats and there was quite an eclectic collection of felines who made Rockledge their home.

The Rockledge specialty was trout in all its various permutations and trout was the favorite of the posse of cats. As she went through the lodge's main door, Tory leaned down and petted a few heads as she passed and got a few grateful meows in return.

Inside, she hung her coat on one of the wooden coat racks just inside the front door and walked toward the desk to see who was on duty. To her delight it wasn't her mother or father. It was one of the young women who lived in the area and who picked up some extra spending money by manning the Rockledge reception desk. She wasn't wearing the usual Rockledge name badge but Tory thought her name was Essie but she didn't want to get it wrong. She smiled at the young woman, and said, "Hi, I'm looking for Jack Rockledge."

The young woman smiled back and said, "Good evening, Ms. Rockledge. My name is Essie. Your brother is in the dining room, sitting over by the fireplace. He told me to have you 'Come on down' as he put it."

Tory smiled even wider and said, "Thanks, Essie. I'll do just that."

She walked into the dining room and spotted Jack right away. He was seated at a corner table that was adjacent to the fireplace. The fireplace was built from large blocks of sandstone that was native to the area. Blazing gas logs gave off warmth and a flickering light.

Jack was alone at the table so evidently Cara hadn't yet arrived, and Tory was glad for the brief reprieve from what would inevitably be the night's drama.

Jack's face lit up when he saw his sister approaching his table. When she got there, she leaned down and gave him a peck on the cheek.

"Good to see you again, Sis. How are things on the home front?"

"Good!" Tory exclaimed and then felt embarrassed when she realized she was blushing. Oh, well, she thought, better to be embarrassed and blushing than miserable like I was earlier in the week.

She sat down in the chair opposite from where Jack sat in his wheelchair, and asked, "Have you ordered anything yet?"

"No," he answered, "I was waiting for you." He raised his hand to signal a nearby waitress. She came over to the table and took their order, a beer for Jack and iced tea for Tory.

Tory was silent, trying to decide if she should tell Jack what she was up to or if she should wait until Cara showed up. She decided to wait until Cara showed up, thinking that Jack might behave himself better in front of her.

But the minutes dragged on for her as she tried to do the small talk thing. Jack didn't seem to notice her discomfort and she was glad for that. Finally, when half an hour had passed, Tory gave up all pretence and told Jack the truth.

"Dear brother of mine, I got you here on false pretenses..." Tory stopped speaking as she heard sirens in the distance. She waited for them to go away but they didn't. In fact, they got louder.

She looked over at Jack and said, "I'll go see what's going on. Back in a minute." She stood and hurried toward the main lobby area. She heard a noise behind her and turned to see Jack following in his wheelchair.

In the lobby, a group of guests and staff were gathered around the main reception desk. The young woman Tory had seen on her way in was explaining something to the group, and Tory managed to catch the last few words. "... an accident on the main road... a car went over the embankment there where it's so steep and winding."

Tory edged her way up to the desk and saw that a state trouper was standing there. He picked up the story and said, "We're trying to find out if the person in the car was a guest here. I gave this young woman the license plate number but it doesn't seem to belong to any of the registered guests."

By this time, Jack was at Tory's side and he spoke up, "Officer, I'm one of the managers here. What kind of car was it?"

The officer turned to Jack and said, "Oh, hi Jack. I didn't see you there. It was a red Mustang convertible." He looked down at his notepad and was going to read the license plate number when he heard a gasp from Tory.

"Oh, my God. Cara has a red Mustang convertible. Oh no." Tory turned to Jack and said, "If it's Cara in that accident, this is all my fault."

"What on earth are you talking about, Sis? Why would Cara be coming out here?" He stopped, thought a moment, then glared at Tory. "Oh no, you didn't, you wouldn't." His tone was harsh and he kept up the glare. "You did, didn't you?"

"Yes," Tory answered with her head down.

The state trouper walked over to Jack's wheelchair and asked, "What's going on here? Do you know someone in a red Mustang convertible?"

Tory spoke up and said, "Yes, a friend of mine was on her way out here. She has a red Mustang convertible. How is she? Was she injured?"

The trouper nodded and said, "I'm sorry to say it was a pretty bad accident. They're airlifting her to Barnes Hospital in St. Louis. Can you give me her name and someone to notify?"

"Yes, of course," Tory said. The two of them moved to the desk, and Tory gave him Cara's name and address and Cara's mother's name and phone number.

Then she turned back to Jack and said, "I have to get to the hospital. Can you please give the officer any other information he needs?"

"No, Sis, I'm coming with you. I'll drive if you want."

"No, I'll drive your van, if that's all right with you."

The state trouper turned to them and said, "You can follow me and I'll get you there as fast as I can."

The trouper left the lodge, and Tory turned to Jack and asked, "Ready?" Jack nodded his head, then wheeled himself quickly out of the lodge, followed by Tory, hovering closely behind him.

She was impressed with Jack's independence and once again thought that she wouldn't have adjusted to disability as well as Jack had done.

Outside, Tory opened the back door of the van and pulled out the wheelchair lift. Jack had the latest in handicapped equipment and Tory was grateful for that. It made what could have been an awkward situation smooth and easy.

The state trouper pulled his cruiser in front of the van and got out to see if he could help. Tory let him put the lift back in the van and close the door, while she settled herself in the driver's seat. She hoped she didn't make a fool of herself driving this huge van. Or worse, she hoped she didn't crash into something or roll it off the road. She told herself to stop being stupid and concentrate on studying the controls. Jack leaned over and gave her a fast overview and then grinned at her. "See, I can still teach my baby Sis a few things."

His words brought the sting of tears to Tory's eyes and to hide that from Jack, she turned her head and looked out the driver's window.

The trouper walked by the driver's side of the van and stopped to talk to Tory. In a low voice, so Jack couldn't hear, he asked, "Everything okay? Is there anything I can do."

Tory shook her head and said in a similarly low voice, "Thanks, but I'm good."

"Okay," the trouper said. "I'm going to take highway 70 all the way to St. Louis, but I'll make sure you're always there behind me."

Tory said thanks again, and the trouper hurried to his cruiser. To Tory's surprise, he turned on his flashing lights. She and Jack were going to the hospital with lights on.

The first 10 miles were slow going because of the darkness and winding roads. But once they were on highway 70, the trouper increased his speed until he was traveling at 70 miles per hour. At first Tory felt uncomfortable at such a speed, but she put the van into cruise control and felt more at ease.

Jack had been silent during the ride, and she wondered if he would ever forgive her for her trickery. She decided to tackle it head on.

"I meant well."

The words hung there between them and Tory wished she could pull them back. What an asinine thing to say.

Finally, Jack sighed and said in a soft voice. "I know you did. I know you only have my best interests at heart. You're a good, loving person, Tory, and I really appreciate that. And I know what you're trying to do."

Tory felt enormously better. Her beloved brother wasn't going to disown her. "It's not that I expect you and Cara to get back together or anything like that. It's just that I can't stand the estrangement between you, and the fact that you don't even talk to each other breaks my heart. She's my best friend and you're my beloved brother. I need to have both of you in my life, and sometimes that's going to mean you'll have to be in the same room with each other."

Tory flashed back to her wedding day when Jack had not attended, pleading fatigue and illness and every other excuse he could think of. But Tory had known the truth, that he couldn't bear to see Cara as one of her bridesmaids.

It took over an hour to reach Barnes Hospital. Tory and Jack knew where the hospital was located because five years ago their father Al had undergone a triple bypass there. They'd stayed in St. Louis for a week or so while Al recuperated. The hospital had a top-notch lodging facility for the families of hospitalized patients. Tory and their Mom had shared a room and Jack had a room of his own on the first floor. Jack and Tory had been surprised that their Mom had wanted to be there. Janine and Art Rockledge had been divorced for years but it had been an amicable divorce and they were on friendly terms.

Art's heart attack had occurred during the summer, while he was at the lodge having breakfast with Jack.

At first, Jack had thought his Dad was fooling around when he grabbed Jack's arm and said, "I think I'm having a heart attack."

But Jack quickly realized it was no joke when his Dad slumped in his chair and then slipped onto the floor.

Jack had immediately dialed 911 on his cell phone to alert the nearby paramedic station. They'd said they'd be there in 10 minutes. Then remembering that one of the current guests at the trout ranch was a doctor, he'd dialed the front desk, told them that his Dad was having a heart attack and asked them to locate the doctor.

The doctor had been on his way to the dining lodge for breakfast and the receptionist intercepted him at the door and told him what was going on. The doctor had been accompanied by his teen-aged son, and he sent his son back to their room to retrieve his doctor's bag.

The doctor had been able to administer one of the so-called "clot-busting" drugs right away, and the family later learned that what had saved Art Rockledge's life.

The paramedics had transported Tory and Jack's Dad to the local hospital and later that day he'd been airlifted to Barnes for emergency bypass surgery.

Now, as they turned into the hospital's emergency entrance, Tory felt a rush of emotions, remembering how they'd learned that they'd almost lost their Dad. During the air transport, his heart had stopped and it was a miracle that the doctor who'd been staying at Rockledge and the paramedics were able to get it started again. The doctor had been on board also, having insisted on accompanying his good friend of many years Art Rockledge to Barnes.

The state trouper led them to a special parking lot for people who were accompanying family to the emergency room facilities. He helped with the wheelchair lift and walked with Tory and Jack into the emergency room. He gave them a small finger to the forehead salute and headed back to the cruiser.

Tory was surprised at the change in procedures at the entrance to the emergency room. There were two uniformed St. Louis policeman manning the security entrance. The guards had them empty their pockets into a plastic basket . and Tory had to place her purse and jacket on the security conveyor belt before she passed through a state-of-the-art metal detector. The guard motioned to Jack to wheel his wheelchair around the side of the detector, where the guard briefly flicked the security wand in the direction of Jack, then waved him on.

Inside the emergency room, Tory walked over to the reception desk, with Jack following closely behind in his wheelchair. She bent down and whispered, “Wow, now I know how to get past any security checkpoint – just sit in a wheelchair and they pass you on through.”

Jack laughed and said, “Right on, Sis. I’ve got it made –me and my wheelchair.”

Tory felt a twinge of regret for what she’d said but then Jack laughed again, and said, “You know those mysteries I work on writing in my spare time? I’ll add that wheelchair bit and see where that takes me.”

Tory felt relieved that she hadn’t inadvertently hurt her brother’s feelings. She was glad to see how he’d taken her comment and even gladder to hear that he was still writing. He hadn’t mentioned writing to her for awhile, and she was afraid he’d given it up but evidently not.

They stood at the reception desk, waiting for the nurse to take notice of them. She was talking on the phone and working the computer at the same time.

“Yes, Dr. Maddox, your patient arrived half an hour ago. They got her into the OR right away. Yes, we contacted the ortho man you wanted. Certainly sir, I’ll let them know you’ll be here momentarily.”

Tory stood there, listening closely, convinced the nurse was talking about Cara. Dr. James Maddox was Cara’s doctor, and Tory was assuming the doctor from Rockledge who’s accompanied her on the airlift had contacted Maddox.

The nurse hung up and looked up at Tory questioningly. “Yes?” she said in a clipped but not unfriendly tone.

“We’re here about Cara Carpentier. She was airlifted here.”

“Yes,” the nurse repeated, the clipped tone gone, replaced with a softness. “She’s in surgery. You can go to the waiting room on the second floor, right outside the OR area. Are you family?”

“No, she’s my best friend but I need to call her family and let them know she’s here. I’ll call from the waiting room.”

The nurse gave them directions on getting from the ER to the 12th floor of the hospital wing where the main operating rooms were located.

Tory and Jack went over to the bank of elevators next to the security area. According to the intake nurse’s directions, they had to take the elevator to the main floor of the hospital and then transfer to another elevator to get to the second floor.

The elevator seemed to take forever to come, then forever to get to the second floor. Tory felt her heart pounding at the thought of her friend lying on an operating room table, fighting for her life.

In the waiting room, Tory registered with the nurse sitting just inside the door, giving her Cara’s name and also giving her cell phone number. Jack settled himself in front of a massive high-definition TV that monopolized half of one wall. Tory sat down next to him and used the land line to call Cara’s mother and Jeb and Elise.

It was difficult talking with Josina Lassiter, Cara’s 80-year-old mother. Cara had been a late-in-life baby and her mother was now in a nursing home.

Mrs. Lassiter, as Tory thought of her, had suffered a stroke about 10 years ago and had been unable to walk since then. Her mind was as clear and sharp as ever but she was no longer able to care for herself. Cara had wanted her mother to come live with her and Kevin but Mrs. Lassiter had insisted that she wanted her independence and her privacy, that she had grown accustomed to living alone. She convinced Cara that she would be happier in a nursing home, and Cara had reluctantly acquiesced to her mother’s wishes. A daily visit to her mother had been part of her routine for years and when Kevin died and she had to put Matthew in

Bayview, Cara had added them to her daily calendar. The nursing home was in the same general neighborhood where Matthew's facility, Bayview, was located. So it was easy for Cara to visit her mother, her son, and her husband's grave.

Tory hadn't seen Josina Lassiter since Kevin's funeral almost a year ago. Mrs. Lassiter had been one of her favorites among her friends' mothers. Because she was considerably older than the other mothers, she'd seemed wiser and more understanding. There had been times when the teenaged Tory had gone to Mrs. Lassiter for advice, rather than going to her own mother.

She felt badly for not visiting Mrs. Lassiter and made a resolution to do better about visiting both Mrs. Lassiter and Matthew Carpentier.

Tory had told Mrs. Lassiter as much as she knew and had volunteered to come pick her up and bring her to the hospital. Josina had considered that for a moment, then said she would use the ride service the nursing facility provided. It had an automated lift for her wheelchair and one of the aides would accompany her. Tory gave Mrs. Lassiter her cell phone number along with Elise Carpentier's number. "But please wait a bit to call Elise. I haven't called to tell her about Cara yet. You were my first call. But one of us will be able to keep you updated. I still haven't found out how the surgery is going or what the prognosis is. I promise that as soon as I learn anything from the doctors I'll call you. Do you by any chance have a cell phone?"

Tory was surprised but pleased to learn that Mrs. Lassiter did indeed have a cell phone, an iPhone, actually, the woman said proudly. She gave Tory the number and Tory wrote it down in her notebook. She'd turned off her cell phone, based on all the signs in the hospital. It felt as though she'd turned it off under threat of death or some equally horrific fate.

Tory's next call was to Elise and in some ways that was more difficult than the one to Josina Lassiter. Elise was shocked to hear about her friend's accident. She was insistent that she and Jeb would start driving there immediately.

"But what about Caitlin?" Tory asked. "What about that long-lost sister of yours? You can't just abandon your family."

Elise said, "Cara is family to me. We'll be there as soon as we can."

Tory went back to where Jack sat, in front of the obscenely huge television, and told him about her phone calls to Mrs. Lassiter and Elise.

Jack looked up at her, and she could see the worry and fear etched in his face. "How did Mrs. Lassiter take the news?"

"Like the trouper she is," Tory answered. "She refused to let me come pick her up. She's going to use the ride service the nursing home provides." Tory stopped to think for a moment, then said, "I'll bet Elise and Jeb call her and arrange to bring her with them. I hadn't thought about that but Elise will. That's a much better idea."

Jack sighed and said, "Mrs. Lassiter is one of my favorite people in the world."

Tory looked questioningly at him, and he nodded and said, "Yes, I've been visiting her whenever I can. She and I also text each other a lot. She was great to me during my bad times. I don't think anyone knows that we stayed in touch so maybe you could keep that to yourself."

Tory was caught back at the texting. "You and Mrs. Lassiter text each other?" she said wonderingly.

"Yeah," Jack said with a faint smile. "She just got a brand new iPhone and she's so excited about it. I went to visit her a few days ago and showed her how to use it. And I'll bet that by now she's passed me up in expertise."

Tory sat there almost speechless. What else had her brother been up to that she didn't know about?

Just then, an overhead page came over the speaker in the waiting room, saying "Tory Madison, please dial the operator for a call."

Tory paled and stood, hurrying over to the phone. She dialed the operator, afraid that she was going to receive devastating news about her friend. But it was her other friend, Elise, on the line. She and Jeb had indeed decided to bring Mrs. Lassiter with them and Elise wanted to update Tory on their status. They were just arriving at the nursing home and would be on their way to St. Louis shortly.

Tory smiled into the receiver, and said, "I knew you'd go get Mrs. Lassiter, and I also knew you wouldn't take no for an answer. I tried to convince her to let me come pick her up and she just steamrolled right over me."

Tory paused, then said with a catch in her voice, "I can't wait for you to get here. I'm so frightened for Cara. We still haven't heard anything about what's going on? This suspense, this not knowing anything is driving me crazy."

Tory paused again, then continued with, "And guess what? My secretive brother has been visiting Mrs. Lassiter at the nursing home for years now and didn't tell a soul."

"Jack has been visiting Mrs. Lassiter?" Elise asked.

"Yes, isn't that unbelievable? I knew that he really liked her when he and Cara were dating, way back when, but I had no idea he'd stayed in touch with her. You know what this means, don't you?"

"I certainly do," Elise answered. "This means Jack is still in love with Cara, no matter what. That's so wonderful. Now, we just have to make sure Cara is okay and then we can get them back together."

"My thoughts exactly," Tory agreed. "I'll see you when you get here. In the meantime, I'm going to go rattle some cages and see if I can get an update on Cara."

Tory hung up but before going to talk with the waiting room nurse, she went over to where Jack was planted in front of the TV. She knelt beside his wheelchair and placed a hand gently on his arm. "Jeb and Elise are on their way. And they're bringing Mrs. Lassiter with them. Elise wouldn't take no for an answer."

Jack grinned at her and said, "Good for Elise! That's actually a miracle, you know. Mrs. Lassiter is the strongest-willed person I've ever met - I mean that in a good way. Has there been any word yet on Cara?"

"No, but I was just going to go bug the nurse again. Want to come with?"

"Sure," Jack agreed. "The two of us are undefeatable - or something like that."

Jack turned his chair around and followed Tory out to where the nurse sat at the entrance to the waiting room.

The nurse looked up when Tory was standing in front of her and smiled.

"May I help you?" she asked in a cheery voice.

"Yes, please," Tory answered. "We've still not gotten any news about our friend, Cara Carpentier. Her mother is on her way. She's being driven by some friends from Rivermont. We'd like to be able to tell her something."

The nurse gave Tory a faint frown, and replied, "You know I can't tell you anything because you're not family. But if you can give me a phone number to call Mrs. Carpentier's mother, I can do that."

Tory looked at Jack who said, "Mrs. Carpentier's mother's name is Mrs. Lassiter," and then he quickly rattled off Mrs. Lassiter's cell phone number.

The nurse dialed a hospital extension and asked whoever answered for an update on the condition of a patient, Mrs. Cara Carpentier. She listened closely, then said, "Thanks!" and hung up.

Tory and Jack stood there, thinking they might be able to eavesdrop on her phone call to Mrs. Lassiter, but the nurse once again smiled at them, then said, "If you'll excuse me, please, I'll call Mrs. Lassiter."

Tory shrugged, and then she and Jack headed back into the waiting room. They paused just inside the door, and Jack chuckled.

"What's so funny?" Tory asked, irritation evident in her voice.

"That nurse sure takes the patient privacy thing to extremes. But we'll give her a minute to call Mrs. Lassiter with an update on Cara and then I'll call her and she'll tell me."

Tory grinned at her brother and said, "Yes!".

Tory and Jack went back into the waiting room and took a seat in an alcove of the room that had a land line phone sitting on an end table. From the alcove, they had a view of the reception nurse and as soon as she hung up the phone, Jack picked up the receiver of the land line phone and dialed Louise Lassiter's cell phone number.

"Hi, Jack," came the strong voice over the phone line.

"Hi yourself, Mrs. Lassiter," Jack said. "I'm hoping you can give Tory and me an update on Cara's condition. The nurse here wouldn't tell us anything because we're not family. I hope it's all right that I gave her your number to call you and tell you how Cara's doing."

"Of course, and of course it was all right to give the nurse my number. The truth is they still don't know much about Cara's condition. She's still in surgery for repair to a broken leg. The nurse said they're keeping a close eye on her for internal bleeding. They have her listed in critical condition but I got the impression from the nurse that they were only doing that because of the question about internal bleeding."

Mrs. Lassiter paused, and then said in a gentle voice, "Jack, I'm so glad you're there. Cara and I are going to need your support. I hope you don't mind."

Jack paused a moment, then said in an equally gentle voice, "No, Louise, I don't mind at all. It's time that some things changed, and I'm going to make sure that happens."

He could hear a quick intake of breath on the other end of the line, and then Louise Lassiter said, "Thank you, Jack. Thank you so much. I'm going to hang up now so I can blow my nose and wipe my eyes. We'll see you in just a little while."

Jack hung up the phone and turned to look at Tory sitting in a chair adjacent to his wheelchair.

"Did you hear any of that?" he asked.

"Actually, I heard all of it, and now I'm going start crying too."

"Get a grip, Sis. You and I are going to have to be the strong ones."

"OMG!" Tory exclaimed. "Ben has no idea what's going on. I didn't tell him what I had planned for you and Cara, and after the accident, I forgot all about letting him know where I am. And with my cell phone turned off, he won't have been able to reach me."

She lifted the receiver on the land line and punched in Ben's number. She heard him answer with a tentative, "Detective Madison." She assumed that the caller ID had said Barnes Hospital, which would have puzzled him.

"Ben, it's me, Tory. I'm so sorry I haven't called sooner."

Tory proceeded to give Ben an update on the evening's activities, trying to gloss over the interfering aspects of her matchmaking activities but Ben was too sharp for her.

"I would have thought you'd have learned your lesson by now. Things always turn out badly when you try to play cupid."

"Oh, sweetie, I know. But at least this time I think there's going to be a happy ending. I think Jack is ready to move on and be friends with Cara again."

Tory listened to Ben tell her not to get involved, to keep her nose out of other people's business, etc., etc. etc.

Tory answered soothingly with noncommittal phrases like, "Yes, dear" and "Of course, dear," and not meaning a word of her reassurances.

Tory finally got ready to end the call and asked Ben if he would be able to drive to St. Louis and wait at the hospital with her.

"I wish I could, sweetie," he answered. "But I'm buried in paperwork on this Rob Barstow case. I don't know when I'm going to get home."

"Okay, I understand," Tory answered, the disappointment heavy in her voice.

"But tell you what. I'll come home early or at least on time tomorrow, and we'll go someplace special for dinner. How does that sound?"

"That sounds good," Tory responded in a less heavy voice.

They hung up and Tory sat there unmoving for a minute or two. It was amazing how much she missed Ben. She'd really hoped he'd drive here and wait with her. But she understood all too well the demands of his job and she tried to cut him some slack. After all, he'd promised a special dinner for tomorrow night.

Tory walked back to stand near Jack's wheelchair and said, "Well, I asked Ben to come wait with us but he says he's buried in paperwork so that's not going to happen. Say, I just remembered I haven't had any dinner. I'd planned to grab something at Rockledge once I got you and Cara hooked up but in all the trauma I completely forgot about food. Do you want me to get us something from the cafeteria?"

"Nah," Jack said. "I don't think I could -" he stopped and looked up at her. "On second thought, I'm starving. Tell you what - I'll go downstairs with you."

"Great!" Tory said. "Let's go."

Tory led the way to the bank of elevators. The ride down to the cafeteria was slow, with the elevator stopping at every floor to load or unload passengers. When they finally reached the bottom floor of the hospital, the elevator was packed and Tory figured that everyone had gotten hungry at the same time, or had noticed their hunger at the same time as she did.

She and Jack got in the line for the Mediterranean specialties. She knew without asking that Jack would order pepperoni pizza. And she was sure that conversely, Jack knew without asking that she would order fettuccini alfredo. What creatures of habit she and her brother were, she thought. Or, we know what we like and intend to take care of ourselves.

They decided to take their food back upstairs to the waiting room in case Jeb and Elise and Mrs. Lassiter arrived. On the ride up in the elevator, the aroma of their food intensified Tory's hunger and she removed one of the breadsticks from her dinner plate and took a huge bite.

"Hey! What about me?" Jack asked. Tory broke off a piece of her breadstick and handed it to him. Fortunately, they had the elevator to themselves, unlike their ride down from the 12th floor to the cafeteria.

As they were getting out of the elevator, another elevator stopped on the 12th floor. Getting out of it were Elise and Jeb, who was pushing Mrs. Lassiter's wheelchair.

Jack called out to Mrs. Lassiter, "Wanna race?"

Louise Lassiter laughed at Jack's joke and shook her head in mock despair.

Elise came over to Jack and gave him a peck on the cheek. Jeb wheeled Mrs. Lassiter up next to Jack and reached out a hand to Jack.

Jack shook hands and said, "Thanks to both of you for taking such good care of Mrs. Lassiter. She means a lot to me."

The five of them moved toward the nurse's desk, and Tory introduced Mrs. Lassiter to the nurse as Cara Carpentier's mother.

The nurse welcomed Mrs. Lassiter to the hospital and said, "If you'll wait just a moment I'll call and get an update on your daughter."

The nurse dialed a number and asked for the current report on Cara Carpentier. She took down a few notes on a pad of paper, then thanked the person on the other end of the line and hung up.

"Your daughter is out of surgery and is doing well. They've set both of her broken legs, and they've determined that there's no internal bleeding. They've upgraded her condition to stable, and she's currently in the recovery room. You'll be able to see her as soon as they move her to an intensive care room. That should be within the hour. If you'll have a seat in the waiting room, I'll let you know when they've moved her to ICU."

The nurse gave them a smile, then added, "Oh, by the way, in ICU, she'll only be able to have one visitor at a time. But the good news is that visitors aren't just limited to family -- friends can visit also."

The five of them went into the waiting room and found an empty area near the entrance. Jeb helped situate Mrs. Lassiter's wheelchair, and they all sat down.

Tory gestured to the food she and Jack brought up with them from the cafeteria and said, "We're happy to share our food with you."

Elise grinned at her friend and said, "We brought our own!" She gestured to the shopping bag that she'd put on the floor next to her chair. With a flourish, she began removing bottles of water and soda, foil-wrapped sandwiches and bags and setting them on the low table in front of her chair.

"Hmmm," Tory murmured. "We'll have to see if your food is more interesting than ours."

"Sis, bite your tongue! No food is more interesting than my pepperoni pizza."

"Or my fettuccini alfredo!" Tory retorted.

"You two!" Elise exclaimed. "You're always eating the same things. Where's your sense of adventure and excitement?"

"We know what we like!" Tory and Jack said in unison, then followed that with, "Jinx! You owe me a Coke!"

They all spread their food out on the table and ended up sharing with each other. Only Mrs. Lassiter refrained from eating, saying she'd had dinner earlier at the nursing home and wasn't really hungry. Tory and Elise had exchanged glances, both understanding how worried she was about her daughter, and admiring how well she was hiding that worry.

As they were finishing up the last of the food, the reception nurse came over to where Mrs. Lassiter was sitting and leaned down to talk to her.

"Ma'am, we've had a call from the intensive care unit about your daughter. She's been taken from the Recovery Room to ICU so you can now go visit her."

The nurse looked at the group and said, "Because Mrs. Lassiter will need someone to push her wheelchair, could one of you please go with her into the ICU?"

Jeb spoke up, saying, "I'll be happy to do that."

The nurse said, "You can all go up to ICU. It's one floor up on 14."

Elise looked questioningly at the nurse, who smiled as she responded to Elise's unspoken question. "Yes, the hospital is superstitious the way hotels are. We have no 13th floor. I know we're on the 12th floor and one floor up should be 13 but that's the way it is."

They all gathered up their belongings and trailed behind the nurse who said she would show them the way. The two wheelchairs went first, after the nurse, with Jeb pushing Mrs. Lassiter and Tory helping with Jack's. Jack had told her, very firmly but politely, that he didn't need any help, but Tory had just given his shoulder a loving squeeze and continued to guide his chair.

Elise brought up the rear, smiling to herself at the thought that after all these years, Jack was going to see Cara. She and Tory had been brokenhearted at Jack's accident and his broken relationship with Cara. The two teenagers had seemed destined to be together until fate had intervened.

Now, perhaps, fate had intervened again.

Outside the bank of elevators, they waited in silence. When finally an elevator arrived, the nurse held the door open while the five of them entered. Then the nurse joined them and pushed the button for the 14th floor. Tory couldn't get over her amazement that a major nationally known hospital would fall victim to superstition and refuse to have a 13th floor. She wondered how well-known that fact was, and toyed with the idea of making an anonymous phone call to the city's gossip columnist. Then she dismissed her thought as being unworthy of a member of the medical profession. But it really was amusing.

The elevator slid to a smooth stop and the doors gently whooshed open. Once again, the nurse held the elevator doors open while they alighted. She pointed them in the direction of red double doors at the end of the hall and then followed behind their caravan.

At the doors, she pressed a button on the intercom and said, "This is Babcock, the nurse from the operating suite visitor waiting room. I have some visitors here for patient Cara Carpentier who just arrived in ICU from Recovery."

The door was buzzed open and the caravan proceeded inside ICU, led by Nurse Babcock.

Babcock indicated a small seating area just inside the door and asked them to have a seat. She pushed Mrs. Lassiter's wheelchair around the reception desk and over to one of the glassed-in cubicles on the right side of the ICU. Tory and the rest watched as Babcock opened the sliding glass doors to the cubicle and then pushed Mrs. Lassiter's wheelchair inside.

Tory saw Mrs. Lassiter reach out a shaking hand to her daughter and the gesture brought a rush of tears to Tory's eyes. She glanced around the room to distract herself and was taken aback at the size of the reception desk.

Directly inside the double doors was an extraordinarily massive reception desk. Shaped like a kidney, the desk stretched from one side of the ICU to the other. Computer stations ringed the perimeters of the desk and someone was seated in front of each one.

Tory was fascinated with the technology and the staffing. From her glance around the ICU, she deduced that each ICU patient had two staff members assigned to his or her care, one a hands-on nurse and the other someone who sat at a computer and monitored the patient's condition on a moment-to-moment basis.

Tory was seated next to Elise, and she leaned over and whispered in her friend's ear, "I've never seen such a humongous reception desk -- it's absolutely huge!"

Elise nodded but then added, "I don't think you could call it a reception desk. I think it's the work area for the ICU -- I don't think there is a reception desk. From the fact that you have to be buzzed in to the room, I think visitors, at least first-time visitors, probably have a guide, a nurse or a hospital social worker, bring them here."

Tory thought about the ramifications of that for a moment, then nodded her head in agreement. "I think you're probably right. But what an unusual arrangement."

They all sat there in silence, trying not to stare at Louise Lassiter's interaction with her injured daughter.

Tory thought she could imagine what Jack was thinking and feeling. His wheelchair was parked next to her, on the opposite side from where Elise sat. She leaned over and whispered in his ear, "How are you doing?"

He hesitated, then whispered back, "Okay, I guess." He paused, then said, "Actually, Sis, I'm scared shitless -- pardon my French. I can't believe that I threw my life, Cara's life, away like that. How could I have been such an utter jack-ass?"

"I've asked myself that same question over the years," Tory retorted, causing Jack to give her a questioning glance.

"Sorry," Tory murmured. "But, yes, Jack, you threw away something incredibly valuable. And now you have the chance to have at least a little of that back, and so help me God, you'd better not screw this up again. If you do, I'll never forgive you -- even after I'm dead, I'll come back and haunt you. I promise you that!"

Jack sat back in his wheelchair, blown away by Tory's vehemence. But he was also blown away by her evident caring and her good sense. He wished he'd had even a modicum of that good sense years ago, so that he hadn't thrown so much away.

Fifteen minutes later, Tory saw Mrs. Lassiter give her a small wave, and she went in to wheel Cara's mother out of Cara's cubicle. Mrs. Lassiter had Tory stop her wheelchair next to Jack's. She reached out, and he took her hand in both of his.

"My dear, dear Jack. Please go in there and tell my precious daughter that you would like to be her friend once again."

Jack felt a hand close around his heart and squeeze. He wanted to be more than Cara's friend, much more. But friendship would be a start.

"I will, ma'am," Jack said, with a mock dip of his head. "Are you going to stay here or go back to the waiting room?"

"I'm going to ask Tory to take me back to the waiting room. Tory can visit after you're done, and then Elise can be the next visitor. I'll go in again once all of you have spent time with Cara."

Jack watched his sister push Mrs. Lassiter's wheelchair out of the ICU. Then taking a deep breath, he slowly wheeled himself into Cara's cubicle.

She was lying there motionless, eyes closed, breathing shallowly. She was pale, very pale, almost the color of the white sheets on which she lay.

Jack parked the wheelchair next to Cara's hospital bed, then sat there, silent, barely breathing, waiting for her to open her eyes.

After a minute or two, her eyes slowly opened, and she looked over at Jack. For a moment, her face was expressionless, then a small smile played across her lips.

"Long time no see," she said in soft, teasing voice.

Jack was embarrassed to feel the smart of tears in his eyes. He blinked rapidly to make them go away but he was afraid that Cara had seen the sheen of tears.

"Long time no see, yourself," Jack shot back. He moved the wheelchair closer and reached out a hand to Cara. She reached her hand to his and for awhile, they let their hands rest together.

Finally, Jack spoke. "Oh Cara, I'm so very sorry, sorry about everything. I'm sorry for shutting you out so many years ago. I'm sorry for not talking to you or seeing you all these years. And I'm sorry about your husband's death. You've had more stuff in your life than anyone should have to bear."

His words brought tears to Cara's eyes, and she made no attempt to hide them. As a tear trickled down one cheek, Jack reached over to the box of tissues on the bedside table and gave a handful to Cara. She took them from him with a smile and dabbed at her eyes.

"Jack, it's so good to see you. Thank you for being here. And thank you for being so good to my mother. I had no idea you'd stayed in touch with her all these years. She never said a word about it until now."

"She's a great lady," Jack said with a smile. "Just like her daughter."

They sat there holding hands, looking at each other, talking every once in awhile but mainly gazing into each other's eyes. Finally, Cara began yawning and Jack said he'd leave but he'd be back later. As he started to wheel away, Cara held his hand tightly and said, "May I have a good-bye kiss?"

Jack rolled back next to her bed and tried to lean over to kiss her but couldn't quite reach. Cara leaned over toward him and managed to get close enough so that Jack could give her a peck on the cheek. They laughed together and then Jack left.

He rejoined Tory and the Carpentiers and Mrs. Lassiter. Tory saw the grin on her brother's face and gave him a sideways hug.

"So?" Tory asked.

"So, none of your business." Jack retorted.

Mrs. Lassiter reached out a hand and Jack took it. "How's my girl?" she asked.

"Your girl is perfect, just like her Mom."

40 Elise Carpentier
Monday, November 23, 2010
9 p.m.

Elise visited Cara for a few minutes and told her she'd be back again the next day.

Back in the waiting room, Elise and Jeb said good-bye to Tory and Jack and helped Mrs. Lassiter out to their car.

The drive back to the nursing home in Rivermont seemed faster than the drive into St. Louis. The three of them chatted and listened to the classical music radio station.

At the nursing home, one of the attendants helped Jeb with Mrs. Lassiter and her wheelchair.

As Jeb and Elise drove home, Elise said with a yawn, "We've had enough excitement the past few days to last for years."

"Yeah," Jeb agreed, and added "But it isn't over yet, you know. We have to deal with your sister and with Caitlin's error in judgment. And then there's the whole Rob Barstow mess. I'm hoping to hear something from Ben or Travis Prescott."

"What do you think will happen?" Elise asked, covering another yawn.

"Am I keeping you up?" Jeb teased.

Elise gave him a playful punch in the arm and said, "Answer my question, please."

"And that was? Ah yes, you want to know what I think will happen. Well, I think Rob is most certainly a crook, and I'm hoping the FBI can put him away for a long time. But no matter what, he's out of the bank, and that's a good thing. And I guess so am I."

Elise squeezed his arm and said, "I'm so happy about your decision. You're going to make a great teacher."

"It can't happen soon enough." Jeb paused then said slowly, "Okay, sweetie, let's talk about Sarah and Caitlin."

"Well, first of all, I think we need to go easy on Caitlin. Sarah can be most persuasive and manipulative. She's an expert at getting people to do what she wants. I found that out growing up with her as my much-revered older sister."

"You know you've been avoiding Sarah. You know you're going to have to deal with this." Jeb spoke gently but firmly.

Elise didn't say anything for awhile and Jeb wondered if she was just going to ignore what he'd said. That wasn't like her but no one was behaving normally these past few days.

"Jeb, I've been thinking a lot about this. And I spent a lot of time yesterday talking with Mom and Dad. They're okay with my decision, and I didn't think that would happen. When I went over to see them yesterday, I wasn't sure what I wanted to do. But we talked it all out. I finally told them a lot of my feelings about Sarah, things I'd never shared with them. Neither of them had any idea that it had been so bad between Sarah and me when I was young. I guess I hid my fear and my feelings better than I thought. I was sure my parents knew that I worshipped Sarah on one hand and was frightened to death of her on the other hand."

Elise took a deep breath and moved over closer to Jeb.

"So with all of that as prologue, here's my decision. Sarah is out of my life, now and forever. I don't ever want to see her or talk to her again. Like I said, Mom and Dad understand and accept my decision. I hope you can do the same."

"Sweetheart, of course, I accept your decision. It is, after all, yours. I understand, I really do. And I agree. I was going to have a hard time dealing with it if you had wanted to try somehow to resurrect a relationship with your sister. I would have gone along, of course, but it wouldn't have been my preference."

Elise smiled at him and said, "So we're good?"

"Yep, we're really good."

"What about Caitlin? What should we do?"

Jeb thought for a moment and then asked, "What do you think?"

"No fair," Elise said back at him. "I asked you first. So you have to answer first."

"I think we need to talk to her about trust. About when it's a good thing to trust and about when you need to be cautious about trusting. I don't think this is a conversation either of us has ever had with Caitlin -- or Paul either. They've lived a rather sheltered, protected life. I don't think we realized that but this episode with Sarah certainly brought that home."

"I agree," Elise said. "But the one thing I don't want to do is any kind of punishment for what she did -- no grounding or anything like that. She had the best intentions. She thought it would be a way of bringing the family back together. Sarah tricked her into thinking that, I know. But nonetheless, Caitlin meant well."

"I can go along with all of that, as long as we have the trust talk with her and Paul. And we need to make it a heavy trust talk. We can't gloss this over, we can't let them see the world through rose-colored glasses. We have to show them how to look at reality but still keep their hopes alive."

"I love you, Jeb Carpentier. I really and truly love you, do you know that?" Elise asked.

41 Elise Carpentier

Tuesday, November 24, 2010

9 p.m.

Elise kissed Caitlin and Paul goodnight and went upstairs to bed, her heart filled with love for these two great kids. Jeb had gone up a few minutes before, wanting to give her a moment alone with the kids so that she had the chance to reinforce the trust talk the four of them had just had.

Elise took a quick shower, then got into bed and snuggled up close to Jeb. He was watching some sports thing on ESPN, and she tuned it out. She breathed in his clean, soapy smell and thought what a truly blessed woman she was.

Earlier that day, she'd gone over to her parents' to discuss the Sarah situation, as she thought of it.

Parker Davis had been in their home office, and Katherine was in the kitchen making coffee when Elise arrived.

They sat together in the dining area, drinking coffee and talking about Sarah.

“I managed to get the charges as they stood dismissed against Sarah and her cohorts,” Parker told Elise. “I convinced the judge that it would serve no good purpose to drag Caitlin through an emotional trial. We worked out a plea bargain deal where the three of them pled guilty to a misdemeanor of unlawful detainment. I got probation and a hefty fine for them, which we of course paid. Hopefully by now, they’re on their way back to Las Vegas.”

“I’m so sorry about all of this,” Elise said. “I guess I really can’t blame Caitlin but I certainly wish she’d had better judgment.”

Elise looked at her Mom and asked, “Did you talk to Sarah?”

Katherine nodded and said, “Yes, Dad and I talked with her briefly in the lawyers’ room at the courthouse when we were arranging the plea deal. It was heartbreaking. There was no sign of the daughter we’d raised. It was as though we were talking to a stranger. And, honestly, I think she felt the same way.”

“This is rather shallow of me,” Elise said, a faint flush rising on her cheeks, “but I have to ask how did she look?”

Katherine smiled at her youngest daughter and shook her head, “She resembled the Sarah we’d known but only superficially. She doesn’t wear her years well. She looks her age and then some. She’s attractive in a hard way. Her hair’s too blond, her make-up is over done, her clothes are too young for her. Honestly, Elise, your father and I felt we were talking to a stranger.”

Parker nodded and said, “At least this experience has given your mother and me a sense of closure, although I hate that overused word.”

“It may be an overused word,” Elise said in her counselor’s voice, “but the concept is correct. When Sarah left home, she left too many open issues behind. Now you can close those issues and let her go.”

Now, lying next to Jeb, Elise wanted to tell him about her visit with her parents but that could wait till later, till tomorrow even. This was her first opportunity to talk with him alone.

“Sweetheart?” Elise said in a sultry tone.

Jeb switched off the TV and turned to leer down at Elise. “Yes, ma’am. What can I do for you?”

42 Jeb Carpentier
Wednesday, November 25, 2010
12 p.m.

Jeb checked his watch – straight-up noon. That meant his Dad would be walking in any second.

Sure enough, there was a light tap on Jeb’s office door and then the door slowly opened, to reveal George Carpentier, followed closely by Tim Callahan.

Tim and Jeb shook hands and then the security guard told Jeb and George he’d be waiting out in the reception area.

Father and son had arranged to meet here in Jeb's office at the bank before heading to the downtown athletic club for lunch. Jeb had wanted to fill his father in on recent happenings in private and alone. He'd let his Dad decide how much to share with his mother. At times, George and Jeb protected Helen from the rougher details of life.

The two men sat in the armchairs that faced Jeb's desk.

"You want coffee or anything. I can have Mary —" Jeb broke off at the wave of George's hand, indicating that he didn't want anything.

"Well, Barstow was arraigned this morning and I was in court to see it. So was Travis Prescott. The government attorneys are quite a sight to see, by the way. They walk in there like they own the world, and at the end of the proceedings, they do."

George chuckled, then asked, "Who did Barstow have to represent him? Surely not the bank's legal team?"

"No, definitely not. The way I heard it from the grapevine, our lawyers washed their hands of him the minute the indictment came down. He hired one of those top guns, from some high rolling Chicago firm, if I'm remembering correctly."

"Bail?" George asked.

"That's another definitely not. The government lawyers went into excruciating detail about the flight risk that Barstow posed. So, no bail. And get this. It seems the posh country club prison outside Rivermont is filled to overflowing with white-collar criminals. So Mr. Rob Barstow is going to be incarcerated with the great unwashed at the jail in Gully."

"Whoa," George exclaimed. "From what I've read in the newspaper, that place harbors the dregs of society."

"Yep! And that's exactly where Barstow belongs."

George asked, "So what's next?"

"For Barstow, it will be years before he comes to trial," Jeb replied. "For me, that's another story. There's something I want to talk to you about, Dad."

George looked at his son and gave him a small smile. "You're leaving the bank?"

Jeb sat open mouthed in surprise then said, "How did you know?"

"You're my son. I know you well. And I wish you well. I've known for quite some time that this isn't the right place for you. I know you stayed because of me and that means a lot to me. But you never should have sacrificed yourself for me. So tell me, what are your plans?"

"Ah, there's something you don't know," Jeb said with satisfaction.

George chuckled again and waited for his son to fill him in.

After Jeb had finished telling his father about his plans to teach high school history, the two men stood up and were about to head out to lunch when Jeb's private line rang. Only family and good friends used that particular land line number, and Jeb asked his Dad to wait a moment while he answered.

Caller ID told him that it was Elise calling from her office a few blocks away.

“Hey, sweetheart, what’s up?”

“Well, if it’s all right with you, our Thanksgiving Day plans for tomorrow have changed. Tory is organizing a big Thanksgiving Day dinner for everyone out at Rockledge.”

Jeb answered enthusiastically, “That’s great. Dad is here in the office with me. We’re about to go to lunch, and I’ll tell him all about it. We’ll call Mom when we get to the club.”

“Have you told him about Cara and Jack yet?” Elise asked.

“No, not yet. We’ve been talking about Barstow.” Jeb had shared all the details with Elise earlier.

“Hold on a minute, sweetie, my other line is ringing.”

Jeb put his hand over the receiver and said, “Elise says Thanksgiving is now going to be out at Rockledge. Evidently Tory Madison is organizing a huge feast for friends and family. I told Elise we would call Mom when we get to the club.”

“That sounds perfect,” George said. “I’m looking forward to seeing Rockledge again. I haven’t been out there for a couple of years. There just never seemed to be time. Now that I’m a gentleman of leisure, I’ll make it a point to squeeze trout fishing into my schedule.”

Jeb took his hand off the receiver and said, “Are we supposed to bring anything for Thanksgiving dinner? You know Mom will ask.”

“No, Tory said absolutely not. And actually, that would be like bringing coals to Newcastle or however that old saying goes. The cooks at Rockledge can out-cook any of us.”

Jeb said good-bye and hung up and headed toward the door.

“Just a minute, son,” George said. “There’s one more thing we need to talk about in private.”

“What’s that Dad?” Jeb asked. Then he said, “Ah, you want to talk about Kevin’s death.”

“Yes, I do. Has there been any discussion by the police that Barstow might have been responsible for Kevin’s supposed suicide?”

“Well, now, it so happens that discussion may be going on as we speak. Ben Madison has opened an investigation into Kevin’s death, based on new information. It seems that Rob Barstow has no alibi for the night of Kevin’s death. He says he was home alone and went to bed early. “ Jeb paused, then continued, “You know, Dad, you, Mom, Cara and I are convinced that Kevin would never have taken his life. And so even if the police can’t pin it on Barstow, I think the four of us can feel settled in our mind that it was murder, not suicide.”

“I think you’re right, son. But I’m hoping that justice will be done.”

Epilogue
Thanksgiving Day
November 26
3 p.m.
Rockledge

Thanksgiving dinner was supposed to start at 2 p.m. but everyone had arrived by noon, anxious to see one another and visit. Art and Janine Rockledge, along with Tory and Ben Madison, had greeted their guests and led them to one end of the dining room. A long horseshoe shaped table arrangement was at the other end of the dining room, close to the fireplace. The far end where they were standing had been set up with comfortable sofas, love seats and armchairs, along with a fully stocked bar manned by two bartenders.

There was an assortment of hot hors d'oeuvres, a Rockledge specialty, to go with drinks but everyone was careful to eat lightly, to save room for the feast to come.

George Carpentier, as the senior male present, had the honor of making the first toast.

"Here's to family and friends, good food and good conversation."

"Here, here," said Art Rockledge, along with others in the group, and clinked his glass with George's. Art made the next toast, saying, "Here's to the successful resolution of any and all issues we face."

Again, this was followed by a chorus of here, here.

By 2 p.m., everyone had arrived and they began taking their seats. Tory had made place cards with names, and there was laughter and teasing as the guests located their seats and joked about whether there was a method to Tory's seating arrangements.

Jack was at the end of one of the horseshoe legs and Mrs. Lassiter was at the other end, to accommodate their wheelchairs. Cara was seated catty-corner from Jack, with Matthew next to her. The Davises were seated at the right and left of Mrs. Lassiter. Art and Janine Rockledge were at the top part of the horseshoe, along with Ben and Tory Madison. Paul and Caitlin Carpentier were seated across from one another near Matthew Carpentier. Their parents and grandparents were at the other leg of the table. There were 14 of them gathered around the table but somehow the group seemed larger, with all the laughter and conversation.

Art Rockledge tapped on his water glass to get the group's attention. It took a few minutes for the conversations to wind themselves down.

When he finally had everyone's attention, he said, "I want to thank you all for coming and to welcome you all back to Rockledge. This special Thanksgiving dinner was Tory's idea and one that Janine and I relished. Now, I wonder if I could prevail upon Louise Lassiter to say the blessing over the food."

"It would be my privilege," Louise said from her end of the table. The guests bowed their heads, and Louise spoke in clear, carrying voice: "Dear Heavenly Father, we thank thee for this bountiful food set before us. Help it to nourish our bodies and minds. We ask for thy blessings on those who cannot be with us today. Guide us in thy paths and keep us ever in thy hands. We say this in the name of thy son, Jesus Christ. Amen."

A low chorus of amens followed. There was a moment of silent contemplation and then the chatter on conversation began again.

The waitresses had placed the bowls and platters up and down the sides of the table so that the guests could serve themselves, family style. The three waitresses had been with Rockledge for more than 20 years and knew all the guests from their previous visits to the resort. They kept busy, filling water glasses, bringing pitchers of milk for the teenagers, pitchers of iced tea for the adults. There were also carafes of white and red wine and steaming cups of coffee.

The turkey platters made their way up and down the table, followed by the mashed potatoes, gravy, green bean casserole, broccoli and rice casserole, cranberry relish, dinner rolls, corn bread, oyster stuffing, sausage stuffing, shrimp cocktails. The bowls and platters were refilled as needed.

Music played in the background. an eclectic concert of classical, jazz, show tunes and rock.

Jeb leaned over and whispered in Elise's ear, "Well, sweetheart, what do you think?"

"I think everything is wonderful. Let me count the ways. Our kids are both safe and sound and back where they belong. My sister is well and truly out of our lives, and I don't think that's a bad thing. Mom and Dad may have some regrets but they're also consummate realists. If there had been any chance, even a glimmer, of redemption for Sarah, they would have embraced that with all their hearts. But that was a hopeless case."

Elise took a sip of water, and Jeb took up the recitation. "My parents are good. They've made their peace with Kevin's death. Dad is hoping that Barstow will turn out to be responsible for Kevin's death, and I know Cara is hoping the same thing."

"Speaking of Cara," Elise interjected, "Did you notice who she's sitting with?"

"Yes, of course, darling. I know you and Tory have been playing matchmaker -- and I say more power to you."

"That's a surprise. Usually, you're telling me, most politely of course, to mind my own business."

They both laughed, and Elise added, "Not that I've ever been able to do that."

They sat there in silence for a moment, watching Matthew Carpentier's animated conversation with Jack. Cara had told them how Jack had been going to visit Matthew since he went into Bayview.

Elise looked toward the head of the table where Tory was talking with her parents. "The Rockledges are the exception to our happy ending scenario, I guess."

Jack shook his head and said, "I get the impression that they're both happy with their lives, even though their marriage was a bust."

"I think you're right, at least from what Tory says. They've made peace with the failure of their marriage and they're managing to work amicably together to run this place. And they're doing a wonderful job of it."

"Hey, I have an idea about the Christmas holidays," Jeb said.

"Hmmm," Elise gave him a look. "Would it be the same idea I have? Spending Christmas or at least part of the holidays out here at Rockledge? Maybe doing the extended family thing?"

Jeb nodded, and tapped on his water glass, saying, "Folks, may I have your attention? Elise and I have an offer you can't refuse."

The End