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Eyes of Poseidon

Written by

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Overboard (definition)

O·ver·board – *adverb*

1. Over the side of a ship or vessel.
2. To go to extremes, in deeds or behavior.

Translated from the *Slovar' Russkiy-Volga* (Russian-Volga Dictionary, 1993)

PROLOGUE

The End

Zach Carson almost slipped as he tried to balance on the cruise ship’s railing. He hadn’t anticipated the six-foot seas or the thirty miles-per-hour gusts. The patent leather shoes that had come with the rented tux had flat, unscuffed soles that squeaked and slid on the narrow rail. He kicked of his shoes; one went into the cabin, the other disappeared into the darkness of the waves fifty feet below.

Zach swayed and instinctively caught himself. *That was close…* He was aware of the irony that his goal was to jump.

Panting with adrenalin and blurred by tears, he glanced back into their suite. On the mounted television, the *Ship Activities!* screen stated it was 2:20 AM - July 1st. “Oh my God…” Zach uttered. *Only three days until the Fourth of July*. He knew Katie would spend it with tears and grief instead of fireworks and fun. Their son Jack was too young to comprehend he even had a daddy that would be gone. “How can I do this..?” Zach exhaled with a high whimper.

The moment seemed like a scene from *The Twilight Zone.* A healthy, happily-married, gainfully-employed man, wobbling on a rail, 150 miles out to sea, preparing to jump. How could things have changed so radically in just over one year? He’d achieved every goal imaginable. The bride of his dreams, his sweetheart since college. Blessed with a healthy baby boy. Then came the five-bedroom estate on the water. The condos, the cars, the boat… Borne by a desire for material things, like the fools he and Katie used to ridicule. It had all been a curse.

A sudden swell made Zach waver and grasp the bulkhead above with his fingertips. The steel was slick with salty mist. When he looked straight down, he could barely distinguish the spray of foam fifteen yards below as the vessel sliced through the Atlantic. Everywhere else was pitch black like a chasm. No horizon, no stars, no moon. An emptiness no different than having his eyes shut.

One last glance towards the cabin’s king bed. The sheets were still disturbed from his and Katie’s lovemaking seven hours before. *“Our last time…”* she’ll cry. The cabin’s floor was littered with empty mini bottles of Patrón tequila, Abuelo rum and an empty Walgreen’s bottle of Prozac. Zach noticed he’d left his boxers on the floor. Katie hated when he did that. He needed to reign in his thoughts. *Compartmentalize!*

Zach turned back to the unseen horizon. There was no allowance for uncertainty. He cautiously slid his feet to stand three feet apart. He reached over his head and gripped the ceiling’s edge on both sides. *No room for hesitation.*

Zach took three deep breaths and released his grip. He stepped forward into the blackness. Like the recurring nightmare that had haunted him for weeks, he plunged fifty feet without any exclamation. His stomach launched into his throat for an eternal pause. His body struck the water with a sting more severe than he’d expected. His neck hyperextended backward as if from a car crash. Icy daggers of pain shot through his limbs. The blow almost forced him to inhale. With the added speed of the ship, Zach was propelled underwater like a torpedo, and then pulled deeper by unseen tentacles. His lungs scorched the farther he sank.

Primal reflexes forced him to flail towards the distant surface. When one eye breached a black wave, he turned to see the ship’s million lights almost a mile away. The burning salt forced him to squeeze his eyes shut. He accidentally gulped a pint of water as an eight-foot wave consumed him.

*Katie and Jack will be safe now.*

PART ONE

Eighteen Months Earlier

Chapter One – The Conference

The inexplicable zoning of Matoon, Indiana permitted trailer parks, a Starbucks, a homeless shelter, an “adult toy” store, a church, a diabetic clinic and a Dairy Queen, all within a one-mile stretch. Mid-America, all on one Main Street. Folks from the lower class all the way to upper-middle class could survive for weeks (there was no “discernible upper class” according to Matoon’s last census.) City Hall recently voted to approve the addition of a Golden Corral Buffet on the property vacated by a foreclosed farmer’s market. The fine city of Matoon would then be complete.

In one of the countless strip malls was the *Matoon Wellness Center*. A marketing consultant had recommended the name instead of “Zachary Carson, Chiropractor.” Privately, Zach thought “Carson Chiropractic” sounded reasonable and self-explanatory. The perky consultant who he’d met at a chiropractic conference said “Wellness Center” exuded promises of fitness and healing, versus trumpeting he was “just a chiropractor.”

*No respect*, Zach thought. When he likened his occupation as the Rodney Dangerfield of health professionals, the cute young consultant didn’t know who that was.

It was finally six o’clock. At this latitude in the winter, it had been dark outside since four-thirty. Zach exited and locked his small office. Next door was a struggling flower shop where he’d buy roses for his elderly patients every Friday, *Flower Friday!* The ladies loved it, but Zach’s landlord told him the florist had filed for bankruptcy.

The reason Benny the landlord revealed the shop’s misfortune was to suggest the unit would be available for Zach to expand. After Benny dropped the hint, Zach had scratched his sandy hair and kept a poker face, not wanting to reveal he couldn’t afford it. “Intriguing proposition... Let me crunch some numbers with my team,” Zach had promised. His entire “team” was he and his wife Katie.

*Finally a vacation!* Zach chuckled to himself. “Vacation” is what Katie called it. He had to remind her, “It’s not a vacation; it’s a two-day chiropractic conference in Bloomington.” Sadly, Zach guessed it would be the closest thing to a vacation since…last year’s chiropractic conference in Bloomington. The same two hundred people, the same braggers and schmoozers, the same happy-hour social mixer (with tickets for two 10-oz draft beers.) The same “exclusive resort locale!” which was the city’s circular, rust-stained tower which was innovative in 1977. Zach promised Katie if they ever held the conference in the summer, he’d bring her along to lounge by the pool, but it was currently seventeen degrees outside.

Katie Carson agreed one hundred percent. “Please. Go!” she’d practically begged. Being surrounded by two hundred chiropractors sounded like a new circle of hell. She’d gladly hold down the fort at home, warm by a fire, her secret stash of good coffee and Netflix.

In reality –and as bookkeeper of his practice– Katie knew the benefits of Zach’s attendance. He could make valuable contacts and learn new marketing tools. Katie trusted her husband completely, and knew the conference was no meat market of oversexed professionals hooking up. Based on his photos from last year, the weekend of tedious presentations was crowned with a Saturday night of poker with pudgy middle-aged men with whatever beer and cigars were on sale at the adjacent convenience store. Not exactly Vegas.

Nevertheless, something in Zach looked forward to the two-day getaway. He might even receive a printed certification, suitable for framing. He’d hang it in his lobby to dazzle his customers.

Zach’s plan was to exit his office at precisely six o’clock. He’d head south on highway 69 for the two-hour drive to Bloomington. With a margin of error incorporating variances of weather, traffic and restroom stops, he’d check into the hotel by eight thirty. By nine o’clock he’d be in bed, in his t-shirt and socks, comfortably reading his new used book, *Day of the Jackal,* a 1972 spy-thriller he’d bought at Goodwill just for the trip.

He had every detail of his commute worked out in minute detail. A psychology professor had said Zach thought *diagrammatically*, reasoning though visual diagrams. He would apply facts and contingencies on a “tree diagram” in his head. Professor Hoyt said Zach tried to visualize any outcome through *visual reasoning,* a process typically used by architects, engineers and mathematicians to manipulate objects in their "mind's eye" before putting them to use. Combined with a low-grade *eidetic* or “photographic” memory, the professor had joked Zach was destined to be either a NASA engineer or an IRS auditor.

But Zach was neither. “Why a chiropractor?” people would ask, as if he’d let the world down by applying his intellect to a field considered dubious by some. But Zach was proud of his chosen career. He’d reply, “When I help a school athlete recover from an injury, or someone’s grandmother feels better when she gets up in the morning, there’s no greater satisfaction.” And Zach Carson meant every word of it.

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The first time Zach had ever visited a chiropractor was in high school. He’d injured his back while playing as quarterback. His escalating aches were not eased by local physicians. They all prescribed pain meds –or “narcotics” as his mother would scoff. The only other advice was referrals to orthopedists in Evansville, forty miles away –specialists not covered under his mother’s K-Mart group insurance. Zach’s mom brought him to a local chiropractor who’d advertised twenty dollar sessions at the mall. He had no idea what a chiropractor was, but was willing to go for the ride. He’d felt improvements immediately.

After a car accident during Zach’s sophomore year at Indiana University, he’d visited a local chiro named Dr. Cornfeld, who –miraculously again– eased his complaints. That same day, Zach visited his career counselor, Lydia, to narrow his major. Zach was infatuated with his college sweetheart Katie Morrow, but was naturally flushed around other pretty girls. Lydia was a counselor with black hair in a high ponytail. His eyes widened when she’d said the university had pre-chiropractic courses. A chiropractic school would require undergraduate study in a program coincidentally offered at IU.

With a new sparkle, Zach had asked, “Then I’d be a doctor?” His mother would be elated.

Lydia rolled her blue eyes. “Technically it’s a ‘Doctor of Chiropractic.’ The schooling isn’t quite as rigorous –or expensive– as a medical physician. Chiropractors can’t prescribe medicine or practice in most hospitals.”

Zach scooted his chair two inches closer to Lydia. *School that’s not as difficult or expensive?* It sounded perfect.

To the side of Lydia’s desk, he saw framed photos of her and some lucky boyfriend. The smug guy had a sweater around his neck and was leaning against a BMW. In another picture, he and Lydia were smiling on the bow of a boat. Zach uttered, “But I’d be *called* a doctor..?”

Lydia wrinkled her nose, “You can refer to yourself as ‘Dr.’ –typically as a professional courtesy, but any cards or literature must clarify you’re a ‘Doctor of Chiropractic.’”

Good enough. He’d visited Dr. Cornfeld again, hoping to pick his brain. The serene sixty-year-old gentleman was pleased to act as a mentor for Zach. Cornfeld was bald, gentle and shaped like an eggplant. Cornfeld’s words were simple: “I treat people the way I was trained. Those who feel better come back. Those who don't do not. Enough folks come back to keep me busy, so I must be helping."

Katie, his then-college girlfriend, agreed to cross the border to Decatur, Illinois to attend the Illini School of Chiropractic Medicine. Zach qualified for a $130,000 loan for tuition, a twenty-five year plan at $900 per month. Zach had been promised a job with Cornfeld, and Katie’s job at Winn Dixie could transfer to any location they had a store. After heavy debate, Zach accepted the loan. “I’ll be able to pay it off early.” Everyone knew doctors made lots of money.

#

Zach nearly veered off the sleeted road as he daydreamed of his past. An accident would create a serious discrepancy with his arrival calculations. Since he was ahead of schedule, he decided to treat himself to a snack and a restroom break. At a Citgo twenty miles north of Bloomington, Zach purchased a diet Mountain Dew and a bag of pistachios. The caffeine and the effort needed to shell the nuts would keep him alert, or so a friendly trucker suggested.

With the precision of a Swiss watch, Zach pulled into the Bloomington Regency at 8:29 pm. Their sign read, “Welcome Midwest Chiropractic Association.” With the latest cold front, the jammed parking lot was treacherously icy. A few familiar attendees were rolling their luggage across the lot. Memories from prior years flooded back. They all seemed to gain five pounds each year. The early birds parked their Porsches and Mercedes in prominent spots for all to see. To Zach’s right was the no-name convenience story that thrived because people could jog twenty yards without having to drive.

Zach gingerly stepped away from his nine-year-old Camry to cross the driveway and into the brass and palm-laden lobby. It was warm and crowded, and scented with a floral deodorizer meant to convince guests they were stepping onto a tropical oasis.

Zach gave a few polite nods to others he recognized from years before. Many wore expensive suits with lavish wool overcoats as if they’d dressed up just for the Friday commute. Zach had on his North Face jacket Katie had given him several Christmases ago. The conference crowd was about ninety percent male and appeared ten to fifteen years older than Zach. They wore gold watches and seemed to dye their hair a color labeled “chestnut.”

Zach rolled his suitcase to enter the check-in line. A man with a beige blazer, a dark tan and a Rolex moved in behind him, and then a woman with short gelled hair and an equally severe scowl. They impatiently inched forward, their bags bumping Zach to move along.

As he shuffled forward, he noticed a caution sign on the counter about the use of debit cards for check-in. There was an additional hundred dollar hold that would be refunded in “five to seven business days” after check-out. Zach paused; with his office’s recent decline in business, along with equipment leases and his loan, Zach and Katie had maxed out their cards except for one.

He snapped to attention when his cell rang. The ringtone *Green-eyed lady, lovely lady*… announced it was Katie.

“Hello?” he whispered to avoid being obnoxious with people so close.

Katie’s voice was void of any pleasantries. “The card didn’t work!”

“Which card?”

“The Visa. You told me it had seventy dollars credit,” Katie replied, accusatory. “I was in line at Target with ten people behind me. I’m so embarrassed. I’ll never come back–”

“–Checking in sir?” A woman’s voice boomed from the desk. Her name tag, “Brandi,” was pinned to her burgundy uniform. She had too much make-up to conceal a bad complexion. The tanned man and angry short-haired woman behind him groaned for him to pay attention and move along.

Zach stepped forward and slid the phone to the side. He smiled at Brandi, “Hi. Carson. Zachary Carson. Here for the conference.”

As she pecked on her keyboard, he switched back to Katie, “Why didn’t the card work? I checked on Wednesday, it had $71.42 available.”

“Either a new billing cycle or penalties kicked-in because it only had seventeen dollars on it five minutes ago.”

Brandi persisted with no concern for his call, “Photo ID and major credit card.”

He handed Brandi his license and debit card and then asked Katie, “How did you end up paying?”

“–Mr. Carson,” Brandi interrupted, “Don’t you have a major credit card? Debit cards require an additional hold.” The woman behind Zach huffed, swelling with impatience.

Zach stammered, “The debit card will be fine...it’s my corporate card.”

“Are you there?” Katie’s voice resumed. “I had to pay somehow –I’m cooking for my mom.”

“I know, you’re right…” Zach replied as Brandi ran his card. “So, how’d you pay for everything?”

“I went ahead and used our debit–”

“–This card says ‘declined,’ Mr. Carson,” Brandi announced in a brash voice all could hear. “Do you have another form of payment?”

Zach’s face went deadpan. The crowd grumbled behind him. The short-haired woman exhaled, “*Jesus…”* The tanned man gave a mock look of compassion.

Zach didn’t know whether to address Brandi, his wife or the annoyed crowd. He and Katie had no card with sufficient credit for two nights *plus* the additional fee. With his meticulous planning, he’d made sure his account would have enough to pay for the room, taxes, food Saturday night and lunch for his ride home.

Katie’s voice offered, “There should be enough on debit for your hotel...” Zach didn’t tell her about the additional $100 hold.

A haggard manager in a vest stepped over to shout, “Maggie, can you get out here? Let’s get this line down.”

Zach covered his face. The guests behind him were routed to a new line to resume registrations as if he were a blockage in an artery.

“There must be an error…” Zach felt nauseous as Brandi tapped her pen on the desk. His voice trailed, “I’ll contact my bank… Thanks for the heads up.”

“Hello? Are you there..?” Katie’s faint voice sounded from the phone. “Have fun at the conference…”

He feigned a smile as he rolled his bag towards the exit. The tanned man with the Rolex cocked his head with an expression that declared *pathetic fool…*

Chapter Two – The Golden Man

Zach walked out the automatic doors with no plan. If he paused, others would know he had no plan. For any imagined witnesses, he pretended to call his bank to sort out some untimely error. Outside the doors, as gusts approached eleven degrees, he sat on a smoker’s bench and kept the phone to his ear on his imaginary call. His stomach grumbled with the remains of his last meal, pistachios and Mountain Dew. He sighed.

As stylish guests continued to stroll through the doors, he had to consider his options. He looked at his watch, it was 8:58. His meticulous schedule had been hurled off the rails.

Upon reflection, his choices were actually simple: return home and forget the conference he’d already paid for, or get a room elsewhere. He needed the credits for his professional license. With flurries whipping at his collar, he decided to jog to the convenience store for a pause of warmth to think. As he rushed past a gorgeous blonde stepping out of a Range Rover, his luggage overturned and his foot slipped on the ice. Zach wiped out, sprawled on all fours, landing at her feet. She flinched with a yelp, but was kind enough to ask if he was okay. Mortified, Zach waved her off, mumbled *thank you*, and hobbled the remaining distance to the store.

Once inside the claustrophobic shop, he was shoulder-to-shoulder with laborers congregating to buy lottery tickets and hotdogs rolling under a heat lamp. A clerk who looked like a female *Shrek* frowned at his clothes, smudged from the fall. Zach continued towards a rear restroom. A sign on the door said it was out of order. *Of course,* he thought. He wiped the dirt from his Dockers and checked abrasions on his hands.

He pulled out his phone; the first step was to know what he had at his disposal. According to his bank, Zach had $235.42 available. Insufficient for the Regency Tower, but he could make it work. As for food, the conference provided lunch on Saturday and breakfasts on Saturday and Sunday.

On his phone, Zach accessed a discount travel website. He entered a maximum rate of $90.00 for “3-Stars or better.” After a sluggish pause, three choices that were 2.5 stars appeared within a five-mile radius. Only one was a brand he *thought* he’d heard of. He selected it and paid $179.99 for two nights via PayPal. After an alarming delay, he finally received an email confirmation.

Finally some light at the end of his sewer. Maybe he’d be reading his book in bed by the time Jimmy Kimmel came on. As he headed out the store, he treated himself to a Purell sanitizer for his hands and a microwave burrito –a more proper dinner– to celebrate.

4.9 miles later, Zach pulled into the Esso Motor Lodge. An anorexic genderless person at the desk claimed their internet was “on the fritz,” so they couldn’t confirm his payment. After a heated dispute, with Zach showing his email confirmation, he was finally given an ancient brass key. The room was on an exterior hall, had stained carpet and wood paneling. The tiny bathroom had molded tile, but the shower was scalding –and worth every cent.

Finally, with his blood pressure leveling, Zach climbed into bed. He chewed two Tums to neutralize the burrito, and then sent a text to his wife that he loved her and would call her in the morning.

Zach gazed at the ceiling to see a water stain the color of piss and the size of a garbage can lid. *How did I get here?* he groaned to himself. He should be at a Ritz Carlton in Hawaii at this point in his career. He was thirty-two years old, out of chiro school for seven long years. Where was his BMW or weekend house on Lake Glendale? Other conference attendees were probably finishing their meals at pretentious steak houses, paid for by vendors’ limitless expense accounts. Zach never had vendors offer him anything. He didn’t have any “friends” in the industry because they’d be considered his competition in such a tiny community. *Why did I stay in Matoon?*

#

The city of Matoon had a population of under 27,000 people, most with no evident back pain. Zach knew why they’d moved to Matoon: for Katie’s mom. Zach had declined to take over Dr. Cornfeld’s practice after Katie’s father passed away. By the time Bruce Morrow had died from lung cancer, he was penniless. He’d stopped paying his insurance premiums years earlier with the real estate crash. Katie’s mother didn’t know her car required oil changes or how to handle minor home repairs. Zach was happy to help, and he knew he couldn’t set up shop beyond a thirty-minute commute.

As a skilled researcher, Zach studied his industry’s own decline. A record number of graduates entered the field of chiropractic because of the perceived income. However, when Zach went job hunting out of school, no offers were higher than a $3,000 per month. Many associates found work as marketing reps for other chiros. Such dismal jobs included spinal screenings at malls, county fairs and supermarkets. *Dr. Carson –as seen at Piggly Wiggly*!

Success required associations with attorneys and physicians. The only vendors remotely interested in Zach were the equipment leasing companies. Any start-up required chiro tables, adjusting benches and x-ray equipment. This was in addition to furniture, phones, advertising and so on. Zach’s lease obligations totaled $2,700 per month. Rent for his meager office was $1,400 per month. Utilities, taxes and licensing added another $2,500. Not considering any salary for Katie’s bookkeeping or himself, he needed to generate over $6,600 in monthly profits to break even.

Many of his classmates had pursued jobs in unrelated fields. But Zach had invested seven hard years. He and Katie were determined to make it work.

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Zach’s alarm sprung him out of bed at 6:00 a.m. He showered, shaved and dressed in khakis, an open-collar shirt and a navy blazer. Professional but not pretentious. His goal was to arrive at the Regency by 7:00 to take advantage of the free breakfast before anyone could ascertain he hadn’t stayed at the hotel. He miraculously found parking and glided to the ballroom by 6:55. He brought his briefcase and laptop. If his luck continued, he could enjoy some coffee, check his email and conduct a little work.

At a registration table, Zach obtained his seminar materials from a middle-aged woman struggling to be a sexy-librarian type. He entered the ballroom adorned with chandeliers dripping with acrylic gems. He was instantly hit with the divine aroma of fresh-brewed coffee with an undercurrent of bacon. There was a buffet-style breakfast served in a row of chafing dishes. The eggs looked like the instant powdered kind, but Zach was in no condition to pass judgment on anything free.

He was surprised to see attendees already hovering around tables with their coffee. They laughed loud and patted each other on their $500 tailored suit jackets, assembled into cliques like high school. They’d shout lines at each other like, “They’ll let anyone in here! *Heh, heh*…” Despite the handshakes and smiles, Zach knew that none of them were friends with anyone. It was a cutthroat business, and they were forever assessing their competition.

To avoid the entire mêlée, Zach made a beeline for the coffee pots, and then chose a rear table. As he opened his laptop and took his first sip, he saw the tanned man from the check-in line. “*Crap*…” Zach mumbled, maneuvering his head behind his laptop screen in hopes of not being seen. The man appeared about fifty. He wore a light blazer over an expensive linen Tommy Bahama shirt. His deep tan complemented his heavy Rolex and gold rings. The man scanned the room, seeming to not recognize any of the others. It was evident he wasn’t a player in the local market. That’s when the man locked eyes with Zach.

Zach knew he’d been spotted. Unsure how to react, he simply nodded. The man smiled and nodded back. Zach knew the man had witnessed his humiliating debit-card fiasco. *He’s probably avoiding me too,* Zach thought. He looked down to peck on his keyboard.

“Seat taken?” the tanned man asked with a white smile.

“Uh, no…” Zach stammered and slid his briefcase off the table. “Have a seat.”

“Thanks.” The man seemed fit for his age. His face was smooth without appearing unnaturally Botoxed. He had the chestnut hair with silver at his temples. He sat down, smoothed his jacket and took a sip of coffee. After an uncomfortable pause he said, “I believe we arrived the same time last night.”

Zach cringed. The man had money and a good memory. “Is that right?”

After a long sip the man added, “Ridiculous debit card rules… Not customer-friendly.”

Zach halted mid-sip. The man had just conveyed he knew his entire, embarrassing predicament. *Why?* To establish some superiority? Zach considered a response, but the man spoke first.

“Where do you practice?”

“Matoon –here in Indiana.”

The man squinted as if trying to place the name, “Ma-*toon..?* Where is Matoon?”

Zach exhaled, somewhat defensive. “Just south of Fort Wayne.”

“Ah yes,” the man pretended to know the place. “I bet it’s hard to make a buck in this state.”

Now Zach was downright irritated with the golden man. “I’m very happy with my practice. The people are wonderful.” Zach was no longer ashamed to go toe-to-toe with this stranger.

The man buttered a garlic bagel. “I got out of this area a *long* time ago… The market became saturated –and then *cutthroat.”* His white incisors bit into the bagel.

Zach paused. The man’s choice of words resonated. “Then why are you *here*?”

The man blotted his lips with a napkin. “I’m a presenter today. ‘The New American Gold Rush.’” Noticing Zach’s vacant expression, he explained, “It’s a discussion of incredible financial opportunities in certain states based on specialized marketing tactics.”

“What state are you from?”

“Sunny Florida.” The man flashed his perfect smile. He leaned forward and narrowed his eyes as if to reveal something vital. “What if I told you your annual income could triple –in just your first month?”

Zach froze, at a complete loss for words.

Knowing his hook was set, the man added with a half-smile, “And no more sleet, slush or icy roads ever again.”

Chapter Three – Vast Oro Consultants, LLC

The golden man introduced himself as Dr. Rolando Pierce, but told Zach to call him “Rolly.” When he shook hands with Zach, his grip left a breeze of expensive cologne.

“I must be going.” Rolly stood after their brief chat. “I hope you find my presentation insightful.” And with that, he turned and was gone.

Zach remained dumbstruck in the man’s wake. He presumed the guy was telling the truth. His clothes and jewelry were impressive. The conference supposedly flew him up from Tampa, plus room and board. All the other presenters were local hacks who loved to hear themselves babble. Zach raked his laptop into his briefcase and poured a refill of coffee. As he exited the room, his eyes darted with the possibilities, fueled by the caffeine.

At least fifteen percent of the attendees were asleep during the class, *“Procedure Coding Best Practices.”* Zach needed the continuing education credits so he had to remain in the class. Gazing at a clock, he kept a mental countdown until lunch. He hadn’t heard one word from the speaker, a lanky monotone chiro who spoke without the use of periods or commas. Zach’s notepad contained doodles of palm trees and sailboats.

During their lunch break, the attendees assembled in the main ballroom. Zach scanned the crowd in hopes of finding Rolly. He still had many questions. It was impossible to avoid other people entirely, so Zach sat at a table with six other chiros he’d met during a break. They were some of the more cordial guys, with small practices strewn around the state. Regardless, Zach’s mind was consumed with just the notion of practicing somewhere warmer and more profitable.

Plates were served of some sort of chicken with unnaturally bright peas and carrots. As Zach was shoveling in his free meal, he spotted Rolly across the ballroom. He was seated at a table surrounded by five young doctors. Three men and two women were leaning in, engrossed with whatever Rolly was saying. Zach wondered if he was filling their heads with the same visions he’d told him. Zach frowned with an emotion similar to…*jealousy?*

As Zach considered walking towards Rolly like an envious admirer, the crowd was asked to remain seated. It was time for the Association to somberly announce their annual awards. The same ten chiros seemed to win and exchange their awards with the same cronies every year. “Most Creative Marketer of the Year,” and ambiguous honors such as “Delegate of the Year.” As they gave teary-eyed speeches, Zach kept his eyes fixed on Rolly’s table.

He was scheduled to attend Rolly’s class after an afternoon break. As grown men in suits clamored for popsicles like children, Zach stepped out to a corridor to call Katie. She answered with a cheerful tone that immediately lifted his spirits. He told her the meetings were insightful, and he might have some new options to discuss when he got home. After a mischievous pause, Katie told him she had a surprise: the mail brought them $400.00 in Medicare payments they’d been waiting for. His initial reaction was elation –funds that could replenish their account. But after he hung up, his mood turned to despair when he realized he just got excited about four hundred dollars. *Something has to change*.

Zach was the first to enter the Grand Prairie Ballroom. He chose a seat in the third row –not so close to appear too eager.

The golden man appeared with a smattering of applause. Dr. Rolando Pierce, D.C. seemed to glow in a spotlight at the podium. He introduced himself as a consultant for an outfit called *Vast Oro Consultants*. In a practiced style –as if he’d presented numerous times– he stated he’s been a chiropractor for seventeen years. Six years in Illinois and the past eleven in Tampa. He said he now practiced mostly on his golf game and flying his Cessna. After a few chuckles from the audience, Rolly said his income has quadrupled thanks to the extraordinary guidance provided by Vast Oro’s experts. Zach noticed the audience was now quiet.

A large projection appeared on a screen behind Rolly. A gold logo stated “Vast Oro Consultants, LLC.” Zach had his pen ready.

A projected graphic depicted states that had statutes that Rolly explained were beneficial to their industry. The top ten states were: Delaware, Florida, Hawaii, Kansas, Kentucky, Massachusetts, Michigan, Minnesota, New Jersey and New York.

“It’s no coincidence the highest-grossing states for chiropractors are indeed these specific states,” Rolly added.

Zach listened as he described the limits in each state, but paid special attention when he described Florida. Aside from Hawaii, it was the only tropical state on Rolly’s list.

“Vast Oro already has operations in Florida, and expanding soon in New York and New Jersey and across the country –but only with *your* desire to thrive.” Rolly added with an assertive smile, “Hence the title of my presentation: ‘The New Gold Rush’.”

He paused, “In many states, legislation has threatened to *constrict* our earnings as health care professionals.” The screen behind him changed to an image of a glass tower with palm trees in the foreground. “Until I was fortunate enough to meet Vast Oro’s consultants. They’ve helped me *immeasurably* to navigate the waters that had almost ended my practice.”

As Rolly spoke, Zach glanced back, curious of any reactions from the room. The more tenured men glowered with pursed lips, either calculating figures in their heads or thinking about other things entirely.

A man who looked like a hawk raised his hand, “So a team of *consultants* changed the state laws just for you?” A few chuckles from his cronies.

Rolly simply smiled, “No, they helped me understand and profit *within* the system we’ve been given.” He poured water from a pitcher into a glass. “Which is where Vast Oro’s services come in. Their operation is made up of a *vast* network of physicians and marketing and legal experts. We, as field of health care professionals, are no longer unrepresented.”

He sipped his water and threw out his hands. “Face it; you want to do what *you* do best: help people. You don’t want to burn your valuable hours with HR issues, billing nightmares, marketing for new customers, *incomprehensible* procedure codes... *That’s* what Vast Oro’s for.” Rolly paused as if sizing-up his audience. “Don’t be fooled. Any successful entrepreneur has access to experts, attorneys and consultants. Shouldn’t *you* be equipped with the same resources?”

It made perfect sense to Zach. In his miserable strip mall, he certainly had no access to legal advice or marketing experts to help in any way. The extent of his marketing was a refrigerator calendar mailed to 1,000 citizens and an ad in the *Yellow Pages* –and no one reads the *Yellow Pages* anymore.

Zach took notes with the flurry of an inspired composer. The facts and details recited by Rolly assembled within Zach’s *visual reasoning*. He could envision flowcharts of how injured clients are referred to clinics, and then how carriers were billed. Any owed balances would be paid after future settlements. It seemed to be a win-win. The injured received the care they required. The health professionals were paid for their services. Any legal counsel would be rewarded. All tasks facilitated by Vast Oro Consultants.

Two pretty volunteers passed out brochures and business cards for Vast Oro, LLC, signifying the conclusion of Rolando Pierce’s presentation. By the time Zach looked up, Rolly was gone. In his place was a woman in a pantsuit announcing the social mixer was being moved to an Olive Garden six miles away due to a frozen pipe in the hotel’s karaoke bar. Zach decided to respectfully not attend.

He looked at his watch, it was almost 5:00. Zach made the bold decision to skip his second night at the Esso Motor Lodge to return home to his bride. There’d be no refund for the room, but he had a huge –possibly life-altering– proposal for Katie.

But he still had questions. To avoid the Regency’s dreaded front desk, Zach used a house phone to attempt to call Rolly. He asked for the room of his “colleague,” Dr. Rolando Pierce. The operator advised there was no answer and asked if he’d like to leave a message. Zach declined and hung up. Before he could convince Katie with any pitch, he wanted to confirm some information.

He planned to stop at the next-door Starbucks to scour the web for an hour. Then he’d be off for his two-hour trek home. He could surprise Katie by eight o’clock with a bottle of chardonnay as they went over his plan.

It was the post-work crunch at Starbucks. Zach grumbled about the caffeine-addicted souls as his own hands trembled. He politely asked several loud kids to move their coats so he could have the last remaining table. He ordered a Venti Chai with two shots of espresso and put in his earbuds to silence a crowd of heavyset locals debating the accuracy of some renaissance fair.

Online research was one of Zach’s most noteworthy talents. Katie said he was the best investigator she’s ever known. Within minutes, Zach confirmed most of Rolly’s data –and some new facts. For example, there were more chiros in states that had more chiropractic schools. California had four chiropractic colleges, so as a result, more practicing chiropractors than any other area in the nation. Florida had only one chiropractic school.

Zach located the site for the U.S. Bureau of Labor and Statistics. The annual mean wage for chiropractors in Bloomington, IN (Matoon didn’t exist on any tables) was $45,700. However, the national average for chiropractors was $89,400 –almost double. Zach was ashamed for not realizing he was earning almost half the national average by remaining in his present area. *What about Florida?*

On a website that disclosed professional salaries, the median income for chiropractors in Miami was $128,000. With his caffeinated eyes bugging, Zach saw in Palm Beach County it was $130,000 –and nearly 90% of the chiropractors earned *over* $221,000.

He’d be a fool if he remained in Matoon. He realized something unique: he and Katie were young enough to start over. They had no children, his office was a rental, and their townhouse had equity. Zach’s uncle had promised an “open offer” to pay $20,000 over their mortgage any time they wanted to sell. Zach sat an inch taller and smiled. The bitter doctors at the conference were probably unable to relocate, with kids entrenched in the local schools, and massive mortgages they couldn’t liquidate. No wonder they scoffed.

Zach checked his watch. He clicked on a Miami real estate site. To his delight, an 800 square-foot space in a retail strip mall was asking $1,600 per month –only $200 more than what he was currently paying.

What about licensing? Zach had to study for months –seven years ago– to be licensed as a chiro in Indiana. More good news: according to the National Board of Chiropractic Examiners, Indiana and Florida each granted reciprocity, agreeing to give licensure to practitioners licensed in the other state. In his case, just a minimum standard had to be met to obtain a license in Florida. Zach closed his laptop with a mischievous grin.

He headed north on highway 37, eager to get home. But his smile faded when a thought crossed his mind: Katie’s mother Carmen. The entire reason they’d settled in Matoon was so Katie would be near her mom. Katie’s sister was in Indianapolis, about a hundred miles away. If he prospered in Florida, it might be easy to buy a place for Carmen. If he failed –Zach shivered at the notion*–* they could always crawl back to Matoon.

Whenever Zach was on a fence about anything, he searched for what he called a *pivotal moment.* Something that would ease his decision process –for better or worse. Ten years earlier when he’d seen his college roommate put his arm around Katie at a party, it was a pivotal moment that forced him to swoop-in and make her an exclusive person in his life. When his counselor told him the school offered pre-chiro on the same day he’d been remedied by one, it was a pivotal moment.

When the traffic came to an immediate halt, a new pivotal moment appeared. As far as his eyes could see, stopped taillights faded into the snowy horizon. A warning sign flashed, “HIGHWAY 37 CLOSED.” Zach scanned the radio to find a traffic report. According to the news, an eighteen-wheeler had overturned on a frozen bridge at Indian Creek causing an eleven-car pileup. The reporter reminded drivers, “*Please* be careful on those icy roads…”

Zach sighed. From his stopped car he noticed a billboard to his left. It had bright red letters stating “JUST ESCAPE.” It depicted an island resort with a cruise ship. A tropical travel ad strategically placed in the miserable, icy countryside. The subliminal timing was astonishing.

At that moment, Zach *knew* he had to move.

Chapter Four – The Permanent Solution

Dr. Rolando Pierce entered his pastel and polyester hotel room. He sighed, unbuttoned his shirt and tossed his jacket onto a bed. He removed his watch that claimed to be a Rolex. He reclined in bed and opened a small stainless steel case. He placed his watch inside with the other counterfeit men’s jewelry. He dialed a number on his cell.

Rolly’s glow was gone. He had a detached, emotionless face as the phone rang through a series of tones and clicks. He took a deep breath and rubbed his eyes.

A deep voice finally answered, “What do you have for me?” The man’s voice had a Russian accent.

“The room had about two hundred people,” Rolly replied, listless. “The weather’s shitty, so I think some people–”

“–What do you *have* for me?” the voice interrupted, losing patience.

“I dunno,’ Mr. Tovar,” Rolly shrugged. “Maybe a dozen. Young, naïve...” He inhaled with a dash of courage. “What’s my balance with you people?”

Tovar paused as if checking a list, “Four. You owe me four sign-ups to satisfy your debt. Your… *habits* have cost us. Your country has no lenience for your... *perversions*.”

Rolly squeezed his eyes closed, “Four bites or actual placements?”

“*Full* assignments, idiot!” Tovar shouted, his accent growing heavier. “Or your dear *fam-i-ly* will see images of the boys that would have gotten you *elec-tro-cuted*!”

Rolly’s tension palpably doubled. His breathing increased and his face grew red.

“So, you sick fuck, get to your next seminar in... Peoria!” The man abruptly hung-up, causing Rolly to flinch.

He gazed straight ahead. There was no way to escape these people. His debt could never be paid. His family, friends –and even the FBI– would eventually know everything. All he could do is prolong the inevitable. But Rolly was tired of running.

He dropped the phone to the floor and opened the carrying case. From under the gaudy jewelry, he lifted a Glock 17. He cocked it to deliver a round into its chamber. He then stood to slide the bed’s mattress diagonally to expose the box spring underneath. With his left fingers, he pressed through the sheer fabric on top of the box spring to confirm it was hollow. He guessed in these economy hotels the box spring would be a hollow frame under the mattress. Rolly lifted the mattress and then stepped up and *into* the vacant box spring.

In a seated position in the one-foot-deep empty box, Rolly held the wavering mattress over his head like a tent. With his right hand, he inserted the gun’s barrel into his mouth. His quaking hand made the barrel rattle his teeth. Rolly paused, inhaled, and re-angled his gun upward. With a succinct bang, a red mist of blood and brain matter spattered the bottom of the mattress above his head. The mattress then fell like a trap door, now concealing Rolly and the entire mess in the box spring.

No sign of anything amiss for next hapless cleaning lady.

#

Zach grinned, *good bye icy roads…* He had time to rehearse his spiel because the detour would force his two-hour drive to take three hours. Though he was being stuck in his car, Zach smiled as he imagined his new life. Practicing what he loved in a busier city. Consultants to help with the transition. Sunshine, palm trees and Christmas on a beach.

With all of Zach’s enthused intellect –which tried to envision all potential outcomes of any situation– he couldn’t foresee any possible downside.

He could never have predicted that, within eighteen months, a report filed by the Chief of Security for the cruise ship *Majestic Azure* would state that, “Passenger Zachary Carson perished by means of suicide.”

PART TWO

Eighteen Months Later

THE DAY OF THE JUMP

Chapter Five - 163 Nautical Miles East of Miami

Katie Carson rapped on the door to suite 6687. She clutched her black *Louboutin* pumps under one arm and leaned against the door. She blew a strand of hair out of her face and sighed when her watch claimed it was 2:57 a.m. Despite her fatigue, her blackVera Wang dress that hugged her slim curves still appeared perfect after such a draining evening. She knocked again with more force and shouted with a slight slur, “Open up –I can’t find my key!”

She dropped her shoes to the floor so she could search her bag. She located her room card and opened the door. She shouted, “Did you pass out? I hope you have a headache the size of–” She stopped.

Katie was hit with warm humidity from the open balcony door. The room smelled of salt air and tequila from an overturned bottle that had formed a ring on the carpet. The curtains blew in the breeze like phantoms. The lamps were on and the TV was playing happy steel drum music. But the bed was empty. Within the pillows and disheveled covers, Zach wasn’t there. Katie closed the balcony door and winced as she lifted the tequila bottle to drop it into the trash as if it were a dog turd. She shouted towards the shut bathroom door, “I hope you’re *puking!* It’ll probably help.”

She unzipped her dress and looked at herself in the mirror. “Oh my God, this light…” She was exhausted. Her long, sun-streaked brown hair that had been styled in the ship’s salon now hung limp. The green eyes Zach loved so much were marbled with red. She wasn’t much of a drinker, but who could resist on a cruise? There were no obligations and no driving required. But Zach had taken the liberty too far.

*I was humiliated,* Katie cringed, recalling their dinner table neighbors eyeing each other about Zach’s course language. He’d been completely out of character. Repeating the f-word and lewd comments about a pretty server. *He never speaks like that at home*, Katie mused as she removed her make-up. The vanity dresser was sticky, with those hurricane glasses tourists buy with the ship’s name on it, “*Majestic Azure for Sure!”* No one ever used those glasses when they got home. Katie counted four of them, sitting among scattered casino chips. She frowned, recalling the scene he’d caused in the casino. Arguing at the top of his lungs how his drinks, “should be comped!”

All the reasons why she’d told him to get away from her. “I don’t care where you go! Just leave!” Katie had shouted, not caring who’d heard. In reality, she prayed he’d stagger back to their room, vomit the sugary alcohol out of his system and pass out in bed. She knew her husband and he was not himself. She would deal with him in the morning over coffee as they docked in Nassau. Maybe they could salvage their day with his tail between his legs.

Katie looked at the clock. It was the latest she’d been out since her bachelorette party five years ago. All because she’d met two ladies from California at a piano bar who were on “L.A. time” who kept making the player sing Neil Diamond songs. *Those sickingly-sweet piña coladas…* Katie needed at least two ibuprofens from the bathroom. Time to face her inebriated husband.

“Are you alive?” She pulled the bathroom door open. To her shock, the light revealed only a vacant shower and a closed commode. Zach was not there.

She paused and spun around –something was amiss, she could sense it. Katie had known Zach for almost a decade –she *knew* him. He wasn’t still out drinking. He wouldn’t be able to walk. He hadn’t shacked up with some slut. Something was *wrong.*

Her eyes began to dart, inspecting their cabin more closely. On the carpet were two empty mini bottles of rum. Zach rarely drank straight liquor, and definitely never mixed two types in one night. In the corner of the room near a waste can was an empty medicine bottle that was unfamiliar. She lifted it to read the label. *Does it say*…*Prozac.*.? It was a Walgreens bottle for an antidepressant prescribed for “Zachary Carson.” She gasped; Zach never told her he’d been prescribed any antidepressants –or that he was even depressed. A label on the side warned about mixing the drug with alcohol.

That’s when she saw it: one dress shoe by the balcony door. A shiny black shoe that had come with the tux. Proof that he’d made it back to their cabin –but where was the other shoe? Katie opened the slider door and turned on an exterior light. The shoe was not on the small patio. She peered over the railing to look down. Nothing but ink-black waves fifty feet below. When her eyes shifted to focus on the rail twelve inches from her face, she froze. There –on the clean white railing– were black scuff marks. She knew they were from his black-heeled shoes. The marks stood out like scribbles of black crayon, roughly eighteen inches apart –as if someone had been standing on the rail.

Katie practically dove across pillows as she lunged for the phone. Her sour stomach stirred. With trembling fingers, she pounded “0” until an operator answered.

The accented voice was robotic, “Good evening, Mrs. Carson, how may–”

“–I think my husband fell off the balcony!”

#

A uniformed, leather-skinned security employee named “Officer Williams” stood in Katie’s cabin with a notepad and a radio. He smelled like cigarettes and appeared about fifty with middle-eastern features and dark circles around his eyes. Katie guessed “Williams” was some anglicized name invented to appease the American passengers. “The first step is to remain calm,” he kept chanting in unintelligible English.

Katie found it impossible to remain “calm” or even sit still on the corner of her bed. “How fast can you do a search?” Katie cried, drained of any vanity, wiping snot with a tissue.

Williams spoke slowly in an effort to enunciate, “Our *pro-to-col* begins with paging the missing person every twenty minutes.”

Katie had heard the voice over the P.A. system, *“Mr. Zachary Carson, please dial the operator from any courtesy phone.”*

Williams continued in a monotone, “Our *pro-to-col* requires a full search on the ship for your husband, *Mister* Zachary.”

“I think he may’ve gone overboard!” Katie exclaimed, more animated. “Can’t you call the Coast Guard or some…authority?”

“Did you witness him jumping?”

Katie halted. “No. But I think he was…standing on the rail.”

Williams glanced towards the balcony. “Why would he stand on a rail?”

She threw her hands out, exasperated. “I don’t know!”

Williams fidgeted with a pen as if he were a recovering smoker. “*Mari-time* authorities are alerted *only* if our search for the missing passenger is *un-success-ful*.”

“How long’s that take?” Katie shouted, her voice cracking with emotion.

He shrugged, “Perhaps two hours or so, for a complete–”

“–How fast is this ship?” Katie challenged, shifting to angry at their lack of haste.

“The average speed...” he pruned his face to estimate, “twenty-one knots –*eh*, about twenty-four miles per hour.”

Her eyes blazed, “Two hours means *fifty* miles farther!” She stood, closer to Williams and shouted, “What *exactly* are your procedures to find my husband?”

Williams eyed her from head to toe. He held a finger up and lifted his radio. He turned away from Katie and spoke in a language that was completely foreign. It didn’t sound like Spanish, Italian or any language she’d ever heard. He kept an eye on her while he spoke.

To Katie, it seemed like whatever he was saying was more about *her* instead of her missing husband.

#

With the captain asleep, the night crew of the Majestic Azure included the Staff Captain, who was second in command and reported directly to the ship’s captain, or “Master.” At 3:30 a.m., Staff Captain Paul Kapitanis received the call from the Safety Officer that a thirty-three-year-old male passenger had been reported missing by his spouse. A deck-to-deck search was underway.

The boyish Kapitanis was not overly concerned. According to the security employee, the missing man’s spouse seemed “intoxicated,” and admitted she and her husband had had a dispute before his disappearance. With that information, Kapitanis decided there would be no stopping –or even slowing– the ship. His decision was completely within his purview and within all applicable laws.

Each cruise ship was subject to the safety laws of the country in which it was registered. The Majestic Azure was registered in Liberia, a West African nation which was commonplace in the cruising industry. However, ships that take on passengers at any U.S. port are required to abide by the International Convention for the Safety of Life at Sea (SOLAS). Certainly, the Majestic Azure had adequate lifeboats, life vests, fire suppression systems and so on.

However, procedures for missing people were a little more nebulous. If someone was reported “overboard” without a witness, it was considered a missing-person case until evidence suggested otherwise. The ship’s safety management systems (SMSs) –a set of safety procedures– state the vessel must take immediate steps to rescue the person. Ship operators were supposed to notify the Coast Guard and other vessels if the missing person is not immediately located. Once a “man overboard” is proclaimed, the policies required a reduction of speed and to head the ship back in the direction of the overboard person.

The key problem with triggering these protocols was determining if someone was truly *missing*. The newest cruise ships carry over 6,000 passengers, spread among sixteen decks, covering 290,000 square feet of public space. Anyone considered “missing” might be tucked away in one of a dozen restaurants, twenty bars or night clubs, dim and crowded casinos, fifty shops, or darkened theaters. This didn’t include the possibility of someone mingling among 2,000 employees in areas off limits to guests. Unless there was an *eye witness* to someone jumping from the vessel, how would anyone know if someone was truly missing?

There was another factor Kapitanis knew was not published in any guide: cruise ship captains were under unyielding pressure to maintain their schedules. Dockages at the ports were planned with the precision of JFK International Airport. The slightest deviation could affect the commerce of hundreds of interrelated tourist industries.

Cruise ships absolutely had the duty to perform a reasonable search and rescue with a report of a missing passenger. It seemed the industry standard for “reasonable” on passenger ships was to start with an onboard search. If the person was not located, authorities would then be alerted. In 99% of the reports, missing passengers were eventually found, safe and sound, and chalked up as a misunderstanding. Mistakes happen, especially considering cellphones that we take for granted typically don’t have reception at sea. Partners or family members can’t just dial or text each other to inquire about their whereabouts.

Considering these realities, the captain would be unwise to halt a voyage for the other 5,999 passengers and risk a logistic nightmare at the next harbor.

When the Master Captain would awake at daybreak, enjoying his cup of coffee, Kapitanis would not want to inform him that the ship was an hour off course because of some missing drunk they’d found in a pool cabana.

Also,the circumstances surrounding the *report* of the missing-person played a significant part. For any report made after midnight, the odds of the passenger being intoxicated or involved in some other dalliance increased. Had the person recently been in an argument with their partner? Consumed alcohol? Was there a history of infidelity? Precisely why questioning the person making the report was equally as important as searching for the missing person.

In short, a report of a missing child at 3:00 in the afternoon would be taken more seriously than a report of a missing intoxicated, thirty-three year old man at 3:00 a.m. And that was indeed the case for the report made by Mrs. Katherine Carson about her husband Zachary.

Staff Captain Kapitanis was playing the odds. Even for a young, four-year vessel pilot, a 99% chance of the incident being resolved seemed like a safe bet.

However, that would prove to be a disastrous, career-altering decision. At 4:20 a.m., the security officer radioed the bridge. Within stateroom 6687, they’d uncovered a handwritten note signed by Zachary Carson.

“…*Capi-tan*,” the officer’s gruff accent added, “it is evidently a suicide note.”

Chapter Six – Oscar! Oscar!

Zach had hidden the letter in his bathing suit drawer.

With nervous energy –and to tidy up laundry and scattered bras with Officer Williams hovering over her– Katie had begun to clean their stateroom. With trembling hands, she scoured the cabin, inch by inch, for any clues as the ship’s security employees were supposedly doing the same thing.

Zach was the organized type who would unpack his suitcase and place everything in specific drawers. In a bedside drawer he’d designated for bathing suits, Katie noticed a piece of ship’s stationary with scrawled blue ink. Zach did not have a habit of writing random notes, so Katie snatched the note immediately. She read to herself:

Katie,

Since that first rainy morning I met you in Data Research class, I knew I wanted to be with you. I promised to protect you and love you forever. The only soul I love as much is our flawless son, who you delivered into our lives. I love you both, and as you move on in this world, I’ll be waiting for you in the next with open arms.

Until then, I’ll be loving you from oblivion,

Zach

Katie angled her head with emotion and cried. Still grasping the note, Officer Williams reached for it. She presumed he wanted to read its content, but to her shock he passed it to two other officers looming in the doorway. Like a relay, one man took the note and handed it to the other. The door closed and they were gone.

She looked up with distress, “Where are they taking the note?”

“It is *evi-dence*,” Williams replied, his breath like Marlboros. “We will create you a copy.”

Katie stood. Her voice quivered, “The note was meant for me. It’s mine.”

Disregarding her concerns, Williams lifted his two-way. “I will notify my superiors of the *sui-cide* note.”

Katie involuntarily dry-heaved. The repulsive man just called it a “suicide note.” She fumed, *how callous!* Nowhere on the note did Zach use the word “suicide.” *What if it’s just a note to profess his love?*

For the first time, a new thought occurred to her: *she* had told Zach to get away from her. She’d ordered him to leave, shouting “I don’t care where you go!” *I could’ve stopped him…* Katie gasped through tears. *This is all my fault…*

Her weary legs finally gave out. Katie collapsed onto the bed. She’d been awake for twenty hours, with countless alcoholic beverages on an empty stomach. She held her face in her hands and wept. After a pause, she looked up at Williams. “What does it mean now?”

He gave an ill-timed smile. Switching to his bad English he said, “It is a bright side. The Coast Guard is now alerted. Planes and boats will be searching for *Mister Zachary*.”

#

Randal Andris, Lieutenant Commander with the U.S. Coast Guard, was the District SAR (Search and Rescue) Controller in Miami when the call came in from Bahamian authorities. Andris was a teddy bear type who was always smiling. He believed a positive attitude was contagious to his team. But behind his optimism, there was one business that could make him scowl: Andris hated the cruising industry.

It wasn’t just because of past illegal dumping or sketchy safety records affecting citizens. Nor was it how the industry devoured natural resources. When Andris had been stationed in Key West, his favorite perk was the local seafood and laidback atmosphere. But when the tiny island struck a deal to bring in the cruise lines, he’d witnessed weekly stampedes –*tens of thousands* of fanny-packed tourists, trudging like hungry mobs in floral shirts down Duval Street. The manager of his favorite raw bar confessed he could no longer serve Andris’ favorite pink Key West shrimp. He had to resort to frozen tiger shrimp from Vietnam to satisfy the sunburned masses. But the ships brought heaps of money to the island’s economy, so there was no chance of ever going back.

The real reason Andris despised the cruising industry was for how it dodged financial responsibilities. Cruise lines preyed on vague provisions of the U.S. tax code which permitted shipping companies to avoid taxes by incorporating overseas and flying the flags of those countries. Popular cruise lines such as Majestic Azure registered its ships in obscure countries such as Liberia to evade taxes. Though the companies could earn between five and six billion a year from tax-paying Americans, they could minimize U.S. taxation by virtue of its foreign corporate citizenship. In addition, the companies hired 90% of their crews from other countries so they could pay as little in wages as possible.

Andris thought it was ironic how the companies wouldn’t be enjoying as much success if it wasn’t for the hard work of so many in the U.S. government. The U.S. Coast Guard kept the shipping lanes safe for cruise ships. U.S. Customs officers made it possible for ships to freely visit other countries.

As such, appallingly, any request to help search for a missing passenger would be done without the U.S. receiving a dime of reimbursement from the cruise lines.

Despite his personal feelings, Andris enjoyed his job for the people he helped. Over the years, he’d saved stranded boaters, children and refugees that would have drowned, and victims of human trafficking. He’d stopped drug smugglers and even thieves that had preyed on storm evacuations. Andris was good at his job and thrived on unique challenges.

The call came in at 4:50 a.m. Andris’ office, District Seven of the USCG in Miami, was the closest station to the ship. He ordered a broadcast to all mariners in the area, and coordinated the search effort. Though the Bahamas Air-Sea Rescue also had a duty to search, it was no secret they relied on the USCG for their superior air and sea assets.

Launching from Air Station Miami were a C-130 Hercules airplane and a MH-60 Jayhawk helicopter. The large C-130, a four-engine turboprop, was used for long range search missions, drug interdictions and homeland security concerns. The orange and white MH-60 Jayhawk was an all-weather helicopter, dedicated to search and recovery. One hour and fifteen minutes before sunrise, both aircrafts headed due-west towards Nassau. With a maximum speed of 180 knots, the 183 mile trip meant the victim would have to survive an additional hour in the rough seas.

“And only God knows how long he’s been missing –if he’s still alive,” the usually-optimistic Andris said to his pilots.

#

“*Jesus H. Christ…”* groaned Master Captain Leland Hagen as he pinched the bridge of his nose. Unlike the officer coming off the night shift, Hagen was a twenty-one year veteran, with degrees from the Merchant Marine Academy in Kings Point and a Master’s in Marine Science. Hagen sighed, gazing into the darkness through the panoramic windows of the Majestic Azure’s bridge. The ship’s new kid, Kapitanis, had screwed up in grand form.

He knew Kapitanis had only four years under his belt as a Maersk container ship officer before working on the Azure. *But he didn’t slow the ship at all?*

In a perfect scenario (and he knew there was no such thing) with a witness to any jumper, the crew would call out the predetermined code “*Oscar, Oscar*” over the P.A., and throw flashing buoy rings into the water to mark the area. Kapitanis should’ve *at least* slowed the boat, and sent out rescue Zodiacs to search for the passenger.

Time was crucial. Now in command, Hagen shouted orders to his alert crew. He maneuvered the vessel into a “Williamson turn,” a *Q-tip* shaped turn used to bring the ship closer to a point it had previously passed. The passenger reportedly jumped from his cabin on the starboard side, so he ordered the ship’s rudder to starboard full. After turning from the original course by 60 degrees, he shifted the rudder full to the port side.

Ignoring the strict no-smoking policy on the bridge, Hagen lit up a filterless Camel. His tense crew was wise enough to remain quiet. He inhaled deeply to make a few calculations. The victim’s wife noticed him missing just after 3:00 a.m. –unsure how long he’d already been gone. It was now 5:10, so the ship was *at least* fifty miles past him. Hagen looked at the weather displays. Six-to-eight foot seas and heavy gusts due to the remnants of a storm.

Making matters worse, according to one security officer and two casino workers, the victim had appeared “extremely intoxicated.” So –Hagen blew smoke into the air– the bottom line was: could a drunken idiot still be alive, treading water for over two hours in six foot seas? Hagen’s hands shook as he tapped a second cigarette out of the pack.

Captain Hagen reluctantly concluded this would be a loss-of-life case. Almost just as dreadful would be the unavoidable corporate inquisition. This would be the fourth passenger fatality for the cruise line in the past twelve months. Kapitanis had already been relieved of duty –would he be next? The Azure’s corporate suits will demand that his security officers quickly corroborate the *suicide* angle, and discount any exposure of liability to the cruise line. *That poor wife,* Hagen thought as he exhaled, *I mean…widow.*

#

Katie Carson sat in a windowless chamber, deep in the bowels of the ship. It was all steel with visible bolts, designed without any luxury and painted stark white. She clutched one of Zach’s blue blazers tight around her as a vent blew cold air.

Across from her at a desk sat Helga Eklund, who’d introduced herself as the Ship’s Security Officer. She was about forty, Nordic with blue eyes, but hardened by a square jaw and sharp features that made her appear naturally angry.

Katie was physically and emotionally spent, but knew she couldn’t sleep with the search proceeding. She looked up at a hanging light, sensing the ship was turning –the second time in thirty minutes. “Why are we turning again?”

“We are resuming our course to Nassau,” Eklund replied with a Germanic accent.

Katie was now upright, “–But Zach’s still out there!”

Eklund replied pragmatically, with no attempt to pacify, “Your Coast Guard is now in command of the search. That is when we halt.” She shuffled a few forms on her desk, “I asked you if Zachary had gotten into any fights or arguments with anyone on this trip.”

Katie shook her head, “No. He isn’t like that.”

“So he had no ‘enemies’ or unhappy acquaintances on this voyage?”

“No!” Katie was growing impatient.

“Was your husband experiencing any financial difficulties?”

“No. In fact, we recently celebrated the success of his new offices.”

Eklund jotted the information. “Has he recently been diagnosed with any serious illnesses?”

“No,” Katie sighed and shook her head. “He even had a check-up for a life policy. The doctor said everything was perfect.”

Eklund perked up. “A life *insurance* policy?”

Katie halted, realizing how it sounded. “Yes –he needed certain insurance with his new corporations.” She paused to see the dubious Officer Williams enter the chamber. He handed Eklund a report, glanced at Katie, and exited the room.

Eklund scanned the report. “You were with your husband most of the evening?”

Katie paused, weighing the significance of any reply. “Yes, it was just he and I most of the night.” With no windows, the claustrophobic room was intensifying her nausea.

Eklund motioned to the report, “According to your dining room server, you and your husband had a heated… *fight* before his disappearance.” She paused, “How long was that before he allegedly…*fell*?”

Katie furled her brows and half stood, incensed. “It was a *verbal* fight! A private, *spousal* disagreement!” She threw her hands out, “Look at me –I’m a hundred and fifteen pounds, you think I *threw* him overboard!”

Eklund widened her eyes as if amused by Katie’s outburst. “I am trying to ascertain the last person who saw him, and his condition.”

“We never had physical fights!” Katie sat back down and her eyes glistened. “He just…drank a little too much tonight.” She pulled a tissue to her eyes and sobbed.

“Fair to say you consumed alcohol this evening as well?”

Katie contorted her face in anger, “Yes! I consumed alcohol. It’s a cruise. I am an adult. On vacation!”

Eklund shrugged, “I am just confirming witness statements…” Her voice trailed and she shifted gears to lift Zach’s handwritten note. “Do you agree your husband authored the note you found in your stateroom?”

“Yes, I’d know his awful handwriting anywhere.”

“Do you also agree the note was intended as a suicide note?”

Katie ran her hands through her hair, depleted. “I don’t know. He’s never done anything like this.” She inhaled, “But he definitely wasn’t ‘attacked’ by anyone, or didn’t ‘slip and fall’ overboard like a klutz if that’s what you want to hear.”

Helga Eklund paused at those words. “Would you be willing to put that in writing?”

Katie stopped, guarded. “Where is Zach’s note? I want it back.”

“It is evidence. We will deliver you a copy.” Eklund leaned forward. “Please, Mrs. Carson, can you think of *any* motive for your husband to do this?”

Katie gazed into space, genuinely pondering the same thing.

#

At 6:15 a.m., the following calendar day –twenty-four hours after the Coast Guard initiated its search– Lieutenant Commander Andris gave the heart-wrenching order for his aircraft and officers to return to Air Base Miami.

The search was concluded.

PART THREE

Seventeen Months Earlier

Chapter Seven – The Magic City

When Zach stepped through the automated doors of Miami International Airport, he was welcomed with a wave of blazing humidity. The exact opposite from home where it had warmed to twenty degrees by the time Katie dropped him off in Fort Wayne, the nearest airport. With any luck it’d be their last February in Indiana.

Even the smells seemed better. This airport was scented by grilled corn cakes with cheese called *arepas,* sold at stands that brewed Cuban coffee. At home, the frigid air reeked of hotdogs and bus exhaust. Zach made the mistake of wearing too much clothing on the plane without considering his destination. He sported a gray knit sweater over a polo and his black North Face jacket. He wished he could throw them all in a garbage bin like some spy shedding a disguise, but the garments had cost too much.

In addition to the warm air and sight of towering palms, Zach was mesmerized by something else: a sea of gray-haired people, hundreds of them, well over sixty years old. As a mecca for retirees, the *graying of America* was alive and well in South Florida, complete with their aching necks, backs and joints.

Zach did not view this with the eyes of a scheming opportunist. Hehonestly believed these were people he could help. They had physical complaints, and he had the skills to help. The palm trees and aromatic breezes were just icing on a sweet cake.

*I wish Katie could see all this*, Zach thought as he hailed a cab with his single carry-on. For this exploratory trip to Miami, it was financially practical for him to go alone. And it had been a hard sell for Katie –but not as hard as he’d predicted.

#

Four weeks earlier, Zach had meticulously laid out his plan, complete with pamphlets from Vast Oro. He had planned his speech to cover every imaginable base –including Katie’s mother.

“Carmen can visit as much as she wants,” Zach offered. “If we rent in Florida, it can be a two bedroom, so she’ll have her own room. For the time she’s in Matoon, your sister is just ninety minutes away.” He put his arms around Katie. “If you can give me two years to make this work, maybe we can afford something for her to live with us –permanently.”

His unforeseen offer made Katie pause. Never rash or impulsive, she’d always take all information –consider it– and then render her decision. Zach always said she should’ve been an attorney because she’d either answer with a question or make a counteroffer.

Katie crossed her arms, “I’ll give you twelve months –*and* mom can visit quarterly. Four times a year includes two weeks at Christmas.”

“We can do it?” Zach grinned.

“Can you agree to my terms?” Katie asked with her cute smirk.

He pulled her in for a deep kiss. Her neck and hair smelled good, with a hint of some delicate citrus fragrance. She kissed him back with a passion that reminded him *she* got the last word.

Zach was only partially surprised. His trump card over Katie was a simple truth: she and her family had been considered “rich” by local standards when she was younger. She’d grown up accustomed to a certain quality of life. Without being materialistic in any way, their current financial condition was growing almost unbearable. It seemed like decent odds she could be swayed by the promise of anythingbetter.

In her youth, Katie’s father’s business as a mortgage broker had thrived. But Bruce Morrow had spent foolishly. A vacation chalet on Lake Glendale they enjoyed twice a year. Birthday trips to Europe. A pony for Katie and her sister Diane. Katie was used to the best.

A couple of years before Katie and Zach’s marriage, Bruce had to downsize his firm. Home prices plummeted and banks halted all loans. Eventually, Bruce’s office was his kitchen table. He quietly stopped paying his steep health premiums. Four months later he was diagnosed with advanced stage-III lung cancer. And he’d never even smoked.

To afford treatment, Bruce and Carmen had to consume a savings intended for their daughters’ weddings. Then they sold the house Katie had grown up in.

Bruce had been given six months by his oncologist. He miraculously survived two more years. The unintended irony of being blessed with more time was the financial drain it created for the living. Katie spent those years loving and communicating with her dad like she’d never done as a child. He quietly died on a Tuesday while watching *Family Guy.*

Katie said those final years were consumed with paying rent late, floating checks before funds were in the bank and lots of macaroni and cheese.

Zach would comfort her, promising she’ll never have to live like that again. After all, he was a doctor, and soon his practice would thrive.

Five years after a nice but modest wedding at the Evansville Radisson, Zach and Katie weren’t surviving much better. Katie privately conceded she was getting used to their lifestyle. So when Zach approached with wide eyes and a fire in his belly to pursue a better life elsewhere, she didn’t have to deliberate for too long.

#

Rather than going straight to a hotel, Zach wanted to begin his quest for office space right away. He asked the cab driver to take him to the first of seven addresses, all in a neighborhood exotically named Little Havana. Zach quickly learned Little Havana was nothing like the romantic visions of old Cuba. It appeared older and urban, with stucco shacks from the 50s and bright signs in Spanish. People stood in intersections selling bootleg Miami Heat jerseys and bizarre fruit in plastic bags that looked like no produce Zach had ever seen.

Before leaving Indiana, Zach had called Vast Oro Consultants for a *no-obligation* session with one of their specialists. He spoke to a pleasant representative named Aurora who was thrilled he was considering their services. Aurora eagerly advised they had “partner agencies” that had space readily available. When she listed several addresses, Zach jotted them down. He planned to research the properties by himself –without any help from Vast Oro. *I’ll cut out the middle man*, he thought. At the end of his Vast Oro phone session, he thanked Aurora and promised to call back.

Zach asked the driver, “Do you know the *Las Islas* Plaza on 8th Street?” The man nodded without pausing a heated dispute in Spanish on his phone. Zach had a sour expression as he watched the neighborhoods roll by. The area did not look like the same city he enjoyed on *CSI Miami.* But he had to start somewhere.

He asked the driver to wait as he checked the first office. The strip mall was one-story with a generic dollar store, a nameless walk-up food window and storefronts with blacked-out windows. No one answered when Zach knocked on the management office door. He cupped his hands to peer through the glass. The room was dark and vacant with an overturned card table and telephone wires snaked across the floor. Zach frowned and returned to the cab. Dispirited, he unfolded his notes to read the next address on his list.

#

Four hours later, sipping from free-refills at a Latin fast-food *Pollo Tropical*, Zach reviewed his notes. Out of the locations mentioned by Aurora at Vast Oro, three were closed. One location had surprisingly affordable rent and heavy pedestrian traffic thanks to bus stops and a *Sedano’s* market. It was 800 square feet at $1,600 per month –just a $200 increase from Indiana. He told Katie on the phone it was a no brainer.

His flight home was noon the next day, requiring just one night at a hotel near the airport, a $70.00 Hotwire deal (free continental breakfast.) In the morning, he’d have time to research apartments, hopefully in a nicer area and within a reasonable commute.

At 8:30 a.m., Zach relented to use a realtor who specialized in residential rentals –plus she could do all the driving. Arleen, a heavyset sixty-year-old from Brooklyn, drove Zach in her 2001 Camaro as she chain-smoked.

She said they’d have to move west to be meet his budget. Arleen drove them to properties as she relayed tales about her divorce. The best place within a reasonable range was a small two bedroom in Miramar, forty minutes from his target office location. It was a few dollars cheaper because it was across from a landfill. Zach was amused at Florida’s way of doing a landfill: a five-story mound of refuse bulldozed into a “mountain” and then covered with sod. If he squinted just right, it looked like a grassy hill in Kentucky. Arleen said “Mount Trashmore” only smelled if the wind blew from a certain direction. In Zach’s opinion, this flaw was overcome by the apartment’s enormous pool.

Zach made it to the airport with seventeen minutes to spare. He knew they couldn’t start at the top. Rather than a glass office overlooking the bay, it’d have to be a shack in Little Havana. A two-bedroom apartment forty minutes away instead of a beach house. These impediments would make him work harder –and they could still sit on a beach in January.

On the plane he did some math. His Uncle Danny said his offer to buy their home was still on the table. Danny was a retired Polyester plant manager who wanted to downsize. He had cash in hand, offering $82,000 to buy Zach and Katie’s home. Zach’s mortgage was roughly $61,000, netting a nice $20,000 “emergency nest egg,” as Katie called it.

Once Zach’s shop was up and running in Miami, he’d evaluate the influx of patients. He would then decide whether he needed any “consulting” from Vast Oro. He had seven years business experience as a chiro. Why couldn’t he do this himself?

While the plane was taxiing for takeoff, Zach wanted to call Katie. Before the flight attendant could scold him to turn off his phone, Katie answered. Rather than warm and cute, she sounded confused.

“What’s wrong?” Zach asked in a whisper.

“I just got a weird call,” Katie replied. “It was a man. He sounded annoyed.”

Zach frowned, “What man?”

“From *Vast Oro*..?” Katie replied. “He asked why you didn’t see them. He knew you were in Miami. He asked for your cell–”

“–Did you give them my number?” Zach interrupted.

“Well, yeah. I figured it was business.”

Zach paused. He hadn’t “hired” them yet. Before he could reply, his phone chirped. The screen read “Incoming Call – Private Number.”

“Is that another call?” Katie asked.

“Yeah,” Zach’s eyes darted. “Unlisted.” He was curious, *was it Vast Oro calling?* If so, how did they track him? And more importantly, why?

A hand touched Zach’s shoulder and he flinched. He turned to see the flight attendant with a sour expression. “Sir, you need to turn off all devices.”

Chapter Eight - *La Pequeña Habana*

Katie hugged her mom for nearly five minutes before enduring their nineteen-hour drive. She tearfully promised, “We’ll fly you down in a month.” Zach blinked at the unplanned expense.

Zach wanted to drive straight through, but Katie wouldn’t hear it. “I’ll eat cereal for a week to afford a motel with a hot shower!” He rented a small U-Haul and loaded it with their bed, a couch, kitchen table, TVs, a dresser and boxes of everything –except their snow shovels and space heaters, which they sold at a yard sale for a sweet $140.

Researching the precise half-way point, Zach stopped at a place called Centerville, Georgia. Despite Katie’s objections, they ate at their third Cracker Barrel. “Consistency and reliability,” Zach suggested.

“I’ll be five pounds fatter when we get to Florida,” Katie retorted.

By the time they got to Miramar –on the western border of Miami-Dade county– Katie’s reaction to their new home was underwhelming. Even with a cheerful sign for “Island Club,” she frowned at the beehive-like apartments. She softened at the forty-foot pool and Jacuzzi. “Imagine that hot tub with a glass of wine after work every day…” Zach cooed with a smirk.

He wanted to take Katie on a drive before settling in their new home. He meandered south, ultimately traveling east on the 836 with the majestic Miami skyline before them. Her eyes glowed, enthralled by the gleaming glass and chrome towers, parallel with the towering palms. But as they continued deeper into the urban terrain, the magic faded. Katie sat upright and checked her door’s locks. “Where are we going?”

“I’m showing you our office,” he replied with as much delight as he could muster. “It’s in *Little Havana…”* he pronounced in an exaggerated accent to sound exotic.

Katie said nothing. She couldn’t contain a gasp when she saw a family of roosters crossing the road at a red light. She jolted as a man approached her window, but relaxed when she saw he was just selling counterfeit inflatable Spider-Men.

“Pretty wild place, huh?” Zach chuckled.

“That’s one word for it.”

He pulled into the small parking lot at the *Canarias Isles* strip mall. It was L-shaped with six shops including a discount *pharmacia* and a Latin American Cafeteria with a walk-up window. Though in need of a coat of paint, the place appeared safe and active with a few customers. Unseen speakers from the café played dance music from a local radio channel.

Katie gazed out, pensive. After a moment, she gave a nod as if surprised at her own acceptance. “Smells good –like roast pork and... black beans?”

“Yeah!” Zach was thrilled with her indirect support. He opened his door. “I want to show you something.”

Katie seemed startled at his plan to step out, but followed versus being left in the car. They stepped up to the café’s outside counter. A pretty teenaged Cuban girl approached. She had her hair pinned up with a pencil and wore a Marlins t-shirt. Zach cleared his throat and ordered, “*Uno colada por favor. Dos copas.”* The girl gave a dimpled grin.

Katie was staggered by her husband uttering something other than English –and it sounded pretty authentic for a pale Indiana boy.

“I’ve been practicing,” he smiled. “You can learn anything online.”

They watched the girl operate an espresso machine. It released a hiss of steam that smelled heavenly. She filled a Styrofoam cup with espresso and then sugar. She covered the cup with a plastic lid and slid it towards Zach with two thimble-sized cups. He grinned and slid her two bucks, “*Gracias.”*

Zach poured the coffee into the two miniature cups and handed one to Katie. “Cuban coffee. You only drink these little shots. I learned the hard way not to drink the big cup.”

Katie held it six inches from her nose as if studying a gem, and then tossed the whole shot into her mouth. Her eyes rocked in deliberation, and then the verdict: “That’s *really* good!”

They sat at an outside café table. Zach smiled, “The landlord should be here any minute. He said it was an old dental office.”

“The landlord’s with Vast Oro?” Katie asked.

“No,” Zach laughed though his nose, “He owns the building. I cut out the middle man.”

Katie cocked her head, confused.

Zach put his cup down. “I called Vast Oro for my ‘no-obligation’ marketing spiel. The rep, *Aurora*, found locations that fit our criteria and budget.” He leaned in with a grin. “I simply jotted the addresses and conducted my own property searches.”

Katie frowned to consider the tactic. “But wasn’t our whole plan initiated by the services provided by these Vast Oro consultants?”

“You saw the state income comparisons. That information is fact regardless of any ‘services’ provided by these Vast Oro people.” Zach touched her knee. “You and I have operated a clinic for *seven* years. Why pay a slice to a third party for something we can do?”

Zach noticed an instant look of shock on Katie’s face. Her eyes widened, gazing over his head. A beefy hand landed on Zach’s shoulder.

“*Zach-ary Car-son*?” The six foot, 250 pound man asked.

Zach looked up at the man. “Hi…*Ugo.*”

The man exhaled smoke instead of replying. Ugo had a close-shaven head, wore a stained tank top and cargo shorts. His hands and face were greasy as if he’d been eating something. He had a prominent brow and spoke with a thick Russian accent. “I show unit now.”

Ugo led them to the storefront’s single door. With a cigarette hanging from his lip, he frowned to locate a key on a ring with at least fifty others on it. Katie remained on the far side of Zach, timid of the burly man. Ugo unbolted two tarnished locks and opened the door.

With one arm gingerly holding Katie’s back, Zach reached to turn on the lights. Before entering, he looked at Katie with playful drama, “Ready to see the future of ‘*Carson Chiropractic’*?” Katie manufactured a weak smile. Ugo rolled his eyes.

Humming fluorescents came to life, revealing their new workplace. “It was a dentist office, so it already has a reception area and two small procedure rooms.”

Katie observed the room. It smelled slightly musty as if it’d been sealed for a year. The floor had blue industrial carpet in passable condition. The chalky walls were scuffed but intact. Several magazines in Spanish were strewn on the floor. The walls were topped with a passé do-it-yourself Santa Fe border.

Zach motioned like a spokes model, “Back here we have the main work area.” As Ugo stayed in the lobby to smoke, Zach pulled Katie towards the rear. “A nice little office and a break area.” He pointed at the ceiling, “A few small water stains. Ugo said he’ll look into it.”

Katie turned 360-degrees for her assessment. Zach paused, awaiting her verdict.

She shifted her jaw in silence. After a pause, she looked at Zach, “This could work...”

Those three simple words were a symphony to Zach’s ears. His weeks of meticulous research had paid off, and her approval meant the world.

They jolted at Ugo’s sudden words, “Everybody good?” His voice boomed from behind them as he approached.

“Yes! Mr.…Ugo.” Zach stammered. “Thumbs up from my office manager.”

Ugo replied, emotionless, “$1,600. First, last, *secure-ity*.” He raised a finger towards Zach. “*One* year contract. $4,800. Cash. *Now.*”

“I know. As we discussed.” Zach gave a faint grin. “I got it on me, like I promised.”

Katie’s eyes bugged –and then narrowed at Zach.

Chapter Nine – Cuffs of Gold

“You already committed?” Katie asked, animated, as Zach attempted to navigate Presidente Boulevard. “Can’t we look at others? I thought–”

“–That’s what deposits are for,” Zach interrupted, diplomatic. “If we were to fail for some… *farfetched* reason, we’d just lose the security and last month’s. It’s not like he’d break our legs.”

Katie cut him a glare that invited no debate.

After an eternal four minute silence, Zach asked, “Can I show you one more thing before sunset?”

“As long as it’s not in Little Havana.”

Racing the fading daylight, Zach drove east along the city, and onto the MacArthur Causeway. Katie paused her display of annoyance to gaze at the American Airlines Arena, standing like a fortress on Biscayne Bay. As they crested the bridge, the setting sun glistened gold on the world’s largest cruise ships, lined up at the Port of Miami. Zach continued until the road terminated at Ocean Drive. Her eyes beamed when she finally beheld the vast Atlantic Ocean. Their new playground had turquoise water and beaches of golden sand. Katie involuntarily exhaled, “It’s gorgeous…”

With a boost to their mood, Zach drove north along South Beach. The waterfront hotels were lined up like dominos, with the pastels and soft curves of vintage art deco. Retro cafes and lounges, such as the Clevelander, looked like something from *The Jetson’s.* Zach couldn’t read minds, but he interpreted her awestruck grin as a good thing.

Cruising along the beach, they had to pause around bikini-clad girls and body-builder types on roller blades, and model shoots adoring the iconic backdrop. Music from cafés boomed with live percussion. They idled through aromatic breezes of garlic from local delicacies. As dusk persisted, blue and coral neon came alive to compliment the auburn skies.

“That’s the Fontainebleau hotel!” Katie gawked like a child at Disney, “From Scarface and some video awards show!”

Zach looked at her with a grin, “And it’s only February…”

Katie looked at him and finally...smiled.

#

Ugo sat at the strip mall’s café table with three crushed Cuban coffee cups. He lit a cigarette and spoke into a phone as he read from a scrap of paper, “Full name is *Zach-a-ry Car-son.”*

“That name sounds very familiar…” Aurora replied into her earpiece.Her sleek office seemed to be the epitome of a high-tech call center, but she was the only one working at the hour. She slid on trendy slim glasses over marble-blue eyes to scan her large monitor. “You’re on *Calle Ocho* and 27th Ave?”

“*Da*,” Ugo’s voice replied. “One of my shitholes. He pay me already. Cash.”

“Here it is.” Aurora slid a polished nail along her screen. “That *is* my territory, *Ugo*.” Her tone mocked his name. “Mr. Carson called us first. *You* need to fix that.”

Ugo blew smoke over his head, indignant. “He is mine. He come to *me*.”

“That’s not our agreement.” Aurora replied, sharp.

“I am *here*,” Ugo pounded his chest. “You are in fancy office. *I* hustle for this!”

Aurora licked her red lips like a riled lioness. She paused to run a hand through her jet-black hair. “Perhaps *Mr. Tovar* should visit. To decide how best to resolve this.”

A pause. “No,” Ugo replied, suddenly meek. “No need for Mr. Tovar to visit.”

“Find some other way to make your living.” Aurora then added in flawless Russian, “*Ponyat' tarakana?”* Understand cockroach?

#

The vapors were going to make her vomit and Katie suspected why.

Rather than a picnic on the beach or relaxing by their apartment’s pool, Katie spent her Saturday morning painting Zach’s office. “This is going to be a family project.” While Zach researched marketing tactics, Katie hummed along to U2 as she painted in long strokes. She chose a cream color to make the rooms seem larger. Of course, Home Depot’s name for beige was “Arctic Blonde.”

When she stirred the second gallon, the fumes seemed stronger than the first. She pulled her head back, feeling lightheaded. She stood and placed her hands on her knees to take a breath. She then vomited onto the plastic drop cloth.

With wide eyes, Katie quickly folded the sheeting and glanced back to see if Zach had heard. She cleared her throat and shouted as she zipped out the door, “Getting a Diet Coke next door. Be-right-back!”

“–Get me one too,” Zach replied from the rear. But she was gone.

The nausea was not a mystery to Katie. Looking over her shoulder, she hastily walked to the plaza’s *pharmacia*. She entered the jingling door and smiled at the squat pharmacist in a lab coat. She asked in her best Spanish, “*Como se dice…*‘pregnancy test’..?”

*She’s taking a long time,* Zach wondered. Next time, he’d bring a cooler to save money. He looked up, surprised to see Katie standing in the doorway.

She was pale and perspiring, but had a cute half-grin. “Zach, we need to talk.”

ThoughZach sprung from his chair to embrace his wife, his stomach churned at the news. They’d been unofficially trying for months, but it was the last thing on his mind with their whirlwind move to Florida. His delight was matched by a sense of panic. They could hardly afford to exist as it was. *And now a baby?* Would Katie be able to do the books?

These thoughts clashed before his eyes, but he was wise enough to hold her and let her know he loved her. As they hugged, he studied his half-completed office and decided his growing family would provide more incentive than ever to succeed.

#

Ugo blocked the sun as he loomed over Zach in the parking lot. Ugo was dressed up by adding a thick gold chain over his white tank undershirt. He nodded with a cigarette as he listened to Zach nervously rambling about his good news.

“Yep, we’re going to have a baby... Our first... Motivation to succeed –right..?”

After a pensive puff of smoke, Ugo seemed ironically pleased at the news. “I am proud for you. I say *Pazdravliayu!”* His entire body language morphed into subtle menace. He stepped closer, “To begin work, you need equipment. Soon.”

Zach took a step back “Yes. Katie’s been reviewing a few companies–”

Ugo halted him with a bear-sized hand. “My cousin rent to you. *Best* price.”

Zach and Ugo locked eyes. Zach said nothing, sensing there’d be no ongoing chat.

“Good for us both that you triumph.” Ugo lowered his head towards Zach’s. “You owe rent again. Fifteen days. Cash.”

Zach flinched like a cat at the roar of a car’s engine behind him. He spun to see a purple GranTurismo Maserati, its speakers blasting throbbing EDM. The driver had a tank top like Ugo but he looked like a steroid freak. He wore white sunglasses with spiked black hair. He shouted unintelligible Russian to Ugo, who laughed and approached to bump fists.

Ugo turned to Zach, “This is my cousin. *Pavel*. He will show equipment.” His smile faded. “Get in the car.”

Zach froze. He looked towards the clinic –where Katie was alone. “I can’t. My wife–”

“–You are going *now*,” Ugo interrupted, pulling Zach by his shoulder towards the Maserati. “Twenty minute. You save much money. Wife will be *proud*.”

Zach looked powerlessly towards his office’s front door as he was ushered to the car. He didn’t see Katie through the glass. He was unsure if he wanted to or not. The last thing she would know was that he had gone outside to speak with Ugo.

Ugo guided Zach into the tiny white leather backseat. It was clean but smelled like pot. He felt a growing sense of claustrophobia. The driver, Pavel, pumped his head to the music while scrolling through messages on his phone. As soon as Ugo sat in the passenger seat and closed his door, Pavel stepped on the gas and the tires launched forward with a chirp.

Zach gazed again, despondently, towards his office. How long would he need to be gone before Katie would worry or take action? Twenty minutes? Would she go outside to look for him, or dial 911? He looked at his watch, it had already been ten minutes.

Pavel and Ugo were having a heated conversation in Russian and they had to shout over the deafening music. Zach sensed it had nothing to do with him. He relaxed; perhaps they were truly showing him equipment. There’d be no motive to harm him. He wasn’t worth kidnapping, and he’d just signed a lease that would only be collectable if his clinic prospered.

Pavel sped the Maserati north, weaving in and out of traffic without the use of any signals. They meandered towards an industrial area near Opa-Locka that Zach wasn’t familiar with –and was less populated. As Zach shifted in his confining seat, he realized his phone was in his back pocket. He looked at the men who were still shouting in Russian.

Zach slid the phone out and activated the main screen. He discreetly texted Katie:

“*Im out with Ugo, looking at furniture*.”

He took a breath and paused. Within seconds, his phone vibrated with a response. It read: “*SERIOUSLY?? I just told you the biggest news of our marriage!!!”*

Zach clenched his eyes shut. She was absolutely right. He inhaled and checked Ugo and Pavel again. They were bobbing their heads and smacking gum to the music.

He replied to Katie: *“There’s a reason. Promise. Love you. I’ll text back in 15. If you don’t hear back call police.”* Zach paused in deliberation, and then back-spaced, deleting the “*If you don’t hear back call police*.” He looked up, noticing they were turning into a warehouse area. Their surroundings were becoming more barren; rusted, with corrugated structures. Overflowing dumpsters, derelict cars. It was Saturday, so any workers were gone. No other people around.

Pavel stopped abruptly in front of a storage unit. He looked back at Zach with a smile, “*Ta-da*! We arrive!”

Pavel unbolted a padlock and Ugo rolled the door open to the large unit. Zach tried to focus into its interior as if dreading a bear in a cave. Was it bales of drugs? Zach wondered. Pallets of cash like on *Breaking Bad*, as he’s forced into some seedy partnership? Zach could only see dust particles dancing in the sweltering air. As his eyes adjusted, he relaxed and voluntarily stepped into the unit.

“Wow…” He looked at an interior wall. “Those are virtually new Ergo benches and headpieces…and Galaxy adjustable tables…” With narrowed eyes, he studied a stack of chiropractic tables and benches. Zach touched a blue machine, impressed. “This is a Micro Pioneer X-Ray system –these things are like over twenty grand. This looks hardly used.”

Pavel nodded with a frown like a connoisseur. “Furniture over there.” He pointed to the opposite wall with a ringed pinky, “Office desk, lobby chairs, lamp, *books shelfs*…”

Zach examined the collection. It was mostly mica office furniture, standard in the business. “A few scuffs and scrapes... completely useable.” He turned to Ugo and Pavel, “So this is all collected from bankruptcy auctions or whatever?”

Ugo chuckled. Pavel smiled and replied to Zach, “Yes. That is it.”

Pavel stroked his chin, “Today I am offering a bargain. I give you: four lobby chair, four desk, two massage table, TENS unit and x-ray.” He turned to Zach, counting off with his fingers, “Only $2,000 per month.”

Zach’s eyes widened, “That much stuff would normally rent for *twice* that!”

“My gift to you.” Pavel smiled with a silver tooth, “Ugo say you good guy.”

Ugo remained grim, “–But you pay six months. *Now*.” Both men stepped into Zach’s personal space.

Zach stopped, speechless, as if he had missed something. He looked at the walls of equipment and furniture, and then at the men. “I... don’t have any cash. On me.”

For the first time, Pavel’s face knotted into a scowl, “How you think I afford to do this?”

Ugo stepped within inches of Zach. “Two thousand. Per month. Six months. *Now*.”

Zach stood at the Bank of America’s ATM machine, one block south of *Calle Ocho*. Ugo and Pavel stood on both sides of him like bodyguards.

As Zach waited for a tiny Cuban grandmother to finish with the ATM, he pondered his situation. This wasn’t really any sort of extortion because he was gaining a benefit. From experience, he knew the same amount of furniture and machines would cost at least $4,000 per month. He never fathomed starting with that much equipment, and having it would allow him to open sooner. $2,000 per month would be a steal. But paying it up front –from their nest egg savings– would be a hard sell to Katie.

The sweet little *abuela* finally exited the ATM and opened her umbrella to block the blazing sun. Ugo nudged Zach to move forward. Zach stepped to the machine, entered his debit card and information.

*Shit…* Zach closed his eyes, he should’ve known. He turned to the men. “There’s evidently a…$500 cash withdrawal limit...”

Zach didn’t know whether to be grateful or upset about the bank’s Saturday lobby hours. If the bank had been closed, he could’ve told the men they’d have to wait until Monday. That would’ve allowed time to sweet-sell a plan to Katie. But with the bank’s extended hours, he had no choice but to move ahead –“*Now*,” as Ugo grunted.

“Hello sir, how may I help you?” the pretty Latina teller asked Zach when it was his turn.

Zach stepped up to the desk and manufactured a weak smile. “Hello. $11,500 from my savings account… Please..?” He slid her his license and debit card.

Ugo and Pavel stood close behind him with large crossed arms.

Fifteen minutes later, behind the window blinds of the Carson Clinic, Zach held Katie tight at his side. He slid a blind an inch to watch Ugo and Pavel drive away in the Maserati.

Katie cut him an incensed scowl, “Let me get this right: I tell you I’m pregnant, and you then spend twelve *thousand* dollars of our savings –all in one hour?”

Zach winced. “Not an expense. An investment. We can open a month early.”

Katie deflated to consider this.

“Ugo’s evidently very happy that you’re pregnant.”

“Why?” Katie frowned, puzzled. “Some *Russian* thing?”

“He said I now have ‘golden handcuffs.’”

Chapter Ten – The Ghost Tower

On the northern fringe of downtown Miami stood a ghost building, a high-rise suspended in mid-development, its concrete skeleton stalled within eternal legal battles.

It was a forty-five floor relic of a real estate recession that had caught investors unaware in a declining neighborhood. Halfway through its creation, the market began to slide. Construction slowed and investors planned their exits. The construction crane ultimately lowered its neck and moved on to healthier pastures.

The tower had been touted to commissioners as a pillar that would revitalize a neglected community off 2nd Avenue in an area called Edgewater, just two miles from the center of downtown Miami. It was now deemed a public hazard and an embarrassing eyesore for tourists who drove from Miami International Airport to more glitzy destinations. The *Miami Herald* called the structure, “A fusion of unrestrained ambition with unregulated development. Like people walking away from a home going into foreclosure.”

And that was before claims of Chinese drywall. With the scramble for construction materials after Hurricane Katrina, suppliers began importing cheap drywall from China. Reports began rolling in that the drywall emitted sulfur-based gases that were corroding air-conditioning coils, computer and electrical wiring and metal fixtures. More notably, serious respiratory problems were reported to the Department of Health. The allegations alone were enough to decimate any remaining property value.

The ghost tower was suspended indefinitely with its legal nightmares. The developers filed a $90 million lawsuit against the bank and materials suppliers.

The plaintiff’s law firm for the Chinese drywall cases successfully quarantined the entire building as the case sat in limbo. No one could enter or exit without direct approval from the firm. With the alleged health hazards, no one wanted to anyway. Homeless squatters and crack heads even stayed away. On some nights, the upper floors’ tarps would blow in the winds as the bay breezes shrilled through the unfinished floors like banshees.

#

On the forty-second floor of the ghost tower –or *prizrak bashni* in Russian– the walls were a maze of unfinished studs. To the side, a rickety construction elevator remained. Its rusted frame and cables looked like something from a forgotten mine shaft. With a jarring screech, the elevator’s motor sparked to life as it strained to lift a cage from below.

The bloodshot eyes of a man widened at who’d be arriving. The shirtless and bruised man was handcuffed to a wall’s pipes. He was spread upright with grapefruit-sized bruises along his ribs. The fleshy, middle-aged man appeared Hispanic, with bloody slits in his earlobes as if earrings had been ripped out. Maroon spots the size of cigar burns dotted his neck. On the raw cement floor was the stench of dried urine, blood and other indefinite bodily fluids.

The captive, Romero, tugged at his cuffs. He stopped to look up when the cage arrived and its doors screeched open. When he saw his visitor in the shadows, Romero screamed through the blood-soiled rag tied across his mouth.

From the elevator, Tor advanced fast and direct like a shark. He was bald and wiry, every sinewy muscle visible. Tor’s shirtless torso was pale, scribbled with prison tattoos: a crude tiger on one arm, stars on each shoulder, a bull on his chest and a dagger across his neck.

“Too stupid for one job?” Tor’s croaky voice asked in Russian.

Romero watched Tor approach –but quickly looked away. Tor was commonly regarded as horrific. Scar tissue had deformed his nose to appear skeletal. Scarring had left him without eyebrows and –for reasons unknown to Romero– Tor’s jaw was held in place with a sling. The overall effect was that of an angry skull that had to wipe its mouth to speak in short, clipped sentences.

Tor lunged to rip the gag from Romero’s mouth. “You not hear me?” Tor used the gag to wipe drool from his own mouth.

“*General* Tor,” Romero panted, replying in broken Russian, “the intersection had no cameras. I check myself. I promise you!”

Tor sprung within inches from Romero’s eyes. He barked in chopped phrases, “What about the McDonalds! The Exxon? The Walgreens? All at *SAME* crossing?” He wiped his chin. Tor then jammed a finger entirely into one of Romero’s nostrils.

Romero inhaled a shriek of pain, struggling to turn his head, tugging at his restraints.

“Now *three* video for police!” Tor shouted, twisting his finger. “Your tow truck. On the camera! Placing the cars!” He pushed his finger a half inch deeper. “*MY* men. Arrested for staging the accident!”

Through the echoes of Romero’s screaming, Tor cocked his head to discern a phone ringing. He pulled his finger out of Romero’s nose and wiped it on his slacks. He turned to step towards a work bench as Romero coughed on his tears.

Tor’s tool bench looked like it’d been made from spare lumber. It was covered with rusted tools, liquor bottles, grime and foreign porno magazines. As the cell kept ringing, Tor opened a drawer to dig through a collection of flip-phones. Scowling, as if angered by the cell’s ring, Tor had to check each phone until he found the correct one.

Tor answered the phone, “*Da.*” As he listened, he lifted a corroded power drill.

The voice on the phone was Russian, “We have a freelancer. But he is a compatriot–”

“–I do not execute countrymen,” Tor interjected. He attached a steel bit onto the drill, a hole-saw bit designed to cut three-inch holes.

“I do not care *what* you do to him,” the Russian voice replied. “As long as he halts his renting on our turf.”

“Who is he?” Tor asked. He tested the drill; the wide cup at the end had jagged, rusted edges.

The voice replied, “It is the fat shit slumlord, Ugo.”

“*Ya ponimayu*,” Tor retorted, *I understand.* He snapped the phone closed and tossed it back into the drawer. He revved his drill and turned to his captive.

Romero’s eyes bugged at the sight of the drill and he shook his head no.

Tor slapped a dirty hand across Romero’s mouth. “Let me ask. Your mother. She born in Kiev?”

Puzzled, Romero nodded. “She is Russian. My father is Cuban–”

Tor covered his mouth again. “Then you no die today.” He wiped his mouth with the back of his hand. He then focused his coal-black eyes into Romero’s. He loomed closer and motioned to the room around them. “The local children. Talk of this building. Legends of rats the size of hounds. I *will* permit you to survive.” Tor paused, “If you show them rat bites.”

Romero’s eyes were bewildered. “What bites..?”

Tor revved his drill and plunged its three inch-wide bit into Romero’s torso, sawing circular chunks of flesh. Romero shrieked with immediate agony. Tor’s laughs echoed, merging with Romero’s cries. Tor’s arm pumped like a piston, repeatedly drilling “bites” into Romero’s chest and abdomen. Lumps of bloody flesh spewed to the side.

#

In a lavish office sat seventy-six year-old *Vladamir Maximov.* The room’s walls were covered in black velvet drapes which provided stark contrast to the gold moldings and fixtures. Maximov’s desk was neoclassical mahogany, handed down by his grandfather, who’d been a general in the Ukrainian army. In the room were two Russian 19th century brass samovar lamps, a bronze statue of a Cossack soldier and an Onyx globe with gold inlay that divided the nations.

Maximov’s second-in-command –his *Avtoritet* or Counselor*–* had joked that his lair looked like that of a Bond villain. Except Maximov was tired. Old and exhausted. Despite his history, Maximov was just five feet, five inches tall. He was now gaunt with prominent bags under his weary eyes and a head of white hair. He slouched at his desk, adorned with gold chains and silk pajamas. A far cry from the vision he’d projected decades ago in the Soviet army.

Maximov sighed and asked in Russian, “So you are saying General Tor now has a conscience?”

“He says he will not execute anyone from the Motherland.” Nikolas Tovar shrugged. “The slumlord Ugo was born in Kazan.”

Tovar, in his mid-fifties, was the physical opposite of his *Pakhan* boss. Tovar had a potbelly, stuffed in a dated burgundy three-piece suit like a kielbasa. He had dyed hair combed back with a small ponytail and a goatee. He sat across from Maximov in a Russian gilt parlor chair with his legs comfortably crossed.

Maximov shook his head like a weary parent. He searched his desk for a bottle of Tums and chewed two tablets. He then raised his voice, frustrated, “Tell me: is Tor my *torpedo* or the boss here? He needs to stop this Ugo!” He paused and added with a shrug, “Perhaps entice him with some task he enjoys.”

“Understood.” With no further words, Tovar stood to exit. Between two gaudy marble columns, he parted the drapes to reveal a steel door. He opened it.

He stepped into the next space which was entirely different and contradicted Maximov’s office. The air was thick with cigarette smoke. It was cramped with a low ceiling, fluorescent lights and rows of women on phones at makeshift desks. Each desk had a partition between them, creating a boiler room of operators. The women were a mix of lower-class ethnicities. Both gaunt and heavyset, in thrift shop clothing.

The women were seated in rows based on their race. Haitian ladies in one row; Hispanic in another; and Caucasian women speaking Ukrainian-accented English in a third. The room smelled of cheap perfume and sweat.

Tovar walked through the narrow space with a sneer, showing disdain for the ladies.

The Slavic accent of an operator could be heard, “…I am calling from USA Wellness Center. We are providing services today free for you...” The room echoed with the chatter of the women reciting the same script in their respective languages. Tovar reached a door at the far wall. A hulking man with a black t-shirt and a shaved head opened it for him.

Tovar stepped out to the cement floor of the ghost tower. The door closed behind him with an audible lock. The offices had been in fifty-by-twelve-foot trailers. Their entire operation was in a series of adjoining office trailers that had been installed on the forty-second floor. Accumulated from the building’s prior contractors and repurposed for their needs. Each had aluminum siding, and easy to furnish to suit their varying purposes. All had their own power and AC, courtesy of generators on the forty-third floor.

Tovar approached General Tor, seated at his workbench. Tovar grimaced when he observed Tor cleaning his large drill with an old toothbrush over spatters of blood. Ten feet away, Tor’s captive was cuffed to a wall. The man appeared lifeless, with a dozen three-inch scooped holes oozing blood on his torso.

“You are now making Swiss cheese?” Tovar shouted in Russian. “Is he dead?”

Tor did not look up from his task. He wiped his chin. “He will live.”

Tovar frowned in disbelief, “Why? Is he not just a local?”

“His mother from Kiev.”

Tovar shook his head. “You need to stop this Ugo. Right away!”

Tor turned his skull-like head towards Tovar as if irritated with his tone.

Tovar could never admit to being intimidated, but his posture softened. He offered, “If you do so, I will let you shepherd my girls on Saturday.”

Tor’s scarred face contorted into a smile. “I will lead your girls…” He wiped his chin.

Chapter Eleven – BONE CRKR

The two-week mark for Carson Chiropractic was not enough time to measure its success, but bills were already becoming due. Business was less than desirable.

An average of ten people per day would walk in with discerning faces, to exit with “grand opening” flyers promising $20 sessions for sign-ups. In Zach’s first week, he earned $400 thanks to a busload of Brazilian soccer players staying in the area.

As Zach exited his car on a Tuesday morning, he pondered how to hire a Spanish-speaking receptionist with his current budget. The locals seemed hesitant to visit a gringo from Indiana who didn’t speak their language.

When Zach stepped onto the sidewalk, shards of glass snapped him out of his haze. He looked up to see the windows of his shop shattered*.* He gasped and fumbled for his keys. The blinds had contained most of the glass, but in the center of the lobby was a thirty-pound cinderblock that’d been hurled through the window.

Zach’s stomach stirred. He’d never been the victim of a crime. His natural reflex was to call Katie, who was cool and collected. She promised to take an Uber to the office after reminding him to call the police.

Katie arrived with brooms. No customers would enter in its current state.

“You’re supposed to be on bed rest!” Zach shouted as he turned off his phone. He was uncomfortable seeing her sweep glass.

She finished with a dustpan and stood. “You got the big pieces –what’d the police say?”

“They labeled it ‘simple vandalism.’ They won’t respond without theft or injuries.”

Katie scanned their small operation. “Zach, I’m more worried about our computers. All of our records… We have no security.”

Zach inhaled –was about to retort– but stopped. She was right, but he didn’t want to hear it. “I’m going to Home Depot for plywood.”

Zach called the landlord, Ugo, to inquire how to make an insurance claim. After three attempts, Ugo finally answered.

“*Insurance*?” Ugo scoffed. “No insurance for a window.”

“You’re the landlord!” Zach shouted on his cell as he navigated the congested traffic.

“Listen to me…” Ugo’s voice slowed to a chill. “This is a *Zach-ary Car-son* problem. *You* need customers to pay *my* rent.” He hung up.

Zach cursed out loud. At a stop light, he glowered. To his right he noticed the chiropractic office of Rex Bauer, the *Bauer Health Center*. Every day he drove past the office of his nearest competitor. The car near its front doors was a new Porsche 911. Its license plate read “BONE CRKR.”

*What’s he doing so differently?* Zach wondered. *Rex Bauer* sounded like a gringo name. Zach looked at himself. He was still presentable in khakis and a dress shirt. Zach decided he’d walk confidently into Bauer’s office, introduce himself with a handshake and say hello. Perhaps strike up a professional relationship, maybe gain business pointers along the way.

Zach found the office’s doors unlocked. When he stepped inside, he was surprised to see the lobby empty. It was 10:30, too early for lunch. The lobby seemed lavish, with dark woods, ornate furniture, fine art and flat-panel televisions mounted on the walls.

He stepped towards a reception window and noticed a diploma for Rex Bauer from the Georgia School of Chiropractic. Zach knew the school from his days researching colleges. GSC was in Athens, Georgia and had extremely high tuition.

Before Zach could ring a bell, he heard a female giggle. She gasped and laughed again, almost sexual. Zach stood upright –*should* *I go?* Before he could turn, the window opened.

A striking Latina receptionist with blonde hair smiled. “*Hola.* May I help you?” Her uniform looked like something a Halloween store would call “sexy nurse.”

“Hi…” Zach froze, questioning his entire plan. “I’m Zach Carson...” His mouth kept talking, “Dr. Bauer doesn’t know me... But tell him I’m new in the area. I also went to Georgia Chiro.” He almost winced at the words rolling out of his mouth.

#

Rex Bauer was mid-thirties, tall, handsome and looked like a former college athlete. He had the all-American thing down: blonde, tan and dressed in a linen shirt and slacks.

“Not at all!” Rex bellowed in a showy, salesman style. “Happy to chat with a fellow Georgia Chi!” He walked with Zach on an 8th street sidewalk towards *La Carreta* Cuban café. “I say, welcome to the *Magic City*. The more the merrier!”

“That is *such* a relief,” Zach replied like a kid meeting their idol. “I know I’m technically a competitor, but I’m four miles away, so I don’t think–”

Rex interrupted with a raised hand, “–It’s all good bro.’” They stopped to sit at an outdoor table overlooking the vibrant morning activity. “I remember when I was fresh in from G-A. I was a stranger in paradise. Like I hit the jackpot! There is *plenty* to go ‘round.” He leaned in with a square-jawed grin, “Believe me.”

Zach paused, pensive. “That’s my problem. I’ve done my research, but there’s some...disconnect. Zero walk-in traffic. We seem to be having a...string of bad luck.”

Rex lifted two fingers to a pretty server, ordering coffees like a regular. He looked at Zach, “Sounds like you’re doing the right things, like cheap rent in this ‘hood. Let the plastic surgeons on Biscayne pay the big rent. Patients need to see we’re ‘*men of the people*,’ not some assholes.” He paused, “Zach, the irony is, you can be doing better than them in a year.”

Zach chuckled, not sharing his optimism.

“Let me ask this,” Rex held his head high. “Who are your marketing partners?” He then winked at a cute twenty-year old server who brought coffees and Cuban toast for the table.

“My wife Katie,” Zach replied. “–Who was just ordered on pregnancy bed rest by her doctor due to stress and blood pressure.”

“*Salud!”* Rex toasted his coffee cup with a smile. “Your first little one?”

“Yes, we’re very excited.”

“Then you’ll need some help, *amigo!”* Rex shifted in his seat, back to business. *“*I’m with a team called *Vast Oro.* I wouldn’t be here without ‘em.”

Stunned, Zach halted his coffee mid-sip at the familiar name.

“They have...*tools* that we don’t.” Rex explained. “They do half our job for us. *They* help find the patients. I don’t have to spend time doin’ that. They help with billing. They even have doctors on staff who can amend patients’ conditions–”

“–Change patients’ conditions?” Zach interjected, confused. “Is that legal?”

Rex again flashed his smile. “Of course! Otherwise, they couldn’t be doing it –right?” He knocked on the table and pointed at Zach. “Tell ya’ what I’ll do: I’ll send my Vast Oro rep over for a visit. No obligation –and believe me, she’s easy on the eyes,” Rex leered. “Then you tell me what you think.”

Zach blinked to mull the concept. Before he could respond, Rex continued.

“If you think they’re a raw deal, I’ll bring you and your bride to my suite for the next Heat game.” He let out a hearty laugh, “Hell, we’ll go anyway!”

#

Alone in his office, Zach was curious. He navigated to the website for Miami-Dade’s Property Appraiser’s office. The county’s records were some of the most accessible files he’d ever seen. He clicked “Property Search” and then “Owner Name” for the search criteria.

He entered “Bauer, Rex” in the search field. Nine results appeared. Zach immediately noticed one address: 4301 SW 8th Street. That was the location for *Bauer Health Center, LLC* –which meant Rex owned the building. He clicked on it and scanned the record. It had been purchased six years earlier for $400,500. More importantly, Zach now had Rex’s correct name: Rex Alan Bauer, II. He could now use that name to conduct a residential search.

“*Jesus…*” Zach exclaimed, sipping his coffee as he absorbed the record. Rex Bauer’s home was 10,000 square feet in a Miami Beach community called La Gorce Island. It had six bedrooms, a pool and a dock. Rex had purchased it three years earlier for $4.2 million. Zach clicked on the satellite image. He shook his head and sighed at the birds-eye view of the Spanish-style home, surrounded on two sides by the glistening Biscayne Bay.

Rex was not full of crap. He was successful. Enormously successful.

Zach’s trance was interrupted by the jingle of a bell on their office door.

“Hello..!” Katie’s voice sounded from the lobby, “I brought an early McDinner!”

“Oh, it’s you.” Zach entered the lobby and kissed her on the cheek.

“Wow, I’m doing great,” she replied, sarcastic. “I love you too!”

Zach took the McDonalds bag and hugged her. “I’m sorry.” He kissed her again. With a humble grin, he asked, “How long can we legally announce ‘grand opening’?”

She pouted with sympathy. “Flower-Friday didn’t work like home?”

“It’s my fault.” He leaned against the desk. “We need a receptionist who can speak Spanish *and* Creole.”

“And we will.” She ran a hand through his hair. “You try to anticipate every little detail. We *will* get there.”

He smiled. They both turned at the jingle of the door. An elderly Haitian man peeked into the office. He appeared fragile and confused.

“Good afternoon,” the man said with a Creole accent. “You are new here?” He appeared at least seventy-five, was bald and wore a passé dress shirt and slacks.

Zach leaped into salesman mode, “Yes sir! Hello, I’m Dr. Zach Carson.”

The old man slowly shuffled into the lobby. “I see…” As if his foot became snagged by an imaginary floor mat, the man suddenly tumbled forward. He lifted an arm to block his fall, but the man’s head struck the corner of a lobby chair. He fell, emitting a mournful wail.

“Are you okay..!” Katie shouted, lunging for the man.

“Call 911!” Zach crouched to help the man who was groaning, curled on the floor.

#

Flashing red lights illuminated Zach and Katie as the man was hoisted into the ambulance.

They stood outside the *Canarias* strip mall in disbelief. Katie was truly worried about the man’s wellbeing. He’d seemed so frail. His bald head had such thin skin.

Zach was sure he was okay, but wondered how he could’ve tripped so easily.

Neighboring tenants began to wander into the parking lot to see what was going on. They were on cellphones, craning their necks to observe. Zach watched them, humiliated. What a way for a business to make a debut –by injuring an old man.

Zach’s cell vibrated. He looked at the screen to see it was Ugo finally calling back. He lifted the phone and turned to Katie, “It’s Ugo; we’ll figure this out.”

Katie nodded. She walked back inside as Zach remained in the parking lot.

He shouted into the phone, turning away from the prying crowd. “I left three messages!”

Ugo barked, angered, “Why you disturb me on Friday?”

Zach discreetly replied, “A man was injured on *your* property. It could be serious! I need to know your liability insurance. How do we–”

“–There is no *insurance,*” Ugo interrupted.

Zach stood upright, puzzled. “What are you talking about?”

“I *own* building. No *mort-gage.* No insurance required.”

Zach’s confusion shifted into a scowl, “What the hell does that mean?”

Ugo’s voice was brusque. “It is –again*–* a *Zach-ary* problem. Like my rent. Six days. Cash.” The line went dead.

Zach lowered the phone as he seethed. The ambulance’s lights reflected on him like an escalating pulse.

#

The Carson’s kitchen was the same size as their adjacent living area. They had so few belongings that everything fit perfectly without feeling cluttered. Despite the orange linoleum floor, Katie had decorated the room tastefully with towels, knickknacks and picture frames.

Their McDinner had gone uneaten. It’d been replaced by a decent bottle or merlot. Zach and Katie sat at their kitchen table. He poured each of them a glass –three inches for him, a half inch for her.

“I’m sure he’ll be fine,” Katie offered with veiled optimism. “There wasn’t any open wound or blood.” Her beauty was marred by shadows around her eyes.

Zach stared into space, struggling to analyze their predicament. “We didn’t do anything wrong... We didn’t have a loose rug that anyone could’ve tripped over. I always check…”

She swirled her glass without drinking it. “If he is hurt –*God forbid*– can he sue us?”

He chuckled, cynically. “Anyone can sue for anything.” He swallowed the remainder of his wine. “We don’t have any insurance yet.” His volume increased as he continued. “And evidently the building doesn’t have any either.”

Katie frowned, “Then what would an attorney even do?”

“We don’t have any real property or even a 401K. Just one old car and a magically-vanishing savings.”

Katie reached for his hand. Zach did not meet her gaze. He continued to stare into the darkness of the living room as if searching for some piece that was missing.

Chapter Twelve – Aurora

Alone at his office computer, Zach clicked, “Florida Statutes - Chapter 768 - Negligence - Premises Liability.” He scrolled until he located the information he needed. He read aloud, “Florida has a four-year statute of limitations for injuries involving premises liability–”

He jerked his head up at the jingle of his office door. He looked at his watch, *too early for customers.* He sprung from his desk towards the lobby.

“Hello, can I help–” Zach froze at the vision before him. Standing in his lobby was a lady at least five-eleven in heels, in a formfitting couture business dress like a runway model. He stammered, “Hi… I’m *Doctor* Zach Carson…?” The woman did not match the local pedestrian traffic.

The woman smiled with a slight cock of her head. “Hello, Dr. Carson. I’m Aurora. With Vast Oro Consultants.” She spoke robotically, intelligent but almost *Stepford-ish* with no discernable accent. “Dr. Bauer thought perhaps we could meet.” She extended a hand.

Zach shook her hand, but remained awkwardly engrossed. She looked like the epitome of Wonder Woman, with fair skin, glossy black hair and deep blue eyes. The type that could make Zach lose his composure. “Absolutely…perhaps we can… step into my office?”

Aurora sat erect and upright in Zach’s second-hand office chair. She gazed straight with a calm smile on her red lips as she waited for his return.

Zach reappeared with two Styrofoam cups of water. “I brought some ice-cold water for you.” He handed her a cup.

Aurora politely smiled at the meager surroundings. The used furniture and framed tropical art from Wal-Mart. “Up and running I see. Doing well?”

Zach sat at his desk. “Not too bad… Enjoying the challenges of a new community.”

Aurora nodded. She lifted a form from her black Prada briefcase. “I believe you consulted Vast Oro before your move. You called *us –*I think I spoke to you..?”

“I…” He was struck off guard at her question, “I might have…” His eyes skimmed across the walls as he searched for words. “There were so many calls... A lot of research.”

Aurora crossed her legs. Her indigo skirt shifted higher on her thigh. She noticed Zach glancing at her legs –then he turned away. She gave an imperceptible smirk.

She filled the silence, “Welcome to the community nonetheless. Are you married, Dr. Carson? –May I call you Zachary?”

“Zach,” he replied instantly. “Please call me Zach. And yes, I’m married.” He fidgeted with a pen like a baton. “Katie –her name’s Katherine actually. Pregnant.” He shook his head. “I mean *she’s* pregnant.”

Aurora tilted her head to deliver a perfect Ms. America smile. “That is *magnificent.* Congratulations Zach. She is a lucky woman.”

Zach paused at the comment.

Aurora leaned forward, down to business –though with boosted cleavage. “I would love to discuss the services that we –*really I*– can provide to you.” She beamed *the smile*, then became serious. “In the easiest analogy, think of us as a law firm.” She shrugged to imply the simplicity of her example. “We have clients who are injured and in need of care. You provide care, right Zach?”

He shook off a slight stupor, “Uh...yes. I provide care.”

“Super.” She smiled like it was the right answer. “So if our clients reside in your *zone*, we refer them to *you*. In exchange, if you have patients who are in need of legal services, you can endorse *our* firm.” Aurora shrugged, “Can it possibly be any easier than that?”

Zach frowned at the simplicity. “Are there…any laws or statutes that limit what we can–”

Aurora reached to touch his hand. “–Let attorneys deal with ‘laws and statutes.’ You’re a health care professional. Yourjob is to heal. And *together* we share the returns paid legally by the carriers. That’s what *they* do.”

Zach was silenced by her pitch. He didn’t know where to begin or what to ask.

“Let me ask,” Aurora continued. “Have you met any other firms to align yourself with?

“No.”

Aurora extended her hands with open palms. “There you have it. You have absolutely nothing to lose. Let us call it a ‘thirty-day trial period.’”

Zach rocked his eyes. A corner of his mouth finally grinned like a smitten boy.

#

“Did you *sign* anything?” Katie asked, troubled but curious.

“No!” Zach sat on the corner of their home computer desk. He added defensively, “Worst case scenario, we don’t get any new referrals. No harm, no foul,”

Katie deflated. She looked like she hadn’t left their bedroom desk all day. She sat behind a stack of bills with her reading glasses on and her hair pinned up.

Zach stood to rub her shoulders. He moved her sweatshirt aside to do so. “You’re not supposed to get stressed.”

Katie feigned reading a bill. “Is she pretty?”

“Who?”

“Sales-rep girl. Companies don’t exactly hire marketing hags.”

Zach chuckled and improved his effort with the massage. “She’s very no-nonsense. All-business–”

“–Because I feel like a hog,” Katie interrupted. “Do you know I only left our apartment today to get the mail? If we *do* get business, I’ll have to do all the billing from right here.”

Zach leaned to kiss her neck, passionate. She reacted, putting the paper down and closing her eyes. He kissed a trail to her mouth.

After their silence, he added, “I hope piles of new billing is the biggest problem we get from these people.”

Chapter Thirteen – The B-Girls

General Tor stood at the youth hostel door, shouting at ten girls all between the ages of eighteen and twenty-one. He rolled his hand and barked in Russian, “Let’s go! Let’s go! Hunting time!”

Though painfully thin, the girls were all tall and curvy, with high cheekbones and large wide-set eyes. They’d be supermodels in any other circumstance. But tonight, they were transformed into alluring night beings with long lashes, ruby lipstick, mascara, spiked pumps and slinky dresses that embraced every curve.

The South Beach hostel was on Collins Avenue and cost $21.00 per room. With four girls stuffed into each room, it was a laughable bargain. Tor’s men made certain the manager would assure discretion and security for the girls. They’d had to fight and claw over the bathrooms to get ready, and hygiene was not a priority as long as they appeared tempting.

As Tor leaned against the door, the girls checked their bras and began to file out of the room. Tor stretched his revolting face towards the girls as they were forced to kiss his cheek when they walked by. Each girl blinked, struggling not to cringe as they did so. He then slapped each of their asses, one by one until they were all out. It was 11:00 p.m. on a Saturday. Time for the hunt.

Tonight, Tor was the acting shepherd for the B-Girls. They strutted together in a pack, north along the thriving Ocean Drive. Tor and two of his leather-clad men walked several paces behind the girls. They passed 13th and 14th Streets, into the thick of the trendiest area of South Beach. Pink neon and pulsing electronic club music narrated the art deco. At various crossings, the girls split off into pairs, trailed by Tor or one of his men. The chic lounges of the Loews, the Ritz and the Delano were on their horizons.

Twenty-year-old *Irina* had been told she looked like a younger and skinnier Angelina Jolie, but with larger eyes. Carrying that sort of confidence, she entered the Rose Bar at the Delano Hotel. Beyond long sheer drapes in the lobby, the bar was one of the most luxurious in the city. It had rose-colored upholstered walls and Venetian chandeliers. The stylish Saturday crowd numbered in the hundreds; seventy percent male.

Irina paused to scan the crowd. A lot of couples and young male clans that pretended to have wealth. Latina and American girls who pouted like models, engrossed in their own selfies. One man seized her attention: a man in a pilot’s uniform, late-forties, silver hair.

Irina’s eyes scanned him with the skill of a machine. The pilot was drinking alone, straight scotch, the good stuff. One empty glass in front of him. He was husky and not hideous. He had a Delano hotel key on the bar with him. He wore a thick gold wedding band –and a gold Rolex. Irina stepped closer to focus. The watch was a Presidential model with a champagne diamond dial and bezel. *$44,000 American dollars*, she estimated. *Enough to please the monster, General Tor*. The man’s uniform was pilot’s rank for Virgin America.

A successful man, away from home and lonely. She smiled and approached him.

Nineteen-year-old *Xenia* climbed the steps to the Lapidus Lounge, named after the renowned architect for Miami Beach’s most iconic hotels. When someone once told Xenia she looked like an eighteen year-old Elizabeth Taylor, she didn’t know who that was. She preferred the Megan Fox compliments. She had long silky black hair and stood nearly six feet in her heels.

Returning from the restroom –with a bump of cocaine given to her by Tor for her nineteenth birthday– Xenia applied her smile as she returned to the bar. She had to search the room of loud men in cowboy hats to find Carl. Her handlers’ computer expert, Roman, had discovered a conference for the Texas Society of Orthopedic Surgeons staying at the Ritz Carlton. “Like shooting pike in the barrel,” Roman had promised.

“There’s my *Xena*!” Cowboy Carl mispronounced. “Did you enjoy powderin’ your nose?”

“I did,” Xenia smirked.

Carl was sixty, fat, wore a ten-gallon cowboy hat and was clearly sauced. He let out a hearty laugh. “Well, you come here sweetheart. We’ll get you another one of them *mo-jitos*!”

Xenia forged a smile. The loud fool thought nothing of paying $21.00 per drink all night. Enough to feed her family for a week in her hometown of *Poltava* in central Ukraine.

Carl put an arm around her frail back. “You ever been in a BMW X6 Typhoon?”

Xenia rolled her eyes to him, actually intrigued. “No.”

He gave a wide smile. “Well I rented a *red* one!” His hand traveled down her back. “But let’s round-up that drink first.”

Irina grinned at her pilot named Steve Rice. She was uncertain how to respond when he admired that her eyes were the size of Titleist golf balls.

“Will you watch my seat and promise not to run off with one of these younger studs?” Steve asked Irina as he stood to make a call.

“Cross my heart,” Irina replied with a wink. He was probably calling his frumpy wife and didn’t want a noisy bar in the background, she guessed.

Confirming that he’d exited to the pool deck to talk on his phone, Irina opened a small bottle of contact lens drops from her purse. She moved Steve’s glass of a twenty-year old Macallan scotch to her lap. From the lens bottle, she squirted a healthy dose of *Ketamine*, a powerful anesthetic used by veterinarians. It’d been procured by her handlers from a generic supply site out of Hong Kong. Ketamine would produce hallucinogenic effects, causing a person to see and hear things that weren’t there. Combined with the alcohol, the target should initially feel happy, and ultimately confused with unclear speech and vision. Irina had been careful with the dosage –estimating Steve’s weight– to avoid premature unconsciousness or death. Steve seemed nice; she didn’t want him to die.

Irina stirred his drink with her pinky and placed it back on the bar.

“Are you a scotch girl too?” Steve’s voice asked from behind.

At the Ritz, Xenia squeezed her eyes closed as the cowboy kissed her neck. He smelled like her grandfather’s tobacco and too much cologne. She spoke up to shift the mood, “I know a private club. I can get you in.”

Carl pulled back with a dazed grin. “Is ‘at right?” He adjusted his hat. “Then I’ll get a drink to go...” He pulled out a black American Express card.

Xenia smiled.

At the Ritz’s valet station, Carl had to clutch Xenia’s shoulders to stand. “I’m not sure I can drive darlin.’ Why don’t we…*Uber*-it.”

Xenia gave an exaggerated pout. “You *promise* I can see *you* car...”

They turned to see a candy-apple red BMW X6 M Typhoon pull up. Everyone else waiting also gawked at the car –and then at the leggy Xenia hopping into the driver’s seat. Two valets had to heap Carl into the passenger’s side.

Xenia stepped on the gas. The 750 hp, twin-turbo V-8 launched them onto Lincoln Road.

Irina and Steve got out of an Uber car at a service road behind Euclid Avenue.

“I don’t see a private vodka bar..?” Steve slurred. He gazed up and down the unlit alley.

“This way. You will see.” Irina pulled him by the hand to a nondescript black door to what seemed to be a windowless loft. Muffled music thumped from the building. She knocked and a door magically opened and they entered.

It was almost pitch black inside the “private bar.” Booming electronic dance music with Slavic vocals played, and ultraviolet lights glowed through a cigarette haze. The doorman, bartender and men in the corners were large but lean, in thin leather jackets in spite of the weather outside.

Irina sat at the bar with her pilot. Next to her was Xenia and her loud cowboy. The entire bar’s patrons were just the B-Girls and their inebriated dates. The bald, unshaven bartender kept pouring bottomless glasses of watered-down *Stolichnaya* vodka –without alerting the unwary buyers they’d cost $35.00 per ounce.

The men laughed and swayed as the ladies felt their muscles and kissed their necks. The bartender kept sliding the gold, platinum and black credit cards to cover the ungodly tabs.

In the rear of the bar, Tor rocked a toothpick in his mouth as he supervised the evening’s credit data, streaming on a monitor like a stock ticker. The tiny back room had just enough space for him, several laptops and a grill frying up some Russian *kolbasa* links.

Tor wiped his chin, opened a flip-phone and dialed a number. “You receiving?”

Roman smiled. “Numerals flowing like the mighty Volga…” he replied in Ukrainian into his headset. He was seated behind a display of computer monitors, watching the same data as Tor scroll across his screens.

Twenty-five-year old Roman was the firm’s Ukrainian *khaker* or hacker. He was pasty, wore outdated coke-bottle glasses and always had headphones around his neck. Despite what time of day, he was always working, hence he always looked like he’d just rolled out of bed, in a yellowed t-shirt and unkempt hair.

On his screen, the targets’ credit data –their names, card numbers, PINs, and security CVV numbers– were being dumped onto a spreadsheet to be marketed globally. The data would be auctioned in dark web forums for untraceable bitcoins. Roman knew that a “dump” of twenty credit or debit cards could net $1 million if only 25% of the cards still worked. If all the cards worked, it could be as much as $4 million since the cards would be cloned and resold around the world, leveraging every time zone.

Sure, the hungover targets would eventually file reports and halt their accounts, but after thousands of purchases per card –online, retail, wholesale, eBay, PayPal– and the same list would be resold repeatedly and internationally.

Roman hit “send,” and then stepped outside to light up a medicinal cannabis cigarette.

In the dim vodka bar, the ladies laughed and licked the necks of their prey. *More drinks..!* With their pale skin, smoky eyes and dark lips, the girls looked like vampires. The ghastly Tor stood in the shadows with his arms crossed, proud of his coven.

Chapter Fourteen – The Spike

Zach savored his morning routine. He’d arrive early to enjoy his coffee, do some research, and go through the mail before a hopeful stampede of patients would rush through his door.

He began sorting a stack of mail, pitching junk into the trash like dealing cards. One flyer made him pause; bold print announced, “Wireless Nanny-Cam.” The image depicted a lipstick-sized video camera hidden on a book shelf. The ad stated, “Have you had break-ins? Watch babysitters! Watch online!” The camera could be connected to a hard drive via WiFi or wireless Bluetooth, and could be monitored from any location or cellphone.

He recalled Katie’s words after the vandalism about not having security. Their current budget wouldn’t allow a “real” security system.

Zach’s cell rang. He smiled at the name and answered, “Hi Hon.’ I found something I want to order.” He lifted the Nanny-Cam flyer.

“I just hung-up with Insurex!” Katie interjected.

His smile dropped, “What’s wrong –you okay?”

“They’re pre-approving treatments!”

“For who?” Zach looked up as his front door jingled.

“Not for who *–*for *how many,*” Katie continued as Zach approached the lobby. “A bus was hit on Flagler. Passengers are claiming neck and back injuries.”

When Zach entered the lobby, he saw a meek couple entering his door. “How many?”

“*Thirty-nine* people! They’ll be there any–”

“–Oh, they’re here…” Zach’s eyes widened. A shuttle bus was parked outside his window, with people filing out. “What exactly did they approve?”

“Three visits per week for all thirty-nine. Limits up to $10,000 -*per person*.”

Zach’s jaw dropped. “Make some space for that billing.”

#

At a service road between Euclid Avenue and 14th Street, pilot Steve Rice stood with a young Miami Beach police officer.

“I’m sure of it... I’m not insane!” Steve shouted, frustrated. "There was a club or a…bar.” He motioned with both hands. “It was *right here*...” There was nothing but a plain black door on a building that looked like a vacant warehouse.

The appealing Latina officer held a clipboard for her report. She studied the building. There was a faded “For Rent” sign and tattered handbills for a local band stuck to the door. She nodded, struggling to show empathy. “It was late Saturday? Today’s Monday –why didn’t you report this yesterday?”

Haggard and dripping sweat in a floral shirt, Steve didn’t look like a charming pilot. “I was out cold. A nightmare, puking all day. My job was supposed to be an in-and-out, then back home to Baltimore.” He rubbed his eyes. “I’m praying for a jump seat home tonight.”

The officer jotted something. “Can you describe the… *alleged* theft?”

“My Presidential Rolex is *gone!”* Steve replied, animated. *“*And my credit card was charged over $25,000!*”* He looked like a walking heart attack.

The cop raised a brow at the amount. “You’ll need to discuss that with your credit card and insurance companies.” She paused. “Are you married, Mr. Rice?”

“Yep,” he looked down, “–and she handles the cards.”

“Do you have the name or contact information for the female suspect you described.”

“Nope,” Steve sighed, mortified. “I don’t remember her name. I never had her number.” He covered his eyes with the palm of his hand like he was losing his mind.

#

Cowboy Carl slouched on the counter as if it were holding him up. He kept mirrored aviators on to shield the blinding lobby of Miami Dream Cars. His excruciating migraine hadn’t diminished in over thirty-six hours.

“What insurance do you have, sir?” the clerk asked with a French accent. He kept his nose in the air with indignation and wore a red polo with a Ferrari emblem.

“*I* got Allstate,” Carl replied. “But that ain’t comin’ into play.”

The rep frowned, “You are telling me a $110,000 car you rented is stolen, and you do not wish to use insurance?”

“Not *my* insurance.” Carl mopped sweat from his brow with a hanky. “It’s your car; your insurance.” He turned, “I gotta’ flight to Dallas.”

“Sir, you refused the Loss Damage Waiver,” the man exclaimed. “You told me you, ‘*ain’t payin’ no extra $30*.’” He mocked his twang.

Carl turned, his face a mix of irritation and concern.

“Where is your police theft report?”

Carl hadn’t called any cops. He’d woken up next to a dumpster with no memory of his night. He’d urinated blood, and God knows what would be in a urine sample. His jewelry was missing and his wallet was empty except for his license –and a photo of Deb. They’d just celebrated their thirtieth wedding anniversary. He just wanted to go home.

Carl replied, “I didn’t have time to make no police report.”

The man narrowed his eyes. “Then provide your insurance –with full payment of your deductible– or I will call the police to report *you* for stealing *our* vehicle.”

Carl groaned. His partners had sworn, “*Girls love red sports cars…”* The worst conference ever.

#

A brand-new red BMW X6 M Typhoon was unloaded from a tow truck at a swampy Opa-Locka body shop.

Opa-Locka was an urban city in northeastern Miami-Dade County. For whatever reason, the city was developed in 1926 with architecture in an “Arabian Nights” theme, with streets such as Sultan and Ali Baba Avenues. After countless hurricanes without repairs, portions of the city now looked like an abandoned amusement park.

In 2004, Opa-Locka had the highest rate of violent crimes than any city in the U.S. In 2009, the *Miami New Times* said the city was "mired in crime and sinking fast."Governor Rick Scott issued an Executive Order in 2016 declaring the city to be in a state of "Financial Emergency." The *Herald* reported, "City officials remain under an FBI corruption investigation.”

With that environment, *Gordito’s Salvage & Body Shop* enjoyed the community of Opa-Locka, Florida.

“Easy! Easy…!” A scrawny Ukrainian shouted as the BMW X6 was unloaded. *Sleek* was tall and hunched, wearing a leather jacket two sizes too small. Sleek spoke in broken English, “The X6 price *start* at hundred-thou.’”

*“Muy Bueno…”* Gordito smiled with a gold-tooth grill. He was short and obese in a stained t-shirt. He wiped his hands with a rag, “Worth more if I chop it up.”

Gordito’s swarthy men approached to see the captured vehicle like hyenas circling a wounded gazelle. They exited a cavernous structure filled with dismantled vehicles.

Gordito tapped Sleek’s shoulder. “Or perhaps we use it for *accidentes*?”

“No!” Sleek scolded. “*Not* for smashing! You use *shitbox* car for crashes. Like those.” He pointed towards a muddy field of salvaged vehicles.

Gordito shouted in Spanish to his men, motioning to two dented sedans: a pumpkin-orange Camry and an olive-green Honda Civic.

Sleek nodded, approving the cars. “And use elderly. Insurance believe them.”

Gordito and his men nodded and scoffed as if that was common sense.

#

On a quiet evening, the pumpkin Camry attempted a left turn at Krome Avenue in rural Miami. The olive Civic smashed into its rear. Two witnesses would report it was clear liability.

Four passengers exited from each car, all over sixty years old; one holding a baby in a carrier. They confirmed their witnesses and then dialed 911, all reporting injuries.

#

At the Carson Clinic, Zach was in his element. Practicing what he did best, and the days flew by. He perfected an efficient system to rotate patients from his lobby, into each of his two examination rooms. Massages, manipulations and x-rays as needed. Young and old; ladies and men; Spanish, English and Creole, he made sure to remedy everyone equally.

Katie joked that Zach was the type to speak louder when the patient didn’t speak English. She came to offer help several days a week for four hours at a time. She felt good during her second trimester.

As Katie left one afternoon, she walked past patients arriving in the busy parking lot. One car was a pumpkin-orange Camry with four older men, two wearing neck braces. The other car was an olive Civic containing two older couples; one carrying an infant.

When Katie got home, she’d brought her satchel of mail from Zach’s office. She slid on her glasses to see the top three envelopes were from Insurex Mutual. She knew they contained checks. She didn’t want to get too excited, so she paused before opening them.

After accessing a spreadsheet, she finally opened the envelopes. Her eyes smiled: the checks were for $4,900, $7,500, and $9,700. And that was just the top three on a two-inch stack. Katie almost couldn’t contain her delight. She entered the amounts, and couldn’t believe their earnings, even after Vast Oro’s commission.

It’d be a good night.

#

7:00 a.m. and Zach had just poured his coffee when someone knocked on his office door.

When he approached the lobby, he was puzzled to see Aurora standing outside with a tiny older woman. He opened the door to allow them inside.

“Good morning,” Zach smiled. “Everything okay?” He eyed Aurora; already model-perfect for the day in a slender red and black dress and pumps.

“Hello Zachary,” Aurora flashed her white smile. “Everything is –*in fact*– above projections.” She looked towards the older woman. “Which is why we are here.”

The shorter woman appeared mid-fifties, gaunt and detached like a servant. She had a boyish haircut dyed burgundy. She didn’t respond or acknowledge Zach.

Zach sat in the lobby and motioned for Aurora to join him. The dour woman remained standing. He struggled to appear cool when he gazed at Aurora as she got down to business.

She lifted a report from her briefcase. “We have analytics that suggest a possible gap with your ability to service certain multicultural markets.”

He blinked to interpret her message.

She smiled, “It’d be helpful if you could effectively communicate with *more* patients.”

Zach mouthed, *oh…* and nodded.

“Which is why I brought *Iliana*,” Aurora nodded to the grim woman. “She can speak Spanish, Creole and Russian, including Ukrainian. She can serve as your receptionist–”

“–I’m not sure I’m ready to hire anyone,” Zach interrupted.

“Consider Iliana on loan,” Aurora replied. “Zero financial outlay from you.”

Zach squinted, perplexed. “Why would you give me a…free receptionist?”

Aurora grinned as if it were obvious. “Very simple: we believe her services will help increase your volume, which will –in turn– raise both of our margins.”

He looked back and forth between Aurora and the stern Iliana. “Alright.”

Aurora smiled at his approval. She turned to spew flawless Russian to Iliana, “*Pereyti k stolu s predpriyatiyem!”*

The sudden words stunned Zach. Aurora seemed exotic, but she didn’t have any obvious accent or clues about her heritage. Iliana instantly scurried to the reception desk.

Aurora turned to Zach. “One small housekeeping item: you should now pay your rent directly to us.”

“What about Mr...*Ugo*?”

Aurora floated her eyes across the room. “He was a...subcontractor who is no longer...functional.”

#

Katie and Zach hadn’t had a date night since celebrating her pregnancy two months earlier at a Red Lobster. The restaurant had been within their budget at the time, and Katie believed she was already getting cravings, insisting on their cheddar biscuits.

Now, almost Mother’s Day, Katie wanted to plan something special to reward their hard work. She’d seen Joe’s Stone Crab on the *Food Network* and she was a quick study thanks to TripAdvisor. The historic Joe’s on Miami Beach would’ve been out of their league just months earlier, and there’d been no restaurant in Matoon to even compare it with.

According to her research (to brace for the menu) Joe’s Stone Crab opened in 1913. The restaurant was frequented by celebrities, politicians and athletes. It was referenced in Ian Fleming’s *Goldfinger*, where James Bond had “the best meal of his life.” The place was famous for local stone crab claws and key lime pie. Guests have even included Al Capone and Frank Sinatra –*and soon Zach and Katie Carson,* she grinned.

Zach was elated to pull up to the valet for *the* iconic restaurant. It was a perfect surprise and an overdue extravagance. He wore his nice blue blazer over a Nautica dress shirt.

He walked to Katie’s door to help her. Getting dressed at home, she’d complained about her body. Zach thought she was beautiful in a new ivory cocktail dress. He took her by the arm and was proud. He could’ve sworn the *maitre d'* even glanced at her flatteringly.

They entered the large dining room. Opposing the pastel art deco down the street, the old world restaurant had dark wood trim, tile floors and a high ceiling. The room smelled of fresh seafood, with the vapor of seared steaks. Katie and Zach were seated by a server in a tuxedo.

“I felt like celebrating,” Katie smiled as she sipped water from a wine glass.

Zach grinned, cool. He tasted his martini like a cleaned-up James Bond. “It is a celebration –of you.”

She looked at him, puzzled.

“Taking a big chance with me. You leaped without any safety net. You always trust me.”

Her eyes smiled. She did trust him.

After a whirlwind evening –he had the renowned crab claws; she had the filet mignon– the bill was delivered in a black leather book.

Zach grasped the bill, but didn’t open it, procrastinating while he helped finish their key lime pie. With their server circling like a hawk, Zach finally opened it. He maintained his best poker face. The bottom line stated $270.00.

Without batting an eye, Katie snatched the bill from his hands. It was a perfect night.

After an evening of such peaceful pleasure, Zach had no idea how quickly his morning would change everything.

Chapter Fifteen – The *Bratva*

Little Havana, 7:30 a.m. If the mood struck him, Zach would treat himself to real Cuban coffee and guava pastries to bring to the office.

Zach parked at Versailles Cuban restaurant on 8th Street. It had a walk-up window and a café for the morning crowd that was already gathering. It was a beautiful sunny morning and Zach felt good in his surrogate community. The air smelled like espresso and the bread that had been baking since 4:00 a.m.

Zach entered the bustling coffee shop. He scanned the crowd of locals, all chattering in Spanish about politics or the latest *fútbol* game. As he got in line to order, Zach noticed the back of a large man seated at the counter. He had to be 250 pounds, in a tank undershirt, with a shaven head. It was Ugo.

For the first time Zach felt like an adopted local. He recognized the regulars, some even smiled and nodded, “*Buenos dias”* back at him. Zach thought the least he could do is walk over and say hello to Ugo.

He decided to walk over to Ugo. With a smile, Zach reached for his shoulder. “Hi Ugo.”

Ugo turned. He had dead fish-eyes that instantly widened with terror at seeing Zach. With his mouth ajar and yolk dribbling down his chin, he said nothing as if mute.

Zach stepped back, stunned. He was instantly drawn to Ugo’s head –there were circular scars, three-inches in diameter, one over his right eye, one high on his forehead. They were jagged with fresh scabs and purple bruising. They looked like amateur lobotomies.

Ugo released a guttural scream. He stumbled back, off his stool, trying to escape Zach. Drool ran down his chin.

The barista and the locals turned to Zach, angered as if he’d done something wrong. They began to shout in Spanish to Zach, “*Váyase! Vete!”* Others moved-in to protect Ugo.

Aghast and confused, Zach hobbled backwards towards the door. Twenty angry faces scowled at him. Ugo was facing away, convulsing with a seizure. It was like a community protecting a disabled child who’d been attacked. Zach was the villain.

To Zach it was like a dream –he was now the immoral outsider, with the locals defending Ugo as one of their own. Zach was the monster and no longer welcomed.

He exited the café and sprinted towards his car.

#

The furious, disfigured face of Tor gazed back at the audience.

“*General Tor* is considered the most… malicious,” the voice described the six-foot image on the screen. The grainy, black and white photo showed Tor shirtless from his waist up. His skull-like face, disfigured chin and tattoos scrawled across his flesh. “This five-year-old photo is courtesy of Moscow’s *Butyrka* prison.”

The audience of young FBI agents writhed in their seats. Men frowned in revulsion; women winced as if offended.

Agent Chesney continued from the podium. “He goes by the street name *General Tor*. It’s believed ‘Tor’ is short for *torpedo*, which means assassin in their organization.”

A blonde agent in a navy suit raised her hand. “Why ‘general’? Former Russian military?”

“No.” Chesney paused with an ironic smile, uneasy, “The rank of ‘general’ signifies his level of prison syphilis.”

The audience seemed to recoil in unison.

“In prison, they’re nicknamed after army ranks depending on how advanced their condition is. An inmate with second-stage syphilis is known as a colonel; third-stage a general.” Chesney aimed a laser pointer at Tor’s face. “You can see the syphilitic scarring to the nose, chin and brows, ruining such a…charming gentleman.”

No one chuckled at the comment.

The FBI’s new Miami Field Office was a state-of-the-art work environment. The angular, symmetrical towers were built off I-75, surrounded by wetlands. The Grogan and Dove Federal building –named after two fallen FBI Agents– shimmered silver with a high-tech glass curtain facade that harvested daylight. It offered a ninety-five percent reduction in water consumption through rainwater and reclaimed water capture. Rooftop solar panels generated twenty percent of the building’s energy needs.

In short, the building represented a *new* FBI: it was about extreme efficiency.

The dry-erase board outside the sixth floor elevator announced, “Supervisory Special Agent Project Review – Room 620.” Despite the high-tech innovations, a table outside the room held a routine tray of scattered Dunkin Donuts and cardboard cups.

Special Agent Viktor Chesney was forty, Anglo, of average height, with broad shoulders for a guy who had no time for a gym. He had thick, almost *Kennedyish* hair, parted on the side. Though his audience of a dozen agents wore suits and ties, Chesney presented in khakis and an untucked Columbia fishing shirt.

He spoke from behind a lectern in a tiered presentation room, with a large video screen behind him. The screen changed from Tor to a blurred color photo of a shriveled, gray, elderly man exiting a black limousine.

“...I believe the *Pakhan* or boss is this man, *Vladamir Maximov*. He’s reportedly seventy-two, Ukrainian-born. Unlike Tor, Maximov was a former colonel with the Soviet army. If he’s now in Miami, I theorize it’s by way of Cuba–”

“–*Theorize*?” interrupted Supervisory Special Agent (SSA) Doug Garcia. “You’re not even sure who’s on U.S. soil –or where?” Garcia, who was Chesney’s immediate supervisor, wore a starched white shirt and a red power tie. He had a head that seemed too large, and an eternally-dismayed expression.

Chesney blinked with patience. “I’ve been unable to locate any headquarters. I’m still piecing together the players.” Chesney plowed ahead to keep Garcia from interjecting. “I consider them a new breed. They’re not the standard Russian or Ukrainian mafia family. Though intel does show use of the term *bratva* or ‘brotherhood.’ They’re practically invisible, utilizing shell companies organized by real law firms–”

“–Precisely why they might *not* be an ideal target for our squad’s resources,” Garcia exclaimed.

“Resources?” Chesney asked, incredulous. “It’s just me. And Heidi handling analytics.”

The audience, the twelve agents of Garcia’s squad, remained quiet at the exchange.

Garcia sighed. His tone shifted to sarcasm, “Agent Chesney, I’ll explain what ‘resources’ means. Does your project involve an immediate threat of a terrorist nature?”

Chesney shrugged, “No sir, it does not.”

“Do you have any evidence that proceeds are being used to *fund* extremist activity?”

Chesney looked down at his notes. “No.”

Garcia’s tone softened. “Viktor, do you remember our case with the Ukrainian hackers? It created a jurisdictional nightmare when the perpetrators were 4,000 miles away.”

“But the difference is: I know they’re *here,”* Chesney replied, passionate. “Miami even has the nickname of ‘Little Moscow.’ This is a criminal industry shielded by white-collar soldiersso that he–” Chesney pointed to the screen, “–can remain unseen.” He clicked a remote to keep momentum. “Look again at Maximov’s *Boevik* or warrior.” The screen reverted back to Tor’s image.

The squad seemed repelled but curious. Garcia leaned back, allowing Chesney to continue.

“According to *Butyrka*’s records, Tor suffers from a rare disorder, C.I.P.A. That stands for ‘congenital insensitivity to pain with andhidrosis.’” He saw his peers at full attention. “Tor cannot feel pain and does not experience fear.”

Several agents scribbled the information in notebooks.

Chesney waited before adding, “He escaped eleven months ago.” He paused to allow his words to hit home. “Dug his way into its sewer system to escape; likely with inside help.”

For the first time, SSA Garcia seemed intrigued. “You have *evidence* Tor’s in Miami?”

“I have eyewitnesses in South Beach. I’m getting video from the Delano Hotel.” Chesney pointed to the screen. “They all vividly described *that,* in exact detail. Note the tattoos.” He aimed his pointer at Tor’s image. “Stars on the shoulders mean ‘I kneel to no one.’ Skulls mean a death-row murderer. The dagger across the neck signifies he killed an inmate and is available for hire. The tiger means he murdered law enforcement.” Chesney looked Garcia in the eye, “You think the world created two exact copies of this guy?”

The squad was silent.

Garcia finally declared, “I need you to *prove* a network. Not just the…boogeyman.”

Chapter Sixteen – Therein Lies the Problem

Zach’s patient was not pleased.

“You’ve reached what we call MMI, or ‘maximum medical improvement,” Zach said as he concluded his prognosis. He smiled as if this was a good thing.

The patient, sixty-one year-old Efrain Teste, sat on the examination table wearing just his underwear. His heavy mustache couldn’t conceal a puzzled scowl. He asked in broken English, “What is that?”

“It’s a *positive* thing, Mr. Teste,” Zach jotted information in a folder. “It means you don’t need further treatment. You’ve returned to a full range of motion, especially if you continue the exercises we’ve gone over.” He looked at Teste with a smile, “The best part: you won’t have to drive here three times a week anymore.”

“I was told *four* months.” Teste held up four fingers. “Then the law suit.”

Zach’s smile faded. “Mr. Teste, I’m not sure who you spoke to. No one has a crystal ball with these things.”

Teste kept his eyes narrowed on Zach while he stood to put his clothes on. When Zach opened the door, Iliana was standing outside.

“*Paso algo, Sr. Teste?”* Iliana asked Teste with concern. She was wearing her office scrubs with dark lipstick that matched her burgundy hair.

*“Si, Iliana!*” Teste replied, upset. He and Iliana proceeded into the hall to continue a heated but whispered dialogue in Spanish.

Zach observed them, irritated. He did not like when she spoke Spanish in private discussions with his patients. He had to recently remind her that her job was to interpret dialogues *he* needed to have with his patients. He watched them with hands on his hips until they finished.

Iliana nodded to Teste and turned to approach Zach. “Dr. Carson,” she said in a stern voice, “Have you consulted anyone at Vast Oro about your diagnosis of Mr. Teste?”

“Of course not.” Zach glared at her, stunned by her arrogance. “Mr. Teste’s welfare is a private matter between my patient and myself –not Vast Oro.” He leaned closer, “Understood?”

Iliana rocked her jaw and didn’t reply. She turned towards Teste. As she walked by him, she uttered something in Spanish that Zach couldn’t understand.

Teste smirked, shook his head and walked out the jingling door.

Zach remained in their wake with his mouth ajar. *Who’s running this place..?*

*#*

As the lone practitioner in his independent business, Zach had to be a Jack of all trades. As such, he bought a new plunger from the *pharmacia* for his clinic’s only toilet, adjacent to the lobby.

He rolled up the sleeves of his Polo dress shirt. He contorted in the tiny bathroom on his knees and began thrusting away on the clogged toilet.

Amidst the sloshes of water, he heard the ringing of his door. *Crap!* It was after 5:00, Iliana was gone and he hadn’t expected any patients. Before he could unfold from his position, a familiar female voice called out.

“*Hel-lo* Zachary...” Aurora cooed.

She was so unexpectedly close, Zach flinched. He looked up from the commode.

“Hi…Aurora…” He stood and dropped the plunger. “I’m a ‘man of many talents,’ as you can see…” he rambled. He wiped his hands on his slacks, stepped out of the bathroom and closed the door behind him. “Already time for our monthly check-in?”

“Somewhat.” Again, she was like a fashion plate in a black skirt and an ivory sleeveless blouse and pearls. “I was in the area and unsure if you were closed.”

“It’s okay…” He thought Aurora seemed less automated or rehearsed.

She looked at her watch. “Maybe it’d be better if we could meet after work –offsite, perhaps 6:30?”

“Tonight?” Zach blinked, puzzled. “What’s this about?”

She leaned against the reception desk. Her posture softened. “It’s actually me who needs the help.” For the first time, she chuckled, “It’s my marketing expense account. If I don’t consume it monthly, I get penalized.” She grinned, “But if *you* join me, I can discuss some essential matters, and we *both* get free drinks.” She pouted with instant puppy dog eyes.

Zach froze. “Katie needs me to–”

“–An hour *max*,” Aurora interrupted. “And I promise it will have a *direct* impact with your business.” She puckered with the smile. “I promise.”

Zach’s eyes swirled in debate. But the words *direct impact to his business* tipped the scale. “I’m happy to keep a damsel out of distress,” he replied with an awkward grin.

#

Zach’s Camry sped north on I-95 out of Miami. He was on the tail end of rush hour, changing lanes and risking a ticket by driving in the carpool lane.

“No, honey…” Zach shook his head as he spoke on his cellphone. “The meeting is with *Vast Oro*. I can’t be responsible ‘*who*’ from there shows up.”

Katie was curled on their couch wearing flannel pajamas. She had her glasses on and a box of tissues in lap. “Well, you tell them your fat, pregnant wife needs you home.” She paused to blow her nose.

“I know honey,” Zach replied. “I mean, not the fat part. The part about wanting to be home –which I do.”

“See you when you get home,” she relented. “I’ll show you the good news. I’ve been crunching numbers. I think we have enough to go condo shopping this weekend.”

“Really? That’s incredible.’”

She aimed a TV remote. “And it’s about time I get a car.”

Zach looked at his dash clock –6:18 p.m. – and then changed lanes. “I’m looking forward to it. How ‘bout I bring home that crème brûlée you like?”

“Really? I love you.” Katie replied.

“Love you too,” he clicked his phone off.

Zach checked his phone’s navigation app. He was soon in Fort Lauderdale and he exited east on Oakland Park Boulevard. He looked in the mirror. He removed his tie and checked his hair.

Aurora had recommended they meet at the Mai Kai restaurant. She’d said they had a bar where they could chat, “*Just one hour, I promise…”*

Zach located the restaurant on Federal Highway. It looked like a retro Hawaiian oasis. As he waited in a valet line, he viewed the Mai Kai’s website. The landmark restaurant opened in 1956, and was iconic in the world of Polynesian pop culture. It’d been maintained to look the same since the 70s. Zach agreed it looked kitsch-cool, with a tall A-frame thatched roof, Tiki statues, waterfalls and flaming torches. When he stepped out of his Camry, he heard hidden speakers playing Tahitian drums and steel guitars. It was like a more authentic version of a Disney theme restaurant.

When Zach entered its doors, his eyes had to adjust to the dark. It smelled of a flowery potpourri blended with good Asian food. The Molokai bar was to his immediate left –and was evidently a popular lounge. *This is where she wants a business chat?*

The bar was busy with professional types mingling for happy hour. The room looked like the rustic inside of a Spanish galleon, with water flowing over the windows. The walls were adorned with ships’ figureheads and nautical lanterns. Stunning female servers meandered through the crowd carrying trays of tropical cocktails. They looked like vintage Hawaiian pin-up girls, with long black hair, floral bikini tops and wraparound sarongs. Zach felt a million miles away from his rotary meetings at the Matoon Applebee’s.

Curious and amused, Zach progressed into the bar. Evidently, cocktails served in barrel-shaped mugs were popular. As he ambled to the rear, he saw Aurora seated at a table texting on her phone –that’s when he realized she had changed clothes. No longer was it the business skirt and blouse. Aurora was wearing a red low-cut sleeveless top and a short white denim skirt that made her legs seem two meters long.

*She changed before coming?* Zach paused, hesitant. Aurora looked up and locked eyes with him. She beamed her smile and waved him over.

Zach smiled as he approached, but remained guarded. “I thought this was a straight-from-work thing..?” He sat beside her at a high-top table. His eyes instinctively moved to her cleavage, which he was aware of, so he looked away. She had a barrel drink in front of her.

“I ordered two rum barrels,” Aurora grinned, dodging his comment entirely. “They’re famous here, made from like three types of rum or something.”

Zach recoiled slightly. Aurora was a totally different human, as if she had a twin. He knew people could be different “off the clock,” but this seemed peculiar. By day, a detached corporate rep, she now seemed no different than the other singles enjoying the happy hour.

Zach reminded himself to *keep it in check.*

“So…” He forced a smile, “What do we need to discuss?”

A corner of her mouth grinned, “Ah yes. Business.” She pulled a file from her bag. “Do you remember a certain patient, a Mr. Teste?”

“Of course.” Zach blinked as he recalled, “He reached MMI. He was extremely fortunate. I released him last week.”

Aurora inhaled through her teeth. “Therein lies our problem.”

“How so?”

Aurora leaned forward, intense. “When Mr. Teste was driving, he was t-boned in a wet intersection by a Miami cop. He was off duty, in a car he wasn’t supposed to be in. The officer blew a .20 blood alcohol. Vast Oro’s sleuths uncovered aprior DUI the city tried to bury.” She paused with a wry smile. “The city’s liability caps at $100,000 –*but* the cop has a million dollar umbrella policy at home.” Aurora waited to see if Zach was following. “So…if Mr. Teste has no permanent injury–”

“–There’s no payday.” Zach finished her sentence. “I get it. But the way I see it, Mr. Teste’s very fortunate that he was *not* seriously hurt.”

After an awkward silence, Aurora finally smiled, “So that’s it?” She shrugged with her hands. “Is there any possible way you would consider a second opinion?”

A pretty Polynesian server arrived with a white smile and two rum barrels. Aurora and Zach paused to return her smile. They sipped their drinks and the server sauntered away.

Zach struggled to not react to the strong –but delicious– cocktail. He composed the words in his head and said, “When I graduated and became licensed, I took an oath –and I realize you can make light of that. I even had to memorize it.” He gazed up to recant, “‘…To devote my life to the prevention and relief of human disease and suffering…to perform my duties with dignity and pride...’” He looked at Aurora, “‘…to live up to the principles of my profession...’ I’m sorry Aurora, but I have to stand by my professional opinion.”

She nodded with a frown as if she respected his verdict. After a long drink of her cocktail she exhaled, “I tried.” She placed the mug down. “Guess what? It’s seven o’clock and I am officially *off*.” She shrugged, “I don’t blame you.”

Zach was thrown by her demeanor. She was like an actor who was now off duty.

She grabbed a rubber band from her bag and pulled her black hair into a ponytail. “I’ve been consuming myself with work, practically *25-7*. Hoping it’d give me some sort of… *blinding* objective. Know I mean?”

Zach squinted and shook his head. He was witnessing a whole other person emerge from the Aurora he’d known.

There was an unexpected fracture of emotion in her voice, “Four months ago my daddy died. Carcinoma. When he was gone, it left me with nothing. I mean that *literally*. I have no kids, no spouse, no boyfriend, no girlfriend. Therapists said, ‘Join a community group; join a church…’ But I *did* have a job...” Aurora moved hair from her eyes. “I figured, no better way to consume my brain than to instantly double my hours.”

Zach sat back, thunderstruck. He had no profound or clever response. “I’m sorry. You…do a fantastic job.” His voice trailed before taking a long sip of his drink.

Had he been wrong about this woman? He’d presumed she was some programmed agent of this *Vast Oro*, where she was clearly just a salaried employee –a person with feelings and an outside existence. Like him.

Aurora gave an endearing smile at his discomfort. She took a long drink through her straw and shifted to change the subject. “So how is…is Katie her name?”

“Yes.” Hearing Katie’s name made him smile. “She’s great, thanks for asking. It’s gonna’ be a boy.” Zach inched forward, revived by the topic. “She’s about to pop.” He chuckled, “Katie says she’s tired of being ‘out of commission.’”

Aurora instantly laughed through her nose.

Zach winced at his choice of words.

“*Out of commission*..?” Aurora teased as she laughed. She eyed him playfully, “Are we a little backed-up, Zach?”

Zach blushed. “Nope…I’m good.” He could’ve sworn Aurora licked her straw suggestively. When he looked down, he saw her re-cross her legs. Her skirt hiked higher on her thigh creating a birds-eye view of red panties. He immediately looked at his watch and chugged his drink.

With an amused smirk, Aurora stretched her entire body, arms high over her head, lithe as a cat. “I have to pee. Be right back.” She winked and walked away.

Zach’s eyes bugged. *What the hell was that?* he mused. With some sort of undefined guilt, he lifted his phone to call home. He flinched when a band behind him started with thunderous conga drums. It was too loud to call Katie.

Instead, he sent the text: *“Hi hon. Boring work talk. Leaving now. Be home in 30.”*

Having a game plan to go home helped Zach feel ten percent better. He nodded to the music and scanned the intriguing room. His phone vibrated with a response.

Katie’s text read: *“Can u pick up my nausea meds? I feel awful.”*

Zach closed his eyes, ashamed. *What am I doing here?* When he opened them, Aurora was standing two feet in front of him.

“Is there any way you’ll consider a second opinion for Mr. Teste?” Aurora asked with wide blue eyes.

“Sorry, can’t do it.”

She puckered. “Your wife really is a lucky lady.” Aurora then lunged forward to plant her lips onto Zach’s. She grasped his hair to pull him in for the kiss, with a knee on his thigh.

Zach instantly retracted, sliding his chair back in disbelief. Astonishingly, Aurora withdrew equally as fast. She turned and rushed out of the bar.

Zach sped faster than before, west on 595.

“What-the-hell-are-you-going-to-do?” Zach shouted aloud in his car. While swerving in and out of lanes, he checked his face in the mirror, wiping his lips with a Starbucks napkin from his glove box.

Other thoughts raced through his head. Did he smell like perfume? Did Katie have some *female instinct* that could sense when things were awry? What kind of shitty husband was he with a pregnant, sick wife at home?

Zach entered their small dark bedroom. Their bed was empty.

“What took you so long!?” Katie’s weak voice echoed from their bathroom.

He turned to see the light on in their small master bath. He shouted, “Construction on 75.” When he entered the bathroom, it almost broke his heart to see Katie kneeling at the commode, sick. Her hair was pulled up and she had tears in her eyes, nauseous.

Katie looked at him, “Did you bring the crème brûlée?” She gave a soft smile. “I’ll have it tomorrow.”

Zach hadn’t brought her anything.

Lying in bed, he stared at the wobbling paddle fan, incapable of sleep. He did not like what he was becoming. The money was too alluring. He thought about Aurora too much; too many indecent glances –and now he had tasted her. Zach looked at Katie, asleep beside him, with a lump in his throat.

He needed to make some changes. At the rate he was hurtling, he couldn’t afford to jeopardize what he had.

Chapter Seventeen – The Contact

The package Zach had ordered finally arrived. He quickly carried it to his desk.

From either the coffee or the previous night’s events, Zach’s hands shook as he opened the small box. Through the packing foam, he lifted an *EZ Set-Up Guide* for the Hulett WiFi Nanny-Cam. It was the mini camera he’d seen advertised. The wireless video camera was smaller than a chess piece, designed to stand upright. The box suggested hiding it on a shelf, behind books or picture frames. A USB receiver the size of a lipstick could be plugged into any laptop or computer. Zach was amazed the entire system was just three pieces.

The guide stated you could “Watch your child's caregiver while sitting at a traffic light or business meeting.” The camera’s digital transmissions would provide “crystal clear images with zero interference.” With the USB receiver, the video could be streamed through his router, viewed on any computer or smart phone, or saved on the cloud. *All for less than $140 bucks,* Zach marveled.

He’d initially been enticed to buy the camera after the vandalism, when Katie had cautioned how they had no security. Now, however –Zach checked over his shoulder– he didn’t like having Iliana alone in the office. He didn’t completely trust her, and since he didn’t actually *hire* her, he had very little leverage.

And, considering recent events, if Aurora ever returned with any improper antics, he’d have proof he hadn’t done anything wrong. He resented it had come to this.

Zach carried the small camera to the work area outside his office. There was a shelf over a coffee machine. Within a jumble of books and trinkets, he saw his six-inch hula girl doll, a gift from a patient who’d visited Hawaii. The doll was a smiling, curvy hula dancer in a grass skirt. Zach paused with a *déjà vu* of his Mai Kai rendezvous. He placed the video camera behind the doll. Its skirt concealed the camera without obstructing the lens.

Zach inserted the receiver into the USB slot for his office’s desk computer. On his personal laptop, he downloaded the manufacture’s software. He entered a registration number and established a link. A pop-up window verified a connection. Zach was impressed.

A frame onscreen filled with a clear, color image of Zach’s work area –the exact view from Ms. Hula Girl. The wide angle captured almost the entire space, from his office to the threshold for the reception area. Zach uncurled a sly grin.

On his cellphone he entered the Nanny-Cam’s sign-on data. Again, a clear image of his office on his phone. The manufacturer promised three months’ free service, then he’d have to pay for a subscription. *Not a problem*, Zach thought. Hopefully Iliana would be gone, or he could afford a real security system by then.

#

7:20 a.m. and there was a meek knock at the front door. Zach’s eyes widened –patients didn’t come that early, and the knock sounded timid or gentle. It certainly wasn’t Katie, so through the process of elimination, his brain calculated another possibility: Aurora.

He approached the lobby. Was Aurora visiting to awkwardly apologize? When Zach could see the glass door, he was surprised to see a small man holding a book. He appeared dark-skinned, perhaps Arabic, and dressed poorly.

Zach slid the window blinds aside. He shouted with a smile, “Sorry sir, we open at 9:00.”

The man appeared upset. He pointed to his tattered book. He exclaimed in a thick accent, “I cannot wait. It is here.” He gazed at Zach with solemn eyes. “You are Dr. Carson?”

Zach unlocked the door and opened it twelve inches. “Yes, sir. Looking for a chiropractor?”

“Dr, *Zachary* Carson?” the man clarified.

“Yes..?”

The man reached into his book to pull out a stack of stapled papers. “Then consider yourself served,” he said in a Brooklyn accent. He slapped the papers into Zach’s hands. “*Adios.*”

Zach slouched at his desk with the worse headache he’d had in years.

He ran a hand through his hair as he reread the papers. “The Eleventh Judicial Circuit in and for Miami-Dade County…Pierre M. Francois, Plaintiff vs. Zachary L. Carson, Defendant.” Zach flipped the page. He could feel his blood pressure mounting. “…for injuries in *excess of* *$100,000.00,*” Zach read incredulously. “…as the result of a slip and fall on the business premises of Zachary Carson DBA Carson Chiropractic…” Zach shouted alone to himself, “*Motherfuc*–”

He jolted as his desk phone rang. Zach saw the caller ID: DR. REX BAUER. It rang again.

“Carson Clinic,” he answered, not thrilled with the timing.

“Howdy *hermano!”* Rex’s boisterous voice boomed. *“*Just thought I’d give you a ring for a social check-in!”

“Rex, you caught me at a shitty time,” Zach replied, humorless. “I just got sued.”

Rex’s laugh could be heard three feet from the phone. “It’s about damn time,” he exclaimed. “What’s it for? Med-mal?”

“No,” Zach’s eye twitched at his odd reaction. “Some older man –*Francois Pierre–* fellin my lobby about a month ago. Guess he got an attorney and he’s alleging injuries.” His voice became louder. “I got *no* insurance, so they’ve sued me personally. So I’m screwed.”

There was silence from Rex as if sympathetic. “Brother, did I call you at the right time. I want you to grab a pen,” Rex paused, “You visit this man and all your problems will *vanish.*”

“What *man*?” Zach asked, perplexed. He rummaged for a pen and scribbled to make sure it worked.

“His name is Nikolas Tovar. He’s an attorney,” Rex replied. “I call him Mr. Tovar.”

Intrigued, Zach jotted the North Miami Beach address and phone number given by Rex.

“You got zero to lose to just meet with him –and tell him Rex sent you!”

Chapter Eighteen – Assuring the Cycle

Skeptical, Zach remained in his car at the North Miami Beach address.

The soaring glass buildings on the horizon of Biscayne Boulevard and Bal Harbour conflicted with the dingy squat building on South Glades Drive. It was three stories tall, covered in Chattahoochee, and looked like it’d been built in 1960. Zach’s first thoughts to define it were “low rent” and “nondescript.”

But as Rex had said, he had nothing to lose. Zach couldn’t defend a lawsuit by himself, no matter how much research he was capable of. He hadn’t told Katie yet; she didn’t need more stress. And maybe this lawyer could sort it out, convince the other attorney he wasn’t liable, or that he’s essentially uncollectable. It was worth a fifteen minute consultation.

At the end of a dim, narrow hall on the third floor, a door merely read, “Law Office.” When Zach opened the door, the lobby appeared a couple of decades newer –the 80s– with black leather couches, a black marble coffee table and modern art on the walls. He heard the quiet murmur of female voices from behind a reception panel. Zach breathed easier; it sounded like work being done in a real office.

He approached to gently tap on the frosted glass.

A female of no more than twenty opened the slider. She smiled, “How may I help you?” She had an Eastern European accent Zach was unfamiliar with. She was dressed provocatively for her age, with smoky eye shadow and long black hair.

Zach was thrown for a second. “Hi… I’m Zach Carson.” He thought she looked like a pale Megan Fox. “I was told to be here at 3:45..?”

She scanned a ledger. “Criminal defense division?”

“No,” Zach recoiled. “Just *defense*.”

“Ah yes, Mr. *Zachary* Carson,” she smiled. “My name is *Xenia*, Mr. Tovar is expecting you. I buzz you through.”

A door clicked open, and Xenia led Zach to a conference room. “Mr. Tovar will be with you soon.” She grinned and closed the door, leaving Zach alone in the room.

Rather than sitting, Zach observed the room. It was standard-sized, with windows that looked out on the dreary parking lot. The style clashed with the modern lobby. A conference table was ornately-carved mahogany. Vintage oil paintings were mounted in gold-leaf frames. The art varied from 1800s-era hunters chasing a fox, to some sort of Russian soldiers. Even though the room seemed lavish, it appeared to be cobbled together from estate sales.

Zach stepped to a framed diploma. The certificate’s calligraphy read *Degree of Juris Doctor*, bestowed to a Nikolas T. Tovar. *At least he’s a real attorney*, Zach exhaled. He checked the school, it stated “College of Guyana.”

The door opened and Zach spun. A portly man entered. He was late fifties but imposing. He wore a three-piece charcoal suit, a goatee and dyed hair combed back into a two-inch ponytail.

“I am Nikolas Tovar,” the man announced with a thick accent. He was hurried, making no eye contact as he sat at the table with folders and a notepad. “Have a seat, please.”

He was blunt and down-to-business*,* Zach thought. *Must be a busy attorney.*

Seventeen minutes had gone by without a word from Mr. Tovar. Zach nibbled his fingernails as he watched Tovar meticulously study each page of the lawsuit with a stern frown.

Tovar cleared his throat, appearing confused. “When the plaintiff fell on your premises, you had no license yet from the Department of Health?”

Zach froze. “Technically no. My Indiana license carried over while I pursued my Florida license. I got my equipment early, so I opened early–”

“–As a licensed professional,” Tovar interrupted, “you knew you are required to carry malpractice liability insurance.”

Zach frowned, “This isn’t a malpractice case..?”

“No…” Tovar gazed over his glasses like a professor, “But by not *obeying* our state’s financial responsibility laws,” he tapped the papers with a ringed pinky, “a pending $100,000 lawsuit will certainly halt your licensing status.”

Zach struggled for words. “I thought I had…coverage from Indiana. I assumed the building had liability–”

“–So everyone you have treated has been without a valid license,” Tovar concluded. “How many patients have you seen under your flawed belief?”

Zach’s eye trembled. Before he could reply, Tovar pressed an intercom button on the table’s phone.

“Bring in the numbers for Dr. Carson.” Tovar’s shout sounded like an order.

Zach locked eyes with Tovar. As he was about to speak, his peripheral vision perceived a brunette in a blue dress enter the room. He stopped, dazed, when he realized it was Aurora.

She entered, back to chic business. Without acknowledging Zach, Aurora handed Tovar a folder, and then sat at his side like some feline harem girl.

In shock, Zach’s eyes darted between Aurora and Tovar. His brain struggled to calculate any explanation for the scene. Nothing made sense as Tovar studied a document with Aurora perched at his side.

Tovar inhaled. “You have billed 117 patients *illegally* with your deficient qualifications.”

Zach looked at Aurora, “How...Why are you here?”

Aurora formed a moderate smile, “This is the parent firm under Vast Oro’s corporate umbrella. You’re very lucky you called us first.”

“–Before we say more,” Tovar halted Aurora by touching her hand, “you need to sign this document.” He slid a form across the table to Zach. “It will make us your counsel of record.”

Zach shook his head, utterly confused. “Why would I sign anything?”

“It creates the attorney-client privilege.” Tovar explained, “Anything we discuss remains confidential. Any other *crimes* or errors you confess to will remain private.” He shrugged. “If you do not like my offer, you can take this form and *shred* it.”

Zach looked to Aurora for any support. She gazed back, unwavering.

Tovar unwrapped a hard candy from a dish and began to repulsively suck it. “Or, you can take your lawsuit and licensing misconduct elsewhere.”

Zach felt cornered. He looked at Tovar, then Aurora, and then the document. He took the form and grudgingly scribbled a signature.

“Lovely,” Tovar cracked his first smile. “Now I *guarantee* I can make your lawsuit *disappear..*.” He swiped his hands together like a magician.

“How can anyone guarantee anything?” Zach retorted.

Tovar pressed the intercom button again. “Xenia: coffee please. Service for three.”

“I don’t want coffee,” Zach snapped, his patience dwindling.

Aurora smirked. “You’ll want *this* coffee.”

Tovar leaned forward, “Dr. Carson, I assure you, when you finally grasp how we operate, you will understand the *vast* mutual benefits.” He paused when the door clicked open. “Please place the tray over there.”

An elderly man pulled a coffee cart into the room. When Zach saw the bald, fragile man, he was momentarily stunned –and then unnerved. It was the creole man who’d fallen in his office –and the subject of the lawsuit.

“I believe you know Mr. *Pierre Francois?”* Tovar smiled.

“What is this?” Zach fumed, “Some...set-up?”

Aurora replied evenly, “We prefer to view it as a test.”

“–And you handled yourself admirably,” Tovar added.

Zach stood from the table. “This is all bullshit–”

“–I assure you the lawsuit and your licensing threats are *very* real,” Tovar stated soberly.

Zach stopped in his tracks. He looked at the duo as the old man meekly exited the room. It felt like a sting on some TV news show, but Zach knew he hadn’t done anything criminal.

Aurora cocked her head, “Zach, we *want* to assist you. Hasn’t our gift of Iliana already worked wonders? Your clinic’s billing has quadrupled.”

Zach scowled, his mind swirling in confusion.

#

Iliana sat low behind the desk of Carson Chiropractic like a homely child. She flexed her eyebrows angrily at an older Hispanic woman standing at the counter. She barked in Spanish to the woman, “I said sign *all* sheets.” She tapped the signature line on a stack of forms. “Like we have done many times.”

The grandmotherly patient seemed troubled. She adjusted her glasses to look at the pile of visitor sign-in forms. “You want me to sign for six months? What if I do not come for that long?”

Despite her size, Iliana leaned in with menace. “Just like with Dr. Bauer. Just like Dr. Kolov, Colbert and Burns. Do what we say. Talk to no one about how many times you come or how you *feel*.” She narrowed her eyes. “Do you understand the consequences?”

The woman swallowed, looked over her shoulder, and began to sign the forms. “Six months instead of three.” She asked brazenly, “Should I not get a bigger kickback?”

Iliana huffed at the woman’s gall. “You dare ask? You are lucky to be in this country.” She stared, “Remember..?”

#

Zach slouched back in his chair, weary, gazing at their bizarre PowerPoint presentation.

Tovar and Aurora presented the material as a legitimate corporate production. On a five-foot screen, a projected slide depicted a colored tree diagram. The top of the screen read, “Ally Clinics.”

Aurora continued in a practiced manner, “…that’s the benefit of being an ‘*ally clinic.*’ If you bill a patient *beyond* their per-person limits –whether it’s Medicare, Medicaid, worker’s comp or private insurance– our partner law firms’ role is to then litigate *those* balances. Our teams of litigators are extremely successful in capturing those funds. Thus creating more revenue for you –and our organization.”

The slide changed to a stock photo of a courthouse. In the foreground was a circular graphic of a cycle of arrows.

“This ensures an *ongoing* cycle of litigation.” Tovar rolled his hand for emphasis. “In a state where courts are very sympathetic to the injured, and their caregivers.”

Zach was more skeptical than curious. “I have to be an *ally clinic*?”

Aurora nodded, “An *ally*, by definition, is a person or group that is associated with others for some common purpose.” She focused onto Zach’s eyes. “You and Vast Oro have a common purpose: to *prosper*. You want to heal as many people as you can. *We* want to facilitate that on the grandest scale possible.” Her face softened into her hypnotic smile. “You and I can be *allies,* Zach. Supporters of each other.”

Zach’s daze was disturbed by Tovar as he audibly unwrapped another candy.

“You can also serve as an expert.” Tovar’s gruff voice contrasted with Aurora’s. “With your extensive knowledge and personable…*charm*, you’d be ideal to testify in court.”

“Testify about what?”

Tovar shrugged, “That our litigants are indeed disabled–”

“–No.” Zach shook his head staunchly. “If someone’s not permanently hurt, I’m not going to testify that they are.” The absurd pieces began to assemble. Zach was repelled by Tovar and their convoluted, deceitful system.

Tovar’s menacing face turned to regret. “I understand... If that is your final word.” He reached to click a remote for the presentation. He and Aurora instantly recoiled at what they saw onscreen. “*Oh no…”* Tovar groaned.

Puzzled, Zach turned to whatever they were gaping at. What he saw on the screen took a millisecond to comprehend –then he gasped, instantly nauseous.

Onscreen was a color image of Zach and Aurora in the Mai Kai, embraced in a seemingly passionate kiss. The angle was from roughly fifteen feet away. Zach’s head pulled tight to hers; Aurora’s bare knee on his thigh.

Tovar pierced the silence, “Pregnant Katherine will *not* be pleased... All those late nights... Her blood pressure…” He shook his head with shame.

Zach abruptly stood, his chair falling to the floor. “Who the fuck are you people?” He pointed, his face as white as porcelain.

Aurora cocked her head, reverting to her calculated, pragmatic self. “That surveillance was just a test Zachary. Of your vulnerability. We are *always* under a microscope.” She flexed her brows, “I have to confess, it was...sloppy...”

Tovar sloshed candy in his mouth. He slapped a hand on Aurora’s bare thigh beside him and squeezed it. “*I* should be the one upset. Aurora is *my* concubine.” His lined face cracked into a smile, “Let us consider these errors of yours honest mistakes.”

Chapter Nineteen – Their Sea

Zach’s knuckles gripped the steering wheel like a vice.

He was clammy, visibly perspiring, his heartbeat in synch with the lights of I-95 as he raced south. *What have I gotten myself into?* Zach repeated to himself. Who were these people? Aggressive marketers, stretching the bounds of what’s legally permitted? Or criminals? Their extortion tactics were certainly corrupt.

*Katie cannot know about this*…he chanted, on the verge of tears. He could lose everything –his personal life, not just his professional. In an effort to regain control, Zach began to rationalize. All “Vast Oro” wanted him to do was treat patients that they send him. *They* were the ones responsible for finding the potential clients –not him. Zach didn’t *want* to know how they found their customers. They had billboards, bus benches and radio ads everywhere.

Zach took a breath. Couldn’t he still treat their patients –to the best of his abilities– and then release them when they reached maximum medical improvement? If he refused to be an *ally clinic*, he’d be an outcast. According to their presentation, numerous clinics were already in their network. He couldn’t survive alone.

The day’s turn of events was threatening his dream. He and Katie would have to go back home with their tails between their legs –to Matoon; their meager existence, the cold annual conference, the snide competition, the almost nonexistent customer base.

Zach jumped when his phone rang –it was Katie. He impulsively answered, “Hi Hon.’ I love you!” He closed his eyes at how odd that sounded.

Making matters better (or worse) her tone was cheerful. “I have a big surprise for you!” She chuckled, “You know how I can’t keep secrets...”

“Really..?” His eyes widened at the irony, “A surprise for me?”

“Mom bought us a cruise!” Katie practically squealed. “For our tenth anniversary!” Her tone calmed to explain. “I know it’s next summer, but it’s on the *Majestic Azure* –that’s like the largest ship in the world. Nassau, Puerto Rico, St. Martin…” She paused, “And the best part: she’ll even watch the baby. So it’ll be just us!”

Zach was lost but elated, unsure how to react. “Wow. A cruise..?”

“Aren’t you happy? We’ve never been on one…”

“Yeah…yes, I’m thrilled,” he stammered. “I can honestly say I wish I could sail away *right now*.”

“Bad day?” Katie asked intuitively. “Iliana said it was another record.”

“I bet she did,” Zach scoffed. He exited at South Miami Avenue into downtown. “Honey, I want to hear more about it, but I need to see Rex. I won’t be long.”

“Is everything okay?”

“Yeah,” he smiled to convince himself. “I just want his unique perspective on a couple of things. Then I can’t wait to get home.”

#

The bar overlooked the docks at Bayside Marketplace. It was an outdoor nook behind Los Ranchos churrasco restaurant with simple wooden high-top tables and stools.

From the bar, patrons either had a view of Biscayne Bay on one side, or downtown Miami on the other. As the happy hour scene dispersed, the mauve sky gave way to the sparkle of the city’s towers. Adding to the city’s sexy allure, the lights of the Intercontinental Hotel created an animated, 200-foot tall, shimmying silhouette of a dancing lady.

Zach and Rex Bauer hadn’t watched or enjoyed any of their surroundings in the time they’d been talking and sipping their beers.

Rex exhaled with a nod, “It’s been…six years this June.” He was not his jovial self. His tie was loose and he chewed on a toothpick. “Maybe they *do* own me,” he shrugged. “But I make more cash than I can ever spend.” He sipped his Dos Equis.

Zach gazed into space, trying to imagine the notion. “Did they ever...threaten you at first?”

“Nope.” Rex gave a mischievous grin. “Mine started from Craigslist. The ad was asking for a ‘chiropractic consultant.’ Vague enough for me to take the bait.” He sat up with pride. “I’m now up to *ten-k* per week as one of their experts. Nearly *two-mill’* alone comes from reviewing medical records as a billing expert.”

Zach was unable to grasp the numbers. Despite the paddle fans, he wiped the humidity from his brow with a napkin.

Rex leaned forward with atypical sincerity. “Zach, I sleep at night because it’s *just opinion*. I’m not reporting that someone has cancer, or an aneurism, or a broken bone. Someone’s just telling me their neck or back hurts.” He shrugged at the apparent insignificance.

Zach looked at him. “Just an *opinion*?”

Rex sipped his beer with a nod. “Who can say someone’s opinion is wrong?” He pointed to a striking brunette at the end of the bar. “If I believe that girl is the most beautiful woman I’ve ever seen, would my opinion be wrong? So if my professional *opinion* is that Mr. Jones is 10% impaired, how is my opinion wrong?” He raised his palms. “He says his neck hurts, so his neck hurts. There’s no reason to over-think it.”

Zach sat back, drained. He gazed at the illuminated dancing girl on the Intercontinental Hotel behind Rex. She never seemed to slow down.

“Imagine thousands of cases. Like streams feeding into an ocean...” Rex finished his bottle. “We’re just ships bobbing along on *their* sea.”

“I don’t want to be on *their sea*,” Zach exclaimed, indignant. “America’s a free country.”

Rex gave a warped grin, “These aren’t Americans, if you haven’t figured that out. Think about your lawsuit. Your license. Your little baby on the way.”

Any color drained from Zach’s face with the mention of his family or livelihood.

Rex tossed a twenty on the table and stood. He winked at Zach, “You can think about *that* while relaxing in your pool, behind a nice two-story, five-bedroom estate on the water.”

Zach walked Rex out to the marina’s parking lot. Rex hopped into his red convertible Porsche without opening its door like he’d seen too many episodes of *Dukes of Hazzard.*

They turned to admire a row of yachts docked at the marina. One of the boat’s engines hummed and couples’ laughs resonated from onboard. Both men grinned.

Rex nodded to Zach, “Look at Vast Oro this way: you have a golden ticket to be a ship on *their* sea.” He shifted his Porsche into drive. “They just own all the ports.” Rex’s car peeled out as it took off. He waved goodbye behind his head.

Zach remained standing until Rex was gone. Within the skyline, Zach watched the 200-foot dancing girl twist and shake on the Intercontinental. He noticed her dance was a thirty-second loop that repeated, entrancing moves that would continue over and over again.

He realized whether he moved back to Matoon or stayed in Miami, she’d keep dancing every night, providing a pulse to the city. The exciting, glamorous city would continue with or without Zach Carson.

He turned as the yacht’s engines increased. The boat appeared to be a seventy-foot Hatteras, probably five cabins. Zach could see a cockpit and flat-panel TVs through the windows. The silhouette of people with drinks, laughing and having fun.

He was standing on the threshold to a vibrant, stimulating world –*so why shouldn’t I be part of it?* Zach asked himself.

As the yacht pulled out, Zach stared hypnotically into the trail of foam in the ship’s wake.

PART FOUR

Thirteen Months Later

ONE WEEK AFTER THE JUMP

Chapter Twenty – Sifting Foam

She saw a trail of foam in the ship’s wake.

“Mom, turn up the TV!” Katie shouted from the room’s chaise lounge. “It’s the *Majestic Azure*.” Her voice cracked with sentiment. She intimately knew the ship and it wasn’t a commercial.

The video was file footage of the stern of the Majestic Azure, with a white path behind it. The 72-inch television was tuned to the five o’clock news.

The Carson estate was an upgrade from their prior apartment. The family room alone was 1,000 square feet, with a high ceiling and a marble floor, white paneled walls and a seldom-used fireplace. Katie and her mom, Carmen, had picked out plush beige couches, loveseats, a chaise, and accessories from Macy’s and Tommy Bahama.

Katie sat upright to watch the news. She placed a hand near her eyes, unsure if she really wanted to see the story.

A female newscaster’s voice reported, “…in the wake of last week’s missing passenger from the *Majestic Azure*, 183 miles off the coast of Miami, the Coast Guard today announced a discovery…”

Carmen, seventy and appealing for her age, gasped. She moved behind her daughter and placed a hand on her shoulder. Katie was frozen, riveted by the news.

“...They identified a tuxedo jacket, found by fishermen between Nassau and Miami,” the news continued. “A label in the coat identified it as a *rental* jacket belonging to the Majestic Azure.”

Carmen offered with sympathy, “It could be anyone’s jacket...”

Katie’s eyes welled. She shouted bitterly, “I have to learn this from television?”

Onscreen, the image switched to a female Coast Guard agent holding a wrinkled black jacket. “…We’ve confirmed the jacket is a men’s size thirty-nine...”

“That’s a very common size,” Carmen whispered.

The agent continued, “...In the pocket was a ship’s ID card, used as a key and for room charges. It states the name ‘Zachary Carson.’”

Katie openly cried, overwhelmed. Carmen moved in to embrace her daughter.

The cavernous room echoed with the voices of a male and a female news anchor as they belabored the topic.

The tanned, blond male host said, “This was the *sixth* suicide from the local cruising industry in three years. Why is that Felisa?”

The woman with a trendy bob and narrow glasses gave a solemn frown, “Perhaps, Ryder, it’s to experience that last *big thrill*. Here are some questions to ask loved ones before a vacation: Are they depressed? Have they ever mentioned suicide? Do they need special medication when they travel–”

“–Zach was *not* sick!” Katie screamed at the television.

The news and images dredged up memories Katie wanted to forget.

On the Azure –after the Coast Guard had called off their search– the ship had resumed its route to Nassau. The ship’s clinic offered her Xanax, “*To help you relax,”* the ship’s doctor had said. Katie thought it was ironic; Zach had evidently been on antidepressants she knew nothing about. Now she was gulping anxiety drugs.

The crew allowed her to make free calls to the U.S. The only person in her life to call was her mom, who was home watching baby Jack. Katie promised she’d fly home as soon as possible. Thank the good Lord, Carmen had pointed out, Jack was too young to understand.

When the ship arrived in Nassau, Katie was told police would drive her to the American Embassy. She was puzzled when an old SUV drove her first to Nassau’s Customs office. Katie was seated in a paddle-fanned office with a pair of neatly-uniformed Bahamians. Teary-eyed and sleepless, she begged to not have to relay her story again.

The agents claimed they just had paperwork regarding “where” the incident occurred. They explained in a thick island patois that their *territorial sea* reached out twelve nautical miles. The second man pulled the first aside, arguing their *contiguous zone* was twenty-four miles, which would apply to customs matters. The men then began bickering about miles.

About to burst with angst, Katie shouted, “Who cares? Everything happened way past twenty-four miles!”

Both men gazed at her, and then asked her to sign a document stating that, in effect, the Commonwealth of the Bahamas had no responsibility for the disappearance of Zachary Carson. She furiously scribbled her name and demanded a cab to the embassy.

At the American Embassy at 42 Queen Street, a pleasant Public Affairs Officer seemed to have all the facts she needed from the ship. Thirty-something, with kind eyes and a British accent, Jennifer Fuller was sympathetic. She walked Katie into a room decorated with French provincial furniture, the formal style of Nassau. Jennifer brought her a pastry and coffee without Katie asking for anything.

“Mrs. Carson,” Jennifer spoke softly, “There is a process where we can arrange a flight for you. Pardon the term, but it’s labeled ‘bereavement transportation.’ But it might take a short while.”

Katie looked at her, numb. “Can’t I just…go to the airport, buy a ticket…and go home?”

Jennifer paused at the concept. “Of course. I was trying to save you any financial burden.”

“Money is not an object right now.”

That had been a week ago. When Katie returned home, the only things that mattered was seeing her mother and son. The estate, boat, jet skis and vacation condos meant nothing without Zach.

And the cruise line had been notoriously slow about offering any information. Katie resented how she had to hear any new information along with the public on the local news. There had to be clues about Zach’s motives… Somewhere.

*#*

At dusk, the glass curtain covering the FBI’s Field Office made the high-tech building glow like a Chinese lantern.

The fifth floor was well lit as Agent Viktor Chesney typed away at his work station. Rather than a “real” office –like his boss SSA Garcia had– Chesney’s desk was in an eight-by-eight work area constructed with movable beige walls. The bureau tried to convince him it was not a cubical –but not quite an office. His squad mates coined the word “offi-cal.” To Chesney, the term sounded like “awful.”

But it got the job done. Chesney had two large monitors, a laptop, filing cabinets and a decent desk. Adjacent to his area was the *offi-cal* of his partner, Intelligence Analyst Heidi Martinez. She was twenty-six, and paired with Chesney so he could serve as a mentor. With Chesney approaching forty-one, it was *out with the old, in with new,* he guessed.

Chesney’s squad worked organized crime. He specialized in Eurasian Organized Crime –or “Russian mob” as he would simplify to employees in the break room. His squad supervisor was SSA Garcia, who assigned agents to run specific investigations. Chesney was tentatively allowed to work his own cases with the help of Heidi as his analyst. Chesney could elicit help from his squad mates for possible surveillance, serving warrants, or other activities that required more than one person. At the end of the day –or fruitful investigation– any headlines would be the result of a team effort.

The problem was, his twelve squad mates didn’t necessarily buy Chesney’s hunches. Garcia viewed Chesney’s venture as a pet project, and was keeping him on a very short leash. The other members were pursuing easier to document crimes, such as money laundering, undocumented females used in prostitution, and narcotics flowing into the ports. Some had a hard time grasping a secret criminal enterprise made up of Russian and Ukrainian fragments, shielded by licensed law firms, and operating under the cloak of white collar businesses –also working from an invisible headquarters that, to-date, Chesney had been unable to locate.

Analyst Heidi Martinez slinked up to Chesney’s desk. She enjoyed creeping up quietly and pinching his shoulder as he worked. “You hear the news?” Heidi shouted with dimples.

Chesney flinched, as she knew he would. He huffed and then smiled. It was impossible to get upset at Heidi. She was Colombian with a melodic accent and caramel skin, yet had natural blonde curly locks and jade eyes. She’d only been an analyst with the FBI for nine months, fresh out of Florida State with a Master’s in Data Science. Heidi always seemed happy and optimistic.

“What news?” Chesney took the bait, lifting his reading glasses onto his head.

She leaned her slim form against his desk. “Remember the spreadsheet I gave you? Highest-billing clinics in Dade, incorporated less than three years?”

“Yeah…” he rolled his hand, playing along.

“Does the name ‘Vast Oro’ ring a bell in your *vintage* brain?” Heidi smirked.

“Of course,” Chesney was actually proud of remembering. “*Oro* means gold, so how could I forget?”

“Well…” She slid closer to playfully sit on his desk. “Have you seen the name in the *Majestic Azure* jumper case?”

He reacted, baffled. “What does one have to do with the other? I saw the news. Suicide. That’s not our department. Talk to T-8, cruise crimes.”

Heidi paused with a grin as if relishing the moment. “The jumper was a Dr. Zachary Carson...”

Chesney froze. Any humor dropped from his face at the very familiar name.

“So tell me, *Vik*, what could possibly force a financially-successful, married father to suddenly choose to kill himself?”

Chapter Twenty-One - Flinch

The Carson estate was a beautiful two-story, five-bedroom, Spanish style house, constructed on two parcels of land overlooking Biscayne Bay on Miami Beach.

Autumn the year before, when Katie and Zach read its real estate listing, it was like a dream, “A secluded compound with your own tennis court. Cathedral ceilings, decorative fireplace, mahogany wood beam ceilings, swimming pool and lush tropical landscaping.”

It could all be theirs for only $4.2 million. When Zach coolly said, “We’ll take it,” Katie had been speechless with disbelief.

Carmen had privately asked Katie, “Is it too much, too soon?”

Now over a week without Zach, Katie was determined to not be one of those people who kept the rooms of the deceased untouched for some morbid reason. She also thought if she got dressed and was productive, it’d make her feel better.

She hadn’t entered Zach’s home office since before the cruise. He’d mostly used the office to take care of finances. Katie didn’t expect to find anything shocking or new if she cleaned his office –but then again, she’d never known he was depressed or suicidal.

Katie put on sweat pants and a t-shirt for the chore. Now, seven months post-baby, she’d lost all the weight and was more toned than ever, thanks to pricy personal trainers. It was mournfully ironic that wealth had afforded a chic hair style and a better body than ever before, and Katie would trade it all to be poor and soft again with Zach.

She opened the double doors to Zach’s office. The air was stale and still had the faint smell of fresh paint. It’d been decorated with dark West Indies furniture on beige walls in a Hemingway style. Zach had been organized, with standing filing cabinets, book shelves and an antique table for a desk. There wasn’t much to clean out.

Katie kept telling herself the word “clean,” but nothing was messy. She couldn’t admit she was actually *hunting* –searching for any clue to her husband’s past mindset. After rummaging through the first filing cabinet, there were no records for any psychologist, psychiatrist or any prescriptions. It was all tedious warrantees and vehicle information.

However, Katie was stunned at the first drawer on the second cabinet. A tab on a hanging folder had Zach’s handwriting and was highlighted with yellow marker. The tab read, “Revised Will & Testament.” Katie’s stomach fluttered; this was unusual.

Katie and Zach had already executed wills after Jack’s birth in December. Copies were kept in a drawer in the master bedroom. This new folder made no sense. Inside was a sealed manila envelope. Katie inhaled and lifted the packet. Scrawled across the seal in Zach’s handwriting was, “Open only under supervision of attorney Sean Negroni, Hialeah, FL.”

Katie had never heard of that attorney. She felt queasy when she saw a date: June 1st. That was six months after their prior will –and just one month before they’d left on their cruise.

#

She didn’t want to get out of her car at the Hialeah address.

Being less-worldly about the nuances of western Miami, Katie was worried about her safety at the Hialeah shopping center. Mostly because she was seated alone in a new, pearl-white BMW 640i coupe. Not one store sign was in English. Every building –whether it was a home or business– had bars in their windows. The signs she could decipher announced, “Bail Bonds,” “Pawn Shop,” or “Liquor.”

Katie knew she had to toughen up. She’d been cocooned in the beautiful world of east Miami for nearly a year. Aside from Little Havana, she had little experience with the other areas of the county. *Why did Zach pick an attorney out here?*

Before she’d ventured out, she Googled Hialeah and the name on the envelope, “Sean Negroni.” Hialeah was, in reality, an important city within South Florida. It had the highest percentage of Cuban-American residents out of any city in the U.S., with 92% of the locals speaking Spanish at home. That fact had attracted many corporations to Hialeah.

Katie knew her *Pollyanna* Midwestern ways would stand out. She had to double check the NW 103rd Street address for Attorney Sean Negroni. A large neon yellow and red sign was in Spanish, but she knew it was for a firing range with all the gun logos and the faint *pop-pop* of gunfire. When she idled her car closer, she saw a sign for Negroni’s office. It was a single door beside the gun range.

Katie parked close to the entrance. She checked over her shoulders and walked briskly to the door. A sign on the glass read, “Attorney Sean Negroni, Esq. 2nd Floor. Probate, Taxes, Immigration, DUI.” *A one-stop shop?* Why hadn’t Zach chosen some esteemed firm downtown? The door opened to a narrow stairwell that led above the shooting range. As Katie hiked up the steps, she periodically flinched with the muffled gunfire from the range.

#

“So, you can see the revised will is not detrimental to you in any way,” explained the alarmingly boyish Sean Negroni.

Katie struggled for words that would not offend the young man seated across from her. She bit her lower lip and looked up at the low ceiling. The office looked like it had been built in an attic above the gun range.

She finally replied in a cautious manner, “I can’t phrase this in any other way that won’t sound offensive…”

“Go for it,” Negroni replied in an almost adolescent voice. “Can’t hurt my feelings.”

Katie continued, “My husband could’ve afforded any attorney in the…entire *state* to handle his final affairs. How, or *why,* did he choose you –one month before our cruise?”

Twenty-seven year-old Sean Negroni exhaled and shook his head as if puzzled himself. He was thin and so pale, his black stubble appeared almost blue. He had short hair, fashionably parted on the side. He was neat, in a dress shirt and trim slacks.

“I can’t explain ‘*why*’ I was the chosen one.” Notwithstanding his age, Negroni had a calming, sophisticated demeanor. “–And I am truly sorry for your loss, Mrs. Carson.”

“Katie,” she corrected with a grateful smile. “Thank you.”

“Dr. Carson mentioned the importance of discretion.” He sipped tea from a china cup. “Perhaps I was chosen because I’m ‘off the grid,’ away from the eyes of his everyday work.”

They both recoiled like cats at gun blasts from the range below. Negroni chuckled at the interruption. “Noise pollution downstairs. Creates savings in my rent, which I pass on to my clients.”

Katie, well-dressed but in mourning, looked around at her bizarre surroundings. The office looked like it’d been furnished from a Goodwill store, or a loft a college student would rent. It had droning fluorescent lights, stacked boxes of legal files and no desks for a secretary or any other help.

She looked at Negroni, “Do you consider it odd that Zach revised his will when he did?” Her voice cracked, “Before, you know, he decided to–” She jolted in her seat at a gun blast.

“Ordinarily, one might think so,” Negroni replied, saving Katie from finishing her sentence. “But with the new clinics after the birth of a son, perhaps he thought he was being responsible before traveling abroad.”

He opened a file with a poignant smile. “I do commend his level of planning. Dr. Carson prepaid *years* of health care for your family –*and* your mother.” Negroni read a document. “He prepaid college, including dorm and graduate school for your son Jack.”

Katie blinked; this was new information. “He prepaid everything, just before our cruise?”

Negroni nodded. “As for *his* personal insurance–”

“–I don’t care about his insurance,” Katie interrupted. “It’s the last thing I care about –and no one pays for suicide.”

Negroni rocked his head. “There is *some* misconception. Most life policies do contain clauses that state no benefits are payable if the insured commits–” A sudden gun blast saved him from saying the word. He cleared his throat. “But only within *two years* of obtaining the policy. So any *new* policies will certainly not be paying...” His voice trailed when he saw Katie crying.

She inhaled with emotion, “He hasn’t even been declared *dead...*” She took a tissue from Negroni’s desk and blotted her eyes.

Negroni tightened his lips, empathetic. “That is true. I am sorry.”

She threw her hands out. “How long do I have to live with this… endless uncertainty?”

“In the state of Florida, a person must be missing for a continuous *five* years before they can be declared–” He jerked at a gun shot. “However…there is an exception if a person was exposed to a specific *peril* of death and there was a diligent search.” Negroni’s eyes widened with an idea. “A peril such as a *fall* from a ship so far out at sea... With the Coast Guard abandoning their search, I may be able to apply that to this case.”

Katie had no response, unsure of the implications. Despite the room’s clutter and Negroni’s youth, he seemed competent. Evidently he’d been good enough for Zach. She looked at him. “So Zach’s wish was for you to handle the probate? In the event of…” She broke down again. Negroni handed her a fresh tissue.

“Your husband did have sizeable assets. My job is to reconcile those with his debts.” He searched for a note. “I’ve already been visited by an... *Alfa-Capital*..?”

“Debts?” Katie perked up, cautious. “Who?”

“Two gentleman. I believe they were Ukrainian or Russian. They said they knew you.”

Katie went deadpan, stumped.

Negroni read his scribble, “They were from Alfa-Cap. They’re a brokerage regulated by the Central Bank of the Russian Federation. They hold the mortgages for your home and the condos in Aspen and Key West.”

Katie’s head flexed back, confused. “I’ve never heard of Alfa-Cap..?”

Negroni shrugged, “Evidently they’re the broker that was *required* by Vast Oro in exchange for easy approvals and low rates for your mortgages.” He checked another note, “They also need to collect your leased office equipment.”

Katie’s breathing increased. Her eyes darted around the claustrophobic office. “But, that’s everything… If it’s our homes *and* offices.” She looked at him, “And there’s no insurance?”

Negroni raised his hands, “Remember: Zach can’t be declared deceased yet.” He closed the file. “Perhaps to help with these questions, the men said they’d be visiting you.”

Katie locked eyes with Negroni. *Visiting me?*

She cringed at a blast.

Chapter Twenty-Two – The Visitor

Katie walked briskly to her BMW. She could’ve sworn the man in the tan fedora was staring at her. He was standing behind a handicap parking sign in front of the range. Muted gunshots made her trot faster.

     She’d been paranoid of the area earlier, and was now wary of anyone saying they were going to visit her. The man in the fedora wore a black untucked shirt. He was medium build, had wide shoulders, dark hair and black sunglasses. Katie knew she’d seen too many movies, but when she gazed in his direction, the man immediately lifted a phone and turned the other way. When she entered her car, she checked her mirror to see the man look at her again.

     Katie locked her doors and exited the shopping center. It didn’t look like anyone had followed. She felt tense, her eyes skimming across her mirrors as she entered the ramp to the Palmetto Expressway. Bumper-to-bumper with trucks and commercial vehicles as usual. She inhaled and kept her eyes on her rearview. Her phone rang; the ID said “Unknown.”

     Katie deliberated. With her son at home, she couldn’t take a chance. She answered via Bluetooth, “Hello..?”

     “Mrs. Carson?” asked a man’s voice.

     She glared, both hands on the wheel, “Who is this?”

     “Hi. My name is Dan Holms,” the man replied, cordial. “I work at Insurex. I apologize for the call at this difficult time–”

     “–What’s this about?” Katie interrupted, guarded. “Why does your ID say ‘unknown’?”

     “I’m sorry.” The man gave an awkward chuckle, “I investigate insurance claims. There are time I call people who I’d rather not let them–”

     “–*Investigate*?” Katie interrupted, losing patience. “What’s this have to do with me?”

     Holms’ voice shifted to serious, “Mrs. Carson, I’m investigating billing from your clinics. I’d like to schedule a time to meet with you for a sworn statement.”

    “*My*clinic?” Her jaw dropped at his gall. “They were my husband’s!” she shouted. “He’s been dead a week and Insurex is now nitpicking his billing?”

     “Mrs. Carson,” Holms’ voice remained somber. “You’re listed as a corporate *officer* on all your husband’s clinics. So I need to meet with you. There’s a lot of pending billing we cannot process until you cooperate.”

     Katie breathed in deeply and exhaled. She blinked, her gears turning, but she needed to remain vigilant on the hazardous highway. *How’d it all get to this?*

     “I’m going to have to call you back,” she wept. “It’s been an emotional day.”

*#*

     In the Carson nursery, she placed seven-month-old Jack in his crib. He was already asleep, oblivious to his mother’s realities.

     Katie paused with her elbows on the crib’s rail to rest her bones. She peered down at Jack’s flawless face, the only remaining peace in her life. He had Zach’s lips. She smiled.

     Just as she contemplated a nap in the corner rocker, the doorbell rang.

     Katie stood erect –it couldn’t be her mom. Carmen had a key and lived in her own condo a mile away. There were no workers scheduled for the house. The bell chimed again.

     Without making a sound, she approached the front door’s peephole. When Katie saw her visitor, she gasped. It was the man in the fedora and untucked black shirt. He had hands on his hips and wore wide black sunglasses like boaters wear.

     She sprung back as if dodging a cobra. *What do I do..?* She turned towards the staircase, then back to the door. Katie realized she had no weapons. However, on the wall’s security pad was a panic button that could summon police. The bell rang again.

     She gazed through the hole and shouted, “Who are you?”

     The man made no sudden motions. He shouted, “Chesney, Viktor. Special Agent, FBI.” He lifted a badge to the hole. It had the navy blue logo with the FBI seal and a photo of the dark-haired man.

     Katie breathed somewhat easier, but her mind raced, *is it about the clinics? Is he here about the ship..?* She shouted, “Why’s the FBI involved with anything?”

     Agent Chesney took off his hat and wiped his brow. “Ms. Carson, regarding your husband’s *incident*, the FBI has jurisdiction because the Majestic Azure departed a U.S. port, and your husband was a U.S. Citizen.”

     Katie frowned to consider this. She opened the door.

     Chesney stood in the formal living room while Katie offered to get coffee.

     He looked up at the vaulted ceiling to admire the mahogany beams. Chesney turned to observe the panoramic view of the bay from the rear windows. He shook his head and sighed.

     He kept his hands behind his back as he studied a wall of family photos. One depicted Katie and Zach smiling with the Bellagio and the Vegas strip behind them. In another, they were toasting champagne on the bow of a beautiful Contender center-console boat. Chesney gave a slight smile at a Christmas birth announcement of newborn Jack.

      Katie entered the room carrying two mugs of coffee. No pretentious trays or carafes. She didn’t want the man in the house any longer than necessary. She was tired of relaying the same story again and again *–but is the FBI now curious of some crime?*

She chose to get straight to the point. “Agent...Chesney, I’ve seen all the TV *Datelines,* where creative homicides are always committed by the spouse...”

    “That’s actually a myth.” Chesney took his mug with a nod. “Only about 26% are slain by spouses. 55% are by strangers or persons unknown.” He took a sip. “With spouses, the motive is usually financial –like life insurance.” Chesney looked at her with a frank expression. “I’m not an insurance guy, but I’m guessing suicide’s not payable in this case.”

     Katie shook her head, “So what do you want?”

*“*Ms. Carson, I’m hoping your husband’s office or hard drives might contain some...clues. I can get a warrant, but if you help–”

“–*Clues*?” Katie exclaimed. “For *what?* There’s nothing left!” She shouted, echoing in her own home. “The second break-in was during our cruise. So I lost my husband *and* all our records! Our computers are gone–”

     “–*All*computers?” Chesney put his mug down, intense. “Where? What was taken?”

     “From our main office in Little Havana,” Katie replied, indignant. “It’s where we kept all our backups. All stolen! The laptops, hard drives…” She scoffed, “It was the least of my problems when I got home.”

     Chesney paused as if calculating the impact. “Ms. Carson, can your mother possibly watch the baby? I would like you to come *willingly* to my office.” He stepped closer, “Do you think we can do that?”

    “Why?” Katie stepped back. Her voice quivered, “Am I…under arrest?”

     “No. If you come *freely*, I have something you need to see.”

Chapter Twenty-Three – Ghosts of Videos Past

The hackers’ den was in a trailer labeled “*desyat',”* tucked away on the forty-first floor of the ghost tower. Inside, Roman and his hacker twins were feverishly scouring the Carson hard drives for information.

Roman’s assistants, two pale seventeen-year-old brothers from *Bakhmut,*Ukraine, with gold chains and crew-cuts, were known as *khakersʹki blyznyuky,*or the hacker twins. They seemed almost telepathic, never speaking. Roman would simply shout orders in between his cigarettes, and the twins immediately went to work. They infiltrated and processed data with the haste and tenacity of online termites.

Only three years earlier, the twins had been living in their grandmother’s basement when they’d met Roman in a *Bakhmut* Internet café. Together, they’d developed *Eye-Spy*, one of the most destructive programs ever launched in the Internet's criminal underworld, known as the dark web. Their software sold for a few thousand euros on private sites, and then systematically infected more than a million computers, collecting bank accounts, credit card numbers, passwords and personal identification numbers.

     That program spawned new editions, including one that was responsible for data heists that struck American retailer Target and Neiman Marcus during that holiday season. It proved that age and equipment had nothing to do with the potential for a theft. Hackers might be kids, hiding behind anonymous screen names in far corners of the world, using their personal computers to create malicious malware, penetrating multinational corporations and financial institutions.

     Roman brazenly claimed the only Russian hacker marginally better than him was the girl who’d manipulated America’s 2016 elections. Vladamir Maximov was very fortunate to have Roman, and that he and the twins agreed to join him in sunny, prosperous Miami, USA.

     Tovar leaned on the door of the hackers’ den. He winced at the cloud of marijuana smoke, swooshing his hand. He wasn’t a cyber expert and didn’t understand how Roman and the twins did their jobs. Even with the value they brought to the organization, Tovar viewed them with contempt. He judged them by their shabby clothes. They wore “hoodies,” even though it was ninety degrees outside. The den was littered with crushed Red Bull cans and bags from Taco Bell. *Yankee garbage…*

     “Have you dissected *all* the drives and email?” Tovar asked Roman.

     Roman lowered his Dr. Dre headphones and looked at Tovar as if he were a nuisance. “Everything has been checked,” he replied in Ukrainian. “We are now checking items that have been deleted.”

     “How?” Tovar barked, curious.

     Roman rolled his eyes. He adjusted his glasses, “When you delete a file, it appears to be no longer present on the drive. But until the system writes new data *over* the sectors containing the contents of the file, it is still recoverable.” Roman motioned to a monitor showing scrolling data. “My file recovery program is scanning all drives for deleted files.”

     Tovar pursed his lips and nodded. “We must confirm nothing was concealed for Carson’s wife, *Kath-er-ine*,” he enunciated. “That he did not hide money for her.”

     Roman slid his headphones back on. “If Carson was playing games, I will know.”

     The twins looked up at Tovar as if waiting for him to leave.

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     Agent Chesney had asked Heidi to reserve a small conference room for his meeting with Katie. His offi-cal wouldn’t be private enough. The room was on the fifth floor, had generic, government-issue beige walls, navy carpet, a long mica table, a dry-erase board and a TV on the wall. In the corner was a cart with garlicky Styrofoam lunch containers someone had forgotten to throw away.

     To garner some element of trust, Chesney had allowed Katie to drive herself, following him to the field office. Her brand-new BMW contrasted with the brown Impalas in the parking lot. When Chesney walked her to security to get a visitor’s badge, Katie didn’t have her identification, claiming she was upset and forgetful.

     Chesney became annoyed at the security employee when he decided to be a hard-ass, insisting he couldn’t allow Katie in without confirming her ID. Chesney pulled out his iPhone, searched for a news story and shoved the phone in the man’s face. The image was of Katie and Zach, with the headline “Zach and Katherine Carson, prior to the cruise.”

     “Good enough?” Chesney shouted to the guard.

     The guard scowled at Chesney and handed Katie a visitor’s badge.

     Chesney regretted his tactic when he saw her eyes well with tears.

     “This is just us. Okay?” Chesney asked Katie. She sat on one side of the conference table. He closed the door and sat across from her. “Do you want a Coke or something?”

     “No,” She flexed her eyebrows, confused about his intentions. Was she invited as a victim…*or* *something else?* Katie sort of liked how Chesney went off on the security guard in her defense, though she’d been unprepared for the sudden image of Zach.

Chesney spread his hands on the table as if displaying sincerity. There were no cliché files or folders in front of him. “I wanted you here to share evidence from the ship. Why you’re *not* a suspect.”

Katie scowled at the comment.

“As a matter of procedure, we always look at a spouse –as you suggested earlier.” Chesney pulled a TV remote from the center of the table. “It’s a checklist item, and in your case it had no bearing, as you know.” He aimed the remote at the television. “I’m not supposed to be sharing this, which is why this is a private meeting.”

     Puzzled, Katie turned towards the TV. It turned on with a snowy image from a high angle of a hallway as if from a security camera.

     “You can see it’s time-stamped. It’s the corridor outside your cabin on the Majestic Azure.”

     Katie’s jaw dropped at the unexpected image. It was *déjà vu;* it was indeed the hall to their cabin. It seemed like yesterday. The corner of the screen was stamped “02:14 a.m.” After seconds of static inactivity, Katie gasped when a shape entered the screen –it was Zach.

Katie lifted a hand to her mouth. In the video, she could only see his back. He was wearing his black tuxedo. Without seeing his face, she *knew* his way of walking and moving. From the way Zach was swaying in the video, a viewer might think it had been rough seas. But Katie knew otherwise: he appeared disheveled. In the frame, Zach entered the cabin and closed the door behind him.

     “After he entered your cabin, he never exited that door.” Chesney pressed a fast-forward on the remote.

Katie pulled a tissue from her purse as a tear rolled down her cheek. She’d been given no notice about the nature of this meeting. Since the cruise, she’d only seen static images of Zach. She was now seeing him in motion*,* and it was dredging up devastating feelings. She resented Chesney for showing her with no warning –but if he had more, she couldn’t look away.

     The television changed to footage from the ship’s casino. It had been a busy night, numerous guests milling in and out of the frame. In the right corner, Zach’s white tux shirt became evident. He began shouting with hands to his mouth. He was jumping up and down at the bar to get the bartender’s attention. Other patrons were turning to look at him.

     Chesney narrated, “This was forty-two minutes earlier, in the ship’s *Casino Royale*. Zachary was evidently...feeling no pain.”

     Katie was on the verge of crumbling at the vision. Zach appeared completely out of character in the video. She had never seen him hollering and jumping up and down at a bar in her life. If she’d been with him, it would’ve been humiliating. Katie then felt guilty for feeling that way. She covered her eyes, conflicted.

     “Thirty minutes earlier, in the Lido Lounge–”

     “–I get it!” Katie cried. “No more. I don’t want to see any more.” Though she was tempted to see Zach onscreen as if he still existed, she decided she’d rather remember him as the wonderful husband and father he had been.

     Chesney grabbed a stack of napkins from the lunch cart and handed them to Katie. After a moment, he solemnly added, “Evidence from the ship also included empty bottles of antidepressants. I am truly sorry.”

     He stared at her until she looked up to meet his gaze. He added bluntly, “Why would he do this, Katie?”

     “I don’t know..?”

     Chesney cleared his throat. “We have a squad called T-8 that works cruise crimes. But I’m not one of them. I work Organized Crime –Eurasian Criminal Enterprises.”

Katie shook her head, perplexed by his message.

     “Maybe you know it by another name: ‘*Russian Mafia*’?”

     She shrugged at the connection, “I don’t know anything about–”

     “–You’re *already* involved Katie.” Chesney’s tone shifted from compassionate to severe. “Corporate documents list *you* as an officer of all three clinics –legally, that makes you an accessory.”

     Her eyes bulged. She opened her mouth to speak, but there was silence.

     His posture softened as if ashamed of his tactic. He took a breath and then asked, “What if I told you that I once met with Zach? Did you know that?”

     She gazed at him, truly speechless.

     “It was at his office.” Chesney added, “And he appeared absolutely *horrified*.”

PART FIVE

Twelve Months Earlier

Chapter Twenty-Four – Zolotoy Club

Carson Clinic II –as it was recorded in its corporate filing– was in a more desirable pedestrian area in Kendall, a family-friendly suburb in west Miami-Dade.

To Katie’s and Vast Oro’s surprise, Zach had a sentimental attachment to Little Havana, and he preferred to spend most of his time there. He considered that his flagship office, however, his duties did require a presence at his new office.

     On a sunny Wednesday morning, the mall’s management was busy installing a sign announcing its public name, “Carson Wellness Center II.”

     A white Ford Transit van pulled up, with *Carson Courtesy Shuttle* emblazoned on its sides. A driver opened its side door to help a procession of new patients step off the vehicle.

     Zach watched the approaching patients through his lobby’s front window. Ironically, he was not smiling, and he was unsure why not.

      It had been two months since his pivotal meeting with Rex at Bayside. The night he had made *the* decision. The verdict for his dreams. And Katie was thrilled with the rewards.

     “Zach, I need you back here,” Aurora shouted from the work area. Her tone was more business than jovial. The office was a flurry of activity to prepare for its opening.

     He turned to unhurriedly walk to his back office.

     Modern desks, chairs and massage tables had been unpacked. State-of-the-art equipment and a $20,000 GE Logiq ultrasound machine had been leased and connected. The entire office seemed a generation newer than the Little Havana location. Several young ladies in scrubs meandered, busily unpacking supplies.

Standing above the commotion, Aurora addressed four new interns wearing lab coats and holding clipboards. They were in their twenties and attractive; two female and two male.

Aurora was dressed impeccably and was all-business with the new hires. “Which two are our licensed massage therapists?”

     A pale redhead and an emotionless brunette raised their hands with a nod.

     “Great.” She looked at the remaining two, a short smiling female and a blond guy. “So you’re our certified physician’s assistants?”

     They nodded. The guy gave a broad smile at Aurora.

     Zach approached to observe the group. He kept his arms crossed, remaining on the sidelines.

     Aurora continued to the four, “Our recommended modalities are: ultrasound, electric stim’, therapies, traction. I’ll give you template checklists with the procedures to use for each patient. It’ll save you time.”

     The redhead raised his hand, “What if a patient has different needs?”

     A smile was frozen across Aurora’s face. “Our prescribed plans should apply to the vast majority of the patients you see.”

     The remaining three nodded, saying nothing.

     Zach raised a brow. Despite his name painted across the door, it didn’t feel like his clinic. But he also knew it wasn’t the time or place to say anything.

     Aurora continued, “We’ll bill the procedures after you submit the lists for each patient.” She turned to Zach. “Dr. Carson will be readily available –either directly or indirectly– for consultation.” She flashed her smile. “Understood?”

     There were no questions or comments. They’d seen and done it all before.

Zach slouched behind his new desk, a leased $8,000 *Lorin Marsh* modern wood desk with stainless trim. Aurora sat across from him, rifling through paperwork.

“Now that you’re the proud owner of *two* clinics, you don’t have to be present for each exam,” Aurora said as she filed away forms.

Zach frowned in disbelief. “I plan to see my own patients.”

     Aurora tilted her head as in *really?* “Zach, the statutory loopholes are crystal clear: as long as you just ‘oversee’ your clinics, we can all treat and bill more.”

     “What do you mean ‘oversee’?”

     “You just met your certified physician’s assistants.” Aurora recited like an attorney, “Per Statute 460.4165, they can render treatment to your patients with just *‘indirect supervision,’*of a licensed chiropractic physician –that would be *you.*” She pointed for emphasis. “Indirect supervision is defined as the *easy availability* of the chiropractor for any needed direction.” Aurora paused to see if it was sinking in. “In other words, if your employees can pick up a phone at any time to call you –and you answer it –you’re *easily available*.”

     Zach shook his head in surrender. He wasn’t a statutory authority, but he planned to research further.

     Aurora noticed the time on her phone, “We’re late for our lunch. We’ll circle-back and discuss later.” She stood and gathered her files and purse.

     Zach huffed at being disregarded. He stood and looked at her firmly, “No more bar surprises. Understood?”

     “You wish.” She flashed a suggestive smirk. “It’s strictly a congratulatory lunch with Mr. Tovar. He’s looking forward to seeing you.”

     Zach’s stomach churned, but it wasn’t because he was hungry.

Zach followed Aurora to Sunny Isles, a community north of Miami Beach. Aurora was proud of her brand-new red BMW X6 M Typhoon, a gift from Tovar, but Zach wanted his own car so he could excuse himself at any time. He did not enjoy “mandatory” meals or parties. A year earlier, he would’ve driven twenty miles for a free lunch. It was ironic how his desires had changed.

     They turned north on Biscayne Boulevard towards the upscale Aventura Mall. Zach assumed that’s where Tovar was hosting an early lunch. But Aurora passed the mall and turned into an ordinary shopping center a mile inland. She parked in front of a storefront that had a sign, “Zolotoy Club.”

     Zach parked beside her and got out of his car. He was puzzled at their destination. The shopping center appeared thirty years old and was quiet at 11:00 a.m. There was a Publix market at the far end and a variety of bargain shops in between. The Zolotoy looked like the latest tenant in a large space that had been countless other stores. It had blackened windows and posters advertising Russian musicians scheduled to play on weekends.

     “Ready?” Aurora asked, reapplying lipstick as she walked to the front doors. She didn’t wait for a response and Zach followed in her path.

     When Zach entered the restaurant, he was awestruck. The cavernous interior didn’t match the outside. The lofty second-story ceilings had been painted black to appear infinite. From it hung enormous antique chandeliers, chains of pearls and sheer drapes to divide the area into separate spaces. The floors were covered with vast Persian rugs.

     The walls were gold and wine-red with gilded moldings, gold drapes and *Murano*light fixtures. Ornate cabinets displayed Fabergé eggs and crystal vodka bottles.

     Aurora smiled at Zach. “Hungry?”

     With a twinge of suspicion, he asked, “Where is everyone?” He scanned the empty dining area. The tables and chairs appeared Victorian and were on two levels, facing a stage.

     “It’s a private club, nights only.” Aurora pulled Zach by the hand. “Lunch is for us.”

     Zach almost choked, wondering if he’d been duped again by Aurora. But when they turned a corner, he saw others. The smaller, private room had black leather booths with red and gold walls. It was adjacent to the kitchen, where he could hear the clanking of dishes. He could smell the trace of rich red meats, perhaps beef or lamb, cooked with wines.

     “Dr. Carson,” Mr. Tovar’s voice resounded. “Welcome..!” He shouted with a smile, seated at a half-moon booth. He was again formal, in a dated suit. He had several men with him, including a couple of dour, business-looking men in black suits.

     Zach approached since no one was making any effort to get up. “Hello Mr. Tovar,” he said mildly. “How are you?”

     “I want to introduce you to someone *very*special,” Tovar turned to a man beside him. The withered, silver-haired man was over seventy and wore a gaudy silk shirt unbuttoned to reveal gold chains. Tovar announced, “This is *Mr. Max.* He is our founding partner.”

     Zach warily shook the old man’s hand. “Hello Mr…Max.” He didn’t look like a senior law partner. He seemed fragile and his hand was arthritic.

     The elderly Maximov gave Zach a yellowed smile. He spoke with a thick accent, “I hear *many* patients like you.” He touched his visible chest. “So *I* like you.”

     “Thanks.” Zach replied, unsure how to react.

     Tovar barked in Russian for the two men in suits to get up so Zach and Aurora could sit. Tovar insisted that Aurora sit tight at his side, with Zach next to her. The pale men in suits argued in another language and eventually pulled chairs up to the table.

     As Zach silently waited for the table to settle, he saw two men approach from the kitchen. They weren’t staff and appeared to be guards, with dark blazers over t-shirts. As Zach’s eyes adjusted to their silhouettes, he stiffened. The lead man was bald, with a skeletal nose and no eyebrows like a burn victim. He had a bandage holding his jaw. His visible neck and hands were covered in tattoos. The man shouted gruff words in Russian to the second man who was taller and thinner.

     To Zach, the sight of the two men was unsettling. It soured the cordial atmosphere he’d been hoping for. They stood by two exit doors with hands behind their backs.

     Tovar’s abrupt claps make Zach snap his head back to the table. Tovar slapped his fat hands together twice and shouted something, “*Devochki! Devochi*!” Zach darted his head to each corner of the room like an oblivious observer to watch the curiosities unfold.

     From his left, a line of four girls appeared carrying trays. They were about twenty years old and dressed desperately sexy for their age. They had large eyes with almost Egyptian mascara. The statuesque girls wore gold bikini tops and black tights. Their trays overflowed with gluttonous heaps of food.

     Rather than seeming pleased, Tovar kept shouting at the girls, specifically to a *Xenia* and *Irina.* Zach thought they looked familiar, like perhaps they worked at Tovar’s office.

As everyone started to reach across for food, Tovar summoned the guards. He called the disturbing one *Tor* and the gaunt one *Sleek.* Tovar stabbed his finger towards the ceiling and ordered, “Music! *Muzyka!*”

     Before Zach could attempt any inane small talk, pewter dishes of starters were placed around the table by the girls. Aurora looked at Zach with a consoling smile at his naiveté.

     “That’s a cold spinach borscht.” She pointed to explain, “Delightful when it’s hot out.” Aurora motioned to a hot soup, “That is *Solyanka,* with mixed meat, sausages, pickles and olives. Those platters are smoked salami, cabbage–”

     Tovar interjected as if jealous, “–That is Ukrainian *Salo,* cured fatback with green onion, garlic. So now eat!”

     Throbbing electronic club music suddenly boomed from speakers. To Zach it sounded foreign and didn’t fit any sort of business lunch. He elected to just try the food, which was better than he’d imagined.

     Zach felt completely irrelevant at the table. Tovar was laughing at something with the grim business men. ‘Mr. Max’ picked at some pickles, and Aurora nibbled on a salad, detached. Tovar clapped again for the girls to bring bottles of vodka. Zach was surprised to it was *Stolichnaya*, which he’d presumed was a cliché. Tovar insisted that everyone drink shots.

     After Xenia, Irina and the other girls took the trays, Tovar leaned towards Zach. He had to shout over the music, “These gentlemen are with Alfa-Cap.” He slung his right arm around the two men in suits beside him. “They are *our* brokers who can arrange for you very special mortgages. Pre-approved,” Tovar winked. “–And leasing *more* offices for you.”

     “More?” Zach finished his glass of vodka. “I have two clinics now..?”

     “It is my gift,” Maximov interjected in broken English. “We record *you* as owner of the locations.”

     Tovar cut him off with a raised hand, “This is why you are here. To applaud your success, you are now expanding to Boca. And then perhaps Palm Beach.” Tovar grinned with a nod.

     Zach needed a moment to absorb the bizarre circus around him. “Mr. Tovar, I can hardly oversee *two* clinics. How am I supposed to drive around to–”

     “–We discussed this *Zachary,”* Aurora interrupted, terse. “There is no clear case law that defines how often you’re required to–” She gasped as Tovar suddenly gripped her bare thigh, as if to silence her.

     Zach saw Aurora’s pained expression when she struggled to not react.

     “–We discuss business *after* our meal,” Tovar shouted. “For now, let us enjoy!”

     Without a second to consider the circumstances, the girls delivered a second course. Braised short ribs in apricot glaze and nuts. Whole duck –with the heads on –in a cherry sauce.

     Tovar insisted on more toasts, this time with glasses of *vishnevka*, a house-made sour cherry vodka. Zach began to feel nauseous for a multitude of reasons. He never thought he’d wish to be back at the simplicity of Matoon’s Rotary club.

     Feeling like a complete outsider, Zach sat back to witness the chaos. Everyone was shouting in Russian over the earsplitting music. Aurora was now speaking in full Russian as she drank, which seemed uneasily out of character. They all drank more vodka and laughed.

     Zach turned to see the dreadful guard, Tor. He was talking on an old flip-phone. Zach squinted to notice the tattoo on his neck was of a dagger. On his hand was a spider, with crosses on each knuckle. Zach’s stomach roiled with the borscht, greasy duck and cherry vodka.

     He looked at the only appealing person: Aurora. Why would she be with these people? When Zach looked down beside him, Aurora’s exposed thigh revealed a large purple bruise. She locked eyes with him. She frowned and pulled her skirt down to cover the bruise.

     “You like to fish?” Tovar shouted, seizing Zach’s attention.

     Zach recoiled, confused by the random question. “Yeah..?”

     “We are taking you to fish!” Tovar replied. “You and a few doctors. A nice trip for you. The Bahamas. We do this *every* year.”

     Zach didn’t reply, seeing Tovar turn back to the brokers. Zach was lost in the cacophony of laughter and Russian club music. The young girls were now dancing; two of them kissing each other. His stomach churned. It was a psychedelic nightmare.

     There was no longer any question whether Zach was going to keep his afternoon appointment. He needed it more than ever.

Chapter Twenty-Five – Ideation

The psychiatrist made a note. “How long have you had this desire to ‘escape,’ as you describe it?”

Zach looked like a listless child in the enormous chair. “Only the past few months.” He formed a wry smile, “Interesting, the word ‘escape.’”

“How so?” Dr. Cohan asked, raking her curled hair over her shoulder.

“My wife –Katie– keeps a daily countdown to a cruise we plan to take next July,” he explained, weary. “She keeps saying it’s so-many days, ‘until our *escape..*.’”

Dr. Cohan paused to consider this. “But you describe feelings of helplessness and depression.” She looked up. “Those can be warning signs for a *very* different kind of escape.”

Zach did not go through his insurer’s website to find a psychiatrist. He wanted no digital trail on his office computers that Vast Oro could discover. Since they were recording his billing, their systems were linked. He couldn’t have them thinking their newest *ally* provider was having emotional distress.

Instead, he found a number in a tried-and-true newspaper, the *Sun-Sentinel.* Dr. Dana Cohan was located in Coral Springs, and she was qualified in the areas of anxiety and depression. In the ad, she appeared fortyish and appealing in brainy glasses. Plus her office was nearly an hour north –almost no chance of running into anyone he knew.

Zach felt a few systolic points calmer when he opened her door. Her lobby was warm and inviting, with a decorator’s touch of floral arrangements and potpourri. A middle-aged receptionist who only spoke in whispers, was perplexed when Zach didn’t want to show his insurance card and insisted on paying cash.

From Zach’s research, he already knew the process for a new patient’s “initial psychiatric interview.” He’d found a detailed format online, published by Brown University. Zach wanted to be prepared for what to expect; he’d never been to a *shrink* before.

He knew the doctor would start by smiling and establishing an initial rapport. She’d ask for background information. That was fine; Zach had a short and sanitized version ready. He did want help, after all. If the doctor were to sense any hesitancy from Zach’s responses, she might use “repeating or “reflecting” to encourage him to open up, *“So, you were saying your business partners might be criminals?”* Zach imagined.

Dr. Dana Cohan was pleasant and likable. She invited him in and offered herbal tea, which he accepted. Her office smelled like expensive hand lotion. She smiled when she spoke, which also put Zach at ease.

Time flew and when Zach saw he only had ten minutes remaining, he asked, “Why are you so concerned how I’ve used the word ‘escape’ when describing my business?”

“May I ask a couple of questions in response to that?” Her eyes smiled.

“Sure,” Zach was genuinely curious.

“In the past six months, have you found yourself taking unnecessary risks or impulsivity?”

Zach looked in his lap. Fleeing the security of Matoon had been a risk. His entire leap into Vast Oro’s twisted web was an impulsive risk. “Maybe,” he replied.

“Would anyone describe you as anxious or agitated? Behaving recklessly?”

“That’s why I’m here,” Zach scoffed. “*Because* of anxiety. I’ve been making reckless decisions. Unsure about my own integrity. Lying to my own wife!”

Dr. Cohan allowed the room to calm. “Have you changed your eating or sleeping patterns?”

Zach threw his hands out. “I’m down eleven pounds. I stay on the computer until 2:00 a.m. Back at the office by 6:30. Why?”

Cohan’s endearing face became solemn. “Each of those questions were the warning signs for possible suicidal thoughts or *ideation*–”

“–Suicidal?” Zach raised his brows, incredulous.

“I’m basing this on *your* words, Zach. Suicidal acts usually come from a place of hopelessness and depression.” Cohan cocked her head with compassion. “Men are four times more likely to die from suicide than women.”

Zach locked eyes with her, unflinching.

“So, I must ask: when you use the word “escape,” have you had thoughts of suicide?”

Zach blinked. After an eternal pause, he was ready to answer.

Chapter Twenty-Six – Alfa-Capped

Katie was almost seven months pregnant when they closed on their new home. Though it was ninety degrees out, it was technically autumn, so Katie insisted on a pumpkin latte to celebrate. They got their coffees and met the broker at their new address on South Hibiscus Drive. It seemed almost too good to be true.

When Zach had first been introduced to the brokers from Alfa-Cap, he was hesitant. They were thin, white and wore suits with narrow ties, circa 1968. Tovar promised if he used Alfa-Cap, Vast Oro could “facilitate the approval process” by “expediting the financial certification aspect,” assuring a 4% mortgage –or lower.

Having no financial training, it seemed like doubletalk to Zach, so he investigated. Alfa-Cap, or Alfa Capital Banking Group, was headquartered in Moscow. *No shocker there*, Zach thought. He was trying hard to remain respectful and to ignore stereotypes. He knew Tovar and his clan were Russian, including Aurora. He endeavored to extend every benefit of the doubt to his business partners.

The senior Alfa-Cap broker, *Liev,* explained to Zach that Vast Oro was offering a “shared appreciation mortgage,” as they had done for other clinic owners. It was designed to cover a portion of the home price, such as the 20% down payment. According to Liev, no payments would be due until the home was resold, at which point Zach would repay the full principal balance, plus a share of any home price appreciation.

To Zach, it seemed like a mutually beneficial arrangement, especially with Miami’s home values on the rise. When he asked Liev why Vast Oro was so generous, he replied in a thick accent, “You gain a nice home; Vast Oro gains loyalty.”

Alfa-Cap had over 200 offices across Russia, including a subsidiary in Switzerland. So they appeared to be a real bank, and they had approved the purchase of his wife’s dream home. That was the least he could do for his tolerant, trusting wife.

“Congratulations Mrs. *Car-son*,” Liev smiled and handed a set of keys to Katie.

She practically shrieked and hugged Zach.

Zach smiled, but it was weak. Where was his joy, he wondered. Earlier that day, Dr. Cohan had asked if he was rushing into a house to satisfy some feelings of guilt or depression. “That’s bullshit,” Zach had exclaimed.

“Honey, let’s decide on a nursery!” Katie beamed, pulling him towards the front doors.

When Zach saw the look of bliss across wife’s face, he knew it’d been the right decision.

Windows in the master bedroom had a panoramic view of open water towards Miami Beach. The rooms were bright, in white marble and vintage coral rock. A generous-sized bedroom down the hall was perfect for a nursery.

Like a child at Christmas, Katie pulled his arm to unwrap the next room. The family room had a view of the bay and a coral fireplace, “Imagine that during the holidays…” she marveled.

Sliding French doors opened to a twenty-four foot pool surrounded by an expansive deck and a small dock. It had a southwestern view, which included the Miami skyline and would behold mesmerizing sunsets.

Katie held Zach around his waist. “Doesn’t this view make all those early mornings and trivial work issues all worth it?”

#

This time, Zach was determined they wouldn’t be packing, unpacking or doing any house painting. He paid professionals to do it all.

Zach waited until the first night their house was in a livable condition to break the news. After a long Saturday, they each collapsed on their master bed.

He meekly asked, “What’s the best way to ask if you’re okay with me going out of town next weekend?”

Katie propped on an elbow with cute bewilderment across her face. They hadn’t been apart since the Bloomington Chiro conference nearly a year earlier. “Out of town where?”

Zach sat up. “Vast Oro does an annual fishing trip. It’s in the Bahamas. I’d leave Friday; be back Sunday afternoon.” He didn’t have to pretend he didn’t want to go; it was evident.

Katie sat up against pillows and blinked as if computing the impact of such a request. “Bahamas? That’s technically international –I’m almost eight months pregnant.”

He touched her shoulder, sliding closer, “It’s a thirty-minute flight to Nassau, then a charter boat on Saturday. Tovar does it every year with five or six doctors. It’s sort of a big deal to be invited. I can’t say no.”

Katie hesitated, gazing around her bedroom as if grasping their new prosperity. She eased, “I guess the Bahamas isn’t like Vegas.” She did a mock pout, “I’ll miss you –and maybe you’ll bring home some fish.”

Zach kissed her. First her shoulders, then on to her mouth. It was heartfelt and overdue. Katie was the only reason the room felt like home.

Chapter Twenty-Seven – Abaco Mirage

Zach had to be up by 6:00 a.m. to get ready and on the charter boat by 6:30. He didn’t need more time since they had rooms at the Sailfish Marina, about ten yards from the docks. Katie had over-prepared for him, packing a new L.L. Bean fishing shirt, a 50 SPF sunscreen, a silly Gilligan-style hat for the sun and an emergency pack of Dramamine –“Just in case, you’ve never been on an ocean boat.” Bless her heart.

Considering Zach’s paranoid concerns, things were almost …relaxing. It was virtually the opposite of the Russian-club-music-Zolotoy nightmare. Tovar and his men had been relatively serene, taking the excursion more seriously than Zach had predicted. He was cautiously optimistic this could be a positive experience to learn more about his peers.

They’d flown in from Miami with Tovar, two Eastern European “associates,” and four Fort Lauderdale doctors Zach had never met. Three of the guys –Don, Chris and Mike– were chiropractors that were about a decade older. The fourth man, Bill Waxman, was an Orthopedist from Pompano who seemed quiet and called Tovar “Nick.”

When Zach asked Tovar where they were flying, he’d generally replied Nassau. But when the chartered Cessna Grand Caravan prepared for landing, it was for Staniel Cay Airport. Zach wasn’t familiar with the Bahamas and the thousand turquoise islands looked the same from the air. Dr. Waxman explained that Staniel Cay was south of Nassau and only two square miles. The airstrip had reopened in 2015 and would be more private, and Customs would be quicker, “Without any hang-ups,” he’d said.

Zach wondered why there’d be hang-ups with Customs.

By the time they’d flown after work and finally arrived at the Sailfish, it was after 9:00. Zach had predicted some sort of blowout men-only party, but instead, Tovar rambled how everyone needed to be well rested. Dr. Waxman and the three older chiros mentioned a game of poker in Waxman’s room. Zach was exhausted, so he politely declined. He thought a good night’s sleep at small island inn sounded great.

Despite Zach’s beautiful home in Miami, he though his room at the marina was perfect. The twenty-year-old inn was primarily for fishermen. The rooms were no frills, but decorated in vibrant Bahamian colors and framed marine art. The furniture was rattan and bamboo. There were *Saltwater Fisherman* magazines strewn on a coffee table. An efficiency kitchen had a coffee maker and Tovar had the fridges stocked with Kalik Bahamian beers. Zach wondered if there was a genial side to Tovar that he’d misread.

When Zach opened his patio door, he faced the Atlantic. A few boats twinkled on the horizon. He sighed, wishing Katie was with him. When he inhaled a breeze of salty air, he realized Miami didn’t smell the same. Too much vehicle exhaust, he guessed. Zach felt a sadness creeping over him and he didn’t understand why.

At 6:15, with a mug of coffee and in his new shirt, Zach strolled to the docks to locate the Abaco Mirage. In the dawn’s glow, he absorbed the island atmosphere. The small cottages of the village were painted in pastel yellow and pink that seemed to compliment the luminous aqua water. Towering coconut palms curved out from the shore to hang over the lapping waves. Countless islands peppered the horizon. He couldn’t believe it was almost November. Zach took photos to show Katie. Again, it was so beautiful, his joy was ironically twisted into loneliness.

Zach snapped out of his reverie when Don, Chris and Mike shouted for help loading the boat. The Abaco Mirage was a stunning 60-foot Paul Mann sport fishing boat. Captain Randy was helping the men with a cigarette hanging from his lip. Randy was late-forties, freckled, in a faded Margaritaville t-shirt and a long-bill fishing cap. Zach noticed the four doctors were already toasting their first Kaliks of the day.

“It’s noon somewhere!” Waxman hooted. The men were coming out of their shells from the night before. The more they laughed and slapped each other’s backs, they reminded Zach of the pretentious doctors at the Indiana conference.

Tovar and his men were already on the boat. Tovar was in a loud Hawaiian shirt, eating from a box of Entenmann's chocolate donuts. Zach thought it was odd his men wore slacks and black t-shirts even in the heat. They never smiled and stayed in the cabin.

The Abaco Mirage headed south towards Great Guana Cay. The doctors sat on the aft deck, with poles in one hand and beers in the other. They laughed and shouted jokes about wishing they were gynecologists. Tovar and his men remained in the air-conditioned cabin, “*not to be disturbed.”*

Zach chose to sit with Captain Randy, who was steering from the elevated flybridge. Randy described to Zach his plan to catch yellowfin tuna. It sounded great, fresh sushi to bring home to Katie.

Being his vessel, Randy blasted country music. Zach wasn’t necessarily a fan, but it meant Tovar couldn’t play his Russian club crap. Zach nodded along as Captain Randy shouted the technical details of yellowtail fishing, “You can use any sort of downrigger, but we’ll use a Kristal XL 651 reel loaded with 200-pound braided line…”

Suddenly there was commotion from the cabin. Zach looked down to see fat Tovar staggering out with his shirt unbuttoned with gold chains and his gut hanging out.

“*Wah ha*..!” Tovar shouted with a broad smile. “Look what I already catch!” His hands mimicked holding a rod and “reeling” a group of topless girls who were emerging from the cabin.

The doctors grinned with toothy leers. “That’s what I’m talkin’ about!” Waxman laughed.

The half-dozen girls appeared to be the same ones from the Zolotoy. Four were topless, two were completely nude, with a variety of tattoos on their pale, lanky bodies. They wriggled with stripper-like moves and cooed without words as if they didn’t know English.

A gentleman to a fault, Zach looked away. These naked girls were practically kids. He was now numb to Tovar’s surprises. He remained seated in the flybridge with Randy.

It seemed the doctors knew the drill. They swiveled their chairs to await girls to sit in their laps. The girls grinded to the twangy country rock and ran their hands through the men’s sweaty gray hair. The men hooted and hollered, “*Yeah.*.!”

Zach shook his head with a chuckle. He tapped Randy, “I’m grabbing a beer. Want one?” He reached for a cooler up on the tower without going below. He didn’t need any more incriminating pictures.

“Nope, I’ve drivin’” Randy adjusted his Oakleys and laughed. “Yaw’ll are some crazy comrades.”

“Not me, pal.” Zach sipped a Corona. “I’m an Indiana boy with a pregnant wife who’s calling me every hour.”

“No shit?” Randy smiled and nodded, “I’m originally from Indy! Been here ten years. I sure don’t miss the cold.” His smile faded. “–But I guess I better get used to it.”

“Why?” Zach nodded to their view. “Leave this? Most people would call this paradise.”

Randy slowed the engines. He paused as if debating what to reveal. “Let’s just say one more year and I’m *gone*.”

Zach was puzzled at his response. He and Randy looked down at the girls’ laughter. Two men now had their shirts off. Tovar had a cigar clenched in his teeth and was clapping at one of the girls –she looked like Xenia– as she chugged a bottle of beer. Zach looked away.

Randy continued, “I got an ex-wife who’s *demonic*. I was stuck with alimony for a kid who ain’t even mine. A druggie thug, bigger than me.” Randy paused to check his GPS display. “The way I see it, in one year I’ll have enough cash stashed to vanish to Alaska.” He turned to Zach with a bittersweet smile. “Maybe try my hand at salmon fishin’.”

Zach raised his brows at the story. “Thought I had issues. Good luck, man.”

Randy nodded and then dug in the cooler for his own beer.

Zach felt so egocentric, he’d never considered the tribulations of others. Here –in a supposed paradise– an anonymous charter captain could also have demons he wanted to escape. Perhaps his feelings and imaginings weren’t so unique after all. *Misery loves company*, Zach’s mom used to say.

He scanned the infinite horizon. *Poor Zach…* he chuckled cynically. He had a gorgeous wife, a child on the way, a beautiful home, and a lucrative career with cash in the bank.

But wasn’t that the layman’s definition of depression? *Being sad about nothing?*

Four hours later at the Staniel docks, Zach and Randy were the only two standing bright-eyed and upright. Fishing had been spectacular. Twenty-two legal sized yellowfins and seven bull-nosed dolphin. They’d be filleted and packed in dry ice for the trip home. In the meantime, Randy and the dock master helped hang the glistening fish for a group photo.

The four doctors were sunburned, sweaty and belligerent. They slurred and pawed after the girls. Tovar had his Hawaiian shirt completely off and wrapped around his head. No one helped unload the boat except for Zach.

There were two group shots in front of the fish: one with naked girls and one without. Zach only posed with the men and the fish. “No offense,” he whispered to the girls with a blushing grin. One girl, Xenia, seemed to understand with a meek smile.

Zach waited with his duffle for the golf carts that would take them back to the airstrip. Gazing at his surroundings in Staniel Cay, a billboard caught his attention. Like subliminal advertising, the red words “JUST ESCAPE” called out to him. His eyes fixated on the ad; it was for a lavish Bahamian resort with a cruise ship docked beside it. With a surge of *déjà vu,* he recalled where he’d seen the ad before: while stuck in icy traffic in Indiana –when he’d prayed for a better life in paradise.

He thought it would cure all his troubles.

Chapter Twenty-Eight – The Broken Doll

Regardless of Zach’s pleas for Katie to rest, she’d proceeded to do an amazing job decorating the original Carson Chiropractic for its first Christmas.

Aurora had sent an email blast that Vast Oro was pleased to offer the services of a “seasonal decorator” for their clinics. Katie bristled at the notion. Half the fun of the holidays was the decorating. Katie and Zach were determined to deck their halls old-school: garland, tinsel, a real Frasier fir in the lobby and a horde of heirloom Santas.

It was a warm, homey office for Zach to begin and end his days. With three clinics to oversee –Little Havana, Kendall and Boca Raton– he was determined to be present as often as possible. If he strategically planned around traffic, each clinic could be reached within a realistic timeframe from each other. His home-base clinic in Little Havana was a cozy beacon within twenty minutes of home.

And that exhaustive schedulewas practically printing cash. A man could be wealthy with just one clinic. Zach had that magnified 300%.

But Dr. Cohan had the audacity to ask if he was keeping so busy to subdue any feelings of remorse or wrongdoing. Zach truly believed he was helping people feel better. He denied he was repressing any curiosity of how the patients were obtained.

“I’m leaving now. Promise,” Zach said into his desk phone. It was after 9:00 and his office was quiet except for Sinatra’s *Rat Pack* *Christmas* playing softly in the background.

“Mom and I made lasagna, except with eggplant,” Katie replied, sounding dejected. “It’s in the fridge.”

“Love you.” He logged off his computer. “See you in twenty.”

She hung up without saying goodbye.

Zach’s head darted at an abrupt bang on the front door. It sounded like someone or some *thing* hitting the door at full speed. Then two more slaps on the glass and a muffled plea. He instinctively rushed to the lobby.

Approaching the door, he heard the sound of hands slapping the glass. Zach pulled the blinds apart to see the Aurora –bleeding and horrified. Zach’s hands quaked as he hurriedly unlocked the deadbolt and opened the door.

“What’s wrong? What happened?” Zach shouted.

Hysterical, Aurora instantly latched onto him. A corner of her mouth was bleeding. Her thin black skirt was ripped. She had prominent red scratches on her thighs and deep bruising around her collar bone.

She was panting, “It was Tovar! He is a monster!” Aurora wailed in her true Russian accent, hyperventilating. She clutched Zach’s shoulders.

With an arm gently around her, Zach ushered her to the back office. It was bizarre how frail she seemed in this condition. Aurora had always been statuesque and in command. This wounded victim was trembling like a child.

He found a throw blanket in a closet and draped it around her. They sat in two opposite chairs in the main work area. He rolled his chair close and leaned forward, “What happened?”

She vacantly gazed ahead as if in shock. Her breathing began to escalate. “They are bad people, Zachary.” Her accent was more pronounced than before.

“Who? Tell me.” Zach found himself shouting. He handed her a tissue.

Her lip dripped blood to the carpet and she wiped her chin. “They will kill me, Zach.” She looked into his eyes. “Everyone must know how they operate. If I die–”

“–No one’s going to hurt you,” he interrupted, touching her shoulder. “What did you see?”

Her eyes widened as if replaying a scene in her mind. Her once clear, sapphire eyes were now bloodshot with terror. “You must report it to everyone if I vanish!” She clutched his pants like a claw. “Will you promise?”

He scowled, frustrated, struggling to understand. “Tell them what?”

“They are the *Bratva* –the Brotherhood.” Her lip began to quiver, “How you say…like the ‘Red Mafia’..?”

“Russian mafia?” Zach blurted, “I’m just a chiropract–”

“–You are one of their many trades.” Her stained hand grasped his shirt. “Their *roskrychivat*, their schemes. Our *Vor* is Vladamir Maximov. He calls the family *Zolotoy Bratva –*Gold Brotherhood. Nikolas Tovar is the family *sovietnik*. Their counselor.” She leaned in with pleading eyes, “You must remember this!”

She abruptly stood, turning in all directions, paranoid. “They have a hired *ghoul.* General Tor, he is Tovar’s *avtoritet*, his brigadier. I know he will kill me.”

Zach ached with a new thought. Her hysterical words of *ghoul* and *General* began to sound insane. For the first time, he questioned the reality of Aurora’s story. Could she be on drugs? Hallucinating? Could this be an elaborate fraud like the scheme at the Mai Kai? But when Zach saw her wipe her lip, he saw the gash. *Someone* had attached her.

After inspecting the room, Aurora seemed content they were alone. She began to pace the floor. Zach remained seated, dumbstruck.

“Do you know the B-Girls?” Aurora exclaimed.

“Who…?” Zach shrugged at the peculiar question.

She spoke quick, edgy. “B-Girls. It means ‘bar girls.’ Scarcely over eighteen years old. They are painted to be sexy. They are his toys for many things.”

Zach hesitated with recognition. The girls from the club and the boat, *what were their names? Xenia and Irina?* “Do some of them also work at Tovar’s office?”

“Yes. They are from Ukraine mostly. Tovar gets them ninety-day visas or smuggles them.” She paced the floor like a confined tiger. “Hides them in slums. They are used as thieves. Online pornography. Whores.” Aurora paused to look at Zach, “The girls think they will find sponsors and stay in the U.S. Most will not be alive in one year.”

Zach said nothing. He glanced around his office aimlessly, unable to appreciate the ornaments. If her story had *any* merit, what else was real?

Aurora turned with renewed energy. As if empowered my confessing her sins, she began to rattle off crimes. “Hackers seize data right from the air,” she mimicked with her hand. “They have scanners at gas stations. Steal card numbers from clubs. Even sitting in Starbucks. They take the data and clone the cards. Sell it around the globe.”

Zach was thrown by the change in topic. He didn’t know about cybercrimes. He wanted to ask questions, but she shifted again.

“Shell businesses, *zapodlos*, to steal cars. They add insurance. Then *crash* the cars to create patients.” She stopped and looked at Zach. “Patients for our attorneys. And for *you*.”

Like a surge of electricity, Zach suddenly understood. His mouth opened, but he said nothing. He felt naïve –if he hadn’t been able to find patients in an oversaturated market, Vast Oro just created them. They insured strangers; then staged accidents; faked injuries; and then forced them through their firms and clinics like a meat grinder. *Assuring the cycle...*

Zach covered his eyes with his hand. What was he entangled in? Why him?

But Zach knew why. He looked at Aurora, “I was inexperienced here. To you I seemed unsophisticated. I knew no one. No law firms; I had no associations.” He gave a cynical smile, “And I was clean.”

Aurora didn’t acknowledge his words. As she paced, she turned towards a bookshelf. She was drawn to Zach’s hula girl doll.

Zach tensed, rigid in his seat. *The hidden Nanny-Cam*. He’d forgotten about it, and Aurora was staring directly at it –would she see it?

She narrowed her eyes at the doll, studying it. “I wouldn’t be Tovar’s little doll. That’s why he attacked me.” She turned to Zach. “I wanted to advance in Vast Oro. I *earned* it. But in the *bratva*, women can only be prostitutes or property. I refused to be either. I wouldn’t be his whore.” She dabbed blood from her lip.

Whatever Aurora had experienced, one thing was undeniable: she was petrified. Zach asked, “Where can you hide? You have family? Or are they all in…Russia?”

She let out a defeated laugh. “I’m from Pikesville, Maryland.”

Zach grimaced, still uncertain of her stability.

“My mother is Ukrainian, second generation. My father Russian. I ran away from *him*.” Aurora picked up a snow globe containing a figure of a young girl holding a present. She shook it to make it snow. “I was an escort when I met Tovar. I was still a child. He was the only one who said I had a brain. He put me through business school, Miami-Dade College.” She looked at Zach, expressionless, “He told me he will now have me slaughtered.”

“You can’t go home,” Zach exclaimed. He stood. “Stay here tonight.”

She ran her hands through her tousled hair. “*This* office?”

“The couch in the back is a futon. There are pillows in the closet.” He stepped closer. “No one will know you’re here.”

She slowly nodded, her eyes considering the scenario. “My car is outside.”

“I’ll park it behind the Sedano’s next door.” Zach’s phone vibrated on the table. He froze when he saw it was a text from Katie. He realized the time that had passed. How would he explain he had a vulnerable woman in his office –and he was asking her to sleep over?

He snatched the phone to read the text. In all-caps it read: *“I THINK I’M GOING INTO LABOR!”*

He gasped, “I gotta’ go!” He grabbed his keys with frantic energy. “I’ll come back in the morning.”

Aurora clutched his shirt, emotion returning to her voice. “Zach, there is no way out. They are predators. Sharks. Take this.” From a pocket she handed him a pink rabbit’s foot.

He recoiled, “For good luck?”

“It’s a flash drive.” She removed its brass cap to show the USB plug. “It has five years of financial transactions. Our attorneys, clinics, laundering...”

Zach took the rabbit’s foot and looked at the fragile bruised woman in front of him.

She emitted a blood-curdling scream that resonated within the small room.

Chapter Twenty-Nine – Deliverance

Her screams came in surges. She gripped Zach’s arm as he remained seated by her head.

“Make is *Stoooopp!*” Katie shrieked with another searing contraction.

Zach bit his lower lip and stroked her hair. He felt utterly helpless seeing his wife in agony. It didn’t help when the nurse kept chanting how each contraction was one closer to their son being born.

Katie began huffing. Her face was clammy with perspiration. He was worried she was hyperventilating and could pass out. She rolled her eyes to Zach and gave an almost imperceptible smile.

He instantly relaxed, reminded of their predicament. They were in the delivery room for a *good* thing, unlike the previous hour in his office. As a husband, Zach felt like he was expected to be a natural “fixer.” When he attempted to protect Aurora, he felt helpless. Now he was with his distressed wife and he was truly useless.

“You should feel the epidural any second,” the nurse smiled at Katie. The nurse’s badge said she was Jocie Patterson. She had friendly eyes and a soothing southern accent, but she spoke in a firm manner when needed. Nurse Jocie remained at Katie’s feet with the doctor as two more nurses entered the room.

Jocie looked at Zach and spoke like a school teacher, “Dad: we’re waiting for your wife to dilate. When it’s time for her to push, you need to be calm and be her best cheerleader. Do you understand?”

Zach nodded with wide eyes.

“*Noowww…!”* Katie screamed with every ounce of enduring energy.

#

Jack Lewis Carson, seven pounds, five ounces, was wrapped like a burrito, resting in a rolling bassinette. His eyes were closed, but he cooed and his tiny limbs twitched as his nerve endings adjusted to his new world.

“Say bye-bye, Mr. Jack…” Nurse Jocie sang to the baby, rolling the bassinette. “Mom and Dad need some rest.”

“Can he stay with us a little longer?” Zach pled. He and Katie were in a private room that looked like a bed and breakfast. Katie was resting in a reclined bed; Zach in a chair beside her.

Jocie paused with sympathetic eyes. “Your wife’s been up for nearly twenty hours. She’s on heavy meds and needs rest. You do too.” She smiled, “You two can have a nice brunch with little Jack in a few hours.” She turned and exited with baby Jack.

Zach exhaled a satisfied but weary sigh. He looked at Katie as she gently drifted off. She had done well. The miracle of seeing his child surpassed every book and website he had studied. But Zach couldn’t deny he was also emotionally consumed. After all the planning, prenatal care, their business struggles, and now Aurora’s hysterical claims, Zach feared his erratic mindset could take a downward spiral.

A first child was supposed to bring joy to a family. But Zach dreaded he was now endangering more than just himself. He had a family. Was Aurora truthful about some sort of *Russian mafia*? It seemed farfetched, yet made sense like he’d been ignoring the clues.

Zach rubbed his eyes with his palms. He was also sleep deprived. He wondered if his conflicting emotions were from fatigue. *Or am I losing my sanity?*

Katie opened her eyes and smiled. She had heavy lids and her eyes were glassy.

“You did good, babe.” Zach squeezed her hand.

“Where’s mom?” Her voice was soft but hoarse.

“She went home to get you some clothes. She’ll be right back.”

Katie’s eyes floated down his body. Her eyebrows tensed. “Is that…blood on your shirt?”

He looked down. It was a bloody hand smear –Aurora’s hand print. He stammered, “It was…from you.” He looked at her. “You probably don’t remember. I felt so bad, you were hurting so much…” As his words trailed, he saw her eyes fade.

Zach stood and looked at his watch, it was nearly 6:00 a.m. With the momentous event of his son’s arrival, he’d forgotten about Aurora staying at his office. He could no longer suspend the realities of his other world.

He kissed Katie’s dry lips. Her eyelids fluttered. He whispered, “Honey, I have calls to make with our big news. And I need to change clothes. I’ll be back.” Zach kissed her again and she was out cold.

#

By no coincidence, Jackson Memorial Hospital was only two exits away from 27th Avenue, less than five miles from Zach’s clinic. He arrived in less than fourteen minutes.

The previous nine hours swirled in his psyche, competing for priority. *What is Russian mafia? Is the baby healthy? Is Katie okay? Is Aurora really in danger?* Zach’s pulse surged at every stoplight.

He arrived at the *Canarias* strip mall before 6:30. He fidgeted through his set of keys to open the clinic’s front door, only to find it unlocked. When he pulled the door open, the lights were already on –*or still on from last night?*

Zach marched inside to find Iliana standing in his path. They locked eyes. She had her standard scowl and crossed arms.

He stammered, “Why are you…already here?”

Iliana huffed, “I work here. I have a key.”

He veered around her to proceed to the back office. Had Iliana seen Aurora?They knew each other, but her condition would raise questions.

“Was anyone...here?” Zach asked.

“Why would anyone be here?” Iliana shouted from the reception area.

There was no sign of Aurora. He peeked in his office and both procedure rooms. In the rear, the futon had been folded back into a couch. Disturbed sheets and a pillow were balled in the corner. Auroramust’ve fled before Iliana arrived. *What if someone saw her?*

“What is the concern, Dr. Carson?” Iliana shouted.

“Nothing,” he resented having to reply to her. Zach looked at the shelf holding the hula doll. He closed his eyes, defeated. The Nanny-Cam could’ve captured Aurora’s complete statement, but he knew it hadn’t. Three months had lapsed since he’d received it, and he never renewed the monthly membership. So no footage was saved; the camera was only useful now for watching the premises in real-time, *as* things were occurring. Nothing saved on his hard drive.

And now she was gone. Like it never happened.

He flinched as something touched his back. Zach turned to see Iliana, curious about what he was staring at.

“You make coffee,” she uttered with zero emotion.

“No,” he replied, turning to exit. Zach had too many questions and the uncertainty amplified his anxiety. *Time for answers…*

Chapter Thirty – Guest of the Cybrary

Zach had chosen the Broward County Public Library in downtown Fort Lauderdale, only forty minutes north. Using the same logic as with the psychiatrist, it’d be far enough to minimize the odds of running into anyone he knew.

When Zach drove from his office, he circled behind the Sedano’s market one block north. Aurora’s BMW X6 was not parked where he had moved it. It seemed to be confirmation she’d fled the city like he had urged, hopefully far north.

Zach returned to Jackson Memorial to find Carmen and Nurse Jocie in Katie’s room. Carmen was holding baby Jack and gabbing to her daughter who was still hazy. Carmen paused to look at Zach as if he were interrupting a girls-only meeting.

“Did I miss anything?” Zach asked.

Jocie replied, “We’re *eagerly* waiting for Jack to pass his first bowel movement, called *meconium,* so he can have his first bath.” She looked at Zach with a coy smile, “Then a lactation consultant will be here to discuss breastfeeding.”

“I see…” His mouth opened and closed like a guppy.

“So, *Dad*,” Jocie continued, “you haven’t missed a thing. If you have other business to take care of, now would be a fine time.”

Zach approached Katie with a kiss. “I’ll get some work done, then be back after lunch.” He then kissed the top of Jack’s fuzzy little head to inhale that baby powder scent.

He drove north on I-95. Though he despised doing it, he called Iliana to ask the physician’s assistants to cover his appointments. When Iliana barked, “Why?” Zach exclaimed, “We just had first child four hours ago,” then hung up.

# He exited at Broward Boulevard in Fort Lauderdale, then headed east to the library off Andrews Avenue. He was surprised how immense the building was, with eight stories of modern architecture. The atrium had countless windows and “floating” staircases that seemed to have no support. The place was already bustling with college students, senior citizens and moms with wild toddlers –and the chaos was a good thing.

# Zach followed signs to the “cybrary,” a computer lab that offered public internet use. Once inside, a sign reminded guests they must log-on using their library card. He didn’t have a card and didn’t plan on getting one. As he meandered through the room, he noticed a lot of greasy-haired men who looked like they didn’t have jobs –nor looking for any. He saw a few terminals labeled “Guest.” He found a vacant one and quickly sat. A scotch-taped card offered the password “GUEST,” and to be courteous with a “30-Min Max for Guest Use.”

# Zach checked over his shoulder and huddled-in to type. He logged-on as an anonymous guest, and his first search was basic: “What is Russian Mafia?” The page filled with everything from Wikipedia to FBI and movie sites. He clicked on the first link and the most simplified definition was:

# The Russian Mafia (Russian: *rossiyskaya mafiya*), also referred to as *Bratva* ("brothers"/"brotherhood") is a collective of various organized crime elements originating in the former Soviet Union. Although not a singular organization, most of the groups share similar goals and organizational structures that define them as part of the loose overall association.

# Zach read the page slowly. It seemed their mafia wasn’t necessarily distinct families like in Italian mob movies. “Russian mafia” could be any group from that geographic area that’s organized for some criminal enterprise.

# He clicked the related link, “Russian Crime Organizations.” Predictably, after the collapse of the Soviet Union, organized crime skyrocketed. Former military leaders and even politicians became involved. Zach was not shocked to read that their bosses were highly educated. “Many of the criminals hold doctorates, masters or even law degrees.” Zach glanced away from the screen. He could envision Tovar’s craggy grin.

# The next article described how their contacts stretched internationally, including Chinese counterfeiting, Korean drugs and illegal fishing, Turkish traffickers, Sicilian *La Cosa Nostra*, Cuban smuggling and Colombian cartels.

# Zach lifted his hands from the keys as if surrendering. It was too much to consider. He needed to narrow his focus. He typed, “Miami, Russian mafia.” An article from the *Miami Times* had a headline that referred to Miami Beach as “Little Moscow.” The story described the surge in Russian-owned real estate, businesses and restaurants since 2010. According to a recent census, seven percent of the Miami population were Russian. Zach knew most were honest, hard-working residents, but his gut told him there had to be a connection.

# So he added “FBI” to his search. The first result pulled him an inch closer to the monitor: a press release from the Federal Bureau of Investigation dated three years earlier. His eyes caught the words “Miami Eurasian Organized Crime Task Force.” They’d indicted over 100 suspects, “tied to a Russian-Ukrainian crime ring. Schemes involved staged accidents, proxy owners of clinics and several Miami physicians.” He looked up at the humming lights. *Clinics and physicians..?* Zach repeated to himself, despondently.

# He peeked over his shoulders, now edgy as a squirrel. He resumed reading the report, “Charges include money laundering, identity theft and racketeering, including ten females charged with conspiracy to defraud Miami tourists.” Zach’s brain flashed, *the B-Girls..?*

# The concluding line hit home, “It is a concern that Russian or Ukrainian fragments may splinter off and form new illicit alliances, better veiled than in the past.”

# With anxious energy, Zach patted his pockets searching for his Visine. He put drops in each eye and tilted his head back to take a breath. The schemes were too much of a coincidence. It was everything Aurora had described. He found himself shaking his head with a morbid sense of satisfaction in reading it. It was all true.

# The clues had been there all along; all the warnings, the characters –and the money.

# If paranoia was the fear of something that wasn’t real, this was proof he wasn’t paranoid. Because the monsters were real.

# *The monsters…* Zach could envision the revolting guard at the Zolotoy. Tovar had called him *Tor* and Aurora had uttered the same name. The scarred man with the skull head. Zach opened his eyes to type a search, “Meaning of Russian tattoos.”

# A crime fan site had an article, “Graphic Almanac of Russian Prison Tattoos.” The page included black and white images of prisoners. Zach was amazed how over eighty tattoos had explicit meanings. He frowned to recall the ominous guard*. That face, his neck…*

# Zach scrolled to search for a neck tattoo of a knife. He located an almost identical image. The caption read, “A dagger through the neck means the inmate murdered someone in prison and is available to carry out hits.” Zach swallowed with a parched throat.

# He recalled the tattoo of a spider climbing up Tor’s hand. Zach searched the page, and there it was: “A crawling spider is indicative of a thief. If the spider is crawling up the arm, the thief is still active.” Zach searched for crosses on each knuckle. A caption explained, “Crosses on the knuckles indicates the number of times in prison.”

# Zach felt a knot twisting in his stomach like a fist. The beast was real. Tor was the *ghoul* Aurora had mentioned. He put his hands in his lap and closed his eyes. Aurora had been hysterical, but it was a fact Tor worked for Tovar, and therefore Vast Oro.

# So by definition, these thugs were Zach’s colleagues, his coworkers. He was *their* accomplice.

# Aurora warned there was no way out. Zach couldn’t just submit a two-week’s notice to quit. He was making too much money for these people –precisely why they’d added a second and third clinic. They called them “gifts.” *Bullshit.* He was one of their many cash machines.

# He couldn’t move back to Indiana with Katie and Jack and live meagerly ever after.

# Zach felt his pulse escalating. He was already taking Losartan for his blood pressure, and he’d recently doubled the dosage. *What have I gotten myself –and my entire family– into?*

# When he opened his eyes, his peripheral vision distinguished a dark figure glaring at him from two feet away. He jerked his head to the side to see a small Indian man with a thin mustache.

# “Your time has concluded,” the librarian said meekly. “Others are waiting.”

# 

# Zach practically jogged out of the library. With conflicting emotions of panic and rage, he scrolled through his phone’s contacts to call Dr. Cohan.

# 

# 

# Chapter Thirty-One – Inescapable Catalyst

# 

# Zach’s body rested like a ragdoll in Dr. Cohan’s chair. Unlike his tanned, semi-contented self from the island fishing trip, he appeared almost jaundiced, with sweat across his brow.

# After a reflective pause, he asked, “Am I protected here by any sort of ‘doctor-patient’ confidentiality?”

# Dr. Cohan leaned forward. She took off her glasses and her eyes meandered as she assembled her response. “Psychiatrists and psychotherapists are mandated by state law to report any… behaviors to responsible authorities.” She looked at Zach to gauge his reaction. “But the definition of what is reportable can vary.”

# “What would you…have to report?”

# Cohan shrugged as if it were obvious. “Abuse of other people is almost always reportable. Homicidal intent is always reportable. The idea is to prevent people from harming anyone –even themselves.”

# Zach summoned enough energy for a chuckle. “I’m not planning to hurt or kill anyone.”

# Dr. Cohan didn’t smile. She angled her head, intent. “You didn’t say you weren’t planning to hurt yourself, Zach.”

# With unblinking eyes, he didn’t respond.

# “If a patient threatens self-inflicted harm, I’m not automatically obligated to warn anyone. But I will take steps to prevent any such injury.”

# Zach stood and stepped to her window. Through a sheer curtain, he could see out to a landscaped plaza. A young mother was walking beside a girl on a bike with training wheels. The girl was about six and she peddled towards an ice cream shop. A peaceful, happy moment between a parent and child, *the way life should be.*

# Zach finally spoke, “Imagine if there was a *very* bad… no-win dilemma.” He continued gazing out the window. “Where my family might be better off. My wife young enough to move on with her life... My son too young to even know.”

# “A dilemma that bad?” Cohan glowered to interpret his intentions. “If you were provoked by some…‘inescapable catalyst’? Motivated by an event that horrible?”

# An *inescapable catalyst*. Zach turned to face her. ‘Inescapable’ was the precise word he’d been sensing.

# #

# In the baby’s nursery, Katie kissed Jack’s forehead and placed him in his crib. She turned on the baby monitor attached to the rails. It was nearing midnight and she prayed for at least four hours sleep. Zach was on-duty, so she’d get her rest one way or the other.

# “Good night, baby,” she smiled and paused to absorb their creation, and then turned to walk the hall to their master bedroom.

# 

# Zach sat up in bed, busily typing on his laptop. It was a new personal computer, purchased for cash at a refurbished computer shop, and not linked to Vast Oro’s billing system.

# He’d discovered a search engine called DogGo that was popular in IT circles for keeping searches private. Zach learned most search engines, such as Google or Yahoo, retained the user’s search terms, and shared them with the sites that were clicked. Experts referred to it as "search leakage," which had sparked privacy concerns. Evidently, DogGo was one of several search engines that prevented leakage and did not retain anyone’s requests.

# Zach remained instinctively distrustful. He only used his new laptop for innocuous searches. Relentless research had become a habit like checking his phone.

# 

# “Good luck with the monitor,” Katie said as she slipped into bed. “The red light’s on but I don’t know if the signal reaches since you dropped it.” She had an accusatory tone.

# Zach sighed. He lowered his laptop screen; no need for Katie to see the disturbing images. He used the remote to change the channel from the umpteenth showing of *Home Alone* to the local news.

# Katie rolled over with her back to him. “Can you at least turn it on Seinfeld or something? The news is always so negative.”

# “Sure. Give me a sec’.” Zach noticed she turned away from him, *not a night for romance*. He knew she needed the rest. Zach held the monitor’s receiver. He studied it, unsure how to begin fixing it. He squinted, focusing and ignoring the newscast droning in the background, “…*almost 100 percent humidity, Janie…”*

# As he flicked the power switch, three words from the television ripped his attention from the safety of their bedroom: “*unidentified female body*…”

# Zach sat upright and fumbled for the remote to turn up the volume. The baby monitor clanked to the hardwood floor. Katie stirred at the sudden commotion.

# On TV, a brunette anchor appeared grim, “…The body found by boaters in Biscayne Bay has not been identified. In hopes of uncovering clues or family members, police have released a photograph…”

# Zach’s eyes widened, unflinching. The screen filled with a blurred close-up of a Florida driver’s license. It contained the undeniable face of Aurora.

# He felt his body stiffen. His pulse raced and it felt like a dream.

# “A license, which has been deemed counterfeit by the Florida DMV, was found on the body. It states the name *Aurora Tatiana Petra*.”

# Zach was engrossed by her face. Her smiling, beautiful face. His lip quivered and he repeatedly blinked, trying to compute what he was witnessing. He reflexively stood, trembling.

# Katie squinted towards the TV, “What’s going on?”

# The news changed to footage of Biscayne Bay, and then a taped-off body under a tarp on a sandy bank. “According to a report from Miami-Dade’s Coroner, the woman’s injuries include severe knife wounds to the neck, including lacerations extending to the spinal cord.”

# Zach audibly gasped, with anger and agony twisting his face. Tears stung his eyes. His mouth remained agape.

# The reporter concluded, “If any acquaintances can assist in identifying this woman, please contact the Miami-Dade Police Department…”

# Zach dashed to the master bathroom with a hand to his mouth.

# 

# Neither of them would comprehend the irony how it was Katie who stroked Zach’s hair as he retched at the toilet.

# “Honey, is it something you ate? All that fast food at your office…”

# Zach didn’t reply. He clenched his eyes closed and struggled to control his raging anxiety.

# #

# On the forty-first floor of the ghost tower, a trailer had been converted into a crude pornographic studio. It was used for webcam feeds and videos uploaded to adult pay-sites around the globe.

# The trailer required little to convert it to a studio that could generate millions of dollars. Basic consumer camcorders in the range of $300, one “good camera” with an interchangeable lens for less than $1,000, and a three-point lighting setup. The cameras could record hours on memory cards available at any drugstore. The videos were stored on portable hard drives that had cost $100, each with five terabytes of memory. For a few thousand dollars, the trailer had the capabilities of a third-world television studio.

# The trailer floors were covered with cheap mattresses. The walls covered in pastel drapes, and the sets adorned with frugal props such as teddy bears, to embellish the models’ youth.

# But unlike most studios, they had free, ready-made models. Rather than recruiting from strip clubs or on Craigslist, Tovar and Maximov had their multipurpose B-Girls. The continuous trafficking of girls assured an ongoing stable of 18-21 year olds, willing to do anything to be in Miami, USA. The wide-eyed, stoic beauties asked no questions, and tolerantly performed any chore under the leering eyes of Tor and Sleek’s men.

# When the sex scenes were complete, Roman would upload them via satellite dishes installed on the tower’s roof. The portable dishes were similar to those used by government agencies in catastrophe areas. The transmissions were sent through anonymous remailers to communicate undetected. “Bulletproof hosting” allowed individuals to send items without revealing their identity. The posts were “bounced” through intermediate computers before arriving at their destinations. Any investigators would have to identify each router or bounce point through grueling court orders to trace the links back to Roman’s computer. Considering each countries’ convoluted laws, it’d be impossible.

# A state of the art studio, where they could film *anything,* regardless of age or act.

# 

# Tovar stood in the studio behind an array of monitors. Ignoring the wails from a scrawny, naked eighteen year old auditioning with Sleek on a soiled mattress fifteen feet away, Tovar watched a TV tuned to the local news. As he smoked a filterless *Sobranie* cigarette, he accepted it was Aurora’s face on the news.

# “…If any acquaintances can assist in identifying this woman, please contact the Miami-Dade police department,” the news woman said in English.

# Tovar sighed, cautious to not appear upset. Seeing Aurora’s face once more –untarnished, porcelain and smiling– exposed feelings he needed to suppress.

# When he’d first met Aurora, she was just a teenager, six months out of braces. She was beautiful and intellectual, unlike most runaways who tested the world of loaning flesh for cash. Tovar wanted to take her away from all that, to educate her, show her the world –and only be *his* whore.

# But she had become *vysokomernyy*, arrogant and insolent. Aurora openly announced she deserved to be in leadership, but that was an impossibility in Maximov’s regime. Tovar knew if he had shown her any leniency or bias, he would’ve been devoured by his own men.

# And then she had rejected him. Was it a coincidence their newest doctors were becoming younger and more handsome than he? Tovar could no longer allow her arrogance and cold refusals to set a precedent.

# She had to go.

# 

# Tovar’s concentration was severed by Sleek’s primal grunt, as he climaxed within seconds. The frail girl remained on her back, checking her nails with glassy eyes. Sleek stood, with only his pants off, and his ever-present leather jacket that was too small. He raked his oily hair and turned as Tor entered the trailer.

# “You did this?” Tovar shouted to Tor, nodding at the news. “You did not delegate?”

# Sleek approached, tucking in his shirt. “They found her?” He looked at Tor, “I still cannot believe you killed a Russian.”

# “No,” Tor replied, wiping his chin. He took off his tank and approached the young girl. “She was Ukrainian. From *Mary-land*.”

# Tovar didn’t want to envision the act –or watch the revolting Tor on top of the scrawny girl. He exhaled cigarette smoke and exited the trailer’s door.

# #

# Zach hurriedly put on a t-shirt and shorts. With a throbbing headache, he took a Percocet and found his keys.

# “You have to go *now*?” Katie asked, confused and with crossed arms.

# “The text from ADT says there’s an alarm,” he replied, heading for the door. “It’s probably an error, but I should check it out.”

# 

# An *inescapable catalyst?* Zach realized that’s exactly what had just happened.

# 

# Chapter Thirty-Two – The Drop

# 

# Zach raced west on the 836 towards Little Havana. He wiped his brow, feeling even more miserable that he’d lied to Katie –again. His office wasn’t protected by ADT. Vast Oro claimed they would monitor his offices for “any security threats…” What a farce.

# *Is there any chance?* Zach wondered as he swerved into the exit lane. Could there be any possibility his Nanny-Cam recorded *any* of Aurora’s last moments? He knew the camera viewed his office in real-time, but he hadn’t paid to keep the service active. But could any portion of it be retrieved from his hard drive?

# Zach shook his head at the bleak reality. His office was where she had told him her life was in danger. *I promised she would be safe…* His eyes brimmed with tears.

# The reporter’s words resonated in his mind, “...*severe knife wounds...lacerations extending to the spinal cord.*..” Zach recoiled with a stinging chill. The ghastly description reminded him of the murder of Nicole Simpson, when she’d been practically decapitated.

# He could visualize Aurora in his office, pacing the floor. He could still smell her, musky as if she’d been running. The feral glint in her eyes. Then she’d approached the hula doll.

# “*You must report it to everyone if I vanish!*” she’d begged.

# In his mind’s eye, he could see the fisheye-view from the Nanny-Cam. Aurora’s face and bloodshot blue eye gazing into its tiny lens.

# “*Zach, there is no way out..*.”

# He gripped the wheel to reason logically. Zach knew he couldn’t go to any authorities. He had no tangible proof his business partners were murderers or *Russian mafia*. But if his fears were correct, he’d be directly involved as an accomplice. He was generating income for these thugs –and he’d willingly accepted his portion. *The house, clinics, the cars, boat, condos…*

# He exhaled, *I got zero proof*… Zach had viewed the data on the Aurora’s rabbit’s foot. He’d plugged it into his laptop, and it contained folders with hundreds of pages of indecipherable code. No images of murders or any other criminal activity. Aurora had claimed it was five years of financial transactions. Zach was no forensic accountant, so he wasn’t able to discern anything useable.

# One thing was certain: he would not go to jail as a new father.

# And he couldn’t resign either. *The no-win dilemma*.

# 

# Zach haphazardly parked in front of his clinic’s door. He scanned the lot; no one out at 1:20 a.m. Just flashing yellow lights on each corner and the echoes of motorcycles in the humid night.

# When he tried to open the office door, he found it unlocked. He froze to assess; there was no visible damage, so it didn’t appear to be a break-in. So either it’d been left unlocked by mistake, or someone used a key. The only other people with keys were Katie…and Iliana.

# He opened the door and shouted, “Hello?” There was no answer. He turned on the lights and proceeded to the rear. “Anyone here?”

# In the work area, his eyes were instantly drawn to the shelf over the coffee pot. *Where is it..?* Books were lying flat instead of upright –and the hula doll was gone. Along with the wireless Nanny-Cam.

# Zach franticly shuffled through the shelf’s contents; a potted fern, ICD-9 coding books, a picture of Katie. There wasn’t even a dust mark from the doll-cam. He stepped back, confused. He spun 360 degrees, curious what else was touched. He shouted again, “Who’s here?” Had the camera been discovered and surgically removed? *It was linked to our computer.*

# He turned to the desk computer used by the staff. The Nanny-Cam software had been installed on that system. When he looked at the workstation, he paused, unnerved. There was a computer –but it was not his. Instead of his four-year-old Lenovo, there was a brand-new HP Z240 tower computer, easily over $1,000. Stuck to its top was a yellow post-it note.

# He snatched the note. In sloppy blue ink, the message read, “We have upgraded your system. Courtesy Vast Oro I.T. Dept.” It was signed “Roman.”

# Zach lowered the note and blinked. He recalled meeting a Roman when Vast Oro originally installed their software. A pasty, thin guy with mussed hair. He never spoke and needed a cigarette every five minutes.

# Zach’s arms fell limp. He’d been completely infiltrated. They’d stumbled across the camera. If there had been any hope of retrieving footage of Aurora from the hard drive, that opportunity was gone.

# He felt the Percocet merging with nineteen hours of no sleep –along with the anguish of knowing a colleague had been slaughtered. Zach opened the office’s mini fridge and opened a Kalik beer. He gulped half of it in one shot and sat on the futon couch. He exhaled with a near whimper like an adult on the verge of crying.

# His phone vibrated; it was Katie. Zach cleared his throat to answer. “Hi hon.’”

# “Is the office okay?”

# “Yeah...” He sounded markedly slower. “I’m just waiting for the police to finish some forms.”

# “Have you been drinking –with the Percocet?” Katie asked, accusatory.

# He closed his eyes. His bride knew him too well. “It’s been a real long day. I–”

# “–I don’t want you driving,” Katie interrupted. “Just stay there on the couch.”

# He pinched the bridge of his nose. “Okay.” He knew there’d be no debate.

# “You and I will talk in the morning.” She hung up.

# Zach tossed the phone aside. He finished the beer and closed his eyes. He slumped over as his physical body surrendered.

# 

# A sharp rap on the door made Zach sit upright. For a fleeting instant, he didn’t recognize his surroundings. He squinted towards the lobby to see glimmers of dawn piercing the blinds. He looked at his watch, it was 7:06 a.m. Someone knocked on the door again.

# Zach looked down; his clothes were the same as yesterday and he appeared homeless. He didn’t panic about his visitor because he knew Vast Oro would’ve just barged in. It had to be a patient. *Or maybe I’m getting sued again,* he scoffed disparagingly.

# He entered the lobby and peered through the blinds. It was an Anglo man in an untucked Columbia fishing shirt with solid shoulders. He had parted dark hair and sunglasses.

# “Can I help you?” Zach shouted through the door.

# “Dr. Carson?” The man slightly cocked his head and held up a badge in a leather wallet. “I’m Agent Viktor Chesney. FBI. May I borrow a few minutes?”

# Zach reflexively replied like any good citizen, “Sure.” His stomach churned. With the man just two feet away, he had no time to calculate any potential repercussions. He fumbled to unfasten the deadbolt. Could this be a good thing –like some savior rescuing him from his nightmare– or the beginning to an even worse day?

# “I have a couple of fast questions about some photos from your intersection outside,” the agent added.

# Struggling to appear undaunted, Zach led the man to the rear work area. He slightly relaxed since he had no knowledge of any intersection photos. They sat in rolling office chairs at a small table used for employee breaks.

# “Would you like some coffee..? Zach asked.

# Rather than the expected *no thanks*, Chesney replied, “Sure, that’d be real nice.”

# *Crap,* Zach thought. Was that some police tactic to prolong a routine visit? He walked over to fidget with the coffee maker. He initially couldn’t find the filters and kept dropping the scooper for the coffee. “Sorry…This’ll be ready in a jiffy…”

# Chesney said nothing, studying the small area. He looked towards the futon couch. “You crash here last night?”

# Zach turned, realizing the scene. A tangled blanket and an overturned beer bottle that had caused a wet ring on the fabric. “Yep.” He sighed as if he were busted, “Worked late. Had a couple of beers. Figured I shouldn’t drive.”

# Chesney arched his brows and didn’t reply.

# Zach sat across from Chesney as the coffee brewed. He thought the man seemed unhurried and cordial, unlike the gruff Hollywood cliché. “How can I help you, agent?”

# “Chesney.” He corrected, direct. “You probably need to get home, so I’ll be brief.”

# Zach was about to thank him when Chesney blindsided him with his first question.

# “Did you know a woman who called herself *Aurora Petra*?”

# Zach froze. He stared towards Chesney, but looked through him, “I…know an Aurora...” He decided he should maintain direct eye contact. He focused between Chesney’s eyes. “I don’t know her last name.” He spoke present-tense about Aurora, curiously pretending he didn’t know she was dead.

# “Aurora is a unique name,” Chesney replied. “Who is she?”

# Zach continued staring directly into Chesney’s eyes, but realized it might look odd. He looked away. “She’s a…marketing employee for a company I…work with.”

# “What company?”

# “Vast Oro,” Zach replied equally as fast. He noticed Chesney wasn’t taking notes as if he knew the answers, though he did carry a folder. “May I ask why?”

# “Of course,” Chesney opened the folder. “*Aurora Petra* is not a real name, but *that* name recently registered a car –a red BMW Typhoon.” Chesney pointed towards the front door. “A traffic camera, right at this intersection, captured the tag registered to *that* car, turning into *this* parking lot.” He paused, “The night before we found her body.”

# Zach’s mouth fell open. “Body?”

# Chesney slid an 8 x 10 photo towards Zach. “Yes. Sadly, a woman matching Aurora’s description. An evident homicide.” He looked at Zach, “Do you mind taking a look at a couple of photos?”

# “Of course.” With a heightened pulse and intense eyes, Zach looked down at the photo. It was black and white and grainy, but showed Aurora’s distinct BMW driving on 27th Avenue towards the clinic’s strip mall.

# “This intersection has a red light cam,” Chesney explained. “It’s triggered when someone runs the light. It identifies the tag, then alerts authorities. “Ms. Petra was clearly in a hurry, running the light at exactly 9:07 p.m. five nights ago.”

# Zach stared deep into the image, unsure of any reply that would absolve him of any connection. He was conscious of his own body language, laboring to show nothing.

# “Your sign outside says you close at 5:00 p.m. Is that accurate?” Chesney asked casually.

# “Typically, yes.”

# “Is that your pearl-white Lexus outside? It’s beautiful.”

# “Uh, yeah. Thanks,” Zach replied, unsure of the significance. Chesney slid a second photo across the table.

# “When the same camera was triggered over thirty minutes later by another vehicle,” Chesney pointed to the image, “you can see in the background, Aurora’s car appears to be parked in *this* parking lot at 9:41 p.m.” He paused to allow the information to sink in. “It appears it’s parked beside *your* vehicle. Over four and a half hours after you were closed.”

# Zach lifted the photograph, speechless. He could sense an involuntary tremble in his hands.

# “Can you recall anything about that, Dr. Carson?”

# Zach frowned as if attempting to remember the evening. He looked down, realizing the morose irony they were sitting in the same chairs that he and Aurora had been seated in.

# Then Zach looked at the floor. On the blue industrial carpet was a dark spot –from a single drop of blood. Aurora’s blood.

# As clear as day, Zach could recall the hysterical Aurora wiping her bleeding lip.

# He looked up at Agent Chesney.

# Chapter Thirty-Three – T-Minus Six Months

# 

# “One hundred, eighty-one days…” Katie cooed like a song to wake Zach from his New Year’s morning slumber.

# Zach smiled when he heard her voice and smelled bacon frying. He knew her countdown was for the summer cruise she was so excited about. His smile came from hearing her warm voice; not about some fleeting vacation that would fix nothing.

# He was still half asleep, not from too much champagne, but from the Xanax he’d secretly taken to help him sleep. Dr. Cohan had prescribed the drug to combat his escalating anxiety. Especially after researching the term “grand jury subpoena” that Agent Chesney had mentioned. After dodging a half-dozen calls from Chesney between Christmas and New Year’s, Chesney had subtly threatened to issue such a document.

# A grand jury subpoena was a written order to force someone to appear in court to testify about information they may have. Even if Zach were to obtain an attorney, he’d still be forced to appear.

# Zach knew that’d be a death sentence for him and his entire family.

# “Wake up…” Katie’s voice disconnected his thoughts.

# His eyes fluttered open and he smiled at her endearing face. A bright spot in his day.

# Katie, sexy in a string tank top, sat beside him in bed. “Can you believe in only six short months we’ll be off? With all our worries behind us…”

# He labored to maintain his smile. If things were only that simple.

# #

# “So what does he know?” SSA Doug Garcia asked as he scribbled his signature on unrelated paperwork.

# Chesney shrugged. He waited for his boss’s attention before answering.

# Garcia’s office was modern and orderly, filled with photos of him shaking hands with the FBI Director, Presidents Bush and Trump, and several Miami Heat, Dolphins and Marlins players. The rest of the photos were of golf outings with FBI brass. No family or children.

# Chesney finally responded, “Carson knows a lot more than he’s pretending.”

# “You think he killed her?” Garcia asked without looking up.

# “I have evidence he was with the victim hours before her death. At an irregular time and location. He initially lied about it.” Chesney winced with unease, “But…I can’t find a motive, and he has the best alibi any man could have.”

# Garcia finally looked up. “What alibi is that?” he chuckled.

# “Considering the rigor mortis when Aurora’s body was found, the examiner established a time of death between 2:00 and 4:00 a.m.” Chesney paused for emphasis. “Carson was with his wife, who was giving birth to their first child. Video from Jackson Memorial shows him entering at 10:47 p.m. and not leaving until 6:04 a.m. the following morning.”

# Garcia shrugged, “So why do we care about this guy? And how could another dead girl in Miami have any bearing on this pet project of yours?”

# Chesney huffed and shook his head. It was like explaining something over again. “On Aurora’s ankles were tattoos of a wolf and a star. It appears Ukrainian; the wolf means a person of some authority, and the star means ‘I bow to no one.’” He leaned on Garcia’s desk, “Based on cell records, Carson’s lying about how well he knew her. He’s made a lot of money in a short period of time. I want to press him some more.”

# “It’s premature for a subpoena…” Garcia sucked his teeth. “But I’ll give you some time to keep digging.”

# Chesney nodded and stood.

# Garcia called out, terse, “We can’t waste resources on your hunch. Turn up the pressure.”

# #

# For the first quarter of the year, Zach’s goal was to make as much money for his clinics as possible. Make sure Vast Oro had no reason to give him any undesired attention. The holidays flew by, with Zach home enough to enjoy his family and pose for the requisite holiday photos that would inevitably go on the mantles and social media for the freezing friends back home.

# *Should I get an attorney..?* Zach would chant to himself daily. Even if he visited one for a confidential consultation, it’d have to be way off the grid. Every high-power attorney downtown knew each other –or God forbid had an affiliation with Vast Oro.

# Twice a week, Zach spotted a brown or black Chevy Impala parked at his clinic’s parking lot, identical to the one Chesney drove*. Coincidence?* Who besides the feds would buy such a dreary car? So far, Chesney had stayed away from their gated home. But how long would that last? Zach looked over his shoulder incessantly.

# #

# Zach had set-up a Google Alert, to be notified if the term “Vast Oro” was ever mentioned in any online news. The alerts were a tool that tracked keywords and was easy to set-up through Google. Any use of the words would be reported to Zach by email. If Vast Oro was ever a topic of a news story, about any investigation, arrest or even a consumer complaint, Zach would be notified. So far, nothing. They were either pausing any corrupt deeds or were masters of discretion.

# Until the Monday after Valentine’s Day. Zach’s laptop chimed with a Google Alert. “Vast Oro” showed up in a news post. When he clicked the link, he saw it was dated twelve months earlier. It had been triggered because someone’s new comment resurrected an old post. It was from a newspaper, *The* *Bloomington Tribune*. Zach was puzzled; Vast Oro had no business in Indiana. He was further confused when he read the grizzly headline: “Hotel Corpse Identified.”

# Zach scanned the story, curious if the alert was an error. His eyes abruptly stopped when he saw the words “Bloomington Regency Tower.” He read the story slower.

# “The body found last week at the Regency Tower has been identified. The corpse, discovered by the cleaning crew, had been hidden within a bed’s box spring. It had been concealed for at least a week, according to the coroner’s office. Sheriff Kevin Cox stated, ‘We do not suspect foul play. The victim perished by his own means from an evident gunshot wound, purposely hiding his body from view. Because of the body’s wounds, decomposition and no reports of any missing persons, we had a delay in identifying the body and alerting the next of kin.’”

# Zach grimaced at the horrific story, but still couldn’t understand any connection –until his eyes skipped to the next line.

# “The victim has been identified as Rolando Pierce, a chiropractor from Tampa. Dr. Pierce had attended a conference in Bloomington on behalf of Vast Oro Consulting, LLC.”

# Zach gasped and covered his mouth. *Rolly…? Dead?* His mind spun. *He killed himself..?* He closed his laptop as if it’d make the story vanish. Based on the dates, Rolly had to have committed suicide shortly after his presentation. *Why?* He was working for Vast Oro –and he’d been driven to suicide?

# *Was that the only way out?*

# #

# Zach sat rigid in Dr. Cohan’s chair. “It was in all the news. The story about the Royal Princess cruise ship. A woman jumped; they said the missing woman is the third one in a year,” Zach spoke fast, squirrely. “It was a St. Patrick’s Day cruise. That’s one way to go...”

# Dr. Cohan scolded, “I do not like what I’m hearing, Zachary.”

# “You asked what’s on my mind. I don’t pay to sit here quietly,” Zach retorted. “You mentioned Prozac last time and I declined...” His shoulders jerked with a quick shrug.

# “Would you like to try Prozac? Many patients have found the medication very helpful.”

# “What harm can it do? Right?”

# #

# The gun range in Hialeah had a day-glow sign that read, “*Venta de Easter!*” Zach could decipher enough Spanish to know it meant *Easter Sale*.

# Inside the dated but spotless shop, he silently studied glass cases of rifles and handguns. The room smelled like Windex and gunpowder. Periodic pops of gunfire kept him on edge beyond his usual anxiety. At least in chaotic Hialeah, Zach felt anonymous.

# A posted sign stated Florida’s gun laws in Spanish and English. If Zach wanted a handgun, he’d have to apply for a permit. For a concealed weapon, he’d have to apply for a special license. That would create a long paper trail, and that enflamed his paranoia. There was a three-day waiting period to purchase a handgun, evidently to curb any rash decisions.

# Zach’s fateful plan wasn’t rash. It had taken months to evolve.

# A clerk who looked like a Spanish Kenny Rogers asked Zach if he wished to see a gun. Zach halted; his eyes darted at the images entering his mind. He finally replied he was just looking. Zach then asked about rates for using the shooting range.

# 

# As Zach exited the range, peering over both shoulders, he noticed a side door that seemed completely out of place. It was for an attorney, Sean Negroni, Esq., who specialized in probate planning among other things.

# If he needed to inquire about certain arrangements with an attorney *off the grid,* an inconspicuous hole in the wall in Hialeah was about as close as he could get.

# #

# Zach slouched in his usual seat at the library’s public computer. He hastily typed, looming close to his monitor so anyone walking by wouldn’t see.

# His cell vibrated. He casually slid the phone out, presuming it was Katie. When he glanced at the screen, he froze. It was Mr. Tovar’s private number.

# Zach paused an eternal five seconds. He finally answered with a whisper, “Hi Mr. Tovar –hold a minute.” He gathered his backpack and exited the room to speak outside.

# “We should have a meeting, Zachary,” Tovar muttered in his thick accent. “It has been far too long. Especially after Aurora’s unfortunate passing.”

# “Sure…” Zach tried to sound calm as he walked towards the exit. “What’s going on?”

# “Where are you right now?”

# “I…I’m in between offices. On the way to Boca. Why?”

# “Your offices are one reason I am calling,” Tovar replied. “Have you noticed any billing irregularities?”

# Zach trotted faster to his car, wishing to flee the discussion. “No... Like what?”

# “I am curious if certain parties are withholding funds.” There was an uncomfortable pause. “Have you been contacted by any insurance companies?”

# “No..?”

# “Insurance investigators are insisting to inspect some of our clinics. You would let me know if this occurs. Correct?”

# “Of course.” Zach reacted to the odd remark and entered his car.

# “Have you met a man called FBI Agent *Chesney*?”

# Zach paused starting his car. He realized he was hesitating too long. “No. Who?”

# “Never you mind,” Tovar’s voice reverted to mock friendly. “How is your bride, Katherine?”

# Hearing Katie’s name uttered by Tovar made Zach incensed. “She’s fine.”

# “Perhaps to celebrate summer, you and Katherine should come to my home one evening.”

# Zach scowled, unnerved. “That’s…tough, you know, with babysitters and all–”

# “–Babysitters will not be a problem!” Tovar interrupted with a chuckle. “I can send over Xenia or Irina.”

# Zach exhaled, depleted. He looked down in his lap and closed his eyes.

# #

# The Majestic Azure loomed before them like an imposing white cityscape.

# To Katie, finally viewing the ship was like seeing her dreams fulfilled. “There it is! It’s even bigger in real life,” she marveled with a smile across her face.

# They’d arrived at the Port of Miami. The glistening Majestic Azure, with its spires and glass towers, looked like a resort on the sea. Sixteen decks, four pools, a myriad of restaurants and bars, it was one of the largest ships in the world.

# They exited their hired car with their luggage. As they stepped towards the Azure’s terminal, Zach remained deadpan, in direct contrast to Katie’s radiance. He felt like his feet were walking in quicksand towards the doors.

# “Can you believe it’s finally the big day?” she beamed.

# The countdown had ended. That’s when Zach knew that ship would not be bringing him home.

# Part Six

# ONE MONTH AFTER THE JUMP

# Chapter Thirty-Four – This World or the Next

# 

*Katie always said I was the most creative researcher she’d ever known,* Zach recalled with an anguished smile.

His research had found Pete’s Pub, tucked away on an isolated beach in Little Harbour. It was on the far reaches of Great Abaco Island in the Bahamas’ distant Out Islands. The thatched Tiki bar was forty feet from the water and didn’t even have electricity for blenders. Cans of beer were served from an ice chest, and the bar’s floor was sand. The hut looked like it’d been constructed from driftwood or ship’s wreckage that had washed onshore.

Zach sat alone at the bar. He rubbed his month’s growth of beard that had a hint of silver that contrasted with his bronze skin. His hair was cropped short to the scalp, revealing gray roots, certainly from the past few months of stress.

He gazed through aviator shades to absorb the turquoise harbor. The teardrop-shaped lagoon accommodated a few sailboats, anchored with a backdrop of emerald hills. The boats were the homes to some of Pete’s regulars, who’d brought in dinghies for the day.

Zach casually scanned the dozen or so customers, spread among barstools or sprawled in outlying Adirondack chairs. They weren’t tourists; there were no nearby resorts. They all had caramel tans, sun-streaked hair, and some wore tie-dyed shirts like aging rock stars. Everyone appeared sand-dusted as if they’d waded in from the surf. They laughed and chatted among themselves, minding their own business. Perfect.

Zach examined the inside of the shack’s vaulted roof. Wind chimes tingled in the breeze. The ceiling was covered with t-shirts and bras from decades of nameless visitors.

“Another Kalik?” asked the brunette bartender, snapping Zach out of his observations.

“Thanks Lucia,” Zach nodded. Lucia appeared about twenty-five, stunning without a hint of makeup and wearing just a plain white T. Zach figured she was born and raised on the island, oblivious to any ruinous influences from the outside world. *Imagine that…*

Zach habitually studied the four corners of the structure –that was the best part: no security cameras of any kind. There wasn’t even electricity for it.

Complete anonymity. Just a few expatriates, all minding their own business. And no cameras. The precise reasons Zach was enjoying a couple of beers at Pete’s.

Zach remembered before the jump dodging video cameras where it had become routine.

#

During his visits to Fort Lauderdale’s library, Zach had navigated the pattern of security cameras like an obstacle course. He knew paths and seats that were in perfect blind spots.

Why else would a man his age –indoors in Florida– wear a *hoodie* pulled up? His usual seat at the public computer was without any record of his presence. Zach knew he’d been overly cautious; there was nothing illegal about the pages he was searching. But if his identity had been guessed after his disappearance, the computer’s search history might appear odd.

Such as the day Zach read the headline, “Woman Jumps from Cruise Ship, Third this Year.” He recalled the surge of insight that struck him like a lightning bolt. He’d been brainstorming ways to escape his miserable reality. *Any* plan for him and his family to escape the clutches of Tovar and their evil empire. Zach had awoken every night in a sleepless panic since the bloody slaughter of Aurora. Feverish nightmares of the horrific *Tor* had led to too many pills for sleep.

Something had to change. But Zach knew if he simply ran, he’d be relentlessly hunted –and killed. There’d be no forgiveness.

During their fishing trip, he’d been inspired by Randy the boat captain who’d planned to flee to Alaska to escape his wife. But if Zach had done something so simple, Tovar and his resources would’ve found him within days. It had to be something more drastic and definitive.

When he read about Rolly killing himself, he knew *that* was the absolute escape. If Tovar believed Zach had committed suicide, that would be the end of it.

But the perplexing problem about faking a suicide was needing a body. It wasn’t like the movies where he could bury sandbags in a casket or steal some cadaver and burn it beyond recognition. Forensics, DNA and dental records were too advanced. Almost every form of death left some trace behind.

Zach knew if any staged suicide appeared suspicious, it would be investigated. And if Tovar didn’t believe his death 100%, the *Zolotoy Bratva* would equally scrutinize every aspect, endangering the safety of Katie and Jack.

Through Zach’s research, he learned over 99% of all suicides left a body behind. No matter how inventive he might be, he ruled out any farfetched situation to obtain a cadaver or any undocumented homeless corpse. He was no grave digger. Nor would he oddly visit Haiti or some third-world country and mysteriously drown, bribing their officials for a death certificate. That scam was evidently very common and investigated by authorities all the time.

He was surprised to learn a large number of deaths resulted from hikers who went missing. He ruled that out, considering he’d never hiked a day in his life. If Zach announced to Katie and Tovar that he’d bought gear because he suddenly had an urge to hike alone in Yosemite, Tovar would be suspicious and Katie would think he was having an affair. His whole exit plan was beginning to seem futile.

Until Zach read about a woman’s cruise ship suicide. He perked up when he read, “…authorities were unable to locate the victim…” Zach almost shouted aloud, *that’s it!* The unfortunate woman committed suicide and they “…do not expect to find the body.”

He thought it through logically. With the hundreds of thousands of miles of open sea, a single body would have a scant chance of being located if the person was determined to die. Someone hoping to survive could perhaps tread water and pray to be found for a short duration. But a suicidal individual –if they even survived the fall– would perish to the sea’s predators and depths. Especially at night, if no one knew when or where they went overboard.

Zach’s eyes narrowed as he took it a step further. He and Katie already had tickets to a cruise in July. All their acquaintances, including those at Vast Oro, were aware of the trip so it wouldn’t seem premeditated. July was over five months away. Five full months of planning.

Zach knew there was one enormous difference between him and the article’s unfortunate cruise victim: he was not suicidal. He never was; not even for an instant.

As Zach’s plan began to take root, he studied and rehearsed the key words to say to Dr. Dana Cohan. In the event her notes were ever subpoenaed by authorities –and to justify a nice trail of medications– months of records would all be there. Dr. Cohan was a wonderful, intelligent woman, but he required her services to achieve a higher goal: to establish a history of depression, anxiety with possible suicidal tendencies –and to plausibly stage his suicide so he and his family would be free from the Russian mob and their brutal assassins.

It wasn’t personal; it was survival. And it was time to get to work.

Chapter Thirty-Five – Advanced Guide for Pseudocide

Zach was amazed there was a word for it. “Pseudocide” was the legal term for a faked death, or to “leave behind evidence to suggest a person is dead to mislead others.” It was evidently so common someone invented a word for it.

     Also fascinating was the fact there was no law against faking one’s own death. If someone were to falsify their untimely demise, and they actually spent the rest of their days on a beach with a briefcase of cash, they haven’t broken any law. The catch was: if they file for a death certificate or police report, or use a false name to check into a hotel, apply for rent or a false ID card, they’ve then committed fraud. If it’s for financial gain, such as insurance, it’d be a felony.

     Despite the legal loopholes, Zach knew he’d be breaking some laws. In light of what he was up against, he’d deal with that later.

#

     Zach had used his Tuesday and Thursday commutes to his Boca office to make stops for research. To plan his scheme diagrammatically, it had to begin with surviving the plunge from the ship, and the ensuing time in the water.

     He accessed the website for NOAA, the National Oceanographic and Atmospheric Administration. It reported water temperatures for the southern Atlantic by month. According to a chart, the average water temperature for July would by 85 degrees.

     Though that sounded adequately warm, Zach had read a report from the Mayo Clinic explaining hypothermia. He used the think hypothermia was something that happened in more northern conditions. He was surprised to learn it can occur if the human body drops below 95 degrees. The human machine was designed to operate at a constant 98.6, and any drop causes the ill effect, hypothermia. If the body drops anywhere below 95 degrees, it can result in drowsiness, slurred speech and disorientation as if intoxicated.

     Zach knew that’d be deadly if he had to survive eight to ten foot seas at night.

     He then typed a search for “wetsuit temperature guide.” Countless surfer and scuba sites appeared selling full and partial wetsuits. The pages described millimeter thicknesses to protect for varying water temperatures. Photos showed divers in waters much colder than the 85-degree water Zach would have to endure.

     On the way to Boca, Zach exited on Hillsboro Boulevard in the quaint city of Deerfield Beach. It was a fishing and surf community, off the radar to most tourists. Near its scenic pier, Zach located Island Water Sports surf shop. As depicted on its website, he noticed the fake shark sticking through its roof as if it had crash landed. Inside, he felt anonymous among the busy shoppers. He proceeded to a rack and found a full-body wetsuit made of one-millimeter neoprene. That precise thickness and material would protect him from the temperature, and be thin enough to be worn under any clothing. He bought the wetsuit with cash, and was gone.

#

     At Pete’s Pub, Zach finished his bottle of Kalik. Beyond the bar was a small saltwater pool for the customers. He left his backpack and sunglasses at the bar and walked towards the pool. He unbuttoned his linen short-sleeved shirt and draped it over a chair. He then closed his eyes and plunged into the pool, feet-first.

*I knew the memories would be seared onto my conscience forever,* Zach reflected. In his psyche, as he struck the water, he was instantly back in the ink-black Atlantic.

     Eight-foot relentless seas. On the night of the jump, Zach had smacked the water, full force as if shot from a cannon. Much harder than he’d anticipated. With the awkward angle against a wave, his neck snapped backward, immediate blades of pain scorched through his body.

     As he descended, his sober mind knew he must compartmentalize the pain and kick towards the nebulous surface. It seemed useless, but he churned, unyielding. When he finally breached the waves, he instinctively shouted, clasping his neck.

     With no sense of direction, he splashed and turned until he saw the Majestic Azure. It looked like a glowing city, nearly a mile away. Zach deeply panted and his brain spun with a self-diagnosis, *a* *hyperextended neck and back. Decreased range of motion...* Nothing his years of practice couldn’t resolve.

     With salt burning his eyes, he gazed achingly at the ship, *Katie and Jack will be safe now...*

     The bottom line: he was alive. Step one complete. He had survived the plunge, thanks to his months of training.

#

     In March, Zach had located the Fort Lauderdale Aquatic Complex. It was retro-sixties architecture on the Intracoastal Waterway and one block from the iconic beach. It was part of the International Swimming Hall of Fame, and included a municipal pool operated by the City of Fort Lauderdale. The Aquatic Complex contained two fifty-meter Olympic-size pools and professional diving platforms.

     The Aquatic Complex had a long history of competitive swimming, with a total of ten world records set on the premises, including that of Olympic champion Michael Phelps. Citizens and visitors to Fort Lauderdale had an opportunity to swim in the same pool where Olympic champions had trained.

     Zach just needed its diving platforms. Only four dollars per day, on discreet weekday afternoons, on his way back from Boca.

     The first time he’d visited, he knew to bring a towel and a swimsuit so he could change at their lockers. He wouldn’t be overtly recognizable, with slicked hair and round goggles when he practiced swimming fifty-meter laps among the few weekday visitors. Most were seniors, there for water aerobics classes.

     When Zach first glimpsed their diving platforms, he was justifiably intimidated. The diving boards were set at heights of one, five, seven-point-five and ten meters. He squinted up at the peak board, realizing its height of thirty-three feet. It’d be twenty feet shorter than the height of the ship’s balcony, but still an enormous achievement for him to be adapted to such a drop.

     Like baby steps, he started with the one meter, then the five meter for the first week. Gazing straight down, he’d inhale and step out, feet-first into the pool. Let gravity do all the work. Visiting children called the jumps “pencil dives.” Zach worked his way up, progressing to the next level, one per week. Over and over again.

     By Easter, he was plummeting from thirty-three feet with almost zero inhibition. According to a survival guide published by the U.S. Coast Guard, Zach learned to keep his elbows in tight, one hand covering his nose and mouth, and the other holding that hand at the wrist. He shouldn’t hold his nose closed, as he could break it upon impact. He’d exit the pool and do it again.

#

     The next step: water survival and pick-up.

     A very fortuitous thing occurred during Vast Oro’s fishing trip. Zach was introduced to Captain Randy. It wasn’t the humbling realization that others also had lives they wanted to escape. It was when Randy admitted he was hoarding away cash to escape within a year to Alaska. He’d basically confessed to Zach that he was concealing assets to skip town to avoid legal obligations to his ex-wife. Opportunities like that didn’t come around too often.

     Zach simply offered Randy one year’s pay –in cash– for one simple job. No questions asked. Randy thought he’d hit the Lotto. It was a unanimous win-win.

     When Zach was planning his disappearance, he easily located the website for the only marina in Staniel Cay. The *Abaco Dream* was advertised for charter fishing by a Captain Randy Grodin. Zach emailed him using a disposable Yahoo email address. Randy responded within a day with a cell phone number, presuming it was about a fishing job.

     Zach’s offer was verbal to avoid any paper trail. He called Randy using an off-the-shelf flip phone purchased for cash at a Walgreens. The Verizon phone included unlimited web and text for its $35 purchase price and no contract. He could add to the account monthly, but Zach would ultimately throw it away and buy new “burner” phones any time he needed one.

     Randy’s initial reaction had been skeptical, “I don’t want nothin’ to do with dirty money.”

     “It’s nothing like that,” Zach half-lied calmly. “It’s my earned money. It’ll be in cash. What you do with it is your business.”

     Randy gave a long pause. “I won’t do anything with drugs or guns. I just want to leave town.”

     “Then this your lucky day,” Zach replied, “But I’m going to ask just once. All I need is a water pick-up. I’ll provide you a timeframe and a vicinity. I will have a GPS beacon. Your job is to find me and deliver me to the closest marina. Then forget me. That’s it.”

     Randy eventually chuckled, “Brother, once this is done, I’ll want you to forget me too!”

#

In the churning blackness, Zach could make out the towering waves around him. Their peaks and valleys were like an endless landscape. In the virtual silence, their lapping and splashing were deafening. Alone, Zach almost cried,*have I made a mistake?*

He coughed, ingesting saltwater, struggling to feel above his belt. Frustrated, he pulled off his jacket that had become saturated, easily shedding ten pounds. He located the cord and pulled it. A C0-2 cartridge instantly inflated the mini East Marine life jacket. It was slim, just covering the area where a tux vest would’ve been.

     Randy had suggested the life vest. It was one of the smallest on the market. Deflated, it had remained flat under his shirt over the wetsuit. It was light-weight nylon and had a buoyancy of twenty-five pounds, sufficient for Zach’s weight in the water. Not enough to hold him forever, but would certainly help him remain afloat for the time needed.

     As he bobbed in the water more steadily, he focused on calming his breathing. He felt his pants pocket to confirm a rectangular object was still there. It was a plastic device smaller than a pack of cigarettes, an Ocean Signal PLB1, a personal GPS locator beacon. Its signal had automatically been triggered by hitting the water. It featured a sixty-six channel GPS, with a twenty-four hour battery. Hopefully he wouldn’t need that long.

     Zach inhaled and turned to see the Azure, now just a sparkle on the horizon. *Would Katie know I was gone yet?* He needed distance between him and the ship. Zach could feel his pulse subsiding. He looked straight up to see stars beginning to glance through the clouds. He then wondered if something just grazed his feet –or was it his imagination.

     He winced at a sudden blinding light. Contradicting the darkness, it hurt his retinas. It was from a handheld spotlight. He covered his eyes and heard the drone of a boat approaching. It was Randy.

     Captain Randy idled his 60-foot Abaco Dream alongside Zach. He tossed out a life ring attached to a rope and heaved him in. In the undeclared need for haste and silence, very little was said. Randy helped Zach to a seat and wrapped him in a Mylar emergency blanket to preserve body heat. He then offered Zach a beer.

     “A deep-sea rescue and you recommend beer?” Zach asked, hoarse.

“You were out there for seventeen minutes.” Randy shoved a Red Stripe in his hands and pushed the throttle forward to flee the scene.

To Zach, there was no time for rest or any sense of achievement as the Randy raced towards Nassau. His brain recounted the next steps, *need to confirm housing, monitor all news…and collect my funds.*

Chapter Thirty-Six – Finishing Strokes

*So why the Bahamas?* Zach had asked himself through a process of elimination. He could’ve targeted Mexico, Canada, South America or any litany of non-extradition countries as if he were some hunted supervillain.

Zach’s reasoning had been simple: the Bahamas were an entire separate nation, less than a hundred miles away. He could keep a close eye on Katie, Jack, and his former associates –for the time he needed.

The Bahamas were an island nation consisting of over seven hundred islands and 2,000 smaller cays. A textbook place to get lost within. Considering the immense area, it had scarce law enforcement. A majority of its islands were mostly neglected by its Royal Bahamas Police Force, as crime in those areas was almost non-existent.

With spotty electricity on the Out Islands and technology almost a decade behind, their infrastructure also didn’t have a network of cameras on every corner, street or port like the U.S. Zach could meander between the islands with almost perfect anonymity.

On a personal level, Zach had fallen in love with the idyllic tropical atmosphere during his Staniel Cay fishing trip. The pink sand, the pastel cottages on stilts over translucent turquoise water. *That* had been the dream while stuck in icy Indiana traffic.

#

After drying from the pool, Zach put on his shirt and returned to Pete’s bar. He slid on his Ray Bans to study the crowd, a necessary habit. He smiled to see a fat, sixty-year old, as tanned as leather, wearing a gold medallion, dancing to Bob Marley with a cute forty-year-old bleach-blonde in a bikini. They laughed and balanced their rum punches as they twirled.

From Zach’s research, he knew a large number of the residents were wealthy former-Americans. Rumor had it many were former drug dealers from the eighties, who had cashed-out and wanted to live their days dodging taxes from the luxury of their sailboats. No one asked, and no one cared.

Zach gazed out at the anchored boats in the lagoon. He could envision their lives; they’d wake up at noon to paddle-in for cocktails, fried conch, with peas and rice. They’d eventually pull anchor to try a new island tomorrow.

He inhaled with a sense of confidence. Zach knew that no one at the bar gave a crap about a Miami chiropractor who may or may not be on the run.

And the Russians –in their stupid year-round black leather jackets– weren’t exactly island people. They’d stick out like sore thumbs in this bright, island paradise.

Zach couldn’t contain a laugh. He tried to imagine *Roman,* or whoever Vast Oro’s computer experts were, cursing in Russian as they tried to analyze his old computers and data. Tovar would be baffled –and then furious.

With nearly six months to plan, Zach had skimmed over $4,500,200.00.

#

Zach recalled how he had to race to the office each morning just to beat Iliana. He’d snatch the mail and rush to his desk to open the envelopes. Insurex and the other companies’ checks were printed precisely as he’d billed them through his new private laptop.

He opened the first one on the stack, $19,570 paid to the order of “Dr. Zachary Carson.”

The bills Iliana sent through the office’s computer were submitted as “Carson Chiropractic Center.” But the checks received in his *name* could be privately deposited or cashed without streaming through Vast Oro’s systems.

Zach smirked as he stashed away a pile of checks, to barely dodge Iliana’s face attempting a morning smile.

He could imagine Tovar’s craggy scowl as he peered through his glasses at spreadsheets, puzzled by Carson Chiro’s decline in billing.

Zach knew they’d eventually figure it out –weeks after his obituary.

#

At the bar Zach’s wistful smile faded when he saw a pretty brown-haired woman playing a ring-toss game. She reminded him of Katie. The only flaw in his plan was avoiding the agony inflicted on the love of his life. His own heartache was secondary, but just as real.

He truly believed Katie’s wellbeing transcended their need to be together. She would never have understood the danger they’d been in. When Jack was born, it had irreversibly established the importance for their security. Katie was young and beautiful. She had many years ahead of her, and she had a healthy mother at her side. Baby Jack would have no memory of any of this.

If there was *any* chance the evil could be extracted, and he could be reunited with his family, he’d do it. But he could not rely solely on such notions. False hope would only blunt his skills. He still needed to look over his shoulder every moment for the foreseeable future.

The primary goal with Katie was that she be ruled innocent by Vast Oro. Their hacker experts would find no money hidden for her. Zach’s jump from the ship would leave zero evidence that Katie was involved. If Tovar believed that, she would be left alone.

Zach recalled his research into the Russian criminal world “…Females and children serve no purpose or function…” Even Aurora had said women were only prostitutes or property. Tovar wouldn’t give Katie the time of day after Zach was gone.

If they believed Katie had nothing to do with his disappearance, she’d be shunned.

Completely safe.

And Zach could never have shared his plan. If he had, Katie would’ve failed any polygraph test. During her own words when she’d told him about the cruise, she’d chuckled, “*You know how I can’t keep secrets...*”

So breadcrumbs had to be spread. The prescription bottles from Dr. Cohan. Antidepressants on the cabin floor. The look of surprise on Katie’s face would be genuine.

Zach was well-aware of the security cameras on the cruise ship. He was almost an expert at that point. He’d known every location and angle. He made sure they’d catch him acting inebriated. Zach had ordered real liquor at the bars so they’d show up on their room’s account. He then dumped them in the bathrooms –the only rooms with no cameras– and replaced them with water.

He had acted a complete fool in the casino. Countless witnesses at his shouting and hollering. Staggering in the corridors. Their dinner guests blushing at his coarse language –that was the most uncomfortable part to perform in front of Katie, but he knew it’d leave an impression.

Then the final goodbye. Katie had shouted, “Just get away from me!”

With watering eyes he held her hair and leaned in to kiss her head. Though she pushed him away, he inhaled her shampoo, one last time. He kissed her scalp and left.

He wept as he returned to their cabin. Then tried to focus to check the neoprene suit under his tux shirt in the mirror. The small yellow GPS beacon was secure in his pocket. The pull-ring for the life vest was above his belt on the right side. Zach had taken an anti-anxiety pill twenty-minutes earlier. Not enough to slow his motor skills, but enough to calm his nerves.

Zach highly recommended anti-anxiety meds whenever hunted by the Russian mob.

#

Zach reached into his backpack to pay his tab at Pete’s Pub. He inadvertently pulled out Aurora’s pink rabbit’s foot. He paused and held it close, stroking a finger across its fur.

After a pensive moment, he placed a twenty on the bar for the two Kaliks. It’d been enough time to rest. It was time to move on.

Perhaps observe Katie’s activity? Or would that be too painful?

He wondered if he should wait the predetermined time to reach out after he was confident no one was on his trail.

#

SSA Garcia asked Chesney, “So what’s the big news with the chiropractor’s trail?”

Chapter Thirty-Seven – Fishing Upstream

Chesney stood before his peers at the FBI field office. With thirteen pairs of eyes on him, he felt like he was in front of a firing squad.

Each of his squad mates had reported the results of their individual assignments. It was now his turn behind the podium. SSA Garcia sat before him with his legs crossed and clicking a pen with one hand.

     “When we last spoke,” Chesney started slow, “I was hoping to connect–”

     “–So we can get everyone on the same page,” Garcia interrupted, motioning to the room, “when we last met you were *convinced* the decapitated Russian girl was tied to your mystery ring. And somehow the chiro…*Carson* was involved. You were trying to…coerce him.” He threw his hands out, “Well? Connected and coerced?”

     Chesney blinked, biting his tongue from blurting his true feelings. He replied calmly, “The victim wasn’t Russian, she was Ukrainian. And she wasn’t *fully*decapitated.”

     “Was she a dead-end or not?”

     Analyst Heidi Martinez in the front row pouted, feeling every bit of Chesney’s unease.

     Chesney leaned on the podium. “I have found no verifiable links to my investigation.”  
    “What was Miami PD’s verdict on the girl?” asked a voice from the squad.

     “They established her real name, *Aurora Kurylenko,*” Chesney somberly pronounced in a perfect Ukrainian accent. “They finally got an ID from her mother in Maryland.” He scanned the team to explain, “Pikesville, Maryland has the highest percentage of Russian immigrants in the U.S. Pikesville has the most Ukrainians in Maryland.” He shrugged. “Her mother said she’d been in and out of trouble since she was a teen. She ran away eight years ago. Miami found records for prostitution.” He threw his hands out, “So Miami closed the case as Aurora simply being a ‘victim of the streets.’”

     “You burned *months* on this.” Garcia shook his head. “What happened with the new chiro?”

     Heidi squirmed in her seat.

     “The name’s Zachary Carson.” Chesney pursed his lips. “He wouldn’t budge. He dodged me and I never had enough for a warrant. What little he told me checked out.” His eyes locked on Heidi’s green eyes in the first row. She gave an imperceptible nod of support.

     Chesney looked up at his squad and continued, “If the name sounds familiar, Carson’s the guy who took a dive from the cruise ship last month.”

     A few in the room exhaled and mumbled as if Chesney couldn’t get a break.

     “You probably pushed him,” Garcia attempted a joke that fell flat. He swiped off his glasses, squinting one eye as if predicting Chesney’s mindset. “So either…another target has been an enormous waste of resources –or you’re guessing there’s some sinister reason why he killed himself.”

     “It’d be the latter, sir,” Chesney replied.

     Garcia couldn’t hold back a chuckle, “Vik, I don’t know how much more rope I can give you.”

     A few female agents cocked their heads at Chesney as if he were a wounded puppy.

#

     “Do you know Dan Holms?” Heidi asked.

     “No. Should I?” Chesney rubbed his eyes with both hands. They were back at his desk. Heidi played with her blonde locks against her mocha skin. She always seemed to sit on his desk rather than the available chair.

     “Dan works with Insurex. We used to be…friends,” Heidi replied, coy. “He wants to talk to you.”

     “Why would I want to talk to an insurance guy?”

     “The *insurance guy* is their fraud investigator –who happens to be studying Vast Oro.” Heidi dropped the term casually, and then switched gears by lifting a carved pink and brown egg from Chesney’s desk. It was painted with a kaleidoscope design. “What’s this?”

     She now had his attention. He replied, “That’s a *pysanka*, a Ukrainian Easter egg. It’s for… good fortune.” He lowered her hand. “He’s investigating Vast Oro?”

     “Right –is this egg from your family or something?” She lifted a second egg.

     He smiled at her game. “What does this Holms guy want? I’m not sharing anything with a…civilian.”

     “You have it backwards, *jefe.”* She grinned with dimples. “He might have information *you* want. Data you can’t get with a warrant yet…”

     He smirked, unsold. “Remember your first lesson? The cliché’s still true, ‘follow the money.’ I need to track the cash flow from the Russians. The doctors are as bad as the Russians. I can’t waste time discussing billing infractions with claims adjusters.”

     She narrowed her eyes as if studying him, “Your generation really can’t see things differently that are right in front of them.”

     He scoffed, “What *generation*?”

     “Your investigations are about hunches and humans. You gotta’ *look ‘em in the eyes.* Knock on doors, surprising people at 7:00 a.m.” Heidi paused, “Some leads are productive. Others might be dead-ends or…die.”

     Chesney crossed his arms at his young associate’s sermon.

     “But as your analyst, I deal only in numbers and patterns.” Heidi unfolded a horizontal spreadsheet. “Details that don’t change or run away.” She looked up at him through her bangs, “I have been following the money –but backwards.”

     He recoiled, “Backwards where?”

     “Anyone can guess where the money’s *going*: drugs, girls, guns... Predictable and boring. But where does it originate? Who has a *bottomless* pot of legitimate money?”

     Chesney raised his brow with a crooked grin, allowing her to finish.

     She pointed to a printed flowchart. It contained arrows flowing to the right, with rectangles describing processes. “That much cash isn’t coming from consumers on the street. The days of single buyers and gunplay are *over*.” She followed the arrows backwards, to the left. “The money source is the insurance companies.”

     Chesney moved two inches closer to study her data.

     “Insurers are paying Vast Oro’s clinics for seeing *thousands* of patients.” She slid her nail to the next rectangle. “So where do that many new patients come from?”

     “Wherever,” he shrugged. “Those nauseating commercials, ‘Call 911-HURT,’ bus benches, radio ads, who cares?”

     Even though they were alone, Heidi lowered her voice as if revealing a secret, “Dan’s company runs their insureds’ DMVs.” She paused, “91% of Vast Oro’s patients have been in the U.S. for *less* than five years–”

     “–Whoa,” Chesney held his hands up. “Please don’t tell me you’re playing that card.”

     “I’m not playing any card. I told you I work with facts.” Heidi shrugged, nonchalantly. “Miami’s a beautiful melting pot –but that average is statistically higher than what a sample should be. Dan thinks there’s something wrong there.” She waited to catch Chesney’s glance. “In one of his cases, a seamstress was making $50.00 a month in Havana one year ago. Now she’s the registered owner of a Vast Oro clinic in West Palm.”

     Instead of countering, Chesney looked away at knickknacks on his desk. The only framed photo was of a seven-year-old boy. His eyes lingered on it as he lifted two carved *pysanky* eggs.

     “The patients are vetted through Vast Oro’s ‘attorney referral service.’ I think we should check out their attorneys.”

     “Attorney referral services are great for bar complaints –but they’re not illegal. Certainly not an FBI issue. With Garcia counting every minute, I can’t waste time talking to a *wannabe cop* insurance guy.”

     “Wow!” Heidi mocked, standing off his desk. “What happened to *Mr. Follow the Money*? You keep cruising your direction: downstream –where at least one witness has already offed himself to get away from these people.” She gathered her file and dramatically exited with a shake of her head.

Chesney said nothing. *Déjà vu* *of the former Mrs. Chesney?* Or was Heidi more like an impetuous graduate student who knew it all? Or some intriguing combination of both?

     As an analyst assigned to him, he had no power to reprimand her, nor should he. She’d been with the FBI for only nine months, assigned to his squad for the past six. Chesney didn’t know much about her except she was good with numbers and patterns. And she had good hunches for a rookie. As for her personal life, he had no idea. He deliberately tried to separate business and personal. Heidi had just one photo on her desk of a blonde six year old he presumed was a niece. Heidi was fun-loving and almost inappropriate at work, with suggestive jokes and innuendo. Chesney didn’t personally mind; he just figured it was a generational thing.

Chesney’s conclusion was that Heidi was an asset. She put up with his moods and frustrating old-school ways –and everything she said was probably right. He just didn’t want to hear it.

On his drive home, Chesney listened to talk radio to shift his focus. He enjoyed one sports channel so he could pick-up good lines. With his traumatic past few years and consuming career, he had no time to follow the local teams or catch any games. Listening to the news made him at least conversational around the office. He felt like he needed to fit in among his younger colleagues. *“So Tom, I think Tannehill’s really turning a corner this season…”*

     His cell rang. The ID displayed it was Heidi. Chesney smirked; surely she was calling to eat crow for her outburst to her wiser mentor. He answered.

     “Howdy Heidi. I accept your apology.”

     “Not even close,” Heidi’s voice was all business. “I got a ping on a Vast Oro news alert: another chiro who worked for Vast Oro killed himself last year. A doctor from Tampa, named Pierce.”

     Chesney’s smile dropped. “Why haven’t I heard about this?”

     “FBI wasn’t called in. It was a suicide. He had a clean record, owned several clinics. Just like Carson.”

    “They’d rather *kill*themselves..?” Chesney shook his head, bewildered. He stated the only conclusion, “The doctors aren’t the bad guys…”

     “The only difference is Pierce didn’t have a family like Carson. Never married, no kids.”

     Chesney blinked, evaluating. “If the Russians terrified Carson to that extent…” He paused, “Why would they just ignore his wife entirely?”

#

     “Do you know understand what I want?” Tovar asked brusquely over the phone.

     “I can handle Katie,” replied Rex Bauer. “Leave her to me, Mr. Tovar.”

Chapter Thirty-Eight – Invitations

Katie held Jack as she gazed southwest from her backyard dock. She faced the Miami skyline, silhouetted amber by the setting sun. She closed her eyes to feel the warmth on her face. The wind was brisk off the bay. Jack was peacefully asleep. She envied him.

     Rather than appreciating the view, she was grasping the fact her days in the home were probably numbered. Would she and her mother be packing the house soon? Then back to Matoon to quietly start over?

     Katie opened her eyes and focused. Despite the scenery, with everything their move had brought, including Zach’s prosperity and ultimate passing, she wouldn’t miss Miami for a second. The entire whirlwind had been like a horrible dream.

     Except for little Jack. She turned to walk him inside to his baby seat in the family room.

     The kitchen phone rang. The caller ID was an unfamiliar 800 number. “Hello?”

     “May I speak to Mr. Zachary Carson please?” asked a pleasant female voice.

     “I’m Katherine Carson, his wife. Who is this..?”

    “I’m Roberta, calling from Paramount Visa Credit. Is Mr. Carson available?”

     Katie gave an emotional sigh; she was used to repeating the imminent, “My husband passed away over a month ago.” Regardless of the time that had passed, her voice was laced with sentiment.

     “I am so sorry, Mrs. Carson!” The woman seemed genuinely sympathetic. “I can close-out the accounts immediately. I apologize.”

     Katie was puzzled by her response. “What’s the balance on this credit line?”

     “He had two with us. The overdue balance on this one is $27,006.”

     Katie’s eyes sharpened, unsure how to react. “Do you need probate information or anything?”

     “No, ma’am.” Roberta spoke more casually, as if off the record. “I’m sorry to trouble you. Depending on the amount, sometimes we pursue the estate, but it’s usually just written off. You’re very lucky your husband changed the accounts when he did.”

     Katie blinked, “What do you mean?”

     Roberta paused as if checking records. “Mr. Carson contacted us on June 2nd. His credit line used to be joint accounts in both of your names. He changed them to just his name.”

     “I don’t understand..?”

     “I’m not sure why he did it, Mrs. Carson,” Roberta replied. “But you won’t owe anything. If it was still a joint account, you’d be responsible for the balances. But because of what he did, *you’re* not liable for any of his debt.”

     “Thank you…” Katie replied gently, bewildered by the information.

     She clicked off the phone and gazed vacantly out the window. Had Zach arranged financial safeguards to help her after his…she still couldn’t accept the notion of suicide. If he had made changes two months earlier, it proved some level of premeditation. How long had he planning–

     The phone rang again. She was stumped to read the caller ID: “DR. REX BAUER.”

     Katie wasn’t friends with Rex Bauer. She hadn’t seen Rex since a Miami Heat game four months earlier. Rex had invited them as a double date to his suite. It was her first game and it was exciting, but she wasn’t a fan of Rex’s boisterous style. He could be charming, but immature –and his hands were all over his date, some ridiculously young girl who was Russian or something.

     The phone rang again. Katie answered. “Hello..? Rex?”

     “Hi-ya Katie...” Rex had a compassionate tone instead of his jovial salesman nature. “I don’t mean to intrude, but I just wanted to check-in, see how you’re holdin’ up?”

     “I’ve been keeping busy.” She ran her fingers through her hair and sat. “Thanks for asking. Having my mom here has been a huge help.”

     “That is a truly a blessing.” Rex gave a solemn pause. “Katie, I was hoping you’d allow me buy you a cup of coffee. I figure you’d enjoy some fresh air. And to be honest, the Vast Oro folks need me to give you some paperwork.”

     “I don’t think…” Katie shook her head, more as a reflex. “I got so much going on–”

     “–I insist,” Rex interrupted. “My sister experienced a similar loss a few years ago. It did her a world of good just to get out for a change of scenery. Twenty-minutes; I think you’ll be glad.”

     Katie inhaled, silent. She had been cooped-up inside for the past three days. Just t-shirts and sweat pants. “Why not?” she relented. “I need to run errands in Coral Gables tomorrow around 10:00 during Jack’s naptime.”

     “Perfect!” Rex’s enthusiasm surfaced. “How about the Biltmore, 10:30?”

     Katie felt ashamed how she was involuntarily grinning at the notion of dressing up, getting out and having coffee at the Biltmore.

#

     Heidi leaned back from her side of the partition so she could see Chesney’s desk. She held a phone to her ear, but shouted to Chesney, “Dan’s on the line. I’ll transfer it.” Before he could respond, she rolled back to her desk.

     Chesney groaned, “The insurance guy? What does he–” His phone rang. He grudgingly answered while multitasking on his computer. He recited in a monotone, “FBI, Chesney, how-can-I-help-you?”

     “Hello Special Agent, I’m Daniel Holms with Insurex–”

     “–I know who you are Mr. Holms. What’s up?”

     “Call me Dan. I work with our Special Investigation Unit. Now focusing on injury rings.”

     Chesney rolled his hand as Holms continued. Heidi peeked over from her side of the panel with a clever grin.

     “Agent Chesney, I believe we’re both aiming at the same target: Vast Oro.”

     Chesney raked his hand through his hair, impatient. “My investigations are classified.”

     Heidi scowled at him to behave.

     Dan Holms replied, “I bet you’re pulling your hair out because attorney referral services aren’t illegal, aren’t you?”

     Chesney yanked his hand out of his hair as if Holms were psychic. An eyebrow went up, “Why does a *claims adjuster* care, Mr. Holms?”

     Holms gave a smug chuckle. “You know all that money your case is about? It *sort of* came from our banks. So we care.”

     Chesney narrowed his eyes. Heidi did the same, as in *touché.*

Holms added, “Are you allowed to accept a beer from a wannabe cop when you’re off duty?”

    “I don’t drink.”

     “I’m starting to see the problem,” Holms retorted. “Then Pepsi it is. How about the Rusty Pelican? Saturday, you’re off then, 7:00 p.m.”

     “I…” Chesney stammered. “I’m not sure that’s–”

     “–Heidi already told me you’re available,” Holms interjected. “Fifteen minutes. You won’t even have to talk; just hear me out. Worse case: you get a free Pepsi with a beautiful view.”

     Chesney rotated the phone to the side and frowned at Heidi. “You told him I was available?”

     “You are available,” she replied plainly. “I have access to your calendar.”

#

     The Miami Biltmore, built in 1926, was a luxury hotel in Coral Gables. The wealthy Miami suburb was graced with Mediterranean homes and banyan trees. The towering Biltmore was designed with a mix of Mediterranean architecture and Italian and Spanish influences. In its heyday, the hotel hosted the likes of the Duke and Duchess of Windsor and Al Capone. Franklin D. Roosevelt had a temporary White House set up at the hotel for his fishing vacations to Miami. Not a bad place for coffee, Katie thought.

     After Katie gave her car to the valet, she was enthralled with the red-carpet treatment as tailored doormen opened the doors for her. The Biltmore’s cavernous lobby was like a castle, with columns and vaulted arches. There were two mahogany birdcages showcasing vibrant finches that filled the air with joyful chirps.

     She asked a bellman for the Cascade restaurant, and was directed to the hotel’s pool. To the rear of the property was an enormous swimming pool that the bellman said was one of the largest on the east coast. Beyond a row of cabanas was Cascade, a poolside café offering alfresco dining and drinks.

     As Katie was immersed in her surroundings, her gaze was disrupted by Rex who was already seated and waving at her. He shouted, “Hi Katie! Over here!”  
    She was somewhat embarrassed as stoic Latinas by the pool glared at the noise. Katie approached Rex’s table with a smile.

     He stood to greet her with open arms. “Hey Katie. So glad you came...”

     She was taken aback as Rex lunged for an awkward air kiss. Yet, she found herself reciprocating, and then they sat.

     Rex wore a navy Tommy Bahama polo that was too tight and his collar was up. His hair was styled upward as if he were ten years younger. “I know I said coffee, but the brunch looks so nice I ordered a mimosa –you want one?”

     “No, coffee’s fine.” She put her large sunglasses back on. Her mother said she looked like Jackie O. in them. It was beautiful outside, be she was unsure how much of Rex she could take.

     After he ordered their drinks, he broke the awkward silence with, “How have things been, Katie?”

     She gave a tight smile. “Having Jack really helps the days go faster. There’s really no down time. Less time to think.”

     “So true…” Rex pensively nodded with an underbite. “Children can heal that way...” His tone still seemed to have an air of uncertain deceit. “Speakin’ of kids, Dr. Kolov’s little boy’s birthday party is tomorrow. You’re invited. They’d love to see you and Jack.”

     “Lina’s son?” Katie actually perked up. “Lina and I were pregnant for a few months together. I met her at a Fourth of July party last year.”

     “Yep, that’s the one,” Rex smiled. “It’s at noon. You know their house.”

     “I liked her…” Katie nodded, contemplating. “I think I will go. Maybe getting out and chatting with some of the other moms would do me good.”

     “That’s the spirit!” Rex flashed his salesman grin. “Then I’ll see ya’ there too!”

     A petit man in cabana wear brought their mimosa and coffee. Katie and Rex each took sips of their drinks and nodded at their surroundings as if waiting for the next topic.

     “Listen, Katie…” Rex leaned forward on his elbows. “I was chattin’ with the Vast Oro folks –who send their sincere condolences– and we’re all praying Zach really took care of you.”

     Katie’s face creased. “What do you mean?”

     Rex rocked his head. “Well...they’re hoping Zach was shrewd enough to perhaps…tuck away something nice for you.” He looked at her. “You know...”

     She cocked her head at the odd change in mood, “No, I don’t know. What are you talking about?”

     Rex gave an animated shrug. “We were just wondering, *perhaps*, if Zach put aside some assets that were... I don’t know... a surprise?”

     Katie took off her sunglasses and looked him in the eye. “By *assets* you mean money. So you’re asking if he had money hidden away for me?”

     Rex didn’t move. “I’m just offering my services in case you’d like me to take a peek at your records.”

Katie felt a sense that something wasn’t right. Was an associate of Zach truly offering help –or did things seem peculiar? She didn’t want strangers in her books. Katie stood with her purse. “These Vast Oro *folks* aren’t my friends, but tell them I’ll be just fine. I need to relieve my mom; she’s watching Jack.” She turned to exit, but halted. “Did you say they had papers they need to give me?”

     “Ah yes.” Rex lifted a stack of stapled documents from a chair. “This is a nondisclosure agreement. Pretty standard. We were hoping you’d be good enough to sign it.”

     She scowled at the papers without touching them. “Why would I?”

     “It’s routine,” he shook his head dismissively. “It protects the confidentiality of how Vast Oro operates, and any other trade information you may have been privy to.” Rex remained still with an odd toothy smile.

     Regardless of the September heat, Katie felt a chill. “I have an attorney, I’ll ask him.” She turned to walk away. “I need to get home to Jack…” Her voice trailed.

     As her heels resonated, Rex said under his breath, “See you at the party…” He lifted his phone.

Chapter Thirty-Nine – Hope Town

Zach was beginning to feel like an adopted local. And anyone he encountered presumed he was as well. That was the plan.

He peddled his ten-year-old Schwinn down the narrow lane. The bike’s chipped aqua paint matched the water that lapped at the seawall four feet away. The bike had cost fifty bucks and was perfect since no cars were allowed in the village. Riding with no shirt, his lean torso was golden tan. He wore a Cubs cap and sunglasses, navigating the hilly lanes like a resident.

     The quaint village of Hope Town reminded him of the fictional port in Disney’s *Pirates of the Caribbean* ride. The town, which was nestled on the small island of Elbow Cay, was only several square blocks. The architecture included vibrant gingerbread cottages and cobblestone streets that dated back to 1785. Lush tropical foliage and white picket fences divided the storybook structures. The roads were so narrow, no cars were allowed in town. You could only walk, bike or use a golf cart. Nobody was in a hurry anyway.

     Out of thirty populated islands to choose from, Zach’s temporary home had been selected on purpose. Elbow Cay was in a cluster of islands known as the Abacos, some of the outermost islands of the Bahamas. The population of Hope Town was just 450. Unlike most of the island destinations, Elbow Cay was free from cruise ships, colossal resorts or pushy street vendors. Just by the town’s expense, most visitors were either upper middle-class or wealthy. There were no Holiday Inns on the island; almost all visitors rented private homes or sailed in their own vessels. People came with their own families or friends, and wanted to keep to themselves.

     Zach leisurely passed a two hundred-year-old home that served as Town Hall. He then smelled the breeze from a tiny bakery that specialized in banana bread each morning. As he peddled, he scanned the dated infrastructure of phone and power lines. There were no security cameras anywhere. Only a handful of open-air restaurants provided internet for customers.

     He stopped his bike at the village’s only bank, the First Caribbean Bank. It was in a small pink shack. Zach smiled at their sign in awe. It read they were only open on Tuesdays, 10:00 a.m. – 2:00 p.m. Closed every other day. The island’s police station was only open one day a week. *Can you imagine that existence?* It was hard to conceive such a carefree lifestyle.

     Zach rode to a wooden cottage on the water that offered coffee and internet. It was a knockoff called “Starfish’s.” The owner, Scotty, was from Sanibel Island, Florida and Zach guessed he was dubiously wealthy or hiding for some other reason.

     He ordered the Costa Rican grind and proceeded to a back patio facing Hope Town’s harbor. Zach took his laptop out of his backpack and enjoyed the view as it booted up. He still couldn’t believe the deluge of measures he’d had to endure to bring him to this place.

     “Lewis, coffee’s ready,” Scotty’s voice shouted.

     For a second, Zach forgot he was now Lewis.

#

     One of the most difficult but fundamental steps had been obtaining false identification. Zach quickly learned it wasn’t like in crime novels where he could just go to some back room and meet a guy who produces fake IDs and passports. Zach was a white-collar guy with no such underworld connections. If he tried bribing contacts out of some seedy bar, he would’ve gotten himself shot.

     So how would an amateur get false credentials? Since he already knew how he’d be arriving in the Bahamas, he wouldn’t need a passport. But he did need basic identification.

     Online, Zach had tried searching “fake IDs.” To his surprise, numerous sites appeared, but they seemed shady and only accepted money orders. Zach figured his odds of obtaining a card would be slim –or God forbid he’d be reported somewhere.

     However, when Zach searched for “create identification,” countless legitimate sites appeared that offered ID cards and badges. The first site he clicked displayed examples of school and employment cards. The company touted their create-it-yourself software that had templates to create your own cards, with online tools to select fonts, colors and backgrounds.

     Zach toyed with it, loosely mimicking Florida’s driver’s license. He placed a blue banner on the top, uploaded a photo of his face and placed it on the left side. He then typed personal information for a “Lewis James.” Zach wanted the name to be easy to remember; Lewis was Jack’s middle name and James was his Grandfather.

     He paused when it came to what state to make it. Zach figured Florida’s license would be too well known. Even other U.S. states for that matter. He didn’t want to pretend to be European and he didn’t speak Spanish.

     Zach researched Canada. He figured Canadians were mostly white and spoke English. He discovered Canada was divided into ten provinces and three territories. In Miami he’d seen countless snowbird license plates for Quebec and Ontario. But when he saw the northern territory of *Nunavut* on a map, he’d never heard of that area before. He’d never even heard of that word. It was a perfect place for a fake ID. Zach smirked as he typed a Nunavut address, *this’ll keep any pain-in-the-ass from being from the same place…*

     When he clicked to order, a disclaimer box appeared, stating the card had to be for legitimate or amusement purposes only. Zach grinned, realizing how they were dodging liability for selling false identification to kids or criminals. Zach paid using a Visa gift card he’d purchased at a Walgreens. For thirty dollars, he had nothing to lose.

     Less than two weeks later, the card arrived at a P.O. box Zach had rented in Little Havana. He was amazed at the quality. It was hard plastic with a hologram and Zach had paid $5.00 extra for a “magnetic strip” on the back. He had no idea if the strip worked, nor would he ever want to test the card with law enforcement. But the card looked great for a cursory review.

     The next day, Zach took the ID to the public library and registered for a library card as Lewis James. The dowdy librarian at the front desk frowned at the application and entered the information. When she asked for Zach’s identification, he cautiously showed the Canadian ID.

     The woman narrowed her eyes to inspect it, and then smiled, “You’re from Nunavut? My sister moved to Iqaluit, Nunavut.” She grinned with a gap in her teeth.

     Zach could only think of, “Yes…it’s very chilly up there.”

     Within minutes, Zach had a library card that was more impressive than the paper library cards he’d had as a kid. It contained his photo and was laminated with a county seal.

     Zach walked away with a smile. The whole point to this exercise was simple: he now had two forms of authentic-looking identification. Not good enough for a “real” bank, but it would hopefully suffice for his needs.

     To survive in his new world, cash would be king. He would need to collect his money from multiple sites like gathering Easter eggs.

Chapter Forty – Smurfing off the Hook

Zach had never watched 80s cartoons, so he’d never seen an episode of the *Smurfs.* But he knew they were a large group made up of tinier imaginary beings. And so a Miami attorney in the 1980s coined the term “Smurfing” for parceling large financial transactions into groups of smaller transactions to avoid the scrutiny of any regulators or law enforcement.

     Zach needed to move a lot of money. He couldn’t personally wire it to some Bahamian bank before vanishing. And he wasn’t about to jump off a ship with several duffle bags.

     So the Russian mob had now forced him to learn the art of Smurfing, structuring, laundering and fraud.

     Before Zach had embezzled one cent (was it embezzlement if it was from his own clinic for services he performed?) he read of a way to make some easy walk-around money without visiting a bank. He bought twenty magazines targeted to students. Exercise and dating publications. In all twenty were fall-out postcards offering credit cards. He mailed all twenty, with his real name since they’d require a social security number. Hopefully they’d be processed around the same day, so they wouldn’t show on each other’s credit radars.

     Out of twenty submissions, Zach received twelve cards, each with a credit line between $1,000 and $5,000. He cashed out all of the cards for a total of $42,000.00. Considering each limit, Katie and the estate would never be pursued. Zach’s credit rating was his last concern.

     Combined with the skimmed Vast Oro cash, he needed ways to transport the funds to his new world. Zach created a three-pronged approach in case any one method failed.

     The first way was by purchasing pre-paid MasterCard and Visa gift cards. Zach discreetly visited stores to purchase numerous cards. They would work anywhere those cards were accepted, including online purchases. Using the cards would require no name or registration. The cards were effortless to transport, and he could even mail stacks to himself.

     The second method was to wire money to locations for future collection. Zach couldn’t risk using legitimate banks, so he studied alternate ways for transmitting funds.

     According to chat rooms, it was common knowledge scammers used services such as Western Union to transfer cash. Zach was upset to learn there were no longer any Western Unions in the Caribbean. The company had pulled out in 2015 for vague profitability reasons. Luckily, competitors had swooped-in to fill the void for families to send money to each other.

     Zach discovered Global Union, which operated the same as Western Union. Their offices collected 5% in fees, so they didn’t care where the money was coming from or going. When money was sent, the sender received a ten-digit MTCN code (Money Transfer Control Number). To collect the funds, the recipient needed to have the code and show ID. Zach could simply wire money to himself and collect it at any location. Hence his need for identification.

     Each deposit needed to remain under $10,000 to avoid triggering a Currency Transaction Report. Zach was happy to learn there were twenty Global Union locations in the Bahamas, five in Nassau alone. Like little pots of gold spread across his new island nation.

     The third way to move cash required him to find a Toys-R-Us of all places. Zach read of a technique that had been used by the Irish Republican Army to ship weapons.

     Zach visited a Hialeah Toys-R-Us to find large toys that were specifically hollow. A large robot; fire trucks; Star Wars ships; various dolls. After buying the toys (in cash) he’d brought them to his office on a Sunday. He had told Katie he was doing paperwork. In reality, he was unscrewing and opening the toys. Inside the cavities, he hid banded stacks of cash. Each half-inch stack of hundred-dollar bills was $10,000. He then reassembled the toys and packaged them to be shipped to the Bahamas.

     The U.S. Postal Service did not x-ray outgoing parcels. If the boxes appeared in any way suspicious, they would pass any dog sniff test. Any x-ray would show no dangerous metals or explosives. In addition, the Bahamas Postal Service didn’t x-ray any incoming mail.

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     The morning after Captain Randy delivered Zach to the Nassau Marina, he’d slept four hours in a non-air-conditioned room that accepted sixty dollars. He woke up and purchased a generic t-shirt, a cap and sunglasses. It was time to collect, and he needed to be quick. It’d be too early for any news to report a missing cruise ship passenger with any possible photos.

     Zach had rented multiple post office boxes throughout Nassau. He anxiously entered the first shop he’d mapped-out. He relaxed to see the shop bustling with countless other services: cigarettes, beer and lottery tickets. The clerk hardly had time to care about Zach.

     He had to barely flash his Canadian ID to collect his boxes. The banded stacks of cash in those toys amounted to over $80,000. Zach hailed a cab to continue to his next shop.

     It was a similar process for the Global Union pick-ups. Zach had emailed himself a list of MTCN codes to collect his cash so he wouldn’t have to carry any notes. He quietly walked into the first location. The small Global Union shop was sweltering, with a paddle fan and one elderly clerk reading a tabloid. Zach greeted him and hesitantly requested a can of Goombay Smash soda, a Miami Herald, and then showed his ten-digit MTCN number.

     “ID, sir,” the dark, silver-haired man mumbled without looking up.

     Zach waved his ID and walked out with $9,500. Throughout the following two days, he collected what he needed. He left other caches intact, which he could retrieve at any time.

     When Zach finally had his bearings in Nassau –and first infusion of cash– he planned to use the Bahamas’ vast system of ferries to travel between islands. Planes would be faster, but would require identification and risk too much scrutiny at the airports.

     The locals and working class used the ferries daily, much in the way city folk used public busses. They were inexpensive, operated on reliable schedules and required no ID. Zach needed to get to the outward Abacos, so he bought a ticket to Marsh Harbour.

     The commercial hub of the Abacos was Marsh Harbour, located on Great Abaco Island. It offered most of the services available in all the Abacos, including grocery and clothing stores, tourist resorts and an airport with flights to the southeastern U.S.

     Zach felt anonymous in the busy town of Marsh Harbour. The crowds were mostly Bahamians, commercial fishermen and a few tourists. He collected provisions such as clothing and a refurbished HP laptop from a “Kodak” electronics store. He then found a local service, Albury Ferries, which ran to Hope Town every hour for nineteen dollars.

     The ferries and docks were rustic, without any technology such as security cameras. Just locals riding to and from their jobs, listening to earbuds or solving crosswords.

     When Zach stepped onto the docks of Hope Town, the sight that seized his attention was its iconic candy-striped lighthouse. He searched its history on his disposable phone. The lighthouse was built in 1862 and painted with horizontal red and white stripes. It was one of three manual lighthouses left in the world. Zach’s captivated smile faded, realizing Katie would’ve loved it. She would have said it looked like a candy cane.

     Zach took a breath and marched forward. *She’s safe now, she’s safe now*… he chanted.

     He walked to the outskirts of the village to a pastoral dock shrouded in foliage. Flyers stapled to a pole advertised, “Boats for residential rent.” Zach smiled, it was exactly as described in the “Living off the Hook” chat room. He’d learned the island equivalent of “living off the grid” was called “living off the hook.” Many sailors and expatriates strived to live without any trail. No power bills, no mortgages, no taxes, no footprint.

     If the site was accurate, the boats moored at the dock were for rent for one reason: their true owners had no idea they were being rented. The dock master was pocketing all the cash.

     It was the hottest part of summer and hurricane season –which meant it was off-season. Most visitors came during cooler months. So boats sat unused for months at a time. Certain shrewd but shady dock masters rented the boats for residence to collect the rent.

     To Zach, the benefit was enormous: no forms, rental agreements or credit checks. Zach simply paid three months’ rent in cash.

     He peeled off $3,000 in hundred dollar bills and handed them to Ariel, an ex-Floridian who smiled with a goatee as Zach counted the bills.

     “Thank you sir!” Ariel took out his cigar to speak. “Water and power’s connected to the dock.” He walked Zach to a thirty-foot Catalina sailboat. It was in great shape, bright white, with owners who clearly cared for her. Ariel took out a key and unlocked its double hatch. Inside, the cabin had new wood flooring; the starboard wall was lined with fabric couches, and a galley at the end with a stove, mini-fridge and a microwave. The port wall had a small desk and a 32-inch mounted television. One set of couches unfolded into a double bed.

     Ariel pointed to a desk, “A broadband router is over there, in case you do the internet.”

     Zach shrugged, “Yeah maybe.”

     After Ariel left, Zach smiled in disbelief of his accommodations. He stepped on deck to absorb the view. To his far right was the Hope Town lighthouse. He had power, AC, hot showers and internet that could only be traced to the boat’s owners, probably clueless retirees up in the Hamptons. What could possibly go wrong?

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     At Starfish’s Coffee, Zach’s laptop finally caught the shop’s WiFi signal. Enjoying his coffee and view, he contemplated what to research.

     He turned to see a couple who looked like newlyweds enter the shop. They peered into a cooler of homemade coconut ice cream. The woman was brunette and beaming, and she instantly reminded him of Katie.

     Zach’s contented spell was broken, with pangs of remorse for the pain he’d left in his wake. Having Katie and Jack with him was the one thing money couldn’t buy.

Like an addiction, Zach turned to the one crutch he resented: the only way to observe Katie from afar was through social media.

Katie was not a huge Facebook fan, but she did use it to keep up with friends across the Midwest. And it provided a window for Zach to lay his eyes upon little Jack. Seeing them move on with any semblance of happiness would be ideal, even if it caused pain for Zach.

He accessed Facebook on his laptop. Thanks to his warnings, Katie had been vigilant with her security settings. Which meant Zach had to create a fake person she’d accept as a “friend” if he wanted to see her updates and photos.

Zach had an Aunt Bethany that Katie had never met. Weeks earlier, he’d searched Google to locate photos for “nice older woman.” On a photo site, he’d found the perfect seventyish woman in a series of pictures. He used her photos to create a false Facebook profile. On yahoo mail, BethanyElaineCarson@yahoo hadn’t been taken. It took Zach minutes to create a profile for Aunt Bethany from Champagne, Illinois, complete with a biography and photos.

As much as it pained Zach to lie again to Katie, he had “Aunt Bethany” contact her on Facebook to offer her condolences. Trusting and compassionate, Katie accepted Bethany’s friend request. And so Zach’s portal into Katie and Jack’s life was complete.

And now the coffee churned in his stomach as he saw Katie’s Facebook page. Her profile shot was a new photo of Jack. He was now eight months old, grinning in Dolphins pajamas. Zach’s eyes filmed with tears, offset with a melancholy smile. His son appeared happy.

He scrolled down to see more –and then stopped. A party photo had been added by Lina Kolov, the wife of a doctor he’d known. Toddlers were all clapping around a cake. Katie was tagged in the image. She was smiling in a festive red tank top holding Jack.

Zach’s mind needed a moment to assess. Katie had evidently been invited to a child’s party at Dr. Kolov’s, who was one of Vast Oro’s providers. She’d obviously accepted and clearly had fun. Zach didn’t know whether to be happy for her or hurt. *I thought we hated the Kolovs.*

It seemedKatie was moving on with her life, which had been his wish. But it still stung.

When Zach saw another photo from the same party, he felt a wave of nausea. It had been added by Rex Bauer. In the image, Katie was directly beside Rex in a group shot of several guests around a pool, smiling and holding drinks. Zach clicked on the photo to enlarge it. In the pose, Rex’s arm was around Katie's back.

Zach fumed. Unless it was his imagination, it looked like Rex had a sinister smile in the photo, leering just at him.

He quickly clicked on Rex Bauer’s profile. Zach tensed to read Rex’s latest update.

It read simply, “Spent the afternoon with a wonderful lady.”

Chapter Forty-One – The Sandbox

Dan Holms figured he had a fifty-fifty shot of Agent Chesney showing at the Rusty Pelican. Heidi Martinez gave it a thirty percent chance –and she was a real analyst. But she promised to make Chesney’s job miserable if he didn’t appear.

     Holms had nothing to lose. As a senior fraud investigator for Insurex, he believed he had more information than Chesney. And if the agent wasn’t interested, Holms had a statutory duty to report his findings to the authorities anyway. But Holms thought working hand-in-hand with the local FBI would be cool.

     It wasn’t that Dan Holms needed a *victory,* but it’d sure be nice with his current job status. He was lucky to still be employed by Insurex. He’d spent years investigating “potentially fraudulent” catastrophe claims. His last case exposed a ring of burglars who preyed on wealthy areas evacuated for approaching hurricanes. The high-tech thieves robbed mansions, house-to-house, as easy as the Grinch stealing Christmas.

     When that case swiftly escalated –including injuries, headlines and fatalities– his company concluded he “worked beyond the scope of his duties.” Holms had also been in possession of a firearm, which was strictly against company policy, though he insisted it was for his own safety and he had all the required permits.

     As Holms was on the verge of being fired, Insurex’s legal department was thrown a curveball when authorities denied the existence of the storm burglars for vague “national security” reasons. It was as if the entire case never happened. And Holms did help recover over $7,000,000 in property paid for by Insurex. Perplexed, Insurex allowed Dan Holms to keep his job –but with restrictions. Evidently someone agreed he was a good investigator, so he remained in that department, but working inside their Miami office. He soon learned it was to sift through mountains of data in search of medical billing fraud.

     But a job was a job, and he applied the same passion regardless of the task. By night, he dabbled writing a novel titled, *Fall of the Storm Crashers,*based on the case that never happened.

     By day, the numbers associated with Vast Oro Consultants began to leap off the screen with an intriguing pattern. It became a new mission Holms couldn’t let go.

     Viktor Chesney moaned as he scanned the patio behind the Rusty Pelican restaurant. He hadn’t been to pretentious Key Biscayne in years. He looked at his watch and scoffed that he had to be there at all.

     The paved deck had a mix of trendy chairs and tables overlooking Biscayne Bay with a broad view of the Miami skyline. It was dusk, so most guests were enjoying drinks as they waited for dinner tables. Attractive couples enjoying the romantic view. He couldn’t help but think of his wife. Chesney sighed.

     As Chesney meandered through the crowd, he saw one man seated alone at a table. He appeared mid-thirties, trim and wore a khaki shirt with the sleeves rolled up. When Chesney stepped closer, he saw the guy had several files on the table. It was the insurance guy.

     “Holms?” Chesney reluctantly held out a hand.

     “Hello Agent.” Holms smiled, sociable, with sandy hair and stubble. “How are you?”

     “Yeah…” Chesney mumbled flippantly. He sat after skimming the crowd as if concerned about being seen with the man. He gave an exaggerated glance at his watch, “I don’t mean to be rude, but you got fifteen minutes. I’m only here because my son’s across the street at the Seaquarium with my parents.” He gave a half-shrug, “–And I officially *can’t* be here.”

     “So lucky me, huh?” Holms gave an incredulous chuckle at his theatrics. “Well I only have *ten* minutes. Then I’m taking Heidi out for some overdue fun.”

     Chesney hesitated, stumped.

     “I already ordered your Coke. I know I promised Pepsi, but they only had Coke.” Holms checked his phone as he spoke. “I appreciate you meeting me here, and I sense you’re under the impression you’re doing me a huge favor.” He stopped and looked at Chesney. “Believe it or not, law enforcement contacts me all the time because of the information we’re able to legally share. The *good ones* understand that our goals are the same.”

     Chesney opened his mouth in hopes of crafting a sharp response. This Holms guy had taken charge of the conversation. He seemed confident and in no way daunted. Chesney had been expecting some fledgling claims adjuster.

     As Chesney considered a sharp retort, they were disrupted by an exotic Latina with perfect teeth who brought a margarita on the rocks with salt, and a Coke. The men took their drinks and the server twirled off with a grin.

     Dan Holms winced at his drink and inhaled. “So… Is that ‘Chesney’ like the country singer? Or the Ukrainian*Chesneyy*?” he pronounced in a decent Ukrainian accent.

     Chesney grimaced, “It’s Ukrainian. So what?”

     Holms pulled a straw out of his teeth and beamed, “I knew it!”

     “Knew what?” Chesney folded his arms.

     “Vast Oro’s your white whale…” Holms replied with spirited drama. “Your whole Eurasian task force… To prove they’re just *bad apples* of your people–”

     “–They’re not *my people*,” Chesney interrupted. “And the way I see it, I have about nine minutes left. And you have less, Romeo. So why’d you insist on meeting?”

     “Fair enough,” Holms replied. He took another sip of his cocktail. “Do you know what 626.989 statutory immunity is?”

     “Enlighten me.” Chesney rolled his hand, impatient. “Let’s go. I’m not the only fed who’s not an attorney.”

     “It means…” Holms thumbed to himself, “I –the insurance investigator– am allowed to share with you –any investigating agency– my findings without any of those burdensome subpoenas.” He cocked his head with a grin. “Don’t you hate those pesky things?”

     Chesney’s eyes imperceptibly widened. It had been infuriating how his boss kept saying there was insufficient evidence to approve any warrants. He kept a poker face as he sipped his soda. “How much information could a… *insurance company* have? How could that help me?”

     Holms chewed his straw with a shrug. “Including our affiliates, we account for over 35% of the market. Not just medical, but vehicles, jewelry, theft…” He paused, more serious, “That’s a lot of free evidence.” He spoke more direct, “Evidence for illegal clinics. Vehicle theft rings. Chop shops. Jewelry heists... You’re probably just investigating medical clinics, aren’t you?” Holms didn’t wait for an answer. “Imagine Vast Oro as a nice RICO case…”

     Chesney’s eyes swayed at the notion. It was a weak attempt to conceal his curiosity.

     Holms nodded, “Now you tell me: why are they giving up the drug business?”

     Chesney frowned to think. In a sarcastic tone, he counted the reasons on his fingers. “One reason is because how fast companies like yours pay –no offense. Also, Florida has an overly generous legal system to plaintiffs. Third: Miami’s the new porn capital, with a whole influx of undocumented girls. Four: there’s a lot less gunplay than with drugs.” He paused, “And cops don’t give a shit about white collar. All the State’s Attorney sees is over-billing clinics versus drug dealers. Harder to indict–”

     “–But not impossible,” Holms exclaimed. “Do you know the *real*reason your Russians chose Miami?”

     Chesney recoiled at being challenged by Holms. “Why don’t you explain it to me?”

     “Did you ever hear about my stolen boat cases? Go-fast boats used by Cuban smugglers. Refugees pay $10,000 *each* to be delivered here from Cuba.”

     “Great for you,” Chesney shook his head, “Not my department.”

     Holms chuckled with mock confusion. “Heidi raved about it… The point is, families in the U.S. don’t have ten grand to pay for their relatives to come here. Hell, my family couldn’t pay that for me.” He smirked at Chesney. “Right now, do you have any family member who could cough up $10,000 *in cash* to move you from one country to another?”

     Chesney was caught off-guard at the personal question. Though the answer was no, he replied, “Holms, what’s this have to do with Vast Oro?”

     He raised his hands as in *you’ll see*. “These smugglers arrive weekly. Do you have Coast Guard contacts? I have a guy, Randal Andris here in Miami. These boats carry twenty, thirty people, each. Ten grand, *per person,*cash.” He paused with drama. “*Someone*’s paying it. Who?”

     Holms opened a folder and slid it towards Chesney. “Heidi told you 91% of Vast Oro’s patients have been in the U.S. for five years or less. These records show they’re former refugees or their immediate families.” He sorted through printed reports.

     Chesney’s eyes narrowed to scan the records. Despite each person’s date of birth, all applied for driver’s licenses within the last couple of years. Many were listed as having no social security numbers. His gears slowly began to stir.

     Holms opened a second folder. A color print depicted a pretty, young Hispanic girl with sun-streaked hair. “This patient is sixteen-year-old Ana Peña. She and her family arrived on the shores of Key Largo last March.”

     Chesney quietly focused on the girl’s photo. She had striking but sorrowful eyes.

     “Ana cried when I took her statement when she admitted how she and her family were forced to participate in fouraccidents *each* to pay off their debt.” He paused to let the comment take root. “They were stuffed into cars that crashed into each other. When her mother accidentally broke her wrist, their *Russian* handlers laughed because it would bill more.” Holms hesitated with unexpected sentiment. “That was a Vast Oro clinic. That’show they get patients.*That’s* who’s paying for the refugees.”

     Chesney was wordless. His investigation had presumed the patients were as culpable as the clinics for criminal activity. In Ana’s photo, here glassy eyes looked like she’d been crying. If her story had any merit, the refugees were essentially indentured servants. Slaves. God-knows what else they were used for. Prostitution? Organized theft?

     He put the photo down and looked at Holms. For the first time he spoke as if to a colleague. “Dan, do you really have to leave now?”

     “No.” Holms’ face relaxed into a smile. “And I’m not really going out with Heidi –I wish!” He chuckled. “She likes you –it must be like a hot *old-professor* thing.”

     Chesney’s eyes widened. He didn’t know whether to grin or feel insulted. He pointed to the reports, “Have you identified Vast Oro’s head?”

Holms sipped his drink. “Let me tell you how I’d like to approach that.”

Chapter Forty-Two – The Flaw of Dr. Bob

Zach chose Cap’n Jack’s Restaurant and Bar in Hope Town to drown his sorrows.

It was directly on the harbor and biking distance from his sailboat. Half its tables were on an open-air deck with a view of the lighthouse. The other half, including its bar, was under cover. Breezes carried the scent of fried local snapper and cracked conch. The light evening crowd consisted of a wedding party and a few locals. The bar advertised free WiFi, but it wasn’t the internet Zach needed; it was Cap’n Jack’s rum punch they called a Jack Hammer.

Zach slouched at the bar behind his laptop. He used to make fun of guys who brought their laptops into bars. But tonight, he stared yearningly at Katie’s Facebook page. He scrolled through their images. He smiled how they had achieved their goal of a Christmas on a beach. They’d watched New Year’s fireworks from the bow of his boat. His eyes glistened to see a photo of him and Katie enjoying a romantic dinner at Mon Ami Gabi in Las Vegas.

     Zach reached to swallow the last of his fourth drink.

     He hadn’t returned to his sailboat since seeing the repulsive photo of Rex and Katie at the party together. Obviously, he’d figured, Rex must’ve had his hand on her back for the group shot. People did that all the time. And Katie always thought Rex was creepy. But Zach still didn’t like it. He felt powerless, witnessing it from 210 miles away, and while still being dead.

Zach had set Google alerts to search for any news containing his name specifically and Katie’s name. It wasn’t out of egocentrism or amusement, but to monitor things, and to wait for any news to subside. Updates about him had been heavy at first, and then slowly died down as other news and gossip filled the headlines.

*Now I helplessly witness her life...* Zach squeezed his eyes closed. Human feelings had never been part of his painstaking research. It had all been about facts, schemes, legalities and loopholes. He’d never considered tears and crushed hearts.

*What other flaws are in my perfect plan?* Zach mused as he ordered another drink.

He flinched as an object swiped his face. He focused to see it was a paper airplane folded from a dollar bill.

      “I am *so* sorry!” A female southern accent said, “I was aimin’ for that tip jar!”

      He turned to see a stunning blonde. She was mid-twenties, tanned, in a yellow bikini top and denim Daisy-Duke shorts. She had crystal blue eyes outlined in mascara. She swayed, clearly buzzed, standing with a shorter girl with dark bobbed hair.

      “I’ll make it up to you,” the blonde shouted. “I’m buyin’ you a Bahama Mama!”

      Zach gave a timid smile. “It’s okay. I’m fine.”

      The girl put a hand on her hip, animated for her giggling friend. “No one has *ever* turned me down!”

      Zach shrugged. He knew he was blushing. He’d never been savvy in any bar situations. And after the evening’s cocktails, his tongue was even further challenged.

The friendly blonde bartender, Noelle, brought over three Bahama Mamas –yet another variety of rum punch– and handed them to the two girls and Zach. As if trying to be suave, he inexplicably took a large gulp and almost choked. Ziggy Marley soared from the jukebox.

The Daisy Duke blonde dragged her stool close to Zach. She had to shout, “I’m Lainey and this is Tish. We’re from Atlanta.” She motioned to his laptop, “You a lawyer or somethin’?”

Slightly inebriated, Zach instinctively replied, “I’m a chiropra –I mean retired. I’m Bob.”

     “Well, *Dr.* *Bob*, here’s to you!” Lainey toasted her drink, tapping it against Zach and Tish’s glasses. The music changed to bass-heavy island ska. “I love this song!” Lainey shouted, pulling Tish out onto a makeshift dance area.

     Zach sipped his drink, smiling at the girls, who were giggling and having fun. He caught himself inadvertently admiring Lainey’s tanned legs and curvaceous torso. He looked away, noticing Noelle the bartender smirking at him.

     Lainey approached to slap the bar and shouted, “Three more tequila shots! Patrón!”

     Things were happening so fast, it was a blur to Zach. He was handed a shot, which he found himself tossing back with the girls. They dragged him onto the dance area, Lainey and Tish each pulling a hand. One island song pulsed into the next. Zach felt like an idiot, but he couldn’t contain a grin. The girls would clap and let out a sporadic “*Whoooo…!”*

After an uncertain amount of time, Zach returned to his stool to wipe his forehead. Noelle intuitively handed him a glass of water. He turned to witness Lainey kiss Tish on the lips. They pulled apart, and Tish stumbled towards the exit as Lainey strutted back to the bar.

     Lainey stood next to Zach’s stool. “Tish had to get back to her fiancé.” She breathed heavy from the dancing. “She’s all horned up.”

     Zach had no clue how to respond. To set the stage for a credible exit, he looked at his watch.

     To his shock, Lainey suddenly slid her hand into his crotch. He turned with eyes the size of saucers.

     Lainey’s face ignited with a grin. “It’s *adorable* how easy you blush! You’re the only guy who hasn’t made a tacky pass at me.” She bit her lower lip. “I bet I can make you blush again...”

     Zach was ashamed how he was off his game. He stammered, “I…I don’t think–”

     “–I’m at the Abaco Inn,” Lainey lunged closer to his ear. “That’s where I want you to fuck me. All night.”

     Zach almost spewed his drink. Feeling instantly sober, he stood. “Sorry Lainey, this night’s over.”

     Her face twisted with confusion, and then anger. “Are you shitting me?” She shouted, “No one has *ever* turned me down!”

     Zach closed his laptop and slid a hundred-dollar bill to Noelle. He gave a mortified nod to Lainey, “It’s a *not-you-it’s-me* thing. You girls really were fun. Have a wonderful night.” Zach grabbed his backpack and marched for the door.

     Lainey scowled in his direction with a fixed jaw, humiliated. She then noticed Noelle about to chuckle at the scene. She barked, “What are you laughing at?”

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Katie Carson appeared nauseous. She couldn’t even envision what she was hearing about Zach, or what he may or may not have done.

Chapter Forty-Three – A Common Denominator

Attorney Sean Negroni sipped his tea and placed the china cup on its saucer. Anything to buy a few seconds with the uncomfortable news.

“Zach hadn’t paid any of the mortgages for four months prior to his...” He and Katie flinched at muted gunshots from downstairs. “We’re talking about the mortgages for your primary residence, as well as the condominiums in Aspen and Key West.”

Katie’s mouth fell open. Her eyes fluttered as she tried to rationalize any response. “That’s ridiculous... What *conceivable* reason would he do that?”

“Alfa-Cap is alleging he pocketed it. The monthly mortgage for your house is over $20,000 per month, so for all three properties it would amount to over $160,000–”

“–That’s bullshit!” Katie shouted, now standing. “What would be his motive? All three clinics have been doing fantastic this year.”

Sean flexed his shoulders; he was just the messenger. “There’s no equity anyway, Katie. You’ve had each property for less than a year. There’s no appreciation with the way the loans were structured through Alfa-Cap.”

     Realizing his somber tone, Katie gently sat back down.

Sean spoke bluntly, “My recommendation is to walk away. Florida’s a very favorable state for bankruptcy. I can assist you every step of the way. Perhaps consider selling your vehicles. You own them outright.”

There was a look of incomprehension on her face, as if blindsided by the notion.

Sean withered. “On another note…” He lifted a letter, “I received confirmation the state has declared Zachary deceased. Though it’s less than five years, I proved his peril of death, rough seas so far from land, combined with the fact the Coast Guard called off their search…” He paused when he saw Katie’s face.

“You think that’s good news in *any* way?” She melted into tears.

They each jolted again at gunshots.

#

Agent Chesney sat at his desk, eagerly working from a fresh perspective. He shouted, “Check the registered agents.”

Heidi had to shout from her side of the partition, “Okay –wait, the what?”

     Chesney grinned, not frustrated. Rather than shouting back, he undocked his laptop, lifted it and rolled his chair to her desk.

     “What are you doing?” Her green eyes beamed when she saw him moving into her space.

     “You said it’d be beneficial if we work together. Here I am.” He placed his laptop on her desk and sat beside her. “I suggest checking the registered agents. When a business incorporates in Florida –like the Vast Oro clinics– they have to designate a registered agent.”

Heidi gazed into his brown eyes as she followed along.

     “Registered agents are usually attorneys. They receive important legal and tax documents on behalf of the corporation.” He motioned to his trail of logic, “My *theory* has been we’re following a Russian ring that’s shielded by an attorney or firm–”

     “–I’m on it,” Heidi interjected before he could finish his sentence. Like a machine, she turned to rapidly type. She navigated to the state’s Division of Corporations database.

Chesney smiled, in awe of the generation of experts who could absorb data and instantly put it into practice. And perhaps a sliver of his smile was at whatever provocative perfume she was wearing –but that’d be inappropriate to ever admit.

     Heidi half-smiled to form a dimple. “Two clinics so far were incorporated using the same registered agent. Coincidence?”

     “Who?”

     “*Un momento*…” She held up a finger and tapped his cheek. Her fingers raced on the keyboard. “Same agent for clinics three, four and five, including Carson’s.” She looked at Chesney. “Every clinic was incorporated with the same registered agent.”

     Chesney leaned closer to read her screen. “Law Firm of *Nikolas Tovar*… Sounds Russian.”

     “Or at least Slavic.” Heidi’s eyes widened at his bold move into her personal space.

     Chesney shook his head, musing. “I highly doubt he’d be careless enough to have records tied to any offenses. He’s just a buffer.”

     “I’ll run his name to see what clients he’s handled.” Heidi resumed pecking on her keys.

     “He wouldn’t be a criminal attorney. That’s too visible …” He chewed on the stem of his glasses. “If he’s the shield attorney, and not a complete moron, he won’t lead us to anything useful. They’re too smart for that...”

“This is odd,” Heidi chuckled at her screen. “Tovar’s firm used to handle large class actions.”

Chesney was puzzled by the significance. “What’s that got to do with anything?”

    “Maybe nothing,” she shrugged. “A Chinese drywall case, still pending. Tovar successfully quarantined an entire abandoned high-rise downtown. It made the news because it’s barricaded; no one allowed in except clients.” She looked at him with a sour expression, “Disgusting, who would *want* to go in there?”

Chesney’s brows creased to ponder the seemingly unconnected facts. “Keep digging. I’m going to make a few calls.”

#

Dan Holms walked as far into the Miami International Airport as he could without showing a boarding pass. The concourse’s public area at least had a Dunkin Donuts, a miniature *Versailles*Cuban café and a Hudson News. He wondered why you never saw a Hudson News anywhere except airports. It was 10:00 a.m. and folks were already laughing and enjoying drinks at the Tradewinds bar. Holms shook his head –because he was envious.

He ordered a *café con leche* from Versailles and scanned the frenzied seating area. Echoed chatter filled the air from about every Central and South American country. Happy and frantic travelers just trying to get to wherever they wanted or had to be.

Holms turned and grinned; his appointment was punctual. He spotted the back of a silver-haired gentleman wearing a charcoal gray shirt with epaulets –Virgin Airlines’ attempt to uniform their pilots with more flair. Gone were the days of esteemed captain’s jackets and hats. Holms approached with a smile.

“Captain Steven Rice?” Holms held out a hand. “Thanks a million for meeting. I know you’re in a hurry.”

“Not at all. Call me Steve.” He installed a brief smile and motioned for Holms to have a seat. “I got an hour before jumping a seat home to Baltimore.”

“I promised to buy you a coffee…”

     “No thanks,” Captain Steve raised a hand. “I’m off all stimulants harder than Mountain Dew.” His face tensed, back to business, “Now, what’s this about? You find the bitch who stole my watch?”

     “Sorry, no.” Holms clicked a pen and opened an old-school notepad. “Like I mentioned, I’m an investigator with Insurex. One of our subsidiaries, Shoal Harbor, insured your Presidential Rolex, eighteen carats with diamond bezel, that you reported stolen last summer. I’m just doing a follow-up. Do you recall the facts surrounding that theft?”

     Steve’s face reddened. “That watch cost over $45,000!” His eyes unexpectedly widened at Holms. “You people *promised* my wife wouldn’t know anything about this–”

“–Steve, that’s none of my business,” Holms smiled. In reality, Holms was well aware of the theft schemes on South Beach. Pretty girls schmoozing men; drugging them; promising God-knows-what. This wasn’t the only jewelry case on Holms’ desk with a similar set of facts. Holms didn’t pass judgment, but he did enjoy having some leverage with keeping Captain Rice as a potential witness.

“Good,” Steve barked. “Because I know in my *heart*I didn’t do anything immoral to that young girl. She coulda’ been my niece –but she sure did a doozy on me!” He was becoming louder by rehashing the circumstances.

“How ‘bout we switch gears?” Holms grinned. “You reported the theft occurred at a Miami Beach address on Euclid Avenue and 14th Street.” He paused, focused. “Are you *absolutely* sure of that address?”

Steve replied, upright and proud, “I am 100% sure of that address. It was on my GPS from the Uber we took. I was going to sue the place!” He looked down at his hands. “But with my personal…situation, I decided it forgive and forget like a good Christian.”

Holms jotted some notes and looked at Steve. “The warehouse at that intersection had been leased. It was brokered by a man named *Nikolas Tovar*. Does that name mean anything?”

     “Nope.” Steve crossed his arms, resolute. “Sounds Russian. They were all Russians.”

     Holms shouldn’t have been surprised. He wanted to disclose the many thefts that had been reported from the same location, as if Rice would feel better knowing he wasn’t alone. But it wasn’t Holms’ place to discuss his cases with other victims.

     “Is there any other information you’d like to add that might help me?”

     Steve rolled his eyes up in thought. “No sir, except the thief was a whore!”

Chapter Forty-Four – A Lifeline

*What was I thinking?* Zach growled to himself. Dancing and drinking shots with tourist girls like an idiot. *Potential witnesses.* Though nothing had happened, his hazy memory caused a surge of guilt to consume him. If Katie had seen him, she would’ve laughed at him, and then slapped him.

In the cabin of his sailboat, Zach had awakened to luckily find a cabinet with ibuprofen. The galley had a small Mr. Coffee machine, and he’d bought banana bread in town. Caffeine, pain killers, plus the cold A.C., worked wonders to suppress his hangover.

     Zach was furious with himself. What if that Lainey or Tish had taken photos or any inane *selfies*? He would’ve been ruined –or ultimately discovered and killed. He needed to keep it *in check.*

     He poured a mug of black coffee and carried his laptop to the deck. He had programmed his computer to emit an audible *ding* if he received a Google alert. At 10:02 a.m., his laptop chimed*.* He wanted to wait until he was in the fresh air –with caffeine in his brain– before reading the alert. It might be old news, good news –or a red-alert to flee immediately.

He unfolded a wooden chair and clicked the email link. His name, “Zachary Carson” had triggered the alert. His swollen eyes carefully read the article from the *Sun-Sentinel*. It had been deemed so trivial, it wasn’t a lead story. Zach formed a bittersweet smile. It was the news he’d been waiting for.

     He was dead. It was official.

     According to the article, “Missing cruise ship passenger, Zachary Carson, has been declared dead by a Dade County Probate Court. The judge granted the petition, filed by attorney Sean Negroni on behalf of Katherine Carson. Based on the evidence submitted, the legal presumption of death has been satisfied.”

Zach closed his laptop and looked up. It was surreal reading of his own death. He breathed in the briny air, engrossed in the morning’s silence. He was in awe of the golden sun on the lighthouse, and the gulls squawking as they swooped for baitfish. He wiped a corner of his eye with the back of his hand.

     It was time for phase two. He opened his laptop. *Let’s throw her a lifeline…*

*#*

After lunch, Sean Negroni returned to his Hialeah office holding a take-out salad in one hand and copy of the *Miami Law Review* in the other. As he approached, he paused to see a thick manila envelope crushed into the door’s mail slot.

The nine-by-twelve envelope was bent and stained as if it’d been through a dozen mail facilities. It didn’t look like any official package typically delivered by Ernesto his mail carrier. Sean looked over his shoulders, then realized he’d read too many Unabomber articles. He tugged the envelope out of the slot, and proceeded upstairs.

At his desk, he studied the package. The printed label was addressed to him. It had no return address or postage. Sean used a letter opener and slid out a half-inch-thick bundle of papers. He sighed with relief, realizing how paranoid he’d been.

The papers were yellowed as if a decade old. The letterhead was from Midwest Farm Life Insurance in Muncie, Indiana. Sean put on his reading glasses to study the cover page.

Despite his usually-calm demeanor, he gasped.

#

Katie Carson held baby Jack with her head wistfully angled to the side. She stood in her estate’s front lawn, observing workers carrying her living room furniture out of her home and into a nondescript truck.

     She sighed with an emotional tremble. The couches; the chaise; the coral wall unit were all being repossessed. Unknown to her, most of the furniture had been leased through some contract with Alfa-Cap. To maintain some semblance of grace, Katie had offered the men bottles of water. They’d paused and looked at her with frowns, uttering in some unintelligible language. She wanted to cry.

     As Katie cooed to Jack, a hand touched her shoulder. She turned to see Carmen, who gave a consoling smile that only mothers could do.

“Imagine Jack with a change of seasons…” Carmen offered. “Autumn leaves at Halloween. Christmas snow… You can’t get that in Miami.”

The Hallmark visions weren’t enough to lift Katie’s despair. She replied. “Yeah Mom, we’ll start over.”

     Katie’s cell rang. She slid it out of her pocket to see it was Sean calling. She answered, knowing he’d lecture her. “Hi Sean –yes I’m still at the house. I know I shouldn’t be here–”

     He cut her off, “–Do recall any insurance policies with a *Midwest Farm* Life Company?”

  “No…?” Katie thought Sean seemed anxious or out of character.

     “Zach purchased two life policies over *ten* years ago. Each policy is for *$1,000,000*. They were extremely affordable considering his age at the time–”

    “–What does it matter, Sean?” Katie was losing patience with any business matters. “Suicide’s not covered.”

“Not true Katie,” Sean replied soberly. “That exclusion is for *new* policies. These are well over two years old.”

     Katie stopped to digest his words. Her mouth fell open, and then she handed Jack to her mom for fear of dropping him. “Does that mean..?”

#

Zach was sprawled on his boat’s couch watching a DVD of Spielberg’s *Catch Me if You Can.* He chuckled at the obsolete ways DiCaprio’s character counterfeited and created IDs.

His laptop pinged. Zach sat up to see it was the email he’d been waiting for. It was an automated confirmation from ZipCourier. He scrolled to read the details. The package had been delivered at 12:17 p.m. at Negroni’s office, as planned.

Months earlier, Zach had arranged transport of the envelope through three different couriers –from Miami, to New York, and back to Hialeah– through delivery services that accepted Visa gift cards online.

     Knowing the insurance policies were now in Negroni’s hands made Zach smile. He’d uncovered them during his move to Miami. He’d purchased them over ten years earlier while in college. Visiting agents on campus pushed the benefits of having term life policies. They were inexpensive, but only covered the person for a limited number of years. Zach was in his twenties at the time, so a $1,000,000 policy that covered him for twenty years was less than $400 a year. On a student budget, that was thirty bucks a month. Less than pizza.

     He’d been persuaded to buy a second policy when he’d started chiro school. The salesman chattered on about the importance of covering young families. Zach continued to pay them annually, with the papers filed away. Forgotten, until he’d found them with only nine years of coverage remaining. The hope was that he’d never need them.

     Zach could envision Katie’s stunning smile, perhaps holding Jack. He had understood the financial drain his demise would create, and he’d had no intention of leaving her destitute. He’d had to wait until the right time. Now that he was legally deceased, Katie would be promptly paid two million dollars.

Considering her age, he knew it wouldn’t make her wealthy forever. If she relocated to Indiana, she’d be able to live very comfortably. It could be seed money; perhaps to start a business or pursue something she enjoyed.

     The vision faded as Zach realized the dim, confining surroundings of the boat’s cabin. His continuous struggle to remain unnoticed. *Off the hook, just a little longer…*

#

     Sean Negroni smiled. It was truly rewarding to deliver good news to a client, especially Katie who’d endured so much.

     But his smile lessened as his intellect overcame his emotions. In all the excitement, there was something he hadn’t considered: *who* had sent him the envelope? And why? It wasn’t an official notice from the company. It was old forms, like the type Zach would’ve had.

His desk phone rang. Without the luxury of an assistant, he checked the incoming caller’s name before answering.

     The screen read, “FBI – MIAMI.”

Chapter Forty-Five – Unraveling Threads

Lainey was irritable, slogging through her fourth hangover in four days. She was angry, and at what specifically, she could not recall. In her spiteful mind, someone needed to pay.

     Marsh Harbour’s airport was a single-story cement structure that looked more like an uninteresting home. It was surrounded by scrubby landscape, had one entrance for departures, and a single exit for Customs. It had a window serving baskets of fried conch, fries, soft drinks and beer for passengers who waited on outdoor seats, swatting at flies under paddle fans.

     After waiting outside longer than she thought she should have to, Lainey Payne had argued about the size of her Vera Bradley carry-on. Then she’d broken a heel when she had to walk on the asphalt to board the Bahamas-Air 737. Onboard, she proceeded to interrogate a flight attendant about why they had to land in Palm Beach for her to switch planes to Atlanta.

     “Why can’t we just fly to Atlanta?” Lainey threw out her hands, animated.

     The attendant had no response, but he invited her to take her seat.

*Worst vacation ever,* she groaned. She put on her sunglasses and scrolled through her texts as the plane filled. She scoffed how her “friend” Tish had said it was supposed to be *her* wedding trip. Lainey made it clear it was *her vacation* if the bridesmaids had to pay to travel that far. That turned into a drunk fight –*again–* and Lainey gladly paid the airline’s fee to have her flight home moved a day early. *That’ll show that bitch, on her selfish honeymoon!*

     “Miss, can you please turn off your phone or place it on flight mode?” David, the ginger flight attendant asked with a smile.

     Lainey raised her brows as in *really..?* “Is that even a rule anymore?”

     David maintained his static smile. “Please miss. Can you please turn–”

     “–I get it.” Lainey held a hand to her forehead. “Do you got *anything* I can look at?”

     “Help yourself to these,” David motioned to a pocket on the bulkhead across from her seat. It was stuffed with rumpled newspapers and magazines. He continued down the aisle.

     Lainey sucked her teeth and gave an exaggerated sigh. Seated to her left was a sunburned old man who was already snoring. She reached to her right to rummage through the reading material. It was month-old newspapers and *People* magazines with obsolete Kardashian news. Lainey grabbed a Miami Herald because it had a color picture of South Beach on it.

     Lainey checked out the window to see the plane hadn’t moved yet. She gave a guttural growl and noisily opened the newspaper to show her disapproval. Page two was too much writing and government stuff. Nothing better on pages three or four –*wait.* She flipped back to an image that caught her eye. It was a photo of a man from the shoulders up. He was smiling next to a pretty brunette. The headline read, “Miami Man Missing from Cruise Ship.”

     Lainey halted her drama and removed her sunglasses. The paper was from July. She studied the man in the photo. “*Dr. Bob*…” she mused under her breath. It was the arrogant guy who’d had the nerve to reject her. It was unmistakable –but his name wasn’t Bob in the article, it was Zachary.

     She read the article and lowered the paper, stunned. *Dr. Bob* had said he was a chiropractor. The article said the missing man was a chiropractor. *That’s a big coincidence,* Lainey chuckled.

     Why would he lie about his name? *Unless he’s hiding something, or from someone…* Lainey remembered how he had casually paid the bartender from a wad of hundreds. And he was definitely a psycho for turning her down. *No one’s ever done that before...*

     The last line of the article asked, “…anyone with information, please contact the Miami FBI’s Cruise Crimes Unit.”

     Lainey gazed at the seat in front of her in thought. A malicious sneer uncoiled on her inflated lips.

#

     Heidi asked, “Will her attorney let you to speak to her?”

     “It went straight to voicemail,” Chesney replied, irritated. “A real classy firm. No secretaries, no associates.”

     Heidi and Chesney had transferred their project to the small meeting room. They sat across from each other with their laptops. Spread across the table were spreadsheets and post-it notes. On a dry-erase board, Heidi had scrawled, “Operation Red Shield.” A tree diagram contained each Vast Oro clinic, their supposed owners, with lines connecting them to the same registered agent, the theorized “shield attorney.” Chesney called it their War Room.

     Heidi wrinkled her nose, “Why’d a rich widow hire a one-man firm? Does he handle criminal?” She delicately opened a Styrofoam tray containing a Ukrainian take-out order of sausage and cheese crepes Chesney had called *Nalysnyky.* The steam alone smelled delicious.

     “Negroni doesn’t do criminal; he’s a probate guy.” Chesney shrugged, “He’s rep’ing her, so we gotta’ go through him if we want to ask about Tovar.” Chesney ate a juicy forkful of Colombian *Palomilla* steak, followed by red beans and fried sweet plantains Heidi had called *Maduros.*

     Heidi wiped her lips, “We should do *taste-each-other’s-heritage* more often.”

     “Everything from Colombia tastes good –the food I mean.” Chesney blushed.

     “Freudian slip?” Heidi gave a coy grin. “If I wasn’t at work, I’d make a joke about your Ukrainian sausage.”

     Chesney fell silent as if uncomfortable. He continued chewing, fumbling with reports.

     Heidi bugged her eyes and ate, guessing she’d stepped over some line. She wasn’t flirting *per se,* but did enjoy pushing boundaries with the man. She took pleasure in making such an uptight man blush.

     Any time she said anything suggestive or risqué, Vik would warn, “People have lost their jobs talking like that in the workplace…”

     Heidi would grin and remind him, “I’m a Millennial, probably leaving here soon anyway. Analysts are in such high demand, I’ll make more anywhere else.” She’d then give a wink and an air kiss. He’d react with a grimace and a smile because he knew she was the best.

     But Viktor Chesney was a closed book. He rarely spoke of a personal life. A few times he referred to the “former Mrs. Chesney…” Heidi presumed it’d been an ugly divorce, and she knew Vik had a son. It seemed he had no social life, and he made really lame attempts at sports talk. He knew nothing about current television or movies. Heidi smiled at such a baffling challenge.

     Heidi broke the awkward pause with, “So the same attorney *–Nikolas Tovar* –is now tied to eleven clinics.”

     Chesney nodded. “I already had open cases on doctors Donald Colbert, Michael Burns, Chris Penny, Rex Bauer, Kolov –and our departed Zachary Carson.”

     Heidi referred to her screen. “According to the evidence Insurex was allowed to share,” she grinned at Chesney, “–thanks to Dan– *all* the clinics have submitted bills for services they never provided, or injuries that never existed.”

     Chesney nodded, continuing like a tag team, “Dan’s *property* records reflect numerous robberies and vehicle thefts, all from addresses that had leases involving the same…” He gave a playful pause, “*Mr. Tovar*...”

     Heidi’s cell rang. She smiled at its screen. “Perfect timing, it’s Dan!” She answered.

     Chesney’s smile dipped. He seemed uneasy how Heidi was grinning and chatting with Dan Holms. She played with a blonde ringlet and giggled.

     “Yeah, he’s sitting with me now.” Heidi then laughed at whatever Holms replied. When she noticed Chesney’s face, she said, “Okay, I’ll put you on speaker.” She turned on the phone’s external speaker and placed it on the table.

     “Hi Agent Vik –can you hear me?” Dan Holms’ jovial voice echoed in the small room.

     “Yeah, Holms. What’s up?” Despite his desire for evidence from Holms, Chesney couldn’t help but sound bothered any time they spoke.

     “I have new info, hot off the press,” Holms announced. “An SIU investigator from another company contacted me.”

     Chesney frowned, “For what?”

“When companies get a new claim for someone, they sometimes search for prior claims. I use a system called ISO that has like 19 *billion* records. They saw my name assigned to Carson, so they called me.”

     “Back up, Dan...” Chesney closed his eyes, puzzled. “A new claim for *what*? Why would Carson have a new case somewhere?”

     “Sorry.” Holms replied. “It’s a new *life* claim, opened by Midwest Farm Life in Indiana. His wife has submitted a claim on two policies totaling two million-dollars.”

     Chesney looked at Heidi with his mouth agape. She shrugged, missing the inference.

     Holms asked, “You know what that means, right?”

     “I certainly do.” Chesney was now smug. “Katherine Carson suddenly has a motive.” He chuckled, “I knew it…”

     Heidi asked, eager, “Are we going to tell Garcia?”

     “Crap, what time is it?” Chesney abruptly looked at his watch. “It’s a windowless bunker in here.”

     “Almost 6:00..?” Heidi replied.

     “I gotta’ run.” Chesney raked papers into a folder. “It’s Tuesday; got an important date.” He rambled as he hectically collected his belongings. “Traffic’s gonna’ suck...”

     Heidi’s wide eyes blinked. *A date..?* What kind of date? They’d already eaten. “Okay…see you tomorrow?”

     Chesney grabbed his box of materials and car keys. He flew out without saying good bye.

#

     Heidi Martinez stepped sheepishly into SSA Garcia’s office. She’d been in his office only once when she was welcomed aboard nine months earlier. But this time he sounded upset.

*Am I in trouble?* Heidi wondered. Had someone finally complained about her language? She didn’t really want to quit –or be fired. That was all trash talk. In case someone reported her blouse as showing too much shoulder, she put on a cardigan.

     She entered to see Garcia buttoned-up and rigid behind his desk. “Yes, Supervisory Special Agent..?” Her voice warbled. “Can I help–”

     Garcia cut her off. “–You know where Chesney is?”

     “No sir,” she remained still. “He said he had a…appointment.”

    Garcia replied, irritated, “He entered a contact address, but his cell’s off.”

     Heidi couldn’t tell if Garcia was fretful about a case, or angry with Chesney. Their squad had a rule to always leave a contact address any time an agent went off duty. Cellphones were to be answered 24-7, but Heidi had no idea why Chesney wasn’t responding.

     “Martinez: I got an important job for you,” Garcia barked.

     Her emerald eyes widened. A mission? She stood an inch taller.

     “Find Chesney at his stated location. Give him some news and have him contact me ASAP!”

     “Yes, sir.” Heidi paused, “–What news?”

     “A tourist met Zachary Carson in the Abacos –*three days* ago.”

PART SEVEN

RUN RABBIT RUN

Chapter Forty-Six – Pings

Heidi had never been given a field assignment. And this major news would make Vik’s day. It felt fantastic. She could’ve requested a pool vehicle, but she instinctively rushed to her four year-old Prius.

Even with Garcia’s questions about Vik’s whereabouts, she wasn’t concerned. But she was worried how it could be awkward to crash whatever “date” Vik was on.

On her driving app, she entered the address reported by Chesney: 39 NW 57th Court, Miami. It was estimated to be forty-five minutes away. Off hand, Heidi didn’t know what she’d find at the address. It could be a restaurant or a residence. If she barged in on a new lady friend –or his ex-wife– she’d look like a stalker from work. But she had orders.

After fifty minutes of rehearsing every possible scenario, Heidi’s Prius pulled up to the address. Baffled, she looked up through her windshield to double-check the number. At first she frowned, and then gave an endearing grin. This was a scenario she had not predicted.

Heidi got out of her car at the steps of the Blessed Virgin Mary Ukrainian Catholic Church.

She had been raised Catholic, but hadn’t been to church since two Christmases ago when her mother had visited from Colombia. With the appropriate feelings of guilt, she felt awkward entering the chapel, but she was under orders. The building appeared aged but beautiful. A plaque in Ukrainian and English said the church had been founded in 1958. The steeples had onion-shaped domes that were painted gold.

Inside, Heidi was astonished by colors more vibrant than any church she’d seen. The sanctuary’s walls were robin’s egg blue. The altars had ornate carvings, painted navy and gold. The colors were like Easter eggs, reminiscent of the *pysanky* eggs on Vik’s desk.

As her eyes adjusted, she saw a small cluster of people in the front pews. She exhaled, relieved when she recognized the back of Vik’s head. He was seated among gray-haired men and women twice his age. The worshippers were dressed old-world. As Heidi debated how to gain his attention, she saw the group beginning to stand, as if the assembly was concluding. They smiled and shook Vik’s hand, patting him on his back.

The way they treated Vik made Heidi smile –but then she saw the sign on the wall.

If Chesney at a church hadn’t been a big enough revelation, the sign was a game-changing epiphany. The posted sign read, “Spouse Grief Support Group, 6:30.”

Heidi stepped back; her eyes retraced his words and clues. She could hear Vik’s voice, “*The former Mrs. Chesney*…” His poor wife had died. How recently? That’s why he wasn’t a laugh-out-loud guy. She covered her face, mortified at her flirting and tacky suggestive comments.

She opened her eyes to see Chesney standing in front of her.

“What are you doing here?” His face was humorless.

“I…” She was a doe in headlights. “Garcia sent me. It’s an emergency.”

#

In less than forty minutes, Heidi and Chesney were seated in SSA Garcia’s office. To Heidi, it seemed their boss was somehow more casual or compassionate.

Garcia spoke almost timidly, “Vik, sorry if it was your group night. I forgot.”

“No problem, Doug.” Chesney nodded.

“–By the way,” Garcia added uneasily, “Pam and I registered for the Ovarian 5K in October. It’s a great cause.”

“It means a lot,” Chesney gave a faint smile. “So give me details of the big rumor.”

Heidi was appreciating sides of the men she’d never known. The day was filled with discoveries. Things that graphs and spreadsheets couldn’t show.

“Right.” Garcia lifted his notes, back to business. “It seems a Ms. *Elaine Payne*, 27, from Atlanta, landed in Palm Beach this morning. She immediately reported meeting a man fitting the description of Zachary Carson in Elbow Cay three days ago.”

Chesney recoiled in confusion, unsure where to begin. “*Fitting the description..?* A white guy with sandy hair? Who is this girl? What’s in it for her?”

“That’s just it,” Garcia shrugged, “she has no motive to lie. She said she was in a bar in Hope Town –that’s in Elbow Cay out in the Abacos. The guy was acting odd. He originally said he was a chiropractor, then gave a different name. He paid the bartender from a stack of hundreds, got squirrely, then left.”

“Any cell photos I can analyze or witnesses?” Heidi interjected. Both men looked at her. It was a good question.

“Not yet,” Garcia replied. “The one night she didn’t take a hundred selfies. Our attaché in Nassau did a cursory review. We can’t reach Elaine’s friend. She’s on a honeymoon cruise with zero reception. The bar has no video or cameras. The bartender claims to not remember the guy, but she remembers Elaine because she skipped out on her tab.”

Chesney threw his hands out. “Sounds like a terrible witness.”

“Except…” Garcia raised his brows. “She was given four photo line-ups. She picked Zachary Carson each time.”

“His face has been all over the news,” countered Chesney.

Garcia lifted a finger. “The witness knew Carson was left-handed. That has never been made public. She offered to do a voluntary polygraph.”

Chesney and Heidi were silent.

“Unfortunately she reported it to West Palm P.D. instead of us.”

“Why’s that unfortunate?” Heidi asked.

“We could’ve kept a lid on it,” Garcia replied solemnly. “Palm Beach knows this will give them a lead story.”

#

Daybreak on the Hope Town lighthouse was countered by the low rumble of boats, idling out for another gorgeous day of fishing and island hopping.

The wake gently lapped against the hull of Zach’s sailboat. The rocking motion almost lulled him back to sleep as he stretched across the bed. His cabin temperature was a cool seventy degrees, knowing he’d never see a power bill. The air smelled like brewing coffee, thanks to whoever invented the timer switch. Zach could easily sleep another hour.

*Ding,* his laptop chimed.

He didn’t move. It was probably an old alert, a recycled story about his deceased status.

*Ding. Ding.* His computer rang two more times. Exhausted, he opened one eye like Wile E. Coyote. The laptop chimed three more times. *Ding. Ding. Ding.*

Zach bolted upright –something was wrong*.* A news story was triggering multiple alerts. His pulse doubled. He grasped his laptop and sat on the couch. He took a breath and opened it.

Email alerts were stacked in his inbox. Bullet-pointed in bold print they read:

* Cruise ship jumper ZACH CARSON seen in Elbow Cay...
* Suicide jumper ZACH CARSON seen in Hope Town, Bahamas...
* Is cruise ship jumper ZACH CARSON still alive?

He stopped reading and his entire body locked. Rather than shouting or losing control, his brain innately switched to analysis mode. He needed to chart this out.

Someone had reported his presence. They had to have been in the same vicinity. The alerts specified Hope Town. He paused as his brain visualized the entire grid of old town. There were zero security or video cameras. He hadn’t made any scenes or upset anyone –*except…* Zach paused.

*Lainey.* His brows furled. It was the idiot Lainey. She’d drunkenly shouted how he had offended her.

He couldn’t let a foolish tourist be the downfall of his meticulous plan.

#

Areas of the ghost tower were buzzing with activity. Specifically the hacker’s den and the porn trailers on the forty-first floor.

In the video studio, Tovar sat on the side of a bed. He had no pants on and his face was red with anger.

“*Tse normalʹno…”* Eighteen-year-old *Mariska* repeated. *It is okay..*. Her pale body was naked, draped in silk. Mariska was a new blonde arrival from the Ukraine.

Tovar turned to her with fury etched across his face.

Mariska’s eyes widened. She stammered, “It is…normal for men your age to… not perform..?”

Tovar gnashed his teeth and wrapped his belt around his fist. He could not allow gossip of impotence to spread beyond the dirty room. He reached to clasp the girl’s frail neck. Her watering eyes reflected the light of a door opening behind him. Tovar turned, enraged.

Sleek burst through the door. He shouted, “Roman says to come!”

General Tor was testing his new Craftsman power sander on the face of Pavel. He was the cousin of Ugo, and his side business of selling repo’d office equipment had not been sanctioned. Shackled to the wall, Pavel had been unconscious for ten minutes, but Tor wished to practice his sculpting skills.

Tor grinded the sander on Pavel’s lips, leaving behind only exposed bloody teeth. It looked like an orthodontic explosion of horse teeth. Pavel’s body convulsed. Tor wiped his jaw and chuckled at his handiwork. Pavel was lucky his birth in Kazan had spared his life.

“Enough mess!” Tovar shouted, approaching with Sleek. “Roman has news for us.”

Tovar, Tor and Sleek entered the door to the hacker’s den.

“What is all the racket?” Tovar asked, waving away pungent smoke.

The hacker twins looked up in unison with their mouths ajar. Roman looked up from his screen to give the three men a jagged grin.

“What is it?” Tovar flung his hands. “We are all occupied.”

Roman lowered his headphones and waved the men closer. “You know I created notification alerts for Dr. Carson. If his name is flagged anywhere on the globe–”

“–You found the funds?” Tovar’s eyes ignited. He bent to see Roman’s screen, though it was meaningless code.

“Better,” Roman rocked back, smug. “I found your dead doctor. Very much *alive*.”

Tor and Sleek froze, gulping for words, unclear how to react.

Tovar squinted as if replaying the facts in his mind. He slowly turned, and as if not entirely shocked, he growled, “Where?”

“300 kilometers.” Roman blew smoke in the air. “Thirty-five minutes by charter.”

Chapter Forty-Seven – Need: Plan C with Relo

There was a reason go-bags were a fixture in any spy movie: they were real and necessary.

Zach had a prepared go-bag under the cushion of his boat’s hollow couch. It was a waterproof “dry bag” made of PVC. It looked like an ordinary blue duffle, purchased at a marine supply shop.

His bag contained two identities, three disposable phones, $10,000 in Visa gift cards, $240,000 in U.S. currency, a few thousand Bahamian dollars, bottles of water and energy bars. He quickly added a few items of clothing, and then slid his laptop into his backpack.

*What next?* Zach huffed. His watch displayed 10:40 a.m. He had to get off the island.

In the boat’s head, he found an old Bic razor to shave his six-week beard. He left behind a walrus mustache. Zach paused at the mirror, shocked how different he looked with such a minor change. He cleaned up, doing his best to wipe fingerprints from surfaces and fixtures. He put on a t-shirt from a local merchant, cargo shorts, sunglasses and his Cubs cap.

He paused to privately bid farewell to the boat that had sheltered him for this transitional period. But it was time to flee. Zach grabbed his go-bag and backpack and exited.

Zach biked to the docks of old town to await the next ferry. It was after breakfast and before lunch, so the crowds were sparse. The locals were staying inside to escape the sun. With his sunglasses on and his hat brim low, he purchased a one-way ticket to Marsh Harbour. He was told it’d be another fifteen minutes from a clerk who never looked up. Zach sat on a bench to wait. He knew he was nervous, but believed it would keep him sharp. His heightened awareness amplified every sound. Palm fronds rustling. Sea gulls squawking. Boat engines idling out.

He used the time to evaluate his odds of being recognized. Had anyone seen the news? The island wasn’t like metro areas where locals woke up to read newspapers. There were no papers. Shops that sold the *Miami Herald* or *New York Times* had issues that were four days behind. People would have to actively seek the news online. Anyone with televisions had satellite dishes with international channels such as CNN. He doubted rumors of his appearance would make the news beyond South Florida.

The stained, fifty-four foot ferry finally arrived and Zach breathed easier. He stepped aboard and quickly huddled in a rear seat. There were only ten other Bahamians onboard, minding their own business or dozing off. From their dress, they appeared to be going between service or maintenance jobs. No one even glanced in his direction.

As the boat slowly chugged over the clear aquamarine water, Zach closed his eyes. In a meditative state he recounted, *the Bahamas are over 700 islands…over thirty inhabited…that love U.S. dollars...* He just needed more time to devise a Plan C.

*At least they’re pitifully low on police and overall communication...*

#

It was a bright morning at the Bahamas Customs House on Thompson Boulevard in Nassau. Tourists took photos of the two-story pink colonial building with white columns.

Two Customs officers, in their black suits, ties and white peaked caps, gladly smiled for pictures. After the officers waved and returned into their office, they removed their caps and blotted their faces from the humidity.

“What is that Arnold?” Officer Poitier asked in his island patois to his junior officer, motioning to their ancient fax machine.

Arnold frowned to read a new document. In bold black and white, words declared, “UNITED STATES CUSTOMS ALERT.” Under it read, “BOLO: ZACHARY CARSON.” He handed the bulletin to his boss.

Officer Poitier studied the photograph, a black and white image from a driver’s license of a Caucasian male. He read, “*Be on the lookout…* This American is sought by the FBI, and was seen in Elbow Cay…” He handed the alert to Arnold.

The younger officer studied the paper. “It says the Enforcement Council has already alerted all air and sea ports.” His eyes widened with curiosity, “The U.S. Coast Guard is sending agents to Nassau and to the Abacos.”

Poitier chuckled in astonishment, “They seem to want Mr. Carson very quickly.”

#

Zach wished he had more anxiety meds the longer he thought about his trail. He sat upright on the ferry and rubbed his temples.

He was *supposed* to have remained off the radar. Anonymous. Quiet. But he’d become brazen in his new little world. It had been too soon.

The longer he reflected, more acquaintances popped into his head. People who knew him by face. Lucia, the bartender at Pete’s. Ariel the dock master. Scotty at the coffee shop. Noelle at Cap’n Jacks… They would all eventually see the news.

Zach looked up to see Marsh Harbour’s marina approaching. He noticed a young man on the boat kissing his girlfriend. Zach’s eyes bulged, *what about Katie?* She would see the news today *–or already has!* What would she think? Katie would be confused and devastated.

As the boat prepared to dock, Zach looked up to see a small crowd waiting to board. Within their silhouettes, he noticed one man wearing fatigues, a cap and speaking into a walkie-talkie. When the man turned, Zach saw he was armed. It was a port officer.

Zach briefly stiffened. Was the cop there because of the sighting? Trapped on the ferry, there was nowhere to run or hide. He gripped his bags and pulled his hat low. He had to remain cool and disembark with the crowd.

As a dock worker began to lower a gangway, the officer leaned on a rail, appearing to scan the ferry below. The passengers stood to gather towards the exit. Zach did the same. He struggled to maneuver his head to stay out of direct sight of the officer. When the walkway was attached, the commuters began to file off the boat. Zach kept his head low and shuffled his feet to remain close to the man in front of him.

When Zach was two feet from stepping on land, he heard the officer make a hissing *tiss-tiss* noise. It was the sound he’d heard men in Little Havana use to catcall girls. He angled his head to look up. The officer was grinning at a pretty twenty-year-old passenger in a housekeeper’s uniform. The Bahamian girl responded, evidently snubbing the officer.

Mixing with the crowd, Zach swiftly paced to the left. He glanced back to the see the officer playfully begging the girl, who seemed irritated with his flirting. Zach jogged behind the ticketing shack, past a bait shop, and out through an adjacent vacant lot.

Zach hiked the wooded fringe of a road that followed the waterfront. Things became more isolated the farther he walked. Every fifty yards, he’d see a wooden dock with a few boats. There were no signs for rentals, nor did he want to meet any more dock masters.

Roughly a half-mile from town, he stopped to observe an overgrown pier. It had only one boat, with no other signs of life. No cars, bikes or mailboxes. He stepped closer to inspect the boat. It was a houseboat, a forty-six foot Expedition. It was covered in a burgundy canvass tarp that was faded by the sun as if it’d been baking for months. The tarp didn’t offer much security since it was attached with snaps. On its roof was an older AT&T satellite dish.

Zach dropped his bags and checked his surroundings. With the foliage, there were no possible witnesses except for boats miles at sea. He unsnapped the canvass, narrow enough to squeeze onto the deck. The beige houseboat appeared over twenty years old with rust stains. He peeked in a window; it was furnished but vacant. He considered his next move.

Zach wrapped a t-shirt around his elbow and crushed the corner window on the stern entry. He easily reached inside to unlock the door. He moved his bags inside and rummaged around to locate any auxiliary power. He’d seen power cords on the dock so hopefully he wouldn’t need a noisy generator. He found a breaker panel in the galley; he turned on cabin lights and the A.C. He opened the windows to flush out the stale scent.

Zach absorbed his new base. It had ample living area, a dinette, couch and a galley bigger than the sailboat. In the rear was a stateroom with a queen bed. It was dated, with shag carpet and wood paneling, and the owners enjoyed nautical décor that was more Cape Cod than Caribbean. None of that mattered to Zach; he just needed to think in seclusion.

He opened his backpack at the dinette. Thanks to the dish and router, his laptop found a WiFi signal. Zach’s eyes widened –to his dismay, he’d received more alerts while his computer had been off. He quickly clicked the first link.

Zach gasped. It was a Miami news site’s main page. He was facing a deer-in-headlights photo of Katie. She appeared horrified, with one hand shoved towards the camera. The background looked like their home’s front door.

The headline read, “Wife of Cruise Ship Jumper Wanted for Questioning.”

Chapter Forty-Eight – *Boyeviks*’ Orders

Katie was ashen. She had no desire for make-up and her hair was in a ponytail. But she was attentive, unblinking, in Negroni’s office.

“You have no duty to speak to anyone.” Sean touched her hand with reassurance. “You have not been arrested or accused of any crime.”

She gave a quiet nod.

“–But let’s just say…” Sean shifted in his chair, “You *did* know something new about your husband. Florida’s Evidence Code gives you spousal privilege. That means you can refuse to testify against your husband about any communications made during your marriage.”

Katie’s face warped with disgust. “What are you trying to say, *Sean?*” she scoffed. “That I *do* know something about Zach?” She jerkily pointed towards the door. “That he’s…*out there* somewhere? He wanted to run away from me and Jack?” She folded into tears.

“Of course not…I apologize...” Sean looked into his lap. “But I don’t want you to have false hope either. The preposterous sighting is from only *one* witness…” He read from a report, “The girl, Elaine Paine, has had *two* drunk-driving charges in the state of Georgia. Barely a GED graduate. Describes her profession as a ‘Jell-O-shot girl’.” Sean shrugged, “Legally speaking, she makes an atrocious witness. Perhaps she craves the limelight. Unless authorities find more evidence or witnesses, I think the story will go away.”

Katie inhaled and ran her fingers through her hair. “I just want to start over. Either way. If he’s dead, I want to move.” Katie nodded, resolute. “If he ran away from me –and put me through all this…*torture*– then I want to run even faster.”

They were interrupted by the ring of Sean’s desk phone. He glanced at the display. “You’ll want me to take this call.” He answered, “Sean Negroni. Thanks for calling back.”

Katie tried to interpret as much as she could from his side of the call.

“But…” Sean’s eyes began to dart. “–You’ve already tendered your offer... We accepted–” He opened his mouth. “That’s ludicrous –you’re committing… bad faith by doing this! There’s no basis. It’s just *one* witness.”

Katie was agape, attempting to follow the uproar.

“I’d rather file suit!” Sean hung up the phone with a fluster that was out of character.

Sean adjusted the knot on his tie and cleared his throat. He looked into Katie’s eyes. “That was the life insurance company. With the sudden rumor about Zach’s…whereabouts, they’ve begun a fraud investigation.”

“But I already have their checks…”

“They’re worthless. They’ve stopped payment.”

#

Nine *boyeviks* were summoned to the fifty-second floor of the ghost tower. They were the street soldiers of their *Zolotoy Bratva.* The Ukrainian and Russian mix had been hired from the fragments of prior families*. Alexei, Vlad* and *Yegor* worked the credit skim operations, theft laundering and vodka bars. *Ivan, Oleg* and *Sergei* were former Russian *Spetsnaz* special operations, used as guards for the tower, the Zolotoy and for Maximov’s protection. *Timur, Yakov* and *Anton* were liaisons with the Cuban human smugglers, narcotics trade with Colombia, chop shops and worked pornography as performers and distribution.

The tattooed men eyed each other like chained dogs meeting for the first time. They wore unofficial uniforms of all-black: black slacks, t-shirts, or leather blazers. Shaved heads seemed to be the norm on their bulbous tattooed heads. Some had full black beards. They spoke little and chain-smoked like expectant fathers.

The boyeviks turned as the elevator shrieked to a stop. Their *sovietnik* counselor, Mr. Tovar stepped off with the dreadful *avtoritet* General Tor, the *khaker* Roman and Sleek.

Tovar announced, “The charter has been arranged out of Opa Locka.”

“I hired a SD 360 cargo plane,” Roman added. “The manifest will report three pallets of textiles instead of eleven of you.”

The men nodded. The airstrip at Opa Locka was frequently used for cargo, and was eleven miles north of downtown Miami without the extra security of Miami International. The men were adapted to hiding among freight versus any sort of first-class seating.

Tovar walked around the men, “Roman wired half our donation to a friend on the ground. The other half upon your arrival on Great Abaco.”

Sergei asked in ignorant Ukrainian, “How we know where he is?”

“Roman will remain here to monitor,” Tovar replied.

Tor spat at Roman, “Coward faggot–”

“–Silence!” Tovar scolded Tor. “I need Roman here if that banana nation has any CCTV!” He looked at the men. “Carson’s face is in every Customs office. He cannot fly or book passage. He is hiding among the islands. Great Abaco is the central island with an airstrip. When Carson shows, you will be within a perimeter, armed, ready to strike.”

Roman blew smoke at Tor and sneered, “My facial recognition software is better than at the Mickey Mouse Kingdom. If Carson shows his face *anywhere*, I will catch it.”

“Agreed,” Tovar ruled. “Mr. Max is also remaining here, to be protected. But we have eyes and ears in *many* places.” Tovar then barked, “Now move! Find Carson before the Americans.”

#

Katie exited Sean’s office feeling worse than when she’d arrived. There were no answers to Zach’s whereabouts, and she was two million dollars poorer.

But there was something liberating about having nothing more to lose. She didn’t care anymore. Katie had already lost and mourned her husband. She’d lost their income and home. If the feds question her, she didn’t know anything. They could polygraph her, and she’d tell them to screw themselves. She had a healthy son, and was moving home with family. Katie began to sense an odd strength from her despair.

She didn’t want to go home yet. Her mother would ask about the tramp who saw Zach. “Why would he run away?” Carmen would ask, “He didn’t love you or your family?”

When Katie cringed at muffled gunfire, she looked at the gun shop. She also wondered how Zach had found Negroni’s office.

Katie boldly entered *Miguel’s Gun Center*. She was surprised how bright and clean the shop was. It wasn’t some shady dwelling for assassins. Standing out like a pale, waspy lady in a Hialeah gun shop, a man with a white beard approached.

“Can I help you, miss?” Miguel the owner smiled.

Stumped, she replied, “You…rent out firing range time, right?”

“Yes, ma’am.”

“It’s my husband’s birthday. I want to buy him some range time, but I’m not sure where he goes. I can’t ask him since it’s a surprise.” She scrolled through her phone’s images. “Does he go here?” She lifted her phone, displaying the smiling face of Zach.

Miguel squinted at the small screen, “Ah yes. He joked of being a gringo. Never wanted to buy a gun, just wanted to know how to use them.”

Katie halted, unsure what to say. “Thanks. I have to make a quick call.” She held her phone to her ear and walked out the door.

She gazed at the line of traffic on the 826. Zach had never spoken of firearms. To her knowledge, he had never fired one. People usually want guns for protection or to combat threats. *What did he want to protect us from? Why did he feel threatened?*

#

Tovar waited to take the last elevator with Tor and Sleek. In the cage, Tor remained in the shadows, his ghastly face obscured as the lift clanked downward.

“Go to Katherine Carson’s home.” Tovar ordered Sleek. “I *want* her. It will help with finding Carson.”

Sleek swept his bangs, unfazed. “Oleg says the house has a gate. There is sometimes an old woman there.”

Tovar pursed him lips. “Bring Rex Bauer. He can get you past the gate. Seize the old woman and baby if they are there.”

“–But Dr. Bauer is a civilian?” Sleek challenged.

Tovar sharpened his eyes. “Any ally of the *Zolotoy Bratva* is no longer a civilian.”

“Understood, Counselor.” Sleek mumbled and looked down.

Tovar turned to Tor. “Carson must remain *alive* until I retrieve our funds.” He paused for emphasis. “*Then* you may have his flesh, his wife and infant. Do you understand?”

Tor wiped his jaw and scowled at being ordered. He nodded without replying.

#

Vladamir Maximov’s bedroom looked like a gaudy boudoir from a 1966 movie. Black and white paisley wallpaper, a circular bed, and a black wall unit he controlled with a remote.

An eighteen year-old girl was sprawled on top of the fur-covered bed. Her eyes were rolled up into her head. Maximov’s skeletal figure put on a velvet robe and he got out of bed.

“Did you know I was a colonel in the Soviet army?” Maximov rasped in Russian. He hunched to lift his Order of the Red Star medal, preserved in a wooden frame.

Emerging from her haze, the girl mumbled in Ukrainian, “Why do you leave?”

“I was *chosen* for the *Solntsevskaya Bratva*. My *mama* wept with pride.” The Solntsevskaya was the largest, most powerful crime organization in all of Russia.

The girl frowned, confused. “But this…*family* is not that big. What happened?”

Maximov turned with a scowl. “I am retired!” He pounded a fist on his gold-chained chest. “This is all mine!”

She had just insulted his Zolotoy Bratva. His Miami operation was miniscule in comparison to Russia’s families. Maximov had been permitted to seek a livelihood as long as it didn’t meddle with any of the Solntsevskaya’s interests. In exchange, Maximov paid a hefty 10% monthly tribute, or *dan*', to his former comrades in the motherland.

“Get out!” Maximov shouted to the girl. “Return to your mama.” He pulled her by her frail wrist and twisted until she was at the door. He opened the trailer door, and kicked her to the concrete floor of the ghost tower’s fortieth floor.

His anger was compounded by the Carson situation. He couldn’t afford any undesired attention, or anything to interfere with his tribute payments.

Chapter Forty-Nine – Opening the Portal

Zach made his toughest decision since planning his demise. Something he had hoped to eventually do, but not this soon. But these were urgent circumstances.

He logged into his email under his fictional aunt’s *BethanyElaineCarson@yahoo* account. He clicked to compose a new message. He addressed it:

TO: Katie L. Carson.

SUBJECT: Sorry about the crème brûlée, from Aunt Bethany.

Zach took a moment to reflect. Apologizing about crème brûlée was a private joke between him and Katie. The night after the Mai Kai –when he’d selfishly forgotten to bring Katie her crème brûlée– he had tearfully apologized to a humbling degree. She had been pregnant and sick, and he’d been agonizing about Aurora. He’d asked for forgiveness so repeatedly, it had turned into a running joke. *Sorry about your crème brûlée...* No one else knew the story.

Zach then composed the email’s words from memory:

Katie,

Zach once told me you’d met you in Data Research class. He promised to protect you and love you forever. The only soul he loved as much is your flawless son. He’s waiting for you in the next life with open arms.

Do you understand?

With the deepest love,

Aunt Bethany

It was the words from the good-bye note left on the ship. Hopefully Katie would realize no distant aunt would know about the note. Zach needed her to understand the significance of the message. He *needed* this to work.

Zach pressed SEND. He folded his arms, put his head down and closed his eyes as the air conditioner rattled.

#

Katie parked at Crema Espresso Bar on Washington Avenue on South Beach. As much as she wanted to hug Jack, she knew he was still napping. She wasn’t ready to hear her mother’s doubts, and she had a lot to contemplate.

Katie entered the queue of colorful customers at the counter. She ordered a latte with extra espresso and found a leather wingback to take a seat. She noticed everyone had laptops or were chatting and laughing with friends. Katie knew she looked like a wife who was avoiding home. Refreshingly, she didn’t care.

The caffeine helped her assemble the few facts she knew. Zach had been acting eccentric for at least six months before the cruise. He’d been secretly prescribed medication for depression. He’d had a desire to practice shooting guns without telling her. Which meant he’d been troubled, and perhaps felt a need to defend himself or his family. He’d taken financial precautions for her and Jack before the cruise; even hiring an attorney to do so. *Was it work related?* Katie surmised.

She perked up at an audible chime. It came from her iPad Mini in her purse. Katie was baffled; she only used the iPad for reading books. She opened the notebook to see “New Message” under her email icon. She tapped it.

*Zach’s Aunt Bethany emailed me?* Katie frowned. She didn’t even know her except through Facebook. She tapped the message and read the subject line. *Sorry about the crème brûlée..?* Katie blinked. How would she know that story?

She read the message under her breath, “Zach once told me you’d met you in Data Research class. He promised to protect you and love you…” Katie’s body tensed with *déjà vu.* She gripped the notebook with both hands. “The only soul he loved as much is your flawless son.” Her eyes filled with tears, “He’s waiting for you in the next life with open arms...”

Her hands quaked. It took her a second to decipher. She hadn’t shared the ship’s letter with anyone –just a few authorizes had copies. Only Zach knew the crème brûlée joke. *That means…*

Katie’s jaw dropped. She held a trembling hand to her mouth. She reflexively stood and rushed towards the ladies room. When the doorknob didn’t turn, she tugged with both hands. Realizing it was locked, she lunged towards the men’s room. To bystanders, she looked like someone who had to vomit. She opened the men’s door, entered and slammed it behind her.

Katie began hyperventilating. She fumbled to lock the door. She turned with her back against the wall, and then slid down, collapsing into tears. With a look of incomprehension on her face, she released a devastated wail.

How could he have done this? *But Zach’s…alive..?* Conflicted, she dug in her bag for her iPad. Katie opened the email and blinked back tears as she typed a response. She pulled her feet in close, almost fetal.

#

Zach’s doze was interrupted by the *ding* of his laptop. He snapped out of his fog to see a reply from Aunt Bethany’s message. He clicked to read the response.

From: Katie L. Carson: HOW, HOW, HOW? How could you do this to me?

Her words seemed to scream. Zach deserved her anger and confusion. He typed:

Not now Katie. I love you more than ever. Please understand there is no time. Do you remember the report you wrote, “How the 9/11 Terrorists Succeeded”?

I’m not going to throw any ball.

He pressed SEND. Zach looked up and rubbed his eyes. He needed Katie to understand his message. He was working under an assumption the Russians had hackers who could monitor his every move.

“Please Katie…” He whispered, “I’m not *throwing the ball*…”

#

Nine years earlier, Katie Morrow and Zach Carson had spent long nights at Indiana University’s library. They’d been assigned the 9/11 terrorists as a topic of a Data Research report. Specifically, how various communication methods aided with the attacks.

Between kissing and eating bags of Gummi Bears, Katie read about a tactic so fascinating to Zach, he’d never forgotten it. It was a terrorist email communication method called a “dead drop.” The enemy would write an email, but instead of sending it, they’d simply save it in a draft folder. The message would be accessible online anywhere in the world. The other terrorist could log into the same email account, open the draft folder to read the message, and then delete it.

Typically, when emails were sent and received, both accounts recorded the transmissions, including the IP address of each computer, which can be tracked. But if an email is never *sent*, there’s nothing to track. The simple technique had been used by the architect of 9/11, Khaled Sheikh Mohammed, the shoe-bomber Richard Reid, and the 2004 Madrid train bombers.

Years later, Zach chuckled to read that U.S. General David Petraeus had used the same email scheme during his affair with his biographer Paula Broadwell in 2014.

When Katie had first described the method to Zach, she used the analogy of throwing a ball. Watchers could never catch a ball that was never thrown. If an email was never sent, it could never be traced.

#

“I said I’m in here!” Katie shouted angrily when someone knocked on the men’s room door. She stood and checked her eyes in the mirror. Zach’s words were ringing in her psyche, *I’m not going to throw any ball…* She washed her face in the sink. Katie wanted to curl up with Jack and go to sleep.

*You’d met in Data Research…* Katie paused. Her eyes narrowed. The report from that class, *How the Terrorists Succeeded…* Like a revelation, she began to comprehend his words.

Did Zach have a ball he didn’t want to throw? A draft message?

Katie dumped her purse on the baby-changing table and pulled out her iPad. She accessed her email and located the draft folder. Her pace hastened when she saw the number (1) beside it. It was a draft that hadn’t been there before. She quickly tapped it.

Katie,

I’m safe. I will explain everything later. I’ll prove to you I had no choice.

YOU ARE NOT SAFE. GET JACK AND YOUR MOM AND GO TO FBI AGENT CHESNEY NOW!

Behind Katie, fists pounded on the door, heavier than before.

Chapter Fifty – The Surprise Guest

Dan Holms received a text from Heidi to meet Vik Chesney at a place called *Flipper’s Fun Zone* in Hallandale Beach. The city was just past the Miami-Dade border in Broward County. The location was not a shock to Dan. The city had a growing Eastern European population, and had been a target of real estate investigations where criminals were laundering funds by purchasing condominiums and businesses in the area.

Dan had read about schemes where criminals parked money in London banks for a year, and then transferred the funds to South Florida to purchase property. Otherwise, cash straight from Russia would appear too suspicious. Chesney must’ve chosen the location to meet because he’d discovered the mob’s operation center.

*It’s genius...*Dan marveled as he entered the Fun Zone, a 2,000 square-foot game room right out of the 1980s. The bells and flashing lights were like a casino. Was this the nest of Vast Oro’s empire? A child’s game center was the ironic opposite of a mob lair. Dan knew he looked odd entering without a kid. He saw a worker, a portly middle-aged man with thick sideburns, making change for a boy. *Is he Russian?* Dan wondered, quickly turning away.

Dan saw Chesney seated at a plastic table near a ball pit. Vic wore a blue polo and jeans, undoubtedly undercover. Dan quickly paced to join him. Like a spy movie, he sat across from him, cupped his mouth and said, “I know why we’re here.”

Chesney gazed at him for a beat, “Because it’s my son’s favorite place to play?”

Dan locked eyes with him. “That’s it?”

“Yeah..?” Chesney motioned to his son flailing in the ball pit. “What’d you think?”

Dan’s face pruned, “So why am I here?”

“I can’t have meetings like this at headquarters,” Chesney waved at the smiling seven-year-old clone of himself tossing balls. “No offense; you’re a civilian. Heidi’s on her way over. Says she has a *surprise* for me. Hopefully some good news.” His faced turned solemn. “A lot’s happened; we got a lot of new players.”

Dan could sense a rare candor in Chesney’s tone. He moved to his side of the table.

“Nobody wanted my theories. Now *everybody* wants Carson. I’m not about to let someone else get him first.”

Dan tensed his brows, confused. “Who do you mean –it’s just you, me and Heidi..?”

“Not anymore.” Chesney replied, aggravated. “With all the hype, our own cruise crimes agents sent alerts to every Customs office in the Bahamas. Carson won’t be able to go anywhere near an airport or dock. *On top of that*, our Coast Guard is shipping over guardsmen. They have an Op Center in Nassau.” He became unexpectedly louder, “So now I got agents from my *own* office chasing him, every Bahamian Customs officer, and the U.S. Coast Guard with orders to capture Carson.”

“All for one guy,” Dan chuckled through his nose, “For a chiropractor...”

Chesney didn’t appreciate the humor. “It’s not him they want, Dan. It’s his employers –before *they* kill him first.”

Dan stopped smiling. His eyes broadened to see someone approach. Chesney turned to see the smiling vision of Heidi. She wore faded denim overalls with short shorts –and she was holding the hand of a five-year-old girl with tan skin and blonde locks. It was the girl Chesney had seen in a frame on her desk.

“This is your idea of a happy hour?” Heidi beamed. “I’d like you to meet *Elisia*. My beautiful daughter.”

Dan blossomed with a smile, in awe of the adorable girl.

Chesney stammered. “Hi…Elisia...” He held out a hand to shake the little girl’s fingers. “I have a son. Ivan. He’s playing in the balls.” He pointed, and then smiled up at Heidi.

Heidi crouched to whisper in Spanish to Elisia. She kissed her mother’s cheek and hopped off to the ball pit. Heidi watched her daughter wistfully, and then sat beside Vik.

“That’s your surprise…” Chesney now understood. “I thought it was your niece on your desk.”

“She was a surprise alright.” Heidi’s smile didn’t fade. “Sophomore year, FSU. It paused my graduate school a couple years. The most magnificent interruption of my life.”

They watched Ivan lift a handful of balls for Elisia. Chesney smiled, “She’s gorgeous. Just like her mom.”

Heidi’s face glowed at the sudden compliment.

Dan interjected, “You guys know I’m still sitting here, right?”

“He’s right.” Chesney snapped out of his daze. “The clock’s ticking for the Carsons.”

“You think the wife’s in danger too?” Heidi asked. “Can we just…get her?”

Chesney shook his head. “I can’t get a warrant for her arrest. We can’t just show up without scheduling it through her attorney.” He exhaled, “I can’t even do surveillance on her house without a harassment complaint from Negroni.”

Dan scoffed, “With all the press, the Russians would be fools to go anywhere near Katie Carson.” He tossed a red ball back into the pit. “Right?”

#

Sleek drove a massive black Denali by the Carson estate three times for reconnaissance. The gate was closed, no children or neighbors outside walking or jogging. *Lazy fat Americans.* There was one Volkswagen Passat in the Carson’s driveway. Perhaps more in the garages. He texted the tag number to Roman.

“What do you want from me?” Rex Bauer asked again from the passenger seat. His hands trembled with a cigarette. The armed and brawny Sergei was seated directly behind him.

“You will press button on gate,” Sleek replied in heavily-accented English. “When *Kath-er-ine Carson* answer, you ask to go inside.” He halted the truck before the home’s gate, but out of range of a single security camera.

“She might not…want to see me.” Rex stammered, “She’s…not exactly a fan.” He flinched as Sleek smacked a cartridge into his Russian *Makarov* semi-automatic.

“You *will* get us in,” Sleek turned to him with a cigarette hanging from his lip. “Or I will squeeze the trigger with the gun in your hands, to face of the Carson baby.” Sergei patted Rex’s shoulder with a wide hand as in *you’ll do it.*

Rex squeezed his eyes closed at the disturbing vision. He stepped out of the truck and approached a call box beside the security gate. He pressed a button. After an audible tone, he spoke into it, “Hi, uh... Katie. It’s Rex Bauer…” He looked at the truck, and then back to the box. “I have a letter Zach wanted me to give you. It’s something private.”

After an eternal two minutes, Rex tried again with no response. He shrugged to Sleek.

Sleek answered his ringing flip-phone. Without any salutations, it was Roman.

“The vehicle is registered to Carmen Morrow. She is birth mother to Katherine Carson,” Roman said in rapid Ukrainian, and then hung-up.

“Stand back,” Sleek shouted to Rex. “I take the old lady and baby.” He moved the truck so its steel bumper faced the iron gate. He reversed fifteen feet, revved the V8 and shouted, “Here comes the bull!” He charged forward, smashing through the gate towards the home.

#

“What more do the prosecutors need?” Heidi asked, exasperated. They’d been there thirty minutes and the only happy hour they could round up was diet sodas from a vending machine. “Can’t we arrest Tovar now? Raid his law office?”

Chesney realized Heidi had been in the FBI for only nine months. She had an analytics background rather than law enforcement. And he was still fascinated with Heidi being a mom. She’d never spoken of late-night clubbing or dating because she’d been busy raising a daughter. Both he and Heidi were guilty of never discussing their personal lives. They each had local parents who helped watch their children. Heidi and Vik had more in common than he would’ve believed months earlier.

“Arrests aren’t that simple,” Vik smiled at her. “Typically, we’d present our case to an Assistant State Attorney. With Miami’s number of drug dealers, rapists and violent crimes, the priority for fake medical clinics is low.”

Dan argued, “–But we have dedicated prosecutors for economic crimes. I have more than enough for staged accidents, organized theft…”

“You’re right,” Chesney retorted. “Just two prosecutors –can you imagine their backlog?” He pointed to the table, “Carson is on the run *today* –with teams of cops *and* the Russian mob after him, *right now*.”

Heidi sighed, realizing the dilemma. “But weknow they’re killers. And human smugglers. Probably cybercrimes, prostitution... She grew increasingly frustrated. “I want to crack this thing.”

“You will crack a case,” Chesney smiled at her passion. “Because you’re smarter than me. But we don’t have evidence for those crimes –yet. It’s like we have all the sharp pieces to a puzzle. I’m missing some big, center chunks.”

Dan gave an incredulous smirk. “Does Quantico still teach about Al Capone?”

“Capone?” Heidi lifted her head, “Like prohibition..?”

Dan nodded, “The IRS nailed him when the feds couldn’t get other charges to stick.” He looked at Chesney, “With or without you, I have a duty to report my cases to the Division of Investigative Services. I got enough *now* against eleven clinics. A chop-shop in Opa-Locka–”

“–Dan, these are *killers*!” Chesney shouted. “They need to be locked up. Not pled down to house arrest!”

Heidi watched them with wide eyes. The mood was mercifully interrupted by Vik’s phone.

Chesney glanced at the screen. It was Garcia. He huffed and answered, “Hey boss–”

“–Where are you?” Garcia interrupted.

“A prostate exam.” He narrowed his eyes at Dan.

Garcia’s voice was abrupt, “Katherine Carson is at our office.”

Chesney didn’t blink. He repeated it for Dan and Heidi to hear, “Katie Carson turned herself in to the FBI?”

Heidi and Dan’s mouths fell open. They inched forward.

“She’s now willing to talk?” Chesney gripped his phone with both hands.

“That’s not why she’s here,” Garcia replied. “She came with her attorney, her son and mother. She’s demanding immediate protection.”

Chesney’s face changed to confusion.

Garcia continued, “*Zach* Carson gave her a message to tell us: ‘Lock my family in the safest room in the building.’”

Chapter Fifty-One – An Incomplete Plan

Zach briskly walked to the center of Marsh Harbour to get what he needed. He wore cargo shorts and he’d found a Bud Light tank top on the boat. He still had his walrus mustache, sunglasses and cap. With a backpack slung over his shoulder, he could’ve been anyone.

Along Bay Street, the merchants were mostly boat suppliers or in the import-export trade. Zach hiked past markets with crates of fresh seafood or fruit, and open-air bars at every marina. The area was busy with pedestrian and bicycle traffic for a bright, 97-degree day.

Zach watched over his shoulders as he crossed the streets. In his mind, he replayed the email exchange he’d had with Katie. After her shock had stabilized, he’d written: “If you think I’m the better researcher, you’re the best presenter.” In college, he’d enjoyed book work, but Katie was the natural speaker. She spoke with confidence –even if bluffing– and never took no for an answer. They made a great team.

So Zach revealed his plan to her.

His strategy had been conceived months earlier, but it was only 80% ready. It started with getting his family to a safe place to carry out his next requests. But current circumstances were changing things. With his face splashed across every media, he knew the Russians would have killers on his trail. That meant local cops *and* Russian mafia, all in a race to seize him.

If the Russians won, they’d torture him before butchering him. His family would never be safe. If the local banana republic cops got him first, they might shoot him, or turn him over to the mob. Zach didn’t trust the locals. He’d read articles about alleged bribes and corruption with the Royal Bahamian Police. The Russians might offer millions for Zach.

He considered seeking protection in an American Embassy –until he discovered there were none in the Abacos. For his guaranteed safety, he needed the *correct* people to find him. FBI Agent Chesney was the only cop he could trust to not shoot first and ask questions later.

Katie knew the first step of his plan. Zach just needed to invent a way to stage his *big debut.*

He entered the Albury Mercantile, which looked like a cross between a trading post and a department store. He picked-up three more disposable phones, a razor, clear eyeglasses, new shirts and a golf visor. He paid cash to a sweet Bahamian grandmother.

Returning to the outdoor humidity, he looked up as if magnetically drawn to a billboard across the street. It was *the* sign –the “Just Escape” ad for the Bahamian resort with the ship beside it. The first time he’d seen the billboard, he’d been stuck in frozen Indiana traffic, praying for an escape. The second time was during the Vast Oro fishing trip. He had fallen in love with the notion of fleeing to the Caribbean.

But this time, he studied the sign. He’d previously only perceived the images: a towering pink resort, a jade sea for a backdrop. This time he read the dramatic font: “Poseidon Palace Casino and Resort. *Just Escape*…”

*A casino..?* Zach twitched as a new gear clicked into place. There were no cameras on the island and he didn’t trust local cops. *But a casino*…would have a thousand cameras and be as secure as Fort Knox.

Zach inadvertently grinned. He had been evading cameras for months. What if he suddenly had more cameras than he could count? Could this be a stage for his unveiling?

#

“You have the audacity to sit here and *demand* full immunity?” SSA Garcia asked with an incredulous smirk across his large face.

“I do,” Katie replied, her hands folded on the table before her. “My husband –the very alive Zachary Carson– fled for his life and for the protection of our family. We’re now requesting full immunity in exchange for–”

“–He’s an admitted criminal!” Garcia shouted. “Fraudulent medical clinics, not to mention faking his own death!”

At Katie’s side, Sean Negroni interjected, “Regarding the fall from the ship, it was international waters. There are no laws for misrepresenting his demise if not done for profit. Dr. Carson did not file the insurance claim. As for the clinics, he performed *all* services. *Vast Oro* is the party that committed the illegal billing.”

Katie added on cue, “And we’re here about Vast Oro.” She glanced at notes on three-by-five cards like a student. She frowned at Garcia, “You’re the Supervisory Special Agent of Eurasian Organized Crime? Are you really after a chiropractor who has no record? Wouldn’t you rather catch a Russian criminal organization, while saving my family?”

The room was silent. A few agents behind Garcia arched their brows in evident agreement.

After Katie had received Zach’s warning, she’d fled the espresso shop. In an anxious frenzy, she speed-dialed her mom to pack a duffle for her and Jack, and to immediately exit her house. Katie met them at Carmen’s condo, to then drive to the FBI headquarters.

“I’ll fill you in later mom!” Katie had to repeatedly promise Carmen. Little Jack bobbed his head in confusion.

Katie had changed into navy slacks and an ivory top. She pulled her hair up conservatively. She needed to be presentable; she couldn’t look like the wild-eyed spouse of a man on the run. Katie called Negroni to meet her at the FBI, exclaiming she’d explain when he got there.

Four minutes later, Katie received a call from ADT, her home’s security firm. An operator reported an unknown party was attempting to enter her gate. Katie froze with the realization of her fears. With a new resilience, she replied. “Let ‘em in. They can have whatever’s left.”

When Katie marched into the FBI’s lobby, she was met by guards. Garcia and an entourage of suit-wearing clones appeared within minutes with their hands by their Glocks. When they saw the well-dressed Katie, Negroni, and a grandmother holding an infant, everyone calmed. Carmen and Jack were taken to a break room with televisions and vending machines.

Katie and Negroni were led to a large conference room with tiered seating and a wall of monitors. Garcia sat across from Katie and Negroni. Six of the squad’s agents observed from seats behind Garcia like it was a stage play.

“Mrs. Carson,” Garcia tried again more calmly. “The only crime we’re 100% sure of is your husband not being dead –by your own admission.”

Katie scoffed, “You know Vast Oro is a criminal organization.” She’d been warned by Zach that they’d play dumb. “And they’re after us *right now*.”

“What proof do you have of that?” Garcia smirked. All heads turned to see Chesney and Heidi enter the room.

“Miami Beach P.D. just called,” Chesney exclaimed for all to hear. “A black SUV crashed through Carson’s home. Two armed men on video. They destroyed the place and got away.”

Katie and Negroni scowled at Garcia.

Chesney and Heidi took seats at Garcia’s side. Chesney looked at his boss, “It’s everything I’ve told you, Doug. If Mrs. Carson can help us, we need to move *now*.”

Garcia realized all eyes were on him. “The FBI can only recommend immunity. A DOJ attorney has to approve and write it up.”

Chesney cringed at the bureaucracy, “Then get Bronstein down here. He’s on the third floor!”

Katie asked to go to the lady’s room and Sean Negroni offered to walk her. At the bathroom door, Sean suddenly dashed inside with her.

“What are you doing?” Katie asked.

“We need to discuss the immunity,” Sean replied in a low voice. “A female bathroom in the FBI’s building is the only place I’m confident they won’t have microphones.” He peeked under the stalls to assure they were alone. “We’ll insist to speak only to the person with authority.”

“Okay…” Katie frowned to understand, leaning against a sink.

“We have to convince him it’s in the public interest to give you and Zach immunity.” Sean spoke fast, presuming their time was limited. “Prove that you have information to help them achieve their goals. And any of Zach’s criminal activity was minimal or necessary to survive.”

“Can we both get immunity for everything?” Katie asked.

“They won’t offer that at first. They’ll offer the weakest immunity, sometimes called ‘queen for a day.’ It allows you to talk to the feds and what you say won't be used against you in a criminal trial. The bad part is, if they get the same evidence against you through other means, they can still come after you.”

Sean leaned forward, “I want to demand *letter immunity*. They’ll have to promise to not use what you say against you, and can’t use *any* other evidence to come after either of you.” Sean looked into her eyes, “I want you and Zach to be completely protected, forever.”

Both of their heads turned as the door opened. They saw the wide green eyes of Heidi.

“Uh…hello there,” Heidi smiled awkwardly at both of them. “Attorney Bronstein is here.”

Donald Bronstein was tall, forties and bald with hair still on the sides. His trim height made his perpetual business suits always appear perfect. He was handsome, but cerebral, and during idle chitchat, loved to discuss nonsense, Hollywood trivia, and endlessly informed others how he went to high school with Johnny Depp.

Katie and Negroni returned to their seats. Negroni began typing on his laptop.

Garcia announced, “Mr. Bronstein is a U.S. Attorney for the Southern District. He has drafted many unique agreements for the bureau –but only when the witness warrants it.”

Bronstein nodded, “I’ve spoken to the Attorney General and I am fully authorized to grant what we call “queen for a day” immunity–”

“–Nope,” Katie interrupted with dimples. “I’ll require much more comprehensive immunity, especially in light of the evidence I’m here to offer.”

Sean’s eyes sparkled, impressed with his client. “I agree. We are only accepting full letter immunity, including an ability for my client to use her phone with a guarantee of no monitoring, and other demands I’ve already drafted and emailing you now.”

Agent Chesney blurted, “Give ‘em what they want.”

Garcia sneered at Negroni, “Aren’t you a probate attorney?”

“*Negroni*…” Bronstein raised his pen, “Are you related to Jose Negroni?”

“I am.” Sean gave a humble nod. “He is my father.”

“So?” Garcia shrugged, “Who’s that?”

“The most creative criminal attorney in the southeast,” Bronstein replied. “Known as the unsung ‘fifth Beatle’ of OJ’s dream team.” He turned to his laptop, “And from reading Sean’s demands, the apple did not fall far.”

Everyone gazed at the young, thin Negroni who maintained a poker face. Katie half-smiled at Sean, seeing him in a new light. He did seemed very well-rounded.

“Enough red tape,” Chesney shouted. “Lives are at stake –what do you have Katie?”

Katie pulled two printed papers from a folder. Sean gave her a nod of approval.

“Zach’s in possession of five years’ worth of Vast Oro’s records on a flash drive.” She slid the papers to Garcia. “They will illustrate *all* of their illegal transactions. This is just a taste.”

Garcia squinted at the pages of incomprehensible code. He passed it to Chesney, who snatched it. He appeared puzzled but hopeful as he shared it with Heidi.

After a whispered huddle between the three, Garcia turned to Katie. “This is practically meaningless. There’s no proof of its origin. It could be anything –from anywhere.”

The smiles dropped from Katie and Sean’s faces.

Heidi spoke up, “And it’s encrypted, with no key...” She shrugged with a frown.

Garcia shook his head like a disappointed parent. “It’s worthless.”

Chesney pled, “Do you at least know Zach’s location?”

“Not yet…” Katie paused like a vulnerable animal. “He said for my own safety.”

Chesney waved the prints in the air. “This is what you came here with?”

Garcia scoffed at Negroni, “You should stick with probate.”

Chapter Fifty-Two – Poseidon’s Eyes

“The *Poseidon Palace Casino and Resort* was built with an aquatic ‘god of the sea’ theme, on 250 acres on Great Abaco Island,” according to its Wikipedia page.

Zach sat in his borrowed houseboat, avidly researching. He tensed every time a boat gurgled by. According to the resort’s website, the Poseidon Palace was larger than its closest competitor, the Atlantis Resort in Nassau. The five-diamond Poseidon boasted 2,100 luxurious rooms and had a $150 million aquatic park of pools and water slides. In one photo, he saw a transparent slide called *El Tiburón*, because it ran through an aquarium filled with bull sharks.

The site stated the Poseidon’s casino spanned 60,000 square feet. According to a property map, the casino was located on the ground floor, directly beyond the grand entrance. The only other exits were to the rear, towards the pools. In the center of the casino was its grand foyer, displaying Greek statues, etcetera.

Zach sat back to digest the information. The upscale Poseidon casino would have many *eyes-in-the-sky,* perhaps thousands of security cameras covering every square inch.

The year before, he’d taken a behind-the-scenes tour at the Bellagio in Las Vegas. He was fascinated to learn the largest casinos had facial-recognition software that could pick someone's face out of a crowd and compare it to a criminal database. The programs created a mathematical grid of a person’s facial features. Traits such as the distance between the eyes and width of the nose were difficult to change. Within milliseconds, the person’s face would be compared to a database of known casino cheats, as well as wanted felons.

Unconfirmed stories claimed Disney World had similar facial-recognition software. For liability purposes, the cameras scanned the crowds to identify any known pedophiles or other potentially violent criminals. Even if they just strolled through the park, secretive men in suits would appear from hidden doors to mysteriously escort them away.

It was the same for the casinos. If a felon walked through the front doors, he’d have an entire security team surrounding him before he’d reach the back of the room.

Zach typed, “Poseidon Casino security.” A 2007 news article instantly caught his eye. It was from the *Nassau Sentinel,* “Poseidon Casino Manager Accused of Hiring ‘Blackwater’ Private Security.” Curious, he clicked the link.

The article had been during a hotel employee strike. When tensions had become violent, it was alleged the casino manager, Daniel Jevons, had hired a Blackwater firm as their contract security. The geared troops had been accused of being too violent, allegedly harming and shooting protestors. Jevons had stated, “I can employ any security I deem suitable,” and the matter was not investigated any further.

Zach refreshed his knowledge of Blackwater. They were a contractor the government had utilized to supply “security troops.” Most were retired Special Forces soldiers, who made more money working under contract. If a dangerous mission ever went badly, the government could deny liability by not using our own troops. Due to negative publicity, Blackwater changed its name to *Xe Services,* and then *Academi*, and members created competing firms such as *Onyx Risk, Inc.*

Zach’s conclusion was simple: the casino manager, Daniel Jevons, had a fondness for heavily-armed private protection. Zach knew casinos had inherently strict security, and it was evident the Bahamas had less stringent laws about contract police than the states.

He searched the name “Daniel Jevons” and it appeared on LinkedIn, a professional network. Jevons had been promoted to General Manager of the Poseidon. Zach studied his photo; the man was thin, black, stoic and impeccably dressed. A man who took his job seriously. Zach then searched Facebook. There were two Daniel Jevons, but only one was black. The settings limited what Zach could see, but his profile image showed Jevons with a six-year-old boy wearing an *Agape Christian School* shirt, with a cake that read, “Happy Birthday Dmitri.”

Zach inhaled, pondering the value of the information. Was any of it useful? He noticed Aurora’s pink rabbit’s foot sticking out of the USB of his laptop. *Did Katie have immunity yet?* He looked at his watch. Nothing could begin until she obtained full immunity for both of them.

He checked Aunt Bethany’s email account. There was one new message in the draft folder. Zach perked up in anticipation. He read aloud:

They are not interested in the records.

I think they’re bluffing. Is there ANY proof where the flash drive came from? Sean thinks they’d rather arrest me to force you to speak, with no immunity for anyone.

Do you have anything more to offer?

Zach shouted with a crazed grin, “Anything more to offer? *Seriously*..?” His scream reverberated within the aluminum houseboat.

The rabbit’s foot was two inches of pink fur, with no proof of anything. Zach’s entire body flinched at a throttling motor. He instinctively ducked and peeked out of a window to see a marine patrol boat idling by. He held his breath as the boat slowly passed.

Zach collapsed onto the shag carpet with the western sun shining in his face. For the first time, he considered the best tactic to surrender.

#

“Doug, we need Carson *asap*!” Chesney uttered in a loud whisper. Chesney and Heidi huddled with Garcia and several of their squad mates in a corner of the room.

“He’ll be found!” Garcia huffed with diminishing authority.

“*We* need him first,” Chesney leaned an inch closer. “FDLE wants him for insurance fraud; Cruise Crimes want him for *high-seas* nonsense; DOH wants him for clinic violations.” Chesney thumbed to himself, “*We’re* the only ones who can shut down an entire Russian crime syndicate if we get him first!”

“Remember who you work for!” Garcia fumed, “I’m not in the business of handing out immunity like its Friday donut day. Wives are the best leverage –especially if they have kids. We just have to squeeze.”

Heidi cringed at his archaic approach.

Garcia added before turning, “And that printed data was garbage!”

“Not necessarily,” Heidi interjected. The men paused to look at her. She spoke her mind, remaining respectful, “It’s true it was encrypted, but I’d just need a key. If they’re Slavic, it’s probably similar to their ransomware.” She turned to a serene, bald analyst from their squad. “Pierre has a whole database of ransomware keys.”

Agent Pierre Lojy nodded. “Happy to help. We’re a team.”

Heidi shrugged coolly to Chesney and Garcia, “I just need the entire flash drive from Carson. *Squeezing* his wife or son doesn’t do me any good.”

Chesney almost laughed through his nose. He beamed at her millennial honesty, rarely daunted by authority.

Garcia pinched the bridge of his nose before reacting. “Katherine and Negroni have been in to bathroom a long time. Where are they?”

Chapter Fifty-Three – Spirit in the Sky

Mentally depleted, Zach remained on the floor. His eyes were closed as the sun shined on his face through the window. As he felt its warmth, he wondered what it’d be like in prison for years, perhaps decades, with no skies at all.

His eyelids suddenly dimmed. He cracked an eye to see a large cloud eclipsing the sun. “Thank you, big, beautiful cloud…” He mumbled as if losing his mind, “The beautiful cloud…”

Zach opened the other eye. “The big *cloud..*.” He sat upright and asked, “The cloud?”

He ruffled papers and knocked over a can of Coke as he rushed to his laptop. He repeated louder, “The cloud?” He accessed his old Zach Carson email and opened the junk folder. There were over a thousand spam emails. He did a search: “Nanny-Cam.”

Like an epiphany, the words “the cloud” and his desperate need for evidence had converged like a cyclone. He vaguely recalled the Nanny-Cam’s box stating, “…video can be viewed online or stored on *the cloud*…” But Zach had never renewed the monthly service.

He found an email from six months earlier titled, “Nanny-Cam Re-Subscribe!” Zach had ignored the email because the camera and hard drive were gone. He opened the email, it read, “We want you back. Please re-subscribe. All video stored *on the cloud!*”

Zach’s eyes grew as large as softballs. Would *all* recorded video be stored on the company’s virtual cloud? Preserved in hopes that customers would renew their accounts? His fingers trembled as he signed-on. The page announced his account was closed –but bold print asked, “Access to archived video? Renew now!” He clicked it. A box appeared stating he was twelve months behind at thirty dollars per month. If he wished to renew –providing full access to all videos– he could pay a discounted rate of $350.

Zach was a blur of motion as he grabbed a stack of Visa gift cards. He typed in the digits as if it were a relay. The balance decreased with each card he tossed aside. His heartbeat raced as he hustled through the steps. When the balance was zero, a sluggish hour glass appeared. After a pause, words announced, “Welcome Back!”

The right of the screen now listed available dates. It appeared to be from the date he’d received the camera until it was stolen in December. *That means…*he twitched to reflect; Jack was born after midnight on December 10th –he instantly clicked a link for December 9th.

A new window appeared. Black, nothing. Zach didn’t blink. He fast-forwarded an arrow to see the time speed to 9:12 P.M. He gasped and his heart fluttered. It was Aurora’s face.

Onscreen was her bloodshot blue eye. Gazing into the lens. Her voice was clear, rasping with emotion, *“I wouldn’t be Tovar’s little doll. That’s why he attacked me.”* In the video she turned to Zach, visible behind her. *“I wanted to advance in Vast Oro. I earned it. But in the bratva, women can only be prostitutes or property...”*

Zach covered his mouth, conflicted. He was exhilarated to have uncovered the evidence, but devastated at seeing her again. He wanted to burst into tears –but there was no time.

He anxiously reversed and fast-forwarded, seeing the hysterical Aurora confessing Vast Oro’s sins. *“Our Vor is Vladamir Maximov. He calls the family Zolotoy Bratva… Nikolas Tovar is the family sovietnik...”*

He intently skipped ahead. *“…General Tor, he is Tovar’s avtoritet, his brigadier.”* Aurora practically illustrated the entire operation. “*B-Girls…Scarcely over eighteen years old... Tovar gets them ninety-day visas or smuggles them*… *They are used as thieves. Online pornography. Whores…”* Despite his anguish, he skipped ahead.

“*Hackers seize data right from the air,”* She mimicked with her hand. “*Shell businesses, zapodlos, to steal cars. Then crash the cars to create patients… Patients for our attorneys. And for you,”*

“*Zach, there is no way out. They are predators. Sharks. Take this.*” Aurora handed him the rabbit’s foot in the scene. Proof of its origin.

He felt a piercing chill as a thought entered his mind. *Could it be on the video?* He covered his eyes, but he had no choice. He fast-forwarded as the time stamp zoomed.

Just as he’d dreaded, what he searched for was there.

The images made him feel faint.

Chapter Fifty-Four – Ghosts in the Mirror

“No *Mama*,” Tovar whispered in Russian to the old woman reclined in her bed. “You remain inside today.” He spoke with an *akanye* dialect, considered *Old Russia.*

She scrunched her gaunt, ashen face. “I must get my hair done! With Olivia! For *Egor’s* big Communion!” She rocked her body disapprovingly in her floral gown.

Tovar sighed. He chose not to remind her that Olivia had been dead for thirty years, and his brother Egor’s Communion never happened after his icy accident. He looked at his watch. “I must go, Mama. Things might get…busy. So stay inside.” He kissed her forehead and turned.

He stepped out of her quaint room and onto the thirtieth floor of the ghost tower. His mother’s trailer had been placed far from anything offensive. He dialed a number on his cell.

“*Da,*” Tor’s gruff voice answered. “Twenty minutes from landing.”

“It is arranged,” Tovar replied. “A truck will meet you. Locals. With many weapons.”

#

“There’s no proof an entire *team* is on their way to kill him,” Garcia said with a chuckle.

“I need to fly there,” Chesney pled. He and Garcia turned to see Heidi escort Katie and Negroni back into the room. In Chesney’s corner were a half-dozen squad mates, eagerly following the drama.

Garcia shrugged with his palms, “That’s a big expense for a hunch.”

“A *hunch*?” Chesney mocked. “We *know* Carson’s over there. Doug: policy states an SSA can approve aviation support. We just contact our Pilot in Command –I’ll do the form myself.”

Garcia deliberated. “The Gulfstream’s $5,000 per hour. Our own director caught crap for using it. It was all over CNN–”

Heidi’s voice seized the room’s attention, “–Mrs. Carson has something.” Her breezy manner was replaced with wide eyes.

Sean and Katie stood before a seventy-inch screen to present to the squad. Chesney remained by his boss with folded arms, curious at whatever they were about to offer. Would it finally be Carson’s location?

Katie was pale like she’d been nauseous. To their side sat a pretty Indian IT Specialist, who’d been requested by Negroni. ITS Singh nodded to Sean that she was ready.

Negroni began formally, “SSA Garcia and Special Agents, time is critical. We are going to show you a clip, edited from a longer video. It hasn’t been saved on my client’s phone, so a warrant won’t do you any good. We’ll show the clip just once. Without any formal immunity agreements, we’ll disavow all knowledge of the video, and the business records.”

“Zach needs to turn himself in to local law enforcement,” Garcia exclaimed, not amused.

Katie scoffed, “Part-time beach cops versus Russian mob? Zach prefers a *compound* with top security and lots of walls.”

The agents in the room frowned to interpret her meaning.

Negroni turned to ITS Singh, “Please mirror Mrs. Carson’s phone to your screen. You *do not* have our permission to make a recording of the clip. Is that understood?”

“Yes, sir,” Singh frowned at being ordered. She took Katie’s phone and pressed play on a video app. The room’s lights dimmed, and all eyes were drawn to the screen.

Blackness suddenly crackled with a female voice, “…*It was Tovar! He is a monster!”* A bloodied brunette appeared, crying in a Russian accent, hyperventilating. In the video, she clutched Zach’s shoulders. He appeared horrified.

There were whispers of shock among the agents at what they were witnessing.

Katie instantly knew the background as Zach’s office. She hadn’t known the bloody woman with the ripped clothing.

“Aurora Petra…” blonde Agent Caprice exclaimed from the front row. Her squad mates’ mouths were agape. “That date is the night she was murdered.”

*Murdered?* Katie cringed. She noticed the date stamp on the video was also the same night she’d gone into labor. A murder and a birth. She’d had no idea of Zach’s world.

“*They will kill me, Zach*,” the horrified Aurora continued, dabbing blood. “*Everyone must know how they operate. If I die*–”

“–*No one’s going to hurt you*,” Zach had assured her.

The agents watched with mournful eyes, knowing the battered woman’s fate. Chesney and Garcia didn’t breathe, observing with tight lips. A tear rolled from Heidi’s eye; this was her first glimpse into the vicious world in which they labored.

“…*Our Vor is Vladamir Maximov. He calls the family Zolotoy Bratva… Nikolas Tovar is the family sovietnik*…”

An agent began charting the players on a dry-erase board. Chesney gnashed his teeth, poignant confirmation he’d been right all along. Garcia was quiet; there was nothing to say.

“…*General Tor, he is Tovar’s avtoritet, his brigadier. I know he will kill me.”*

Agent Caprice, who’d been repulsed seeing Tor’s face, recoiled at hearing his name again.

“…*Bar girls. Scarcely over eighteen…*” the crying Aurora resumed, *“...Tovar gets them ninety-day visas or smuggles them… They are used as thieves. Online pornography. Whores*.”

Agent Brett Kelley, who specialized in human trafficking, eagerly jotted the information.

Static cut the scene to Aurora pacing like an animal, “*Hackers seize data right from the air...scanners at gas stations...card numbers from clubs... They take the data and clone the cards...*”

Analyst Pierre Lojy, expert in cybercrimes, typed a burst of notes and nodded to Chesney.

Katie had already seen the clip. She watched again through tearful eyes, focused only on Zach. She’d had no idea the danger he had been in. He had flown very close to the sun. Knowing what was about to be shown in the video, Katie now understood his vanishing act.

As the scene faded to black, Katie shouted, “Wait! You need to watch the 2:46 mark.”

ITS Singh advanced the clip until the time stamp read 02:46 A.M. She pressed play.

The view was black. A sudden light revealed Zach’s office. Silence. Then a piercing female scream. The thumps of a scuffle. A wiry man entered the scene, dragging Aurora from behind. A tattooed arm around her neck. He was bald with a skull-like nose and no eyebrows.

“General Tor!” Agent Caprice impulsively shouted as if warning the victim.

Onscreen, Tor appeared angry, hissing as Aurora shrieked. A second man entered the frame, taller and thin with long bangs. Holding a large blanket, he pushed it towards Aurora’s head.

The agents watched with hands to their mouths. Katie stared at the ground with clenched eyes, praying for the scene to end.

Rather that smothering Aurora, Tor lifted a knife. In a fluid move, he thrust the blade into her porcelain neck, slicing left to right, ear to ear. Blood vomited forward. The other man caught the spew in the blanket. He covered her head as her scream gurgled. The scene faded to black.

Vik Chesney spontaneously stepped forward to hold Katie. She put her arms around him and openly wept. He looked at Garcia with a glare that said, *you should’ve believed me*.

Garcia gazed at a faraway horizon as if in shock.

He finally looked into Vik’s eyes. “I’ll have a plane for you at MIA.” He turned to an agent, “Get Bronstein down here. Draw up whatever immunity they want.”

Chapter Fifty-Five – Arrivals

Twenty-five minutes south of Marsh Harbour was an overgrown air strip that serviced Snake Cay. It was only accessible by dirt roads, but long enough to accommodate the SD 360 cargo plane arriving from Miami.

The seventy-foot freighter aircraft had been ideal for 80s drug smuggling, now used for cargo, or hiding nine *boyevik* soldiers in the place of three pallets of diapers.

The plane touched down with zero fanfare. It was five miles from the nearest structure, and twenty minutes after the only security guard was invited to go home. Roman had wired $9,999 to the guard, telling him to “Go home to your pregnant girlfriend Marybeth Myers at 28 Tilloo Lane.” Roman had gotten all the threats he needed from the man’s social media.

Ivan, Oleg and Sergei, armed with Makarov semi-automatics, exited the plane first. Assuring the field was clear, Timur, Yakov and Anton got off. Then Tor and Sleek, followed by Alexei, Vlad and Yegor, who paid the Ukrainian pilot three months’ salary to wait.

The men nodded at their surroundings. They were fish out of water in their black, long pants and leather amidst the sweltering island wetland.

“There,” Tor pointed. The men turned to see a massive dump truck approaching. The yellow truck kicked-up a smokescreen of dirt in its trail. It was a rusted Caterpillar Rigid truck, used for mining coral rock for building resorts. It was so large it would destroy their plane if it hit at full speed. But the men remained still.

The truck lumbered to a stop in the loose gravel, halting fifteen feet from the men. It was driven by a dark Bahamian with no shirt, with a sweaty older man beside him. In the truck’s bed were two Rastafarian boys with dreadlocks, no older than nineteen. Ska music thumped from tinny speakers.

Tor motioned for Sleek to follow him to the truck’s rear. The Bahamians exited the cab. When the Jamaican boys saw Tor’s mutilated face, they avoided eye contact like children taught not to stare at the afflicted.

“How is Mr. Tovar?” the driver smiled with yellow teeth.

“Show me package,” Tor barked, wiping his chin. The nine Russians converged like wolves. Timur and Vlad climbed up into the truck’s bed. The boys’ eyes widened.

Suddenly nervous, the driver nodded to the boys. They lifted a canvass tarp. Under it was a stack of assault weapons. Cold War AK-47s, Kalashnikov rifles, AR-15 semi-automatics.

Tor tweaked his nose like a ferret as he inspected the guns. Sleek kicked ant hills.

“My comrades…” the driver offered timidly, “All for you, just $25,000, American.”

Tor inhaled through his teeth at the price. He reached into his pockets, and then pulled them out like rabbit ears, shrugging impishly as if he had no cash.

Four loud *pops.* All four islanders were shot in their heads by Timur, Yakov, Vlad and Anton. Point-blank to their skulls with their Makarov pistols. The men dropped like sacks of potatoes.

Tor found the key in the ignition. He shouted for Sleek to drive and Tor moved to the passenger’s seat. The nine men climbed into the rear with the guns.

Tor dialed a number on a flip-phone. “Just landed. Got our baggage.”

#

“Hold until we have a position,” Tovar responded in Russian. He was exiting the hacker’s den. “Roman and the twins are scanning police chatter. When I know, you will know.”

Roman attempted to explain how he was monitoring for Carson. He tapped into archaic Bahamian police systems. If the term “Carson” was used anywhere, he’d be alerted. The Holy Grail would be if any camera or CCTV were to capture Carson. Roman knew his face had already been dispersed to Customs and the Royal Bahamian Police. If a positive ID was made, it’d set off fireworks on every channel. Tovar would simply direct Tor where to go. They were twenty minutes from any probable location. With their arsenal, it’d be effortless.

#

Zach exited the VW taxi at the Poseidon Palace. He paid the driver generously in cash for the long drive like any other high-rolling casino guest would do. He walked through the grand entrance as if he’d been there before. Thanks to the property map, he knew where to find the front desk and elevators.

Inside had a floral scent mingled with subtle cigarette smoke. Bells and *dings* of the casino made the place seem lively. Zach sported his mustache, cap, and was one of those guys who wore his sunglasses inside. Realizing cameras were literally everywhere, he gazed down, pretending to read his phone as he walked to the check-in desk.

With 2,100 rooms, he’d been able to make a reservation an hour earlier. When he approached an attractive desk clerk, he was happy to learn they accepted cash. Multiple gift cards could’ve been awkward. He leaned forward and smiled, “My wife back home handles the cards, so I don’t want to use a credit card for the deposit –know what I mean?”

“Of course sir,” the tall brunette smirked at whatever tryst was going on. “But it’s a $400 cash hold. I will need identification.”

“Not a problem.” He produced his Canadian license. To create a distraction, he read her name tag. “Patricia, I will name you by name on Trip Advisor if you have any upgrades.”

Patricia looked up like a deer hearing a twig snap. “Yes sir!” Her fingers typing sounded like tap dancing. “Perhaps our Neptune Suite? For the same rate of course.”

“Lovely.” He grinned.

Zach carried his bags towards the elevators. He looked almost straight down as if studying a brochure. The security employees he saw concerned him. They appeared overweight and older as if it were a retirement job. That wasn’t good for what he had planned.

As he walked the marble and gold-leaf corridor, he passed upscale shops for Perry Ellis and Brooks Brothers. He paused at their windows; his big debut could use a little flair.

Thirty minutes later, Zach sat on the end of his suite’s king bed. The room was enormous, with a sunken living area and a sweeping view of the Atlantic and the resort’s many pools. He desperately needed a Corona from the minibar. Without further delay, he lifted one of his burner phones. It was time to finally hear her voice. He dialed Katie’s number.

Zach let it ring once, hung up, and called again. Their silly code to get out of unpleasant situations.

“Hello..?” Her voice exclaimed immediately. “Is it you?”

Zach bit his lip to suppress his emotions. “Yeah,” he sniffled, “it’s me.” Hearing her voice after what he’d put her through made him almost crumble. He could hear her sobbing. “Katie, I’m okay.” He wiped a tear with his hand. “I want you to know I–”

“–It’s your *voice*!” Katie cried. “I miss you *so* much… To actually hear your voice…”

“I love you too,” Zach inhaled in an effort to regain control. “We have very little time. I need you to listen to me. I need you to do this –okay?”

“Okay,” she replied, “–can they trace this call?”

“In the time it would take, I’ll already be out.” His voice became serious, “Once I *surface*, it’ll be on every system. Timing will be very important. Will you be ready?”

“Yes.” She sniffed, her voice more assured. “I can’t wait to see you.”

At the end of their brief conversation, he concluded with, “It’ll be soon. I love you and I can’t wait to see you and Jack.”

After he hung-up, he opened the back of the phone and removed its battery and SIM card. He dropped all of it in his melted bucket of ice.

#

“*Operation Flypaper*?” Garcia asked incredulously.

“Yes,” Katie replied, poised. From Negroni’s reaction next to her, it was news to him as well.

She explained, “Because Zach will attract an *entire* crew to a single location. You can surround a whole team.” Katie looked directly at Garcia, “You just have to be there first.”

Chapter Fifty-Six – Project Runway

Three hours earlier, from the safety of the houseboat, Zach had planted a crucial phone call. He’d called the Poseidon Palace’s business office. He then asked for the General Manager, Daniel Jevons.

After being placed on hold, the call was finally answered by Mr. Jevons’ assistant Emelia, who stated he was unavailable in meetings.

“Please tell Mr. Jevons I’m calling from Agape Christian School.” Zach hoped Jevons’ son still went to the school shown in the Facebook post.

“What does this concern?” Emelia asked in a soft patois.

“It’s his son Dmitri. His appendix burst and it may need to be removed.”

The call was transferred immediately. Zach took a deep breath.

“This is Daniel Jevons,” the gentleman uttered quickly in a British accent. “What happened to Dmitri?”

“You don’t know me,” Zach began with a deep voice. “Your son is fine. You won’t be able to trace this call. Do you understand?”

“Yes,” Jevons responded.

“I’m calling because your casino is going to be robbed. *Tonight.* An entire team, heavily armed.”

A pause. Jevons stammered, “Why…are you telling me?”

“I’m no longer an associate of the team,” Zach replied. “They know your casino has a vault built by Excalibur Sentry in 2014. They have full gear and heavy firepower. I can tell you when they will strike, and precisely how.” Zach knew the vault company because their corporate website boasted about their largest clients.

Hours later, as the sun was setting outside his suite’s balcony, Zach dialed Jevons’ private cell number. He answered instantly. Zach looked at his watch and spoke, “I have a better time window. Have you contacted authorities?”

“No.” Jevons added, “I take care of my own problems.”

Zach’s body eased. It was the response he needed to hear.

#

It was an average early evening on the casino floor. Couples were either dressed for early dinners in celebrity-chef restaurants, or the casual day crowd was still enjoying the many cocktails, slots and tables.

The bell chimed at the gold elevator doors. When they opened, a handsome, well-dressed man stepped out. It was Zach, clean-shaven and with no glasses on his smooth, tanned face. He wore a white dress shirt under a beige Perry Ellis blazer and linen slacks.

He walked, upright and with a faint smile. There was no more slouching or turning away from cameras. For the first time in months, he held his head high. He walked slowly through the casino. At first, his strut didn’t appear out of the ordinary. But his formal presence began to stand out against the tourists with tropical shirts and shorts.

With a smile, he gazed up to the right and left like a star savoring the paparazzi. He could finally see the hundreds of eyes in the sky. He knew security observing CCTVs would be drawn to any activity that appeared out of the ordinary, so Zach approached the casino’s center *Grande Foyer*, a wide space adorned with towering marble columns and Greek gods.

He entered the center of the twenty-foot wide walkway. Zach raised his arms wide like a ringmaster. Guests began to look at him curiously, backing out of his way. He then walked with his arms wide and his face visible, grinning to each side. After hiding for so long, it was almost purifying. In his blazer, slacks and grin, he strutted like a crazed runway model.

As he reached the end of the hall, he lifted his hands as in *ta-da!* He slowly turned and bowed.

Players backed away with confused chuckles at the strange man.

The floorman assigned to the poker tables by the foyer tapped his headpiece. He contacted his pit manager who looked like a sixty-year-old bulldog. The pit boss then turned towards the foyer and touched his radio earpiece.

“Pit four to Sky One,” he reported. “Center court, white male, tan jacket. He’s probably stoned.”

“Sky One copy,” a voice responded. “Is he cheating?”

“No…” the pit boss paused. “He’s walking with a smile…”

*Sky One* was the call sign for the Poseidon’s surveillance room, a bunker-like chamber with twenty-eight monitors covering the resort. They watched everything, primarily to identify gambling cheats and liability issues for the guests on the property.

Elvis Baker, a table-games specialist, was one of four surveillance workers on duty. The room was silent and an icy sixty-five degrees to protect the servers. Baker had been watching a few poker hands and the busy craps tables when he got the call from the pit manager. He accessed the foyer cameras and displayed them on the large main monitor.

“What d’ya’ got?” asked Gerald, his night partner. He looked at the screen showing a replay of a white male in a jacket, turning and bowing for a crowd of guests.

“He hasn’t caused any problems,” Baker mumbled. “Doesn’t match any reports. Maybe too much rum?”

“Seems odd,” Gerald frowned at the images of the man. “I’ll run him through BioMet. He freeze-framed one of the images, and zoomed on the man’s face. BioMet was their facial recognition software that measured a face’s biometrics for identification.

Luckily, the man had been facing the camera perfectly. The system outlined his face with green neon, then dots for the eyes, nostrils and corners of the man’s mouth. A 3-D geometric model of the face flashed as the program ran it through multiple databases.

“Nothing on NORA…” Baker replied. The Non-Obvious Relationship Awareness (NORA) software allowed casinos to determine if someone was associated with, or related to, any casino employee. “And nothing on any cheat database. I say he’s just a fool.”

Both men froze as an alert rang and the scrolling data stopped. An image of a Florida driver’s license flashed onscreen. The faces were a match.

In bold letters, the warning stated “U.S. CUSTOMS ALERT – ZACHARY CARSON.”

#

In the hacker’s den, Roman and the twins labored behind discarded Taco Bell bags. Due to a draft from an AC unit, Roman hunched over to repeatedly try to light his joint.

“*Blin…! Ahueyet!”* Roman cursed in Russian, flicking his lighter again and again.

Three computers instantaneously rang. The twins lifted their heads like prairie dogs. Roman looked up at his screen and dropped his joint.

“Mr. Tovar, we have a hit,” Roman said into his Bluetooth earpiece. “A Customs Alert. Royal Bahamas Police report Zachary Carson has been located–”

“–Just tell me where?” Tovar’s voice shouted.

“Poseidon Palace Casino. On Great Abaco –where Tor is already waiting.”

#

“He’s hangin’ out at a *casino*?” Agent Chesney scoffed in disbelief. He rushed off the Gulfstream and onto the asphalt of Marsh Harbour’s airport. The plane belonged to the FBI’s aviation program, but registered to a fictitious Virginia tech company to avoid notice.

“I think it’s brilliant,” Garcia replied over the phone. “Think about it: it’s a guarded public place with 2,100 rooms. The Russians wouldn’t know where to begin.”

Chesney was met by four Royal Bahamas Police Force troops in SWAT gear who ushered him to an awaiting SUV. The RBPF cops had been trained by American FBI in Special Weapons and Tactics, as a program to our international partners to combat the drug trade and other crimes that threatened regional security.

“–But,” Garcia warned Chesney, “you have to get him first.”

Chesney was seated in the SUV’s rear seat with two SWAT cops. Their sergeant and a fourth man sat in the front. The sergeant impatiently waited for his call to end.

“How will we know if the Russians are here?” Chesney asked. “I highly doubt they’ll go through Customs.”

“Keep your ears open. My guess is they’ll keep a low profile. They’d be stupid to make their presence immediately known.”

#

An elderly, leather-skinned onion farmer and his two barking beagles led the officer to the tarp. In a dirt field near the old airstrip, the young officer aimed his flashlight through the swarm of buzzing flies. He gripped the edge of the tarp, paused at the putrid stench, and lifted.

Underneath were four dead islanders. Their limbs were entangled as if heaped together in a rush. A single bloody bullet hole in each of their heads. Their ghostly eyes were milky white and gazed skyward as if anticipating their savior.

Officer Darcy covered his nose and mouth. The two dogs barked wildly. The old man looked like he might cry as if he’d known the men.

Something glistened on the ground. Darcy bent to lift a brass casing from a nine-millimeter bullet. He aimed his light and squinted to read the writing on the shell. If there was anything Officer Darcy knew, it was his ammunition.

He lifted his radio. “This is Darcy. I got a 187 at the old Snake Cay airstrip.” He paused with emotion. “Four males. Dead. Bullet casings from a *Makarov.* Russian guns.”

#

Sergeant Hubert, mid-forties, looked like he’d been roused after finishing a long shift. He frowned back at Chesney, seated with his geared men.

“Your legal attaché’s makin’ a lot of noise on our quiet island,” Hubert shouted to Chesney in his island patois. “Me and three of my guys for a missing chiropractor?”

Chesney held a hand up, defensive. “We appreciate your men on short notice.” He felt small next to the SWAT cops. “The FBI will gladly–” He stopped as the sergeant’s cell rang.

“Hubert,” he answered sharply. As he listened, his face appeared stunned, then sad –and then furious.

Chesney did not like his reaction. The sergeant hung up and turned to him menacingly.

“Four bodies!” Hubert shouted, holding up four fingers. “We haven’t had a murder in Abaco in *eleven* years! Now four dead men.” He paused. “*Your* Russians are here.”

Chesney didn’t blink. He had no words to pacify the man. “How far’s the Poseidon?”

“These roads?” Hubert chuckled derisively. “Thirty minutes.”

#

Roman read from his screen with his headphones on, “According to broadcasts, Carson has not departed the property and has not returned to any room.” Tovar hovered over his shoulder.

“Tor and Sleek are on the way,” Tovar nodded. “How far is it?”

Roman puckered to access an online map. “Less than twenty minutes.”

Chapter Fifty-Seven – The Breakthrough

“*Bystreye!*” Tor commanded Sleek to drive faster. He kicked Sleek’s thigh with his cowboy boot as he shouted. He had to adjust his ankle holster holding a small Hellcat .380.

Sleek winced in pain, grinding gears on the truck’s manual eight-gear transmission. The lumbering dump truck roared down a potholed road towards the Poseidon Palace.

In the bed of the truck, the nine men held on for dear life. They gripped chains and ropes, sprawled to protect their stockpile of weapons.

“Carson is still there?” Sleek asked.

“He has not left. Idiot.” Tor shouted over the truck’s noise. “There! Turn!” The truck swerved to turn onto Great Abaco Highway. “Five kilometers straight. *Faster!*”

#

“How do I tell Customs we lost him?” Elvis Baker asked Gerald in a panic. They scanned an array of monitors in the surveillance room.

“Just tell the truth,” Gerald replied. “When he left the foyer, he mixed with the crowd and we weren’t able to follow the jacket. There are 2,000 people down there.”

“It didn’t help that Jevons sent home half of security,” Baker huffed. “Why’d he do that?”

#

Zach, in a t-shirt and shorts, blended with the families enjoying a night swim at the resort’s aquatic park. He wore clear glasses, a sun visor and held a phone to his ear as he scanned his surroundings. Nothing seemed unusual –yet.

Moments earlier, when Zach had exited the foyer, he headed towards the closest set of back doors. He immediately shed his blazer, and took a winding route through a large bachelorette party until he reached the doors to the pools.

It was night and the water park was open, with bright lights, waterfalls and calypso music. To make the resort appealing to the masses, it was designed to offer an attraction for non-gamblers and families with children. The place was busy with splashes and kids shouting.

Already familiar with the property, Zach walked towards an artificial cave that led to a bathroom. Inside, he removed his slacks, shirt and shoes. Underneath, he already wore light shorts and a Poseidon t-shirt. A thin visor and glasses had been in his pockets. Zach exited the cave from the other side. Just another barefoot tourist dad.

He was puzzled there didn’t seem to be anyone looking for him. Zach presumed his stunt inside had captured his identity. But no one had come after him –was he that good at escaping?

Seeing kids landing in pools from water slides made him smile. Beyond a *Grotto* cave was *El Tiburón*, the glass slide that went through the shark tank. Visitors watched from inside the cave as their family members shot through a transparent tube surrounded by sharks and reef fish.

Things outside seemed too… normal. Zach looked at the time with mounting uncertainty. He dialed Katie. He let it ring once, and hung up.

#

Katie’s cell vibrated, and then stopped. She quickly moved towards the room’s back door that led to the restrooms. With the tension in the room, no one paid her any mind. Negroni, Garcia and the squad were all glued to monitors showing real-time satellite tracking of Chesney’s ride to the Poseidon.

“Going to the rest room,” Katie mumbled as the door closed behind her. When her cell vibrated again, she answered in the hall. Her signed immunity deal allowed unobstructed communication with her phone, guaranteed to be unmonitored. But she didn’t need to bring attention to it. Information about Zach’s whereabouts was being spoon-fed to the feds for reasons known only to him.

“I’ve been worried to death! How are you?” She entered the bathroom and locked herself in a stall.

“I’m fine,” Zach assured. With the clamor of kids laughing and splashing, he walked back towards the hotel.

“You’re not locked in your room?” Katie whispered with unease.

“No way. There are cameras outside every elevator and hall. I need them to know I’m here –but not exactly where.”

“Where can you go?”

“I plan to hide in plain sight.” Zach peered through the windows into the casino and lobby. “Hide among thousands.”

“Please, *Zach*…” Katie closed her eyes. “You’ve been in danger by getting too close.”

“You have to trust me,” his voice attempted to soothe her.

She was seated on a commode as they spoke. “I love you.” She chuckled, “I’m professing my love, and I’m hiding on a toilet.”

That made him laugh. “I’d rather be there.”

Her face became solemn again, “How do you know the Russians are even coming?”

“I don’t. But I need to assume they’re on the way.”

#

“Directly ahead, three kilometers,” Roman’s voice informed Tor as their diesel jolted along the road at eighty miles per hour.

Tor slid the phone aside to shout at Sleek, “I say *faster*!” He kicked his leg again.

Roman added, “There is a gate at the entry I am trying to hack, but it is complex.”

Tor scowled at his phone. “How difficult?”

“Perhaps fifteen minutes.”

“No time!” Tor screamed. “Work to locate Carson!”

#

“I’ll be okay,” Zach assured Katie as he cautiously reentered the casino doors. “This place is like a fort.” He paused behind a bank of slot machines. “Imagine being surrounded by a thousand others who look the same.”

That’s when Zach realized he no longer stood out. If he hadn’t been identified earlier, his plan wouldn’t work. He knew the feds were on the way, and he had an immunity deal. *But I need the Russians here first*… He had nothing to lose to try again. Zach took off his glasses and visor, and walked under a row of Poseidon’s eyes. Forty feet away, he halted behind an unused ticket booth.

He noticed there were less security guards than earlier. For the first time, he worried about his plan failing. He’d put so many parts into motion. What if–

“–*Zach*..?” Katie’s voice called out, “They’re estimating Chesney’s arrival in twenty minutes. What should I tell them?”

For the first time, Zach was uncertain of his next move.

#

“There!” Elvis shouted to Gerard. “Cameras six and seven, by the *Hangover* slots.” Onscreen there were clear images of Zach walking, looking up at the cameras.

“Yep. Positive ID on BioMet,” Gerard lifted a radio, “This is Sky One; we’ve placed Zachary Carson. We’ll hold him and you can advise Customs.”

#

Tor angrily answered his flip-phone. “*Da?*” The truck squealed and jarred as it raced. The lights of the Poseidon glowed at the end of their road.

“They found Carson,” Roman exclaimed. “The casino radioed Customs. He is in the center of the casino. *Right now*.”

Tor gave a grotesque smile to Sleek, “Remember *the bull*?” He demonstrated by pushing his fist into his open hand.”

#

“Convince me you’re safe.” Katie’s voice was soft, needing to understand.

From his hidden angle, Zach turned towards the front entrance, visible thirty yards away. The row of glass doors were twenty feet wide with no other front entrance.

To calm her anxiety, he described the safeguards. “Where I am right now, the only doors in are made of bulletproof polycarbonate glass. Then, behind every door is a metal detector. That means *no* one can just come blastin’ their way in–”

A deafening explosion of glass and steel.

The 80,000 pound dump truck thundered through the entrance. At sixty miles per hour, the doors shattered inward like a burst of glitter. Guests that weren’t crushed screamed for their lives and fled like a rolling wave of terror. Splinters of metal and grains of glass stung Zach’s face like a sandstorm.

“*Zach..!*” Katie shrieked, horrified. “Hello..?” Her voice echoed in the small bathroom.

Chapter Fifty-Eight – Invisible Ink

Katie ran to the conference room. When she entered, the entire squad was pressed forward, gaping at the monitors. She shouted, “What happened?” forcing her way past agents to the front between Negroni and Garcia.

“We patched into the casino’s IP cams,” Agent Lojy replied. “This is real-time.” The screen showed an enormous truck stopped in the middle of the casino with a haze of dust and debris.

On a side monitor, they replayed video of the truck hurtling through the doors in slow-motion. One view from an outside driveway; another from the lobby. The truck had been so fast, it was a blur. People could be seen diving out of the way. It looked like a terrorist attack.

“Is it an accident?” Agent Kelley speculated.

Katie kept hitting redial on her phone, but Zach wasn’t answering. She watched, unblinking, scouring the images for any answer.

“Would suspects be in the truck?” Agent Caprice frowned at the screens.

Garcia turned to Katie, “Mrs. Carson, perhaps you should rest with your mother and son.”

“Are fucking kidding me–” Katie recoiled.

“–Armed men exiting the truck!” Caprice shouted. The video showed dark figures crawling out of the truck like insects. They were holding rifles, and with sudden flashes, they were firing at the ceiling.

“*Jesus..!*” Garcia exhaled. He lifted a satphone. “Agent Chesney: suspects are at the target. What’s your ETA?”

The room was tense as they awaited Chesney’s response. Over static, he replied, “According to GPS we’re still seventeen minutes.”

Onscreen, the armed men began to spread out, firing in all directions.

Katie gripped Garcia’s starched shirt, “How many agents did you send to save my husband?”

“We don’t have jurisdiction. The locals volunteered four SWAT-trained men–”

“–Four *volunteers?*” Katie scolded and pointed to the screen, “Against *that*?”

#

Zach remained face down on the floor. In the abrupt haze of the crash, he’d been unable to process what had happened. As the roar subsided, he’d cracked an eye to see men in black with guns. The Russians had been predictable after all.

The room resonated with screams of fear and wails of pain, muffled by game machines playing in the wings. Zach saw others beginning to stir; crying with their loved ones, nursing their bleeding wounds. It was like the aftermath of a national tragedy.

Then came the gunfire.

Zach was lying behind a booth sixty feet from the back doors. He saw his cellphone resting five feet away, but his head snapped towards the truck when he heard the machine gun. He had a clear view of the truck that had stopped after devouring a center bar.

A lean bald man was holding an AK-47. When he turned, Zach saw his distinctive face –it was General Tor. Zach had an enflamed fear of the man since seeing him butcher Aurora.

Tor fired at the ceiling. Chandeliers sprayed crystals to the ground. From the truck, at least ten men climbed out, each with large semi-automatics. They all fired in the air, shouting in Russian.

Zach decided to remain motionless. Hundreds around him were doing the same thing, and everyone was dressed the same: like tourists.

“*Freeze*!” a skinny Russian bellowed in bad English. “No people go nowhere!” The other men fanned out, studying the wounded guests, kicking some with their boots. Some of the menacing men held smartphones, comparing an image to white males on the floor.

Tor shot in all directions like a manic child. He approached a desk used by employees. He flipped switches and tapped a microphone. Speakers shrieked with feedback.

Zach wanted to cover his ears, but knew he couldn’t move. Three of the large men were moving closer, their boots crunching through broken glass and debris. Zach squinted to watch Tor, who lifted the microphone to his misshapen lips.

“*Zach-ary Car-sonnn*…” Tor sang in atrocious English. “Come to me…” His voice echoed through the P.A. system.

Zach squeezed his eyes closed. He could hear boots crunching. He peeked to see Tor walk with the microphone. He tossed his AK to another man, and then pulled a Makarov pistol from his waistband. With the gun and the mic, he began walking in his direction.

“You are mine *Zach-ary Car-son…*” Tor crooned into the mic. His cowboy boots crunched closer. “Then I will find you wife…”

#

The agents were riveted to the screens. But their faces exposed the helplessness of being two hundred miles away. Chesney and SWAT were on the way, but that wasn’t good enough.

They freeze-framed an image of the bald man who appeared to be the leader. When agents saw his face, they gasped. Katie cringed at his skull-like head. He had a sling on his jaw.

“General Tor,” exclaimed Agent Caprice. “Chesney was right –again.”

Heidi noted the compliment. She stood by Katie and nodded with an unspoken kinship.

“The monster who slaughtered that girl…” Katie exhaled, immersed in the scene.

Singh raised the volume. A croaky voice declared, “*Zach-ary Car-son… You are mine.*”

Katie trembled hearing Zach’s name. She turned to Heidi, who was equally distraught.

#

Poseidon Manager Daniel Jevons stood from his monitor. He adjusted his tie and jacket. From his executive suite on the third floor, he nodded to his assistant Emelia. They motioned for their eight-person staff to follow. Though his eyes were wide, Jevons walked with grace.

They approached an open steel vault the size of a bedroom. Jevons stood at its large circular door as his team entered. He then stepped inside and activated an automated lock. He lifted a red phone from the vault’s wall. After a dial tone, he spoke.

“We are secure. Kill power. You’re on.”

#

Zach remained still, hoping to fade into the scenery. Tor was thirty feet away, beyond two rows of slots. There were a dozen trembling guests in Tor’s path. Zach could only close his eyes and pray.

His cellphone suddenly rang, piercing the quiet.

The phone was five feet to his right. It rang again. Zach lunged towards the phone to silence it. The screen flashed: CHESNEY.

A shot fired, striking a column to Zach’s left. He turned to see Tor aiming his 9mm. For a heartbeat, their eyes locked; Tor had black, shark-like eyes. With innate reflexes, Zach sprang up. He grasped the phone, and his momentum carried him forward. Another shot was fired, and Zach sprinted towards the back doors.

“*Zach-ary*!*”* Tor laughed. He impetuously fired in Zach’s path. The other men aimed their larger weapons in the same direction.

Zach froze behind a large column, twenty feet from the doors. He panted, his heart racing.

A thunderous *click.* Everything went pitch-black.

Zach wondered if he’d been shot. But he heard game machines slur to a stop like broken toys. The hotel’s power had been disconnected. The silence was unnerving.

“*Chto proiskhodit*?” Russian voices roared. “*Gde vse*?”

As if someone had flipped a switch, thin red light beams crossed through the dust from the corners of the room. They looked like lasers at a concert. Then came deafening gunfire.

Zach seized the confusion to race towards the doors –but he heard footsteps in his path.

“I hear you! *Zach-ary*..!” Tor screamed as he ran.

#

“What’s happening?” Garcia shouted, confused and restless.

“I’ve accessed night vision,” Lojy replied. The agents studied the monitors, attempting to understand the images.

New figures appeared in the video that looked like fully-geared troops. From four cameras, the armed images were wearing helmets with night-vision scopes. They were aiming immense semi-automatic rifles –and they were annihilating the Russians.

“Those men are carrying SCARS,” exclaimed an agent. “Special forces assault rifles.” Onscreen, the confused Russians were blind. They shot into the air and were staggering in the dark. The troops’ laser-sited rifles were firing direct headshots.

“That’s *not* our SWAT…” Kelley mused.

“Those are contract troops,” Garcia gaped as if watching a movie.

#

Zach’s longshot plan had evidently worked. But it was far from over.

He rushed towards the water park. With all the property’s lights out –along with echoes of gunfire– there were cries of terrified children and mothers. By memory, Zach felt his way to duck behind an artificial cave. He lifted his phone, panting. “You still there?”

“What’s going on?” Chesney’s voice shouted. “Sounds like a warzone.”

“I faked a tip about a heist,” Zach breathed hard. As his eyes adjusted to the ambient light, he didn’t see Tor; just families huddling in Cabanas. “The manager hired contract security.”

“Contract troops?” Chesney snapped. “Those guys are ex-special-forces. They’ll slaughter ‘em!”

“Are you complaining?”

#

On the casino floor, the Russians were being picked off like an arcade game.

Onyx Captain Brad Snyder, retired Army Ranger, peered through his helmet-mounted AVS-6 vision goggles. As easy as a video game, he aimed at a large but confused Russian. Snyder shot a .45 caliber bullet through his skull. He then aimed at the next swinging target.

Snyder’s three men were doing the same from their assigned quadrants. “*Two down, zone one. Over*,” his earbud crackled.

“*Four down, zone three. Over*,” reported another troop. At this rate, they’d be back in their suites within minutes, and on the beach for breakfast.

It had been before 3:00 p.m. when Daniel Jevons contacted Onyx. He called their Virginia number, which bounced to an anonymous phone at the Onyx compound in Moyock, North Carolina. When Snyder received the call –a simple job in paradise– he wanted to attend himself.

It had been effortless to recruit just three other men. They worked on contract and resided in the southeastern U.S. Flights to Great Abaco were quickly arranged, and all four checked into the resort before 5:30 p.m. Nothing to do then but wait. Either the threat of a heist was true, or the men wouldn’t be needed. Onyx Inc. got paid either way.

Onyx Risk, Inc., or known as Onyx Inc. or “Black Ink,” called themselves a “private security contractor.” However, the government’s top brass and wealthy powerbrokers knew Onyx offered other unique services. They provided armed and trained mercenaries.

Most companies and nations frowned on using the word “mercenary” within their contracts, which would be prohibited as part of the United Nations Mercenary Convention. Onyx’s strict contracts demanded the same immunity that police and other federal agents enjoyed. Onyx insisted their services be protected from all civil and criminal liability.

The founding officers of Onyx, including Brad Snyder, had been employees of Blackwater or their offshoot Academi. What set Onyx apart was the pedigree of their staff, which included former Navy SEALs, Marine Anti-Terror troops and Army Delta Force. They could be assembled anywhere on the globe within hours.

They’d handled jobs as simple as guarding singer Jennifer Lopez, to helping our own National Guard keep peace during the Michael Brown riots in Ferguson, Missouri.

Snyder had been recently promoted after an “unfortunate incident” where Onyx was hired to stop high-tech burglars in Miami on the verge of a Cat-5 hurricane. The scope of that mission had been grossly misjudged, resulting in casualties. The Onyx losses were touted as heroes to their families, and the men had been heavily insured through Lloyds of London.

Considering that spectacle, when Snyder received a call from old friend Daniel Jevons, he was more than eager to accept a small four-man job at a five-star resort in the Abacos.

A tall, thin Russian jumped in front of Snyder like a spider. “Fuck you, Yankee pigs!” Sleek shouted with bangs flopping over his eyes.

Snyder delivered a burst of lead into the man’s forehead and eyes. “My number four confirmed.” Sleek spattered to the wall in front of him. “That totals ten.”

The four Onyx troops scanned the rubble using infrared. The only warm bodies still moving were the petrified and blind guests.

“We’re ghosts,” commanded Snyder. The three men followed him to a stairwell. They entered and hiked up four floors. He lifted a radio. “You may resume power.”

In a darkened corridor, the men continued to four adjacent suite room doors. The lights suddenly flickered on revealing a plush fourth-floor hallway. The men gave a quick nod to each other, and then entered their own suite.

Chapter Fifty-Nine – No Honor Among Predators

The Royal Bahamas Police SUV skidded to a stop at the Poseidon’s entrance.

“Stay behind us!” Hubert shouted back at Chesney. The four SWAT officers exited the SUV with their MP5 submachine guns ready.

Chesney exited the truck with just a flak jacket and a Glock. High on adrenalin, he watched the four cops stampede through the demolished entrance. However, in the fully-lit casino, he saw them stop and lower their weapons. Hubert looked back at Chesney with a look of dismay.

Chesney carefully stepped through the glass and debris. When he looked up, he was not prepared to see the room littered with carcasses and splatters of red.

Surveying the room, the ten corpses were all dressed in black with visible tattoos. Chesney instantly recognized Ukrainian and Russian gang symbols. Most of their faces were destroyed. The blood appeared to be just from those men. Only the bad guys were dead.

Though people had been injured by the truck, the remaining bodies were guests, frozen in place with fear. As the RBPF police began to assist and pull people from the floor, Chesney took a deep breath. But this didn’t solve everything. Where was Carson?

#

Zach squinted at the suddenly-bright aqua park. Waterfalls and tubes resumed splashing. Island tunes restarted like a jukebox had been plugged in. He ducked, knowing he was exposed; everyone else was hidden in cabanas and caves.

When he scanned the area left to right, the color suddenly drained from his face. He locked eyes with General Tor.

Tor stood like a mannequin as if waiting for Zach to see him. He was by a pool, standing with a chilling smile. Zach noticed a bleeding left shoulder, but didn’t appear in distress. Tor then began running at him, full speed.

Zach snapped out of his stupor and sprinted the opposite direction with no destination.

Tor fired his Makarov in front of him as he ran with a monstrous grin.

#

“These views are the property’s rear,” Agent Lojy explained. The room watched the monitors covering the Poseidon’s pool area.

ITS Singh exclaimed, “Positive ID on Carson.” Her screen captured a grainy image of Zach, huddled by a waterfall holding a phone. “This was three minutes ago.”

Katie and Heidi glanced at each other; it was confirmation he was okay.

Garcia ordered, “Find him now!” He lifted his satphone, “Chesney: Carson’s in the east pool area.”

“Copy. On my way,” Chesney’s voice replied.

“Any arrests?” Garcia asked.

“There’s nobody left. Closed caskets for these guys.”

Singh shouted, “–General Tor in pursuit!” Her screen showed a bald man in a tank top running behind Zach. His upper arm was stained with blood. “He’s wounded.”

“It won’t matter,” Heidi replied. “He suffers from C.I.P.A. He’s can’t feel pain or fear.”

Katie bit her lip to repress any emotion. Heidi held her left hand, Negroni held her right.

#

Zach had the advantage of knowing the property. Tor was wounded –but he did have a gun.

He jogged left through a cave that exited to another pool. Zach flinched when a shot ricocheted thirty feet behind him. He heard the echo of feet in the tunnel –and then another shot.

Zach turned right which led behind a waterfall. The roar would mask his heavy breathing. He paused to look for anything useful. The running sounds grew closer.

Tor emerged at the juncture. He held his pistol in front of him. Zach pressed himself as flat against the rock wall as a salamander. When Tor turned his way, Zach swung a metal Tiki torch at his head. The five-foot lit torch smashed into Tor’s face, soot across his eyes. Zach pulled back and hit him again, smashing his bandaged jaw.

“I feel nothing!” Tor curiously shouted, his face inflamed. He aimed his pistol. Zach swung like a baseball bat and hit his hand. The torch connected with the steel and broke –but the gun flew out of his hand, into the rushing waterfall.

As Tor fleetingly looked down for the gun, Zach turned and ran.

Zach was back in open view; he needed to hide. To his right, he saw the exit from a tubular water slide that extended from a fake volcano and emptied into a pool. He could hide inside the tube. He hastily waded through the pool towards the opening. Zach then climbed up and into the tube, crawling several feet into its shadows.

“*I see you little crab!*” Tor shouted in Russian.

Zach realized he’d made at least three fatal errors. Tor had been too close on his trail. Second, Zach suffered from mild claustrophobia. And more significantly, Zach realized he was in a transparent tube –and from the pulsing glow, he knew it was the slide that ran through the shark tank, *El Tiburón*. The Indiana native was petrified of sharks.

He heard splashing in the pool. Tor was approaching fast. “*Vremya umirat'!”* he growled.

If there was an exit, there had to be an entrance. Zach had to climb up. The slide was less than three feet in diameter, made from some sort of glass or acrylic. Making it difficult was a stream of water flowing down for the sliders. Zach inhaled, closed his eyes and crawled upward, using his hands and knees to grip the walls.

“Howdy dead man,” Tor’s poor English boomed in the chamber.

Zach didn’t need to look to know Tor was following. It gave him stamina to crawl faster. He opened his eyes, shocked at how bright the encircling aquarium was. With the distorted glass, Zach saw blurs of colorful reef fish swarming –but then an eight-foot black shadow. He looked ahead. Ten more feet was his salvation: the slide’s wide-open entry.

He heard the squeaking and bumping of Tor entering the tube. “I have NO fear!” Tor raved. “*You?* Pussy!” Tor’s fists splashed behind him.

#

“We’re completely blind. He’s gone,” Garcia shouted as they surveyed the video. Several agents used the break to research the names and data received on Tovar, Maximov, the human smuggling allegations and the credit schemes.

Garcia spoke into his satphone, “Chesney: let us know when you find him.”

“It’s a hundred-acre acre park,” Chesney retorted.

“Look for anything…out of the ordinary.”

#

Inside the *Grotto* cave, families had hidden from the blackout and gunfire. Now they gawked and pointed at an odd man climbing *up* the glass shark slide.

One wall of the cave was a twenty-by-ten foot window into the aquarium. The imposing tank contained a coral reef, an assortment of tropical fish and four bull sharks. According to a plaque, bull sharks were aggressive and considered among the most dangerous sharks in the world. They got their name from their blunt snouts and a tendency to head-butt their prey before attacking.

And now the sharks were curious of the man wearing the white t-shirt, shimmying up the tube. The sharks spiraled around the slide like a corkscrew.

“Look!” voices shouted. Tourists pointed to a second man climbing up the tube behind the first man. The second man was snarling and hideous. Parents covered their children’s eyes when they saw his bleeding arm smearing the walls of the tube.

Zach’s breathing in the narrow pipe sounded like a scuba diver. Despite the radiant view, the walls inches from his face fuelled his anxiety of confined spaces. Six and eight-foot long shadows were circling him. An inch of glass separated him from man-eating monsters. Four feet separated him from Tor, with no protection.

“Fear me!” Tor shouted. “More than fish!” He swooped his arm like a claw at Zach’s bare feet. “*Ah haa..!*” Tor laughed, delirious.

Zach slipped; his knees made a shriek against the glass. His hands reached for handles that weren’t there. With the lapse, Tor grabbed his foot. Zach began wildly kicking, but Tor’s grip was like a vice. Tor laughed.

Zach pumped his leg and kicked Tor’s face. His heal cracked onto his bandaged jaw. With an audible *pop*, something dislocated. Tor hissed with rage. Zach glanced back to see his face in a blue glow from the aquarium –and his jaw hanging limp like a crab’s mandible.

Tor began flailing his limbs like an insect to catch up to Zach. His steel-toed boots grated against the glass walls.

The viewers in the cave watched in dismay. Mothers sheltered their children with towels. The two men in the tube were fighting. The second man’s arm left a trail of blood, and now his face appeared damaged, with his chin twisted open.

A father pointed, to see the first man reach the top of the slide. “He’s getting out!”

Zach grasped the rim of the opening with both hands. His biceps tensed to pull himself skyward. He continued to kick to keep Tor’s hands away. The water trail helped his body slide upward. He could finally see stars in the sky above. He got his elbows out of the tube and inhaled deeply as his head breached the opening. Invigorated, he pulled his legs out.

He noticed a hatch on the tube. Zach slammed it shut as Tor shouted a threat, and sealed it with a bolt. A sign on the hatch read, “*Sorry Folks, Slide’s Closed*.”

Zach turned to rush down a flight of steps, but halted by a supply cabinet at a lifeguard station.

Sealed in the pipe, Tor screamed in Russian, “*I will slay you, Car-son!*” He pounded on the hatch with both fists. Like a frustrated child, he punched and elbowed the barrier around him, shouting with his jaw hanging horrifically loose.

Realizing he had no choice, he began to crawl back down. Reaching below him, his hand skimmed his boot. He tensed, realizing he had the ankle holster he’d put on in the truck. It held a small Hellcat .38 semi-automatic. He pulled out the gun and began wildly shooting at the hatch.

“He has a gun!” the spectators shouted. Someone screamed and confused children cried.

The man in the tube was lying on his belly, shooting towards the top of the tube. With each bang there were flashes of fire and wisps of smoke. They could sense the thumping.

Evidently, the sharks could also sense the bangs. They swirled faster around the cylinder. Two eight-foot sharks bumped the tube with their snouts.

“FBI – what’s going on?” a man’s voice shouted.

The crowd turned to see a man holding a badge. It was Agent Viktor Chesney.

“Men were fighting *inside* the slide!” a woman shouted. “One has a gun!”

Chesney looked at the bizarre spectacle in the aquarium. It was Tor in a smoky tube with a smear of blood in his trail. The bullets were ricocheting and Tor didn’t seem to care.

Zach decided he wasn’t finished. Escaping Tor had given him an odd sense of authority. Tor’s last threat had been, “I will find your wife and baby!” And what Tor had done to Aurora was too much to ignore. Zach couldn’t erase from his conscience the vision of Tor severing her veins. He’d witnessed the life drain out of her, onto Tor’s wiry, tattooed arms.

Tor was not defeated. He would simply exit the slide and keep coming like a relentless predator.

Zach opened the supply cabinet. In it were jugs of chemicals including muriatic acid. He’d learned a lot being a brief homeowner with a pool. He took the toxic acid and unscrewed the cap. He returned to the slide. He could hear muffled gunfire, which meant Tor was still in the pipe. Zach counted to three, opened the hatch, and poured the two-gallon jug of acid into the tube.

Tor’s bullet ricocheted, creating a spider web crack on the tube that made a tingling sound. He hit it with his elbow as if impatient to escape. He kicked another fissure with his boot.

There was a sliver of light from above –the hatch was opening. He struggled to climb higher. Tor’s shoulders, head and ears were bleeding; they’d been grazed by bullets.

A sudden river of yellow flowed in his path. The steaming fumes instantly burned his nostrils and eyes. When he inhaled, it scorched his lungs. The hatch above him slammed shut.

“*Pomogi mne!”* Tor tried shouting, but coughed violently. His face began to turn red with blisters. His pink eyes blurred. Frustrated, he aimed and began shooting wildly with no target. Bullets rebounded within the tube, some hitting his flesh. Another bulls-eye-shaped crack formed in the center of the tube. Tor kicked and shot with rage. The tube reverberated with crackling echoes. Tor screamed, “*Car-son*, I will slaughter your–”

The tendrils of splintered glass expanded and the acrylic tube shattered inwards.

The spectators were silenced by what they were witnessing. The fifteen-foot tube crushed into itself from the pressure. The bleeding man trapped in its fragmented remains punched and kicked as if escaping its confines.

“Everyone exit,” Chesney shouted to the group. He knew what was coming next. “It’s safe outside. Please *go!*” People rushed out of the cave as Chesney remained by the entry.  
 Four bull sharks circled Tor like a composed cyclone. His body was hemorrhaging streams of red. Without fear, Tor angrily punched and kicked towards the sharks. An eight-foot shark tore a chunk from his thigh, sawing his head from side to side. A crimson cloud blossomed.

Chesney recoiled but couldn’t look away. Tor had been the most deranged monster he’d ever profiled. He watched Tor linger in slow-motion. He swung at a shark, as another chomped onto his shoulder, removing his entire arm. The inertia caused his body to spin like a bleeding ballerina. Tor attempted a kick with his remaining leg. As if on cue, all four sharks dove in, devouring the remainder of the man’s carcass in a pink blur. Small tropical fish nibbled on fragments that drifted to the sides.

Zach watched the carnage from above the tank. He gazed down into the churning purple water. He could hear Aurora’s voice, “*…there is no way out. They are predators. Sharks*…” Thankfully, she had been only partially correct.

Chapter Sixty – Closure(s)

“Zach Carson,” Chesney called out as he reached the top of the steps. “Are you injured?”

“Hi Vik,” Zach replied without any show of alarm. “No, I’m not *physically* harmed.”

Chesney eased. He lifted his phone, “This is Chesney; I got Carson. He’s unharmed.”

Zach heard cheers in the background of the FBI’s broadcast.

#

“I don’t like this, *Daniel*!” Sergeant Hubert scolded the cavalier hotel manager.

“I have nothing to do with this massacre,” Jevons replied, motioning to the dead Russians.

On the casino floor, emergency workers were assisting the injured guests.

“I know you hired *soldiers,*” Hubert whispered, intense. “How will I explain this?”

“What soldiers?” Jevons shrugged casually. “I say *your* department responded. *Your* brave men defended themselves. The guests were in the dark, so there are no witnesses.” Jevons leaned in, “Your men can be the heroes. Saving thousands…”

Sergeant Hubert sighed. His eyes began to blink at the notion.

#

Chesney and Zach sat in the back of the police SUV. Lit by the flashing lights, they worked fast with few words.

Chesney started his FBI laptop. Zach provided the link for Aurora’s confession video, and then her pink rabbit’s foot, per the signed immunity agreements. Chesney accessed the bureau’s intranet through a portable hotspot device. He uploaded the flash drive’s contents into the system. When the progress bar passed 90%, he called Garcia.

“You getting this?” Chesney watched the data scrolling on his screen.

“We’re getting a bunch of something,” Garcia replied. The room was standing-room only.

Analyst Heidi Martinez and Agent Pierre Lojy leaned forward to absorb the screen. Their lips moved like they were reading hieroglyphics.

Heidi marveled. “I’ll need an encryption key, but it’s the same as ransomware. The programmers weren’t that creative. Lojy offered help with the Ukrainian file names.”

“Heidi,” Chesney’s voice called from the speakers. “Crack this case wide open.”

Her eyes sparkled. “I’m on it.”

#

They weren’t allowed to embrace on the tarmac like a romantic scene out of *Casablanca.* But it didn’t matter. Zach just wanted to hold his wife. To see her and smell her. It didn’t matter where.

Chesney had flown Zach immediately back to Miami. In the Gulfstream, it took less than forty-five minutes. There was an expedited Customs process due to Zach’s convoluted life-death status that would be argued by lawyers for weeks. Despite his fatigue, Zach couldn’t sleep a wink. He was about to be reunited with his family after being dead for over six weeks.

He was told his son and mother-in-law had been moved to a Hampton Inn with an armed guard at the door. Katie had refused to go. She wanted to wait in the war room as the agents worked all night analyzing the new data. Katie had rebuked, “I’m waiting for my husband!”

Though it was a 24-hour building, the long hall was dark. Word of their arrival had spread because Katie bolted from a door and ran as Zach entered the hall. He dropped his duffel and did the same. She latched onto him with a grip like he’d never felt. Katie said nothing. He heard her inhale through her tears. When he wrapped his arms around her, she felt thin. He squeezed her and buried his face into the nape of neck and hair. It was the scent he had dreamed of for weeks.

For the first time in a while, he felt safe only in her arms.

#

Agent Viktor Chesney looked like a star in his tailored suit and tie. He stood at the podium emblazoned with the FBI emblem. He paused to capture the room’s undivided attention.

“As the result of federal and state investigations, indictments were filed today against a Russian-Ukrainian organized crime group called the *Zolotoy Bratva*, or ‘Gold Brotherhood.’”

Chesney stood in the Miami State Attorney’s Office. Select members of the press were there, along with his fellow agents, the Department of Justice, IRS, Customs, the Medicare Strike Force, the Division of Insurance Fraud and Miami-Dade Police. Garcia had asked Chesney to speak, claiming it was “his baby.” In reality, Chesney knew it was because Garcia wouldn’t be able to answer any detailed questions.

Heidi stood proudly on the side, her blonde locks resting on her navy couture suit. She was proud of Vik, and had helped with his hair and choosing a tie.

Chesney continued, “At 9:00 this morning, we arrested the first of ten health care providers, charged with conspiracy, licensing issues and false billing.”

Five hours earlier, Miami-Dade SWAT rammed the doors of Rex Bauer’s clinic. In the parking lot, the IRS seized his BONE CRKR Porsche. The staff was arrested (in hopes they’d turn evidence.) They found Rex and his receptionist locked in a supply closet. Iliana Cabrera, who’d worked for Carson, was found hiding under a desk. The tiny woman with burgundy hair matched the description, and when they tried to cuff her, she’d bit them. Iliana was tasered and maced, and hauled off. The IRS carted away hard drives and boxes of records.

Identical seizures were carried out for doctors Waxman, Colbert, Burns and Penny from Zach’s fishing trip, along with five others from Palm Beach to Miami. Heidi had uncovered illegal billing ledgers on Aurora’s flash drive sufficient to guarantee lengthy sentences.

Agent Chesney nodded to Dan Holms, in a blazer and no tie, standing next to Heidi. “And with the vital assistance of private carriers, who reported their findings to the Division of Insurance Fraud, related arrests were made in connection to theft rings and chop-shops.”

Three hours earlier, Opa-Locka Police surrounded Gordito’s Body Shop on Ali Baba Ave. When the cops rose out of the muddy salvage yard like Special Forces, fat Gordito tried to run. He was shot in the back with a bean-bag round. The lead bag, traveling over 300 feet per second, pummeled Gordito to the dirt like a bowling pin.

Over a hundred stolen cars were recovered in various states of disassembly in their vast warehouse. High-end vehicles reported stolen from South Beach and other posh locales. Some tags matches reports from hit-and-run accidents. Heidi had discovered shipping manifests for SUVs, scheduled to be illegally exported to known drug lords in Colombia and Mexico.

Chesney continued to read Heidi’s neat, handwritten notes. “Nine attorneys were identified for soliciting clients and filing fraudulent injury law suits. Two attempted to flee the country. Warrants have been issued for their immediate arrests.”

At 11:00 a.m., agents from the squad split up to simultaneously tackle the law offices.

“Freeze, FBI!” shouted Agent Caprice, showing her badge. Most firms had female staff under thirty years old who cried and pled ignorance. The lawyers all appeared nebbish, frozen behind their desks like wide-eyed children. The odds of them turning state’s evidence was estimated at 99%.

When agents crashed Tovar’s law office address, they found the leased space abandoned.

“With Florida’s growing problem of cyber and financial crimes,” Chesney flipped the page, “indictments include complex schemes of identity theft and bank fraud.”

Agent Pierre Lojy, cybercrimes, stood with a gratified smile.

Using addresses Heidi had derived from the flash drive, Lojy and his team visited a list of gas stations. At each station, credit card skimmers were found hidden on the pumps. The plastic devices covered the real card slots. They’d recorded every card’s magnetic data, and transmitted the keylog of the PINs each person had entered. Customers never stood a chance.

The addresses also included ATM machines and restaurants where employees were on a payroll of kickbacks to record customer’s credit card and CVV numbers.

“In addition,” Chesney looked at the engrossed group. “Upon discovering the group’s hub operation center, we infiltrated the site at dusk in an attempt to apprehend the key players–”

“–Agent Chesney,” a reporter with a camera called out. “Can you reveal the location?”

Chesney paused at the outburst. “Sorry, Jimmy Olson, it’s still an ongoing investigation.”

There were a few chuckles from Vik’s squad mates.

At 6:45 that morning, a UH-60 Black Hawk hovered over an abandoned high rise near downtown Miami. The tactical helicopter belonged to FBI’s Hostage Rescue Team (HRT) or *Hurt* team. The geared agents were a national SWAT team, used to combat any hostile forces.

Heidi had initially suspected the location since Tovar had quarantined the entire building for alleged “Chinese drywall.” When the dead Russians’ cellphones were collected, analysis of their SIM cards traced calls to the same building.

The pilot engaged the chopper’s thermal cameras to scan for any heat sources. “Positive hits,”the pilot seemed surprised, “Forty-first to forty-third floors.”

Eight HRT agents descended ropes from the Black Hawk to the rooftop.

The agents split into pairs to descend the stairwells and kick-in trailer doors. In one smoky den, identical boys looked up from behind computer screens –then reached into overturned Taco Bell bags to withdraw matching .357 Magnums.

Using their laser sites, the agents shot holes in the boys’ faces with M4 semi-automatics.

A Panic-stricken third man with glasses and headphones raised his hands high. He cried in Ukrainian as he was cuffed behind his back with zip-ties. There was a curious order to bring *Roman Kulish* back alive, with a goal to influence him to serve as a hacker-informant.

Four agents crashed the largest trailer. Beyond black drapes and gaudy marble columns, an elderly man behind a desk aimed a *Tokarev* pistol at the agents.

“Stop there!” Vladamir Maximov shouted. He appeared about ninety, wearing red velvet pajamas. A shirtless Nikolas Tovar stood behind him, pointing a Makarov pistol. The men had surrounded themselves with ten pale and terrified girls as human shields. They were in varying states of undress. Pornography played on large TV screens.

Tovar shouted to the girls in Ukrainian, “Irina, Xenia, tell your girls to block us!”

An agent shouted in Ukrainian, “Girls: we know you are captive. We are here for you.”

“*Oni ub'yut menya!”* Maximov furiously shouted at the girls. *They will kill me!*

The B-Girls looked at each other as tears melted their makeup. Maximov and Tovar straightened their aim at the agents. All at once, the girls lifted their arms and stepped away from the desk like fawns abandoning their handlers. The girls quickly moved towards the Ukrainian-speaking agent.

Six laser beads from the agents’ M4s illuminated Maximov and Tovar’s heads.

Tovar lunged towards a door hidden behind a drape. In the commotion, three agents fired holes into Maximov’s forehead. Another agent ran to catch the fleeing Tovar.

Tovar approached the construction elevator and punched the button like a child. Its rusted chains and gears screeched to life. He turned, breathless, to see the armed troop approach. Tovar pushed his back against the elevator’s cage and aimed. The agent aimed his M4.

Through the steel cage, the car’s gears clutched Tovar’s ponytail protruding into the shaft.

“*Aah..!*” Tovar shouted. The gears wrenched his head against the cage like a cheese grater. He dropped his gun to grasp his hair. He had to kneel to follow the car. Tovar then screamed as he realized the inevitable: as the rusted gears continued to descend, it ripped the ponytail and a wallet-sized chunk of his scalp from his skull. Tovar shrieked in a puddle of blood.

Based on a cries from a Ukrainian girl, the agents entered the next trailer. They halted to see video equipment and the floor covered with mattresses and a dozen emaciated, juvenile girls. They were trembling, four per bed. When the girls saw the agents, their tears were of liberation.

“Last question,” shouted a female *Miami Herald* reporter. “Was there any connection between the crime syndicate and the man who went missing from the Majestic Azure?”

Vik Chesney leaned on the podium and blinked. “None whatsoever.”

Chapter Sixty-One – Epilogue

*“The report of my death was an exaggeration.”*Mark Twain, 1897

DOJ Attorney Donald Bronstein had his feet on his desk and his lanky arms behind his head. He asked his college intern, “Cassie, did I ever tell you I went to school with Johnny Depp?”

Cassie sighed and didn’t look up from her work. “Yes, Mr. Bronstein.”

“Hmm,” Bronstein then sat upright to answer his phone. “DOJ attorney Donald Bron–”

“–Can you just get down here?” SSA Garcia interrupted. “The Carsons have arrived.”

Katie had a much healthier glow. She sat confident in jeans and an ivory blouse next to Zach, who was clean-shaven and handsome in a linen button-up that complimented his tan.

At their side was Sean Negroni, his usual bookish self in a trim jacket and narrow tie. He peered through reading glasses to review their notes.

Across the table was SSA Garcia and Bronstein, dressed like twins. Agent Vik Chesney was comfortable, back in his Columbia fishing shirt.

“You have more requests..?” Garcia asked the Carsons. “After our *generous* offer of immunity within our Witness Security program?”

Zach kept an arm around his wife. “I just realized we can’t survive working in some Whole Foods in Des Moines. You even admitted this group had ties to larger Armenian gangs in L.A., Denver, Vegas...”

Katie added, “We will not raise our family looking over our shoulder every day.”

“So what do you want?” Bronstein shrugged at the Carsons. “This ain’t the lotto.”

Negroni cleared his throat, “We’re here to talk about the funds you believe my client is still in possession of. The money the suspects were pursuing are the *earnings* of Dr. Carson. He performed *all* the procedures and treatment as billed. He presumed the patients were truly injured. Call it a ‘whistleblower award’ where case law has allowed up to 30%–”

“–I’m keeping all the money,” Zach cut him off. He looked at Garcia, “There’s plenty of millions left to make your case.”

“In addition,” Negroni spoke up. “We’re asking the U.S. government –the Social Security Death Master File in particular– to deem Dr. Carson as ‘deceased.’”

Bronstein scrunched his face. “We’ve never *deemed* anyone dead!”

Negroni slid him a report, “According to IRS’s own Death Master File, the database of 86 million deceased Americans, over *12,000* living people are mistakenly added every year. Certainly, most are from keystroke errors, but people are *deemed* dead all the time.” Negroni smiled at the men. “We’re just asking for a…keystroke error.”

Bronstein and the agents frowned at each other, stumped.

Garcia narrowed his eyes, “I’m curious, is the sole reason to be dead is so any criminal parties will stay away –or is there something else?”

“We just want to go far away and start over,” Katie replied.

#

The early birds arrived for work at the brick, 1960s-era Midwest Farm Life Insurance headquarters in Muncie, Indiana.

Coworkers for twenty years, Bev Provost and Robin Poplack had an undeclared race to get to their cubicles first each morning. They’d share coffee and shout over the partition about last night’s bachelor reality show as they worked.

Bev stirred her oatmeal as she checked her day’s queue. Her eyes widened, “Hey Robin, the SSDI released their hold on *Zachary Carson* –remember that one?”

“Sure do…” Robin shouted from her side of the wall, “The policyholder in Florida. So I guess he’s officially dead.”

“Whatever,” Bev shrugged as she tasted her oatmeal. “I’ll print two checks totaling $2,000,000. I can finally close the file.”

“Lucky you.”

#

Needless to say, Heidi had never been to an annual Fall Festival of a Ukrainian Catholic Church. It was held in the field beside the chapel on a sunny Saturday afternoon. Vik told her to bring Elisia and he’d bring Ivan. They’d have bounce houses, face painting and pony rides. It’d be a fun, casual event for the four of them.

Heidi was stunned at being invited. One awkward part of their…*courtship* had already occurred –having their kids meet. They’d already met at the ball pit. And when she clumsily asked Vik about any rules regarding relationships at work, he’d shrugged and said, “With my years at the Bureau, and recent victories, I just suddenly don’t care.”

They’d take it one day at a time. For now, they enjoyed learning from each other. Heidi had cracked major portions of the investigation. Now it was her turn to learn about the festival’s grilled *shashlik*, which was like shish kebob, and *kovbasa*, a homemade sausage. And of course, standard fair food for the kids, funnel cakes, ice cream and popcorn.

When Heidi and Vik ran into a crowd of parishioners, she recognized members from his bereavement group. She was shocked to learn that none of them had ever known he was in the FBI. He had been so private, that in his meetings, he’d never mentioned his career. But with all the sudden press about his triumph against the Zolotoy Bratva, they showered him with praise, claiming he’d helped, “remove a scourge from their community in America…”

Women from the group then turned to Heidi and said, “You must be Heidi from his office. You are as beautiful as he has said.”

#

The Commendation for Public Service Award from the Federal Bureau of Investigation, bestowed to Daniel Holms, did gain him slight praise from his superiors at Insurex. They enjoyed good press since their company was mentioned in the news as having contributed to the investigation, and a significant amount of money had gone to Vast Oro.

But Dan’s job wasn’t finished. Vik asked Dan about his Coast Guard contacts. Heidi had derived GPS coordinates for scheduled Cuban smuggling drop-offs. If they shared the data with the Coast Guard, they could catch the smugglers red-handed, and save countless innocent refugees.

Dan contacted his friend Randal Andris, Lieutenant Commander with Miami’s Coast Guard. His team had had been tracking a surge in human smuggling. Andris was elated; he said having coordinates and vessel numbers was like owning a crystal ball.

#

Zach had been right; Katie did think the Hope Town lighthouse looked like a candy cane. And she did enjoy the village’s cobblestone paths, and Cap’n Jacks’ cocktails, and the morning strolls to the bakery before the banana bread sold out.

Their gingerbread cottage in the village of Hope Town had been for rent by its owner, Scotty from the coffee shop. Whatever his personal situation was, Zach didn’t care. But Scotty enjoyed cash, shunned paperwork, and gave a discount for a three-year lease.

Unlike Miami’s ostentatious estate, the cottage was a perfect three bedrooms. It was pastel blue, with white banisters and shutters, and had a lush garden surrounding a swing set and a gazebo that overlooked Hope Town’s harbor.

Laughter could be heard from the family of three, shrouded behind blossoming bougainvillea and red hibiscus.

A sign in the lawn stated, “Chiropractic and Massages, Tuesdays Only, 2:00 - 4:00 p.m.”

THE END

NOTE

As part of the FBI’s *Operation Power Outage* in 2011, the Miami FBI, IRS, U.S. Customs, and Homeland Security announced indictments against thirteen people for extortion, credit card fraud, money laundering, smuggling and health care fraud. Over a hundred others were arrested in connecting with an Eastern European gang stretching from Miami to Los Angeles.

The Miami arrests consisted of figures from the former Soviet Union. Their counts included threats of physical harm, credit card fraud, laundering and health care fraud stemming from the sham ownership of a Hallandale medical clinic and a Miami chiropractic office. These clinics allegedly paid individuals to refer “patients” from staged accidents.

Ten girls were arrested in a “B-Girl” scheme, charged with conspiracy to defraud visitors, luring them to “private clubs.” Eighty-eight men admitted to being victims.

Acknowledgements

Even in light of actual crimes, the characters and events in this story are a work of my overactive imagination. Having said that…

The idea was sparked on a recurring story among Miami law enforcement that Eurasian mob has approached clinics, stating “You work for us now.” The doctors have a choice: agree and make more (dirty) money, or decline and face the consequences.

From my own experiences, my office was in Little Havana for five years. I was a non-bilingual gringo who felt very welcomed. I enjoyed Cuban coffee from walk-up windows and lunches at *Versailles* and *La Carreta*. The strip mall next door was almost identical to the one in my story. The locals could not have been friendlier –or the food any better.

The storybook village of Hope Town is real, complete with its striped lighthouse, narrow brick lanes and tiny bakery. It’s located on Elbow Cay in the Abacos, and most restaurants and bars are really there and absolutely worth visiting.

Warning guys: the B-Girls exist, in case you’re not a stud and exotic beauties start admiring your Rolex. A popular Philadelphia weatherman was targeted by two young ladies during a trip to Miami Beach. His credit card was charged over $43,700 after he was drugged and brought to a “private caviar bar.” Rather than being humiliated, he went public to help expose the scheme, which was proven to be tied to Russian organized crime.

I’m lucky to thank the following friends and associates for helping with my bizarre questions at odd hours: Captain Paul Kalapodas, Maritime Security Specialist; Brad Snyder, former police officer; NICB Special Agent Ralph Garcia (ret.); attorney Dave Bronstein, police pilot/instructor Danny Rice and Randal Thompson Special Agent, Coast Guard Investigative Services.

Rich Wickliffe

May 18, 2017, Somewhere