In the story below, we're bringing back one of our favorite recurring characters; Karin Roland, private investigator.

Everyone portrayed is over eighteen. This is fiction; as always, all characters and events, etc. are figments of our imagination and have no connection to any living or dead persons, or true events.

#### **Electric Dreams**

"It's beautiful, isn't it?"

Derek Miller's first words in the last thirty minutes jarred his wife from whatever she was thinking, which wasn't the panorama.

"What?" Zoe Miller's answer confirmed that Zoe was a million miles away, and not for the first time this past weekend.

"The leaves, the mountains, the river; it's all so beautiful."

"I guess." Zoe's response was the verbal equivalent to a shoulder shrug.

Rather than get upset, Derek simply let it go. "Crap, what a waste of a weekend and six-hundred dollars this turned out to be." Derek was thinking to himself as he continued to drive west on one of the prettiest roads in the country. Derek had taken the scenic Columbia River Historic Highway instead of Interstate 84 on their way back from Hood River. It was a last ditch effort to salvage what turned out to be a bust of a weekend. He began to wonder why Zoe even agreed to spend this weekend with him. As Derek thought back on it, Zoe hadn't exhibited more than a few moments of pleasure since they left Portland Friday night. The one attempt at love-making at the Inn was emotionless, he would have gotten more response from a blow-up doll.

Derek's interruption of her day-dream was just one more thing to piss off Zoe. Luckily, Derek had no idea what she was thinking to herself. Having to spend two days and nights with her asshole husband better have been worth the effort. Zoe had done her part; she got Derek out of town and gave Paul a key to the house. Now, Paul better have finished everything on his 'honey-do' list.

Zoe wondered how her hatred and disrespect had grown to such a monumental heights that she would even contemplate the course of action she now found herself taking. When did the love and admiration for her husband - the man she vowed to love, honor and cherish - turn to hatred?

### **\$\$\$\$\$ -----\$\$\$\$\$**

It was nine months ago, the day she came home excited after an afternoon of shopping, a pair of Jimmy Choo heels and a new dress in the Nordstrom's bag. Derek had thoroughly spoiled her good mood with his line of questioning. That's the day she realized she hated Derek.

"You spent how much today?" Derek asked when she came home Saturday afternoon.

Zoe reluctantly answered him. "A thousand dollars. Why?"

She couldn't understand why Derek was beside himself. All Derek seemed to think about lately was how much they were sinking into the damn 1920's Craftsman house they bought the previous year. "I'm working every other Saturday doing bookkeeping and you're out spending a thousand dollars on clothes? What about the plumber's bill? How can you possibly spend a thousand dollars on clothes when we owe the plumber three thousand?"

She never answered Derek questions because she walked out of the room sobbing and went into their bedroom, slamming the door. When Derek tried the bedroom door, it was locked. Zoe sat on their bed thinking, "Well, at least something works in this damn house!" Derek knocked on the door and waited.

Half a minute later, she opened the door, but rather than talking to Derek as he hoped, she rushed past him. Just as Derek came down the stairs and entered the kitchen, she came up from the basement holding two red, Milwaukee tool cases.

"What about these? You get to buy things for yourself and I can't?"

Derek stood there with a stupid look on his face. "Yes, I bought a power drill and a sander. Both of which I'm using to avoid having to hire a handyman or painter."

She didn't know how to answer that, so she took the easy way out, told him to "Go fuck yourself!" and left the kitchen. Things stayed frosty the rest of that weekend. Few words were exchanged between them, they slept in the same bed, but didn't kiss goodnight.

By the time Zoe got to work Monday morning, she needed to vent her frustrations. Unfortunately for her marriage, she chose one of her co-workers, Paul Roberts, as her confidant. Paul had stopped by her workstation to say 'hello' and ended up listening to Zoe vent. After a mild rebuke from their supervisor to get back to work, Paul suggested they continue the conversation over lunch.

During that lunch, Zoe pouted and between bites of her salad, told Paul how tired she was of being on a budget. Paul listened to Zoe's litany of grievances. Paul thought Zoe was being a bit of a bitch; she obviously didn't think about any of this from her husband's point of view, but like any guy trying to get into a married woman's panties, he pretended to fully sympathize. Paul said all the right things and they made plans to have lunch again on Tuesday.

Zoe and Paul ended up having lunch together every day that week. By Wednesday, Paul was making derogatory comments about Derek; how he must not appreciate what a wonderful wife he had in Zoe

Before the end of that first month, Zoe was convinced everything wrong in her life was Derek's fault, especially the lack of disposable income. Even though buying the fixer-

upper was mostly her idea - she needed a house and a yard before she'd even think about having their child - Zoe blamed Derek for the time and money needed to bring the house up to code. The plumbing was old, the electrical panel and wiring were old, the woodwork and floors all needed to be refinished.

The more time she spent with Paul, the more Zoe lost respect for Derek, to the point that after the first month, she now spent every Saturday in Paul's bed. Zoe's adultery only magnified her loss of respect for Derek. The more she screwed Paul, the more she grew to hate Derek. Gone was any of the love she felt when she married Derek five year earlier.

Then came the day, Zoe was lying in bed next to Paul, basking in the after-glow of their second round. Zoe was beside herself in lust with Paul, the man could turn her inside out with his love-making. Paul brought it up. "It'd be nice if we could do this every day."

As much as Zoe loved hearing the words, there was a problem. "It'd be nice, but not very practical. If I divorce Derek, I'd be responsible for half our debts. I've already talked to an attorney about it. I'd be responsible for half the mortgage and all the other money we owe buying that money-pit fixer-upper. Derek's income is the only thing keeping us afloat. Even together, you and I don't make enough for me to divorce him and pay off what I'd owe."

This was the tricky part for Paul, knowing when to broach the subject. He had an idea how to solve both their money problems, the Millers weren't the only ones with crushing debts. But Paul decided that it was still too soon, he'd wait just a little while longer.

Over the next few Saturdays and during their lunches, Paul occasionally brought up that it was only a lack of money keeping them apart. Finally, a month after the first mention of it, two months after the beginning of their physical affair, it was Zoe who brought it up. Once again, Zoe and Paul were lying in bed.

"Derek has a million-dollar life insurance policy and I'm the beneficiary."

Paul could hardly contain himself. "What are you suggesting?"

"If we could find a way for him to die, I'd get the insurance money and we could be together."

Paul continued to play dumb. "Have you thought about how it could be done?"

"No, I haven't. I've never killed anything bigger than an insect. I wouldn't know how to do it, let alone get away with it. It wouldn't do any good to kill him and end up in jail."

Paul agreed. "Well, I bet people get away with murder all the time. It's a matter of being smart about it."

Zoe sat up and looked into Paul's eyes. "Could you kill him? Maybe you could pretend like it's a hold-up and shoot him with a gun."

Paul didn't like this idea at all. He'd seen too many movies, movies such as 'Body Heat', where the wife gets some chump to murder the husband. The wife gets her freedom and the insurance money, the man gets set up and ends up taking the fall. If he and Zoe were going to pull this off, Zoe was going to do the killing. He'd been giving this a lot of thought, but once again didn't want to make it seem as if he was too anxious.

Zoe and Paul were lying in bed naked while brainstorming how to murder her husband. Paul didn't want to tip his hand too early, so he listened to Zoe's ideas, most of which were so outlandish that it took all of Paul's self-restraint not to laugh at her. Finally, he couldn't wait any longer. "Didn't you say that the electrical panel was old?"

"Yea, Derek complained because he had a hard time finding the right kind of fuse when one burned out. It uses old-school, screw-in fuses. He had me run out to some special store to get replacements when he found they carried them. Derek plans to replace the panel as soon as we can afford it."

"Well, that's it - that's how we'll get him." Paul explained how they could bypass the fuse with pennies placed in the fuse socket. It was a matter of making certain the coins only had Derek's fingerprints on them.

Paul told her how it would work, and Zoe listened as Paul explained that she'd be the one to commit the final step in his plan. She was amazed it had come to this, to the point she'd even consider murdering another person, let alone the man she so desperately loved not that long ago. Of course, if Zoe was honest with herself, the million-dollar insurance policy - a policy that Derek had bought last year when the couple first started talking about a family - was the determining factor.

Zoe was still apprehensive. "Won't they suspect me? How do I make it seem like an accident? Who knows if Derek has told anyone we've been having issues? I can't remember the last time he and I made love. Maybe he's complained to someone - like a friend or co-worker."

"Then you'll have to fix that. Time to re-kindle your romance with the cuck. Make him think you're a loving couple again."

"I don't know if I can do that. Just being around him makes my skin crawl."

"Every time he kisses you, just think about the pot of gold at the end of the rainbow, one million will go a long way to making you put up with his dick. Think about how many hours working at Kopple and Sons it would take us to make a million dollars."

Zoe thought about it, but at that moment, it was hard contemplating the actual murder. Luckily, Paul was hard, too; so Zoe decided to think about it later as she straddled Paul.

After they both got off, it was time for Zoe to head home. Zoe showered and dressed, enjoying the post-coital bliss until Paul interrupted her thoughts.

"This was it for a while, Zoe. We can have lunch occasionally, but no more getting together until after we're done getting rid of the cuck. We can't afford to have someone see us making eyes at each other or catch you leaving my apartment."

"Really, Paul? Do you really expect me to go the next few weeks without you?"

"Let me put it this way, Zoe; do you want to spend the next couple decades locked up in prison? Or would you rather spend a couple months faking it with Derek, then spending those same decades laying on a sandy beach and in bed with me? You decide because if you're not in this all the way, then you and I are through. It's all or nothing!"

The thought of life without Paul was enough to get Zoe on board with the plan. She kissed him good-bye and drove home.

Over the course of the next six weeks, Derek felt he was living with a loving reincarnation of the woman he married. They kissed with passion, she made his favorite meals, she seemed to take pleasure in hanging out with him again. Zoe did such an excellent job of acting the loving spouse that Paul began to worry he may have made a mistake. Zoe would come in every Monday morning and tell all the other women what a romantic weekend she spent in her husband's arms, all the wonderful things they did together.

After the first four weeks of this, Paul couldn't take it any longer and invited Zoe out for lunch. They sat at a table where their conversation couldn't be overheard.

"What the hell, Zoe? Have you fallen back in love with Derek?"

Zoe looked at Paul as if he'd lost his mind. "No, you imbecile. I'm doing exactly what you told me to do. Everybody in the office thinks I'm madly in love with Derek. And I'm betting Derek's co-workers are getting the same report every Monday. The guy is literally putty in my hands."

Zoe was giggling like a schoolgirl as she continued. "And do you want to know the best part? I probably haven't had to fuck the little wanker more than a few times. I used the excuse that I had a terrible yeast infection. Told him we can masturbate while watching each other - he loved that."

If Paul really cared about Zoe as anything other than a piece of ass and a future meal ticket, he might have been jealous. He knew better than to over-react, but also needed to act slightly relieved that Zoe was still on board with the plan.

"Well, that's a relief. I don't know what I'd do if I thought we didn't have a future together." As the words left his mouth, he could tell the stupid bitch believed every word.

Paul's words were music to Zoe's ears. Silently, she thought "He really loves me." To Paul she said, "You'll just have to live with sharing me for another month, then I'm all yours."

It was two weeks later when Derek asked Zoe if she'd like to spend a weekend touring around Hood River. They'd get a room at the Hood River Inn, a place they previously spent many romantic nights during their courtship and the first four years of their marriage. Zoe felt trapped, she was getting tired of faking it and wasn't looking forward to "reliving those special times" as Derek put it. She didn't want to spend "two romantic days and nights" alone with Derek. It sounded like hell until Paul told her this was the solution to one of their problems. With the house empty, Paul would have time to make the final arrangements. If all went well, it would be one of the last weekends that Zoe would ever spend with Derek.

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So, Zoe agreed to the Hood River trip. Despite her best efforts, she had a hard time pretending to be a loving wife over the weekend, especially Saturday night when Derek insisted on making love. Now, on the drive home, Zoe realized that all the effort she expended the previous two months may have been for nothing due to the way she acted all weekend. And with everything she dreamed of being so close! How could she have been such a fool? She looked at Derek and decided to try and salvage what she could.

Zoe put her hand on top of Derek's and gave him a sad smile. "Derek, I'm sorry. Let's stop at the Vista House overlook."

They were only a few miles from the point, Derek didn't say anything, he just squeezed Zoe's hand, pulled into the parking area and turned the car off.

Zoe broke the silence. "Let's take a walk."

As they got out of the car, Zoe took Derek's hand and they walked up the Vista House steps, Derek was afraid to ruin the mood, so he kept his mouth shut. Looking over the Columbia River, Zoe broke the silence a second time.

"I'm sorry, Derek. I had a bad week at work and took it out on you this weekend. I should be able to separate work and home life, but I just couldn't this time. Sorry."

"Do you want to talk about what's bothering you at work?"

"Not really. I just feel like I'm stuck doing the same thing day after day. It's not particularly challenging and the money sucks."

"Maybe it's a good thing, Zoe. Maybe you won't miss it when you have to quit to have a baby."

Zoe's hand reflexively squeezed Derek's when Derek brought up the baby. Derek thought it meant Zoe was happy with the thought of becoming a mother, he had no idea her hand responded in horror at the thought of becoming pregnant. Why did he have to insist on having children? How could he be so clueless to her aversion of being tied down to one or more rug-rats?

Becoming a mother sounded so wonderful until Zoe's best friend had her first last year. Zoe couldn't believe how much it changed Denise. Her body still looked like shit a year after the birth, she always looked tired, and worse of all - all Denise ever talked about was the damn kid. Boring! This was just one more reason to end this farce of a marriage, before she accidently got pregnant. Wouldn't that be the pits?

Despite her inner-most thoughts, Zoe continued to play the loving wife as they walked around the Vista House veranda. She changed the subject, looking down on Rooster Rock State Park.

"Remember the time you convinced me to go to the nude beach down there? I still can't believe you took off your bathing suit."

Derek smiled at the memory. "And I can't believe you took off your top and wore that skimpy thong bottom. Damn, you looked hot. I had to jump in the river so no one could see I was sprouting wood. It's the only time in my life I ever skinny-dipped and it felt awesome. But I kept worrying about some big salmon coming and mistaking my cock for another fish. Took some of the thrill out of it."

Zoe laughed. It was the first time in months that she laughed at something Derek said without faking it. She wondered if Derek could tell the difference. Derek took the opportunity to kiss her.

Zoe kissed him back. "Let's go home and get naked. I need to make love to you."

She didn't have to ask twice. Derek took her back to the car and they continued the drive west.

As Derek drove, he couldn't help but wonder if his wife wasn't a bit schizoid, a Dr. Jekyll and Mrs. Hyde. For months, she treated him with contempt. Then two months ago, she turns all lovey-dovey again. This weekend was the return of the evil Mrs. Miller, then out of nowhere, here comes the loving wife again. How long would this last?

Two months ago Derek had had enough. All attempts to find out why Zoe wasn't talking to him, let alone making love with him, were met with silence. He even considered that Zoe must be having an affair. She was "gone shopping" or "seeing my girlfriends" every Saturday afternoon. Derek finally hired a guy to follow her. It cost him a thousand bucks, but after three weekends, the PI reported that Zoe did go shopping or was out with a female friend. Nothing suspicious. It was Derek's bad luck that the surveillance started the weekend after Zoe and Paul made their pact to stay away from each other.

Sometimes little things, little things like Derek's procrastination before hiring the PI, can have such enormous repercussions.

### **\$\$\$\$\$ -----\$\$\$\$\$**

'Good Zoe' was back again after their weekend in Hood River. Back to the loving Zoe who Derek worshipped for the first four years of their marriage, back to the loving wife of

the past two months. They made love that Sunday night. Zoe came home Monday night and made Derek his favorite meal, her version of his mother's lasagna. Served with red wine and followed by another evening in bed. Zoe didn't have to fake being in a good mood; she'd been practically walking on air since Monday morning when Paul stopped at her desk and said the magic words, "It's all set."

Tuesday evening, Zoe asked Derek if they could invite both sets of parents over to the house on Sunday. Derek was pleased with the suggestion even though Zoe said it meant they'd have to spend Saturday cleaning house and clearing the front and back yards.

"I'd like it to look good for our folks." was her reasoning.

Saturday morning they spent vacuuming, dusting and tidying up. They had a nice lunch that Zoe prepared before Derek went outside to cut the lawn. It was a small lawn, so it didn't take much time. When Derek started raking the leaves out of the flower beds, Zoe came out and held the bags.

"What about the hedge? Can you make those bushes look a little nicer? I'm going to start tomorrow's dessert - I'm making a chocolate cream pie."

Derek got out the electric hedge trimmer and the extension cord. He plugged the cord into the outside socket, the one on the patio with the GFI feature. The hedge trimmer didn't start; Derek pressed the little reset button on the socket. Still nothing. Derek opened the patio door and plugged the cord into the nearest inside socket.

For the next hour, Derek alternated between trimming and raking up the branches. Just before he finished, Zoe came out and picked up the remaining branches. Derek was ready to put the trimmer away when Zoe stopped him.

"Poor baby. You've been busting your butt out here all day. You must be beat and I have plans for you later on. Go jump in the hot tub and I'll finish putting the tools away."

"Hell Zoe, you've been working hard, too."

"I've been making a pie, no comparison. Get in the tub and I'll join you in ten minutes." She playfully pushed him away.

Derek quit arguing. He stripped down to his boxers and jumped into the sunken tub the previous owners had installed on the deck. The water was a perfect temperature. When he got into the tub, he took off his shorts; their neighbors had an unobstructed view onto most of the deck, but not the tub.

Derek settled into the water while the jets did away with the stiffness in his back. He thought the yard would pass their parents' inspection tomorrow. He was watching Zoe in the yard finishing up. Damn, he loved how she could rock a pair of yoga pants - what a great ass.

Zoe, on the other hand, couldn't help but wonder how fantastic things were working out. It's great when a plan comes together. So many variables, so many chances for things to go wrong. Zoe was smiling to herself as she picked up the last of the branches, put them in the pile Derek had started, then picked up the electric hedge trimmer. She walked toward the house and up the stairs to the deck.

Derek watched Zoe climb the stairs; the last thing Derek saw was the evil grin on her beautiful face as she dropped the trimmers into the tub. His scream ended immediately.

Zoe moved the work shoes Derek left near the patio door and placed them next to the tub, then she started to scream, "Oh my God, Oh my God!" as loud as she could before running into the house and dialing 911 on her cell phone. The dispatcher who answered her call tried to calm the poor woman down long enough to get a coherent statement from her.

"My husband, he's been electrocuted! I think he's dead! Help, please!"

The dispatcher was able to get Zoe's name and address and within two minutes, a patrol car pulled into the drive and the two officers were running into the house. One officer saw the cord leading from inside the house to the tub and quickly unplugged the cord. The second officer found Zoe sobbing as she sat on the kitchen floor with the phone in her hand. The second officer smelled smoke and called for a fire truck to be dispatched. A fire had started near the fuse panel, but the first firemen to arrive had the fire extinguished using a CO2 bottle and the fire was contained. The EMTs left Derek's body in the tub when they determined there was nothing they could do for him and that it might be a crime scene.

The police investigated the 'accident' due to its unusual circumstances. When the police finally calmed the distraught wife so she could relate what happened, she claimed she hadn't seen Derek's shoes next to the tub, had tripped over them and dropped the hedge clippers into the tub, just barely avoiding falling in herself. No matter how many times she was asked, first by the uniform police, then later by a Detective Turner, it was always the same - she tripped on Derek's shoes.

Unfortunately, there was nothing to contradict Zoe's statement that this was all a terrible accident. Investigators found Derek's fingerprints on the glass fuses and the copper pennies inserted inside the fuse sockets. Paul had worn gloves when putting the pennies from the change jar inside the sockets. Despite what you may have seen on TV shows such as CSI, there wasn't a magical way to reveal the faulty patio GFI socket was disabled the prior weekend by Paul and wasn't just one more wiring problem in this old house.

Placing the blame for the accident on the shoes and pennies was priceless; it made Derek's death largely his own fault.

Subsequent questioning of family, friends and co-workers all confirmed the couple were madly in love and theirs was a loving marriage. Two of Derek's co-workers remembered Derek complained a few months ago regarding the state of his marriage; but neither

knew any reason for Derek's concerns and both said Derek seemed happy the last two months.

### **\$\$\$\$\$ ----\$\$\$\$\$**

Sal Coppolini received word of his best friend's death while doing volunteer work in Liberia, helping a charity provide water filters to villages in several West African nations. The telephone call from his crying mother informed Sal that Derek, his oldest and dearest friend, had tragically died in a freak accident. Sal's mother asked Sal if he could get back as soon as possible because Derek's mother was beside herself with grief and Mrs. Coppolini felt Sal's presence would help the elder Mrs. Miller get through at least the next few weeks.

On the flight back to Oregon, Sal couldn't help but think back on his friendship with Derek. Two more different people would be hard to find in such a close relationship.

Sal had all the traits of his Italian/Latin roots - fun loving, romantic, a gifted painter and talented actor in high school and college theatre. After graduating from Cal-Berkeley, Sal stayed in Silicon Valley, working as the creative genius of a start-up developing computer games. The subsequent sale of the start-up netted Sal almost twenty-five million dollars. Not bad for a boy everyone assumed would live as a poor starving artist.

Derek's Teutonic roots revealed themselves whenever he complained that what this country really needed was a 'strong-man' as president and the abolishment of Congress, "Maybe then we could get things done!" Whenever Derek shared this sentiment, Sal couldn't help but laugh. Derek's personality served him well in his chosen field - accounting.

How did these two become 'brothers by different mothers'? It was football that did it. Starting in junior high and all through high school, Sal and Derek were the two best defensive cornerbacks in their conference. It was almost as if they could read each other's minds on the field, always working in tandem.

Derek didn't pursue football while attending Oregon State; he was intent on getting his accounting degree and making his mark in the business world. Sal was accepted at Cal-Berkeley and became a walk-on for the Cal Bear's practice squad as a cornerback. His major in Graphic Design led him to the start-up in the Valley. But you'd find the two of them together during every summer break until graduation; working as go-fers for the Daniels Construction Company. When Derek married Zoe, Sal was the best man.

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Sal gave a wonderful eulogy at the service. Zoe spent the entire service red and tearyeyed. Everyone seemed taken in by her performance, and it was just that, a performance - Zoe learned in high school theatre how to dip her kerchief in a solution that guaranteed tears. There was a small reception after the service, and, not for the first time over the past week, Sal felt that Zoe was doing all she could to avoid being alone with him. Sal always thought he had a decent relationship with Zoe. That is, until the previous Spring when Sal took Derek and Zoe out to dinner just before he left for Liberia. Zoe was quiet and seemed slightly irritable during dinner at Jake's Crawfish House.

Derek even apologized to Sal for her behavior. "Don't know what's bothering her lately, she been on edge more than not. If things don't change soon, I'll force her to see her doctor." Then, last month, Sal received an email from Derek which included Derek's relief that everything seemed to be all right again.

Immediately after the funeral reception, Sal and Charlie Conrad, the star quarterback from their high school team, went to a nearby bar and had a shot and a beer. They raised their shot glasses in a toast to their good friend. Then Sal opened up. "What's with Zoe? You'd think I have the plague the way she's ignoring me."

Charlie took a swig of beer before answering. "The woman is a total whack job. She was driving Derek nuts the last year. Did you know he hired a private dick to follow her?"

"No; what'd he find? Do you know?"

"Derek said he came up empty. It cost him a grand to find out she was out shopping."

"Why did Derek have her followed?"

"Derek thought she might be cheating. He hadn't gotten laid in over a month and she was being a bitch. So, he gets the PI to chase her tail a few Saturdays - and nothing. In the meantime, Zoe starts being all sweet again. Derek figured it must have been work related."

"That doesn't explain why she hasn't spent more than two minutes talking to me."

The two old friends were quiet for a few minutes, Sal staring into his glass of beer, Charlie staring at the TV above the bar, without really comprehending what he was seeing; both lost in their own thoughts. Sal broke the silence.

"I don't get it. Someone said Derek bypassed the fuse by placing a penny in the fuse socket. That doesn't sound like Derek at all. All those years we worked together at Daniels Construction, Derek was a stickler for safety, especially electrical shit."

"Maybe he's not the one who put the penny in there."

Just then Kyle Olsen, another member of the team, walked into the bar after dropping off his wife at home. Kyle bought a round to toast Derek and the conversation about the penny was forgotten.

The next day, Sunday, Sal decided to find out if he had done anything to upset Derek's widow. It was mid-morning when he knocked on the door. No one answered, so he knocked again, this time a little louder. To his right, Sal saw the front window curtain move, he turned toward it and smiled, "Good morning, Zoe."

A few moments later, Zoe opened the front door, but only enough to talk through the crack. "Hi, Sal. What brings you here so early?"

Silently, Zoe was cursing herself for getting caught. The only reason she even looked out the window was to make certain it wasn't the cops with more questions. Now what? Does she let Sal in? What if she doesn't? Could she fake a headache or something? Before Zoe could answer her own question, Sal asked his.

"Mind if I come in for a few minutes, Zoe?"

Zoe opened the door to let him in. Sal walked in and couldn't help but notice the thin robe Zoe had on. He always thought Zoe had a great body and always did his best to avoid staring at his best friend's wife, but it was sometimes difficult not to notice her beautiful face, long legs and great chest - like now when her nipples were pushing the thin cloth out at least a good inch.

Sal had better manners than to stare.

"What can I do for you, Sal?"

"Things have been hectic, I wanted to make certain that there wasn't anything I could do for you, Zoe. You were my best friend's wife and I'd feel like an ass if I didn't at least offer to help if you needed anything."

Before Zoe could offer an answer, the upstairs toilet flushed.

Sal saw it, that brief movement, Zoe's eyes glanced toward the ceiling and the "oh shit" expression before she recovered. It was a flash, but it was definitely there.

Zoe's next statement almost blew Sal away, it was so unexpected. "Sal, are you making a pass at me?"

"What?"

"All this talk about 'if I need anything'. Are you asking if I need you to make love to me, your best friend's widow?"

Sal was completely flabbergasted. Where the hell did that come from?

"Oh my god, no! Sorry, Zoe. No, it's just that we haven't had any real time to talk and I didn't want you to think I wasn't being supportive." Sal backed to the door and was now outside again, still backing up. "Call me if I can help with anything." Sal got into his rental car before sighing in relief.

Zoe laughed out loud at how easy men, especially men like Sal, could be manipulated. All this past week, she was able to act the poor, young widow who lost the beloved love of her life. She knew how to fake the red eyes and tears, what to say and when to practically faint from heartbreak. When she had time to prepare, she was a good enough actress to fool almost anyone. Look how she easily fooled Derek. But she knew she almost blew it when Paul flushed the toilet just now. Had Sal caught the surprise on her face? Or did she cover it up when she accused him of trying to seduce her? Sal's deep olive complexion almost turned red and he was stuttering his apologizes as he scrammed out the door. "Damn, men are so easy." she laughed before she called upstairs, "Paul - you stupid asshole!"

At the same time, Sal pulled over at the next block; he began laughing and talking to himself. "Damn - what a chump. She's good. Damn - she's very good. It took her less than three seconds to put me on the defensive."

Sal immediately stopped laughing and now he was pissed. It didn't take him more than thirty seconds to put two and two together. The silk kimono, the flushing toilet, the special effort to get him out of the house. "The grieving widow has a lover already!" Sal recalled there wasn't any particular man hanging around Zoe during the wake, the service or the reception. Only one reason why she'd have a 'special man' tucked out of sight - to keep the tongues from wagging and guessing the truth.

Sal was totally out of his league here; what to do next? He thought about going to the police; but had nothing but a flushed toilet to give them. He could hire a private detective, but how do you find a good one? Whoever Derek hired must have been worthless and he'd have a hell of a hard time finding someone competent.

"Maybe the insurance agent that sold Derek's policy would have an idea." Sal thought to himself. Sitting in the rental car, Sal pulled out his phone and called Derek's mother.

# **\$\$\$\$** ----**\$\$\$\$\$**

That same Sunday morning, on the other side of the city, Bill Roland looked up from his Sunday newspaper and watched his wife typing on her laptop. "It's driving you crazy, isn't it?"

Karin Roland stopped typing and stared at her husband. If he wasn't so damn cute, she'd be pissed at him; interrupting her chain of thought as she searched in her mind for the right words. Karin was attempting to write a mystery novel and it wasn't going very well. So much for filling in the empty hours with a new hobby. Karin got up off the chair, threw Bill's newspaper on the floor, and sat in his lap.

"I didn't realize how bored I'd be once Hannah left home for college. And Anthony is so busy with football, school, and his friends, I rarely see him except at dinner."

"What about your work with the insurance agency?"

"That's averaging ten hours a week, and ninety-five percent of that is on the computer running standard background checks. Damn, I never thought I'd miss following cheating spouses."

Three years ago, Karin Roland had had enough. She wanted to spend more time with the kids before they left the nest; wanted to get out of the business of chasing cheaters. On one of her last assignments, a client went berserk and shot his wife, her lover and himself. She sold her half of the detective agency to her partner and for the first time in her life, spent three years as a housewife. Three fantastic years, until recently. The boredom was starting to get to her.

It was a year ago when Bill came home and called a family meeting. He had received an unsolicited offer from a much larger company headquartered in Portland, Oregon. They were offering him the title of CFO and it meant a significant increase in salary; but it also meant moving the family cross-country from Long Island, NY to Portland.

Their oldest daughter was ecstatic. Of the dozen or so colleges offering her an athletic scholarship, the University of Oregon was her first choice. Hannah's only reluctance to accepting the offer was living so far from her folks.

Their son was a bit apprehensive and asked if he could give it some thought. It would mean moving away from his friends; but after researching online, Anthony was thrilled with the idea of living so close to the mountains and all the outdoor activities the Northwest had to offer. He'd be hiking or skiing in less time than it took to drive off Long Island. So Anthony would eventually end up as a 'go'.

The move would be a little tougher for Karin. Born in Brooklyn, a St. John's graduate, ten years as a New York City cop, and another ten years as a private detective in one of the most vibrant and important cities in the world. Could she do it? Karin approached the question in the same manner she approached every big issue - methodically. That night she sat in bed with a legal pad and pen, listing the pros and cons.

It was a little past midnight when Karin got up to get a glass of wine. As she passed Anthony's room, she noticed the glow under the door. She knocked, waited until she heard Anthony's whisper to come in, and entered his room.

"Hey there buddy, what are you still doing up?"

"Research, Mom. Just trying to understand why we might want to move there."

"What'd you find?"

"I think we should do it, Mom. Last year when Kevin Taylor's family moved to Asheville, he'd email how much he enjoyed living near the mountains. How he didn't miss living in the city."

"The city has a lot to offer, Anthony."

"I know, Mom. But wouldn't it be nice to have a change? And there's another reason Mom. Did you see Dad's eyes light up when he told us about them offering him the job? I think the time he was unemployed affected him more than I realized at the time. He always kept the faith and acted all cheerful; but I think he was trying to be strong for us. I'd like to do this for him."

Karin started to tear up. She kissed Anthony on the top of his head. "Go to bed baby. You have school in the morning. You can tell your father your decision at breakfast."

Karin decided to skip the wine. She went back to bed, wrote one last item on the plus side of her sheet, turned off the nightlight, kissed the guy snoring quietly next to her, and cuddled into his back with a smile on her face.

So, the Roland family moved and now, a year later, Hannah was at the U, Anthony was happy with his new school and friends, Bill was self-actualizing with new responsibilities and Karin needed something to occupy her time. And that's how they found themselves sitting in the den on this late Sunday, trying to come up with a solution to Karin's boredom.

In many ways, Bill was the perfect husband, but he was still a male and still carried the 'stupid' gene. Which meant he tried to joke Karin out of her funk. "Would you like it if I became more high maintenance? I could leave my clothes on the floor and a mess in the sink each morning."

Karin gave Bill a light slap on his chest. "Don't you dare."

Bill couldn't help himself, "I know, we could spend more time in bed!"

Karin decided to tease him back. "Or - I could take a lover."

They kissed and Bill got serious. "You have your Oregon Private Investigators License; are you thinking of getting back into it?"

"Not yet. Well, I could try and finish this novel, but I like the idea of finding some guy to fill my days much better."

Bill loved the fact that the very serious, very pregnant, and very unmarried Karin Baker - who literally fell into his arms almost twenty years ago - had found her sense of humor. She gave as good as she got. But Bill knew exactly how to parry Karin's wit. "I have just the man for the job. Tomorrow, I'm going into the office and give my two-weeks' notice. Then, you and I will spend our days in bed."

Karin was still on Bill's lap kissing passionately when Anthony walked into the den with one of his teammates. The two high school juniors instantly wheeled around and went toward the kitchen. Bill and Karin heard Anthony's friend ask Anthony. "Are they always like that? Every time I see your parents, they're hanging all over each other."

Anthony answered, loud enough for his parents to hear. "Yea, always. It's embarrassing!" But Bill and Karin knew he wasn't serious. Anthony often told his parents how happy he was to be part of such a warm, loving family.

# **\$\$\$\$\$ -----\$\$\$\$\$**

The next day, Monday, Sal Coppolini was standing at the receptionist desk of the Montgomery & Sons Insurance Agency. It wasn't difficult to find which agency had sold Derek his life insurance policy, the Miller family had been using the same agency for three generations. The elder Mrs. Miller was able to give Sal the name, number, and address within seconds of his asking. Sal did his best to sidestep when Mrs. Miller asked why; Sal said he was following up for Zoe. He hated to lie, but it was better than causing Mrs. Miller concern. And he wasn't about to tell her about the toilet flush.

Sal was shown into Larry Montgomery's office after waiting less than five minutes. After a few short courtesies, Sal came right to the point. "I understand there's a significant policy that will pay out to Derek Miller's widow, Zoe. I have some concerns related to Derek's death and I wonder if the insurance company is interested in my concerns."

"Have you talked to the police?"

"Not yet, everything I have is all conjecture. Nothing to change the police opinion and reopen the investigation. I'm talking to you to ask if the insurance company has any interest."

Larry Montgomery looked at a file on his desk before answering. "Not really; I'm afraid the company isn't willing to spend money investigating this if the police are convinced it was an accidental death. Why, do you believe it wasn't an accident?"

"I don't know. Just a few things don't add up for me. If I paid for the investigation out of my own pocket; do you have someone you can refer me to?"

"I don't know if I've ever heard of something like this before. Why would you spend your own money?"

"Because if Derek was killed, I wouldn't want the killer to be rewarded."

Montgomery was shocked by Sal's statement. The Miller family were long-time clients, going back to when his grandfather started the agency. He looked in the file once again.

"I have a name of a private investigator who does research for us. My understanding is she is very good, had her own detective agency in New York after leaving the NYPD. I'll call her and give her your contact information. If she's interested, I'll let her see the file. If she's concerned after talking to you and reading the file, I'll do my best to hold the payout."

Montgomery sat back in his chair and decided to continue; for some reason he trusted Sal.

"I know you said you'd foot the bill, but there's something else to consider here. If you're right and this wasn't an accident, the insurance company will be saving a bundle and you'll recover ten percent. That would probably offset any of your expenses."

Sal was confused. "Wouldn't the insurance company have to still pay the policy's secondary beneficiary?"

"Yes, but they'd only pay the policy amount, not the double indemnity because right now the police ruling is that an accident caused death."

"You mean Zoe Miller stands to collect two-million, not just one?"

"Yes."

"Please ask your detective to call me." Sal left the office shaking his head.

One hour later, Sal answered his phone. Karin Roland introduced herself and, given the time-sensitive nature of the issue, agreed to meet that afternoon in the lobby of the Benson Hotel, where Sal was staying.

Karin didn't want to get too ahead of herself, but as she drove downtown to meet Coppolini, she couldn't believe her good-fortune. Just yesterday she was complaining that she needed something she could sink her teeth into, and today she gets a phone call.

Karin stopped on the way to get the file from Larry Montgomery, and the insurance company's backing if needed to review the police reports. Now she needed a reason to doubt this was anything but an accident.

Sal and Karin formally introduced themselves in person and after spending a minute of two on pleasantries, immediately got down to the nature of the meeting. Sal told Karin first-hand why he had doubts and Karin asked questions. Answering Karin's questions, Sal understood why it was important to hire professionals. Karin pulled out her phone and dialed a number. Sal heard one side of the conversation.

"Glenn, this is Karin Roland. How have you been?"

Karin laughed at something 'Glenn' said. "The family's good Glenn, thanks for asking. Glenn, I need a huge favor. There was a death recently, a Derek Miller died by electrocution in his hot tub. It looks accidental, but the mother and a close family friend think it's suspicious and the insurance company has asked me to have a quick look into it. Do you think you could introduce me to whomever has the case?"

"Thanks Glenn. I promise not to be a thorn in anybody's side. I can be there tomorrow morning if you're both available."

"See you then. Please tell Helen I said hello and give her my love. Bye"

Karin looked up from her notes. "Captain Hutchins and I were on a national task force together after 9-11. He'll introduce me to the detective that's handling the case. If all goes well, we'll have someone inside that can help us."

Karin produced a contract for Sal to sign. Sal read through it, didn't haggle the price tag, and signed. There would be an additional set of contracts to sign; Sal had convinced Derek's mother to be the official client with Sal paying the bills. Mrs. Miller was reluctant; but agreed to Sal's proposal as well as keeping the entire arrangement confidential for now. It was another testament to the two boys' friendship that Derek's mother trusted Sal more than Zoe.

### \$\$\$\$\$ ----\$\$\$\$\$

Captain Glenn Hutchins of Portland P.D.'s anti-terror group met Karin in the lobby and brought Karin to meet Detective Jack Turner. Turner already knew why Karin was there.

"In a perfect world, I could spend hundreds of hours working on a case that has every indication of being an accident when I have a hunch it's not as it seems. Unfortunately, I don't live or work in that perfect world."

Karin knew Detective Turner wasn't making excuses, he was just voicing the frustration of every decent cop everywhere. Working within the constraints of time, money, Miranda warnings, etc. meant not every crime is solved and some criminals get away with murder. That's why movies such as 'Death Wish' with avenging vigilantes are so popular with the public.

"I live in a more perfect world, Detective. Thanks to Mr. Coppolini's money, I can spend as much time as needed to concentrate on this one case. If I promise to share anything I turn up with you, can we cooperate?"

"Captain Hutchins says you're good people and were a great cop. If you promise not to break any laws, we have a deal." Turner put out his hand to shake on it.

Karin understood this was a significant breakthrough and would go a long way in helping her work the case. She took his hand before agreeing. "Maybe bend a little, without breaking. All right?"

"Goes without saying. Can I ask, why'd you guit NYPD? You're too young to retire."

Karin lifted her pant leg to show the prosthetic. "Shotgun took off everything below the knee. I had a choice of desk job or disability. Didn't want to spend fifteen years shuffling papers, so I ended up opening an agency. I still get to put away bad guys every now and then."

"Damn - sorry."

"Happened over ten years ago. I've had a lot of time to get over it. Helps I have a great family. On the scale of things, I have a great life."

Turner couldn't help but wonder why he never met anyone like Roland. He was in the middle of negotiating his second divorce. He was looking at years of maintenance and child support payments; but worse of all, becoming a part-time father to his two children and he still loved his wife.

So many men or women think they can handle being married to a police officer, only to find after a few years that it's a tough life and change their minds. He knew his current wife, Anne, loved him; she just couldn't help but worry every day he left the house. It didn't help when, during a recent wedding reception of another officer, one of the other detectives in the squad got drunk and started to relate all the death threats the squad received from local extremist groups. Anne got violently sick that night and a week later, told Turner she couldn't take it any longer. To make matters worse; she was six months pregnant with their second child and he loved her more than anything.

Turner pulled out the Derek Miller file. "Let's go into the conference room, I'd rather do this without anyone overhearing."

Karin was looking through the crime scene photos. "There's a window overlooking the deck from the neighbor's house and it looks as if someone is in the window. Did you talk to the neighbor?"

"We tried. The owner, a Gail Jones, said it's her daughter's room. The daughter is fifteen and Ms. Jones said her daughter didn't see anything and wouldn't let us talk to the daughter without her present. The daughter confirmed what her mom told us."

"OK if I try?"

"Go ahead. Fair warning though; the police are not Ms. Jones favorite people; her brother is downstate doing three years for possession and receiving stolen goods."

Karin jotted down the names of mother and daughter, then started reading Detective Turner's notes. It only took twenty minutes to draw the same conclusion as Turner. "I can see why they closed the case. Nothing here would point to anything but a tragic accident. Yet, it's all too pat, too convenient."

"I agree, but like I said; we're backed up. Half the squad has been reassigned to patrol because the department is having a bear of a time filling in for all the retirements. Recruits are barely dribbling in. Things are going to fall through the cracks. Four or five years ago, I'd have the Department's backing to pursue this. Not now."

"So, you're okay with me doing the legwork?"

As soon as Karin said the word 'leg', she noticed the subtle glance down to her leg by Turner, then his eyes popped up quickly. He tried to recover. "I'd be a fool to stop you. Have at it - with my blessing and support."

Karin looked at Turner. "Do you know how much I miss wearing the badge and being part of it?"

Turner smiled. "Yea, but sometimes I wonder why I'm still banging my head against the wall."

They both laughed. Karin shook his hand and left the conference room. On the way out, she stopped at Captain Hutchins' desk, thanked him and left a good word on how cooperative Detective Turner had been. When she left the building and walked down the steps, she stopped, turned around, and felt a wave of regret.

Karin's next stop was the elder Miller residence. Sal had called ahead and Mrs. Miller was waiting for her. Karin couldn't help but smile as Derek's mother opened the door. The elder Miller widow wasn't an old grey-headed woman in a granny dress, but a fifty-plus brunette wearing a pressed blouse and business-suit styled slacks. Still, there was a look of haunting in her eyes; here was a woman who had lost her husband and son before reaching sixty. Karin thought back to Bill's fight against cancer and how close she came to losing him; once again she understood how she lived a charmed life.

They sat in the living room, a pot of coffee and a small plate of cookies on the table. Mrs. Miller opened up.

"Look, I know I might come off as some bitchy mother-in-law here; but something was wrong in Derek's marriage. Derek and I were close; for almost a half a year he shared how difficult it was living with Zoe. All the nasty things she said to him; how she ignored him. He thought she was having an affair and hired a detective to follow her. About the same time, puff - just like magic - Zoe's the loving wife again. I think she caught on that she was being followed and stopped seeing whoever she was seeing."

Karin took notes and talked to Mrs. Miller before it was time to leave. Mrs. Miller was in tears and Karin did her best to calm her down before she left. Mrs. Miller suddenly remembered something.

"I saved the last message Derek left on my answering machine from that Saturday afternoon." Karin followed Mrs. Miller into the kitchen where the answering machine was sitting on the counter. Mrs. Miller pressed play and Derek's voice came on.

"Hi Mom. Zoe and I are looking forward to having you over for dinner tomorrow. You called earlier while I was out back and asked if you could bring anything. Why not bring a jar of your homemade salsa. Thanks Mom - love you."

Mrs. Miller was in tears as she played the message. "I can't believe I missed his last call. I was in the shower. I'll never erase this."

Listening to the recording gave Karin an idea. "Mrs. Miller, I'd like to make a copy of Derek's message. I promise not to harm it in any way."

Mrs. Miller agreed, but only after getting Karin's repeated assurance that she'd get it back.

Karin discreetly interviewed Derek's friends and co-workers. Everyone shared the same opinion. For approximately six months, Derek Miller was depressed and although he tried to play it down, his marriage seemed to be headed for the shit-can. Then, two months prior to his death, everything was all right in the Miller household.

It took some doing, but Karin was able to interview three of Zoe's co-workers. Lisa Pryce's comments were typical.

"I don't want to sound like a gossip." Lisa said this in a way that Karin understood it was exactly how Lisa would sound, "There was speculation Zoe and Paul Roberts were having an affair. If you gave one-hundred-to-one odds on Zoe and Derek's marriage lasting the year, you wouldn't have gotten any takers. Then, a few months ago, nothing. Everyone figured Roberts dumped her when she didn't leave Derek. Now, it's back to kissy-face between the two. The widow wasn't mourning very long."

So far, nothing but rumor and innuendo. But it was all stacking up against Zoe Miller; painting a vastly different picture from the crying, grieving widow seen at the funeral service. Plus, now Karin had a name of Zoe's supposed lover. Within the hour she had an address for Paul Roberts and was heading over to take a look around.

### **\$\$\$\$\$ -----\$\$\$\$\$**

While Karin spent her first week interviewing friends and co-workers, Zoe and Paul spent their evenings in the Miller home, specifically in the bed Zoe once shared with Derek. They were more open in their get-togethers since Detective Turner had confirmed the investigation was over and Derek's death was ruled an accident. Paul was getting impatient; it was one thing to spend lunches and a few hours on Saturday afternoons with Zoe, another to spend every non-waking hour with the bitch. Ever since the funeral, the bitch was needy and clingy. Paul had to keep reminding himself of the pot of gold at the end of this bullshit.

Paul couldn't afford to let Zoe out of his sight. Crap - there were already a flock of vultures hovering around Zoe now that she's getting a million dollar payout. Where did all these assholes come from? It pissed Paul off; he'd done all the set-up and dirty work and now there were two or three guys calling Zoe, asking what they could do to help.

For her part, now that Paul was spending almost every night in her bed, Zoe was starting to wonder why she ever considered Paul's lovemaking better than Derek's. When she had to sneak away to spend a few hours in Paul's bed, it all seemed so naughty and erotic. Paul would do things to her that Derek never dreamed of doing. She was beginning to realize that a major part of the allure, the reason she came so hard with Paul, was the act of putting one over on Derek. After all, wasn't it Derek that wanted that damn house? Wasn't it?

Even though Zoe was having to fake her orgasms more often, Paul wasn't having any troubles in that department. For the first time in years, he was getting laid on a regular basis and he took advantage of it. Too bad he was getting tired of her.

As they lay in bed after another quickie, Paul couldn't hold back any longer. "When is the insurance check coming?"

Zoe had been avoiding the subject, but since he asked. "There's some hang up according to the insurance company. They've had someone sniffing around asking questions. Did you know a woman has talked to our co-workers?"

"So what? Didn't the cops close the case and call Derek's death an accident?"

"Yea, that's what the detective said. Maybe we should hire a lawyer to make the insurance company pay."

Paul didn't like the idea of getting more people involved. "That's just going to cost more money. Let's wait another week and see what happens." Paul knew the best way to end any discussion was to keep Zoe's mouth busy. He placed his hand on the back of her head and pushed her down.

# **\$\$\$\$\$ -----\$\$\$\$\$**

Saturday mid-morning, Karin was knocking on Gail Jones' door. The woman who answered didn't seem too friendly. Karin presented her card and quickly attempted to defuse the situation.

"Mrs. Jones, I'm not with the police. I'm a private investigator hired by the mother of your deceased neighbor. She has concerns related to the death of her son and has asked me to look into it. I would appreciate a few moments of your time to clear up some questions that have been bothering Mrs. Miller."

Sometimes it's all in the way you present it. The woman's face lost its severity and as she looked at the card in her hand, Mrs. Jones made the decision to answer this detective's questions; if only to help another mother ease her pain.

"Come in Ms. Roland. Would you like a cup of coffee or a soft drink?"

"A cup of coffee would be nice. Black, please."

The two women walked toward the kitchen table. On the way, Karin noticed the framed photo on the mantel.

"Does your daughter run track?"

Mrs. Jones picked up the photo of her daughter in her track suit and looked at it with proud eyes. "Yes, Sharone took second in State in the four-forty as a sophomore last Spring." She handed the framed photo to Karin. "We're hoping this will be her ticket to college. The coaches told us there's already some interest by a few schools."

"My daughter Hannah is on the U of Oregon track team. She's a freshman. She runs the eight and the sixteen-hundred."

Mrs. Jones took the picture from Karin and placed it back on the mantel. "Isn't it wonderful when they find something they're really good at? Sharone's grades have improved ever since she found success running. She's over a three-six grade point average."

"That will help when the schools come offering scholarships. It helped Hannah get into Oregon, her first choice."

The two women sat at the table and established that they should call each other by their first names. Gail poured the coffee and Karin got to it.

"Gail, I saw the crime scene photos." Karin purposely used the words, 'crime scene' even though the official cause of death was still ruled an accident. "I noticed there is a window that looks out over the Millers' patio and onto the deck. In one of those photos, I could see a young woman looking out the window. Is that your daughter Sharone?"

"Yes, her bedroom window faces the Miller's backyard."

"Did she see anything the weekend Derek Miller died?"

Gail paused for a few moments; could she trust Karin? She made up her mind.

"Sharone saw a couple things that might be suspicious, but nothing specific. That's why we didn't want to get involved and didn't talk to the police. We've also noticed that it's only been a few weeks since Mr. Miller passed and there's already a man who seems to be living over there."

"Gail, I don't know about you, but if I was living next door to two people who killed a man for the insurance money, I'd be doing everything I could to help the police. Do you think I could talk to Sharone?"

"Sharone will be home around four this afternoon. Stop by at four-thirty and I'll let you talk to her."

They shook hands and Karin left the house with her fingers crossed. In her car, she took out her phone and called Hannah.

"Hannah, it's Mom." Old habits die hard; of course Hannah knew it was her Mom since every cell phone had caller ID. "Do you think you could have lunch with me and a young lady who is going to be getting some track scholarship offers next year? Let her learn from your experience? We could set up a Sunday lunch either next weekend or so." Karin went on, explaining the situation, and Hannah, being Hannah, readily agreed to help her mother out.

"Let me know when Mom. I'll drive up the night before and spend a little time at home. I could use a little family time and maybe some homecooked meals."

Karin was back at the Jones' residence at four-thirty and was introduced to a five-ten younger version of Gail Jones. Sharone seemed a bit apprehensive talking to the stranger; but it only took ten minutes of track talk to get Sharone comfortable and open up.

"I was in my room typing my American Lit paper when I heard a loud yell from outside. I looked out and saw Mrs. Miller move what looked like a pair of boots from the patio door; I didn't see where she took them; I can't see their hot tub, there's a screen there. A few seconds later I heard Mrs. Miller scream and run into the house. Within five minutes the police and fire department showed up. Mom and I went outside; that's when we heard Mr. Miller was electrocuted in his hot tub."

"Anything else happen at the neighbors lately; either before or after that day?"

"Well, there has been a strange man over there since last weekend. And the week before Mr. Miller died, there was one thing. I was up late playing video games online when I heard the Emerson's dog barking. The Emersons live on the other side of the Millers. I looked out the window and saw Mr. Miller on the back deck with a flashlight. He was stooped over near the deck edge. Then he got up and went into the house. All the lights were off in the house."

Karin looked at her notes. "Are you certain it was the Saturday before Mr. Miller died?"

"Positive."

"And are you certain it was Mr. Miller?"

"Well, I thought it was odd. The Emerson's dog doesn't usually bark at the people he knows. But who else could it have been except Mr. Miller?"

"So, you didn't know the Millers were gone that weekend?"

Sharone looked scared at Karin's question. "No, I didn't. Why, should I have called the police?"

Karin realized how her question affected the young lady. "No, no Sharone. I would have thought the same thing you did; that Mr. Miller was just checking something in the backyard. You didn't do anything wrong." Karin decided that this might be a good time to offer Hannah's help.

"Gail, would you and Sharone like to have brunch with my daughter and me next Sunday? It would give Sharone a chance to ask Hannah some questions about college recruitment."

Gail thought this was a wonderful idea and Sharone was so thrilled, she completely forgot how upset she was just a few minutes before. They agreed to meet the following Sunday for brunch.

Karin walked out of the Jones house and down the street to the Emerson's. Tom Emerson answered the door holding a big black lab by the collar.

"Can I help you?"

Karin introduced herself by giving Tom Emerson a business card. "Mr. Emerson; I've been asked to follow up on a few discrepancies concerning the death of your neighbor, Derek Miller."

Emerson seemed surprised. "I thought it was an accident."

"My client is trying to confirm that."

"Are you working for the police?"

"No, I won't lie to you. My clients are Derek Miller's mother and best friend. They have concerns."

"My god; does she think Zoe purposely electrocuted him?"

"Mrs. Miller doesn't know what to think. She only wants to confirm everything is being done to ascertain the truth."

"What questions do you have?"

"Did you notice anything suspicious at the Miller home lately? Especially a week before Derek's death?"

"No, I remember they were gone the weekend before. Derek was unloading his car and when he saw me, he asked if the power had gone out. He said the clock on his oven was blinking, which meant the power went out. I told him we hadn't lost power and that it must have been something in his panel. Which makes sense, a week later the firefighters had to put out a fire in their panel after the accident."

Emerson couldn't think of anything else of importance; Karin thanked Emerson and headed home. She hadn't seen the man standing in the second floor window of the Miller home watching her leave the Jones property, cross in front of the Miller house and ring the Emerson's doorbell. He was still watching as she crossed back to get in her car to drive away. It didn't take a genius to figure out this was the private investigator Zoe had talked about. "Damn, this is getting complicated." Paul hadn't realized he said it out loud.

Paul started to consider his options. He considered killing the private investigator; he even considered killing Zoe since she was the only witness to his involvement. He knew where he could get a gun. Paul sat down for a while and considered how he could kill two people and get away with it. But in the end he kept thinking about that million dollars. If the money turned up soon, he'd head down to Mexico or somewhere in Central America.

# **\$\$\$\$\$ -----\$\$\$\$\$**

Bill and Anthony were sitting in the den watching a college football game when Karin walked in the door. Bill got up from his chair to give his wife a hug and kiss. "How's it going?"

"I'm fairly certain they did it - the wife and her boyfriend. Everything I have is circumstantial so far, but it all adds up. I'm going to put my notes together and let you read them; let me know what you think. Can we order in tonight? You and Anthony decide; okay?"

"Sure." Bill couldn't help but smile. For the past three years Karin has done her best to improve her cooking skills and usually had a homecooked meal ready for her family to come home to. Here was the old Karin - working hard to solve a problem, to catch the bad guys.

As Karin walked up the steps to shower and change, she called down. "By the way, Hannah will be home next weekend." Another reason for Bill to smile.

Karin took a long hot shower, dressed in sweats and sat on the bed with her pad and pen. Listing everything she knew about this case, she understood the who, what, when, and how. Now she needed to prove it. On a second sheet of paper, she listed several ideas. Here is where the difference between an official police investigation and the flexibility of working outside official parameters could pay off. It also helped to have a client with an unlimited budget.

She called Sal and arranged a meeting. Sal didn't want to wait until Monday and they agreed to meet Sunday afternoon.

After dinner, Bill read through Karin's notes, agreed with Karin that it all pointed to a conspiracy to commit murder and gave Karin a few additional ideas - just what she was hoping to get from him. Bill didn't have the investigative background of her former partner, Hank; but Bill was a very smart man and he had the advantage of being a prolific reader of mystery and suspense novels. There's little new under the sun when it comes to murder. Ever since Poe's Auguste Dupin and Doyle's Sherlock Holmes, authors have been trying to create clever criminals and even more clever detectives.

### **\$\$\$\$\$ -----\$\$\$\$\$**

Sunday afternoon, Karin and Sal met in the privacy of Roland's den. Karin wanted to ensure nothing said could be overheard by any interested or disinterested parties. Karin reviewed her findings to date. Sal was almost overwhelmed by sadness as Karin finished. He leaned back in his chair and wiped the moisture from his eyes with the handkerchief he always carried. Sal looked out of the window with glassy eyes before speaking.

"That's it then, Zoe killed him for the insurance money?"

Karin placed her hand on his, a comforting gesture Sal appreciated. "That and she's probably convinced herself this Paul Roberts loves her. I did some digging into his background and can't help but think he's using her. The guy thinks of himself as a player. We're going to use that to our advantage; to drive a wedge between the two conspirators."

"How?"

"It's going to cost some money; were you serious about an open checkbook?"

Sal didn't hesitate. "Are we going to nail these bastards?"

"Yes."

"Then do whatever; whatever it costs."

Karin was pleased with Sal's agreement. What detective wouldn't appreciate a client so committed?

"Okay. One more request. You said you used to be in the gaming industry; I'm assuming you knew some tech-savvy folks."

"Yea."

"Know anyone who can spoof a phone. Make a call that seems to come from another phone? Even one that's been disconnected?"

Sal thought about Karin's question. First trying to understand why she might be asking, then trying to recall the name of the two hacker wannabees from his old company down in the Valley. "I know a couple guys that could do that."

Karin opened her laptop and played two audios, the first was the message Derek had left on his mother's answering machine. The second was an audio file she had her old agency in New York create for her from that message. Sal heard Derek's voice. "Why Zoe?"

Sal looked confused; Karin filled him in.

"We're going to shake Zoe up, make her vulnerable. She's going to get this simple message from Derek's phone."

Sal couldn't help but shake his head at the evil genius of it. Karin wasn't finished.

"We're also going to hire an actor, someone we can makeup and dress like Derek. Let Zoe see the guy a couple time."

"Lastly, we're going to make certain the couple start to doubt each other." Karin told Sal the plan and for the first time, Karin saw Sal smile.

# **\$\$\$\$\$ -----\$\$\$\$\$**

Zoe sat at her workstation when her phone buzzed with an incoming call. The number looked familiar, but it couldn't be. Zoe answered the call with a timid, "hello?".

"Why Zoe?" It was Derek's voice and she was certain it was Derek's number - Zoe pulled out her hardcopy address book to make certain, she had already removed Derek from her contact and speed dial listings, speed dial was the reason she needed to double check the number. "What the hell?" she thought as her hands started to shake. Zoe dialed the number.

She heard a high pitched squeal and a pre-recorded message, "The number you have reached has been disconnected and no longer in service."

Zoe hung up. Had she dreamed it? It must be a prank.

Zoe decided not to tell Paul about the call; he'd just say she was crazy. She made it through the rest of the workday and as she left the building, received the second shock of the day. Just across the street a man who looked exactly like Derek was standing at the bus stop, staring right at her. It couldn't be, but the man was wearing that damn Boston Red Sox hat that Derek liked to wear. Zoe started to run across the street; but had to stop for traffic. Before she could get any closer, a bus came by and the man climbed on the bus.

Zoe went home and drank a bottle of wine. Over the next three days the same man would appear two more times and Zoe was starting to lose it. She still didn't say anything to Paul, but she was starting to drive him nuts with her clinging. Paul began stopping off at a nearby pub for a couple drinks after work before heading to Zoe's house. It was the only way he could handle the insanity; he also kept his apartment as a release valve, usually sleeping there a few nights each week.

# **\$\$\$\$\$ ----\$\$\$\$\$**

Paul Roberts was sitting on his favorite barstool one evening after work in the pub he frequented in order to avoid Zoe. On this particular evening, a good looking redhead came in and sat a few stools down from him.

Paul started the conversation without any intention of picking up the woman, but simply because she was gorgeous and he wanted to pass the next hour before heading to Zoe's. Much to his surprise, the redhead opened up to him. She scooted over to the barstool next to his and gave him a rundown on why a beautiful woman was drinking alone.

"I thought we had something special; what a fool I was. I know, everyone says, 'don't get involved with your married boss', but I thought we were different. He said all the right things, how he was going to leave his wife and marry me. I get into work today and found out he's taking a job in Atlanta and is leaving with his wife and kids. Damn, I'm an idiot."

Paul listened to the woman and made the right sympathetic noises, bought her another drink and listened some more; all the time stealing glances at the long legs reaching down from the short skirt and the bodacious breasts hidden under the silk blouse. The redhead continued.

"Do you know? It's been over a year since I made love to a man and fell asleep in his arms. He always had to get back to his wife after we made love! I'd give anything just to wake up in the morning, snuggled up in the arms of a man!"

By now, Paul was thinking this had possibilities. He took a chance.

"My apartment is just down the street. I could pick up some Thai on the way and we could spend a quiet night watching a movie."

The redhead looked at Paul and he knew he had pushed too hard, too soon. Then she surprised him.

"You know what? That sounds fantastic, let's go." She took Paul's arm and led him out the pub's door. The redhead, Torrie, told Paul to buy a bottle of Pinot Gris to go with her Pad Thai with shrimp. Paul was a little pissed the bitch had to order shrimp, but if he ended up between those long legs, it would be worth the extra three bucks that the shrimp cost. They stopped at the corner bodega and she picked out a twenty dollar bottle of wine. Paul had never spent more than twelve dollars on Zoe's wine. "I better be looking at a nice red bush tonight!" he thought to himself as they left the store.

It turns out he didn't get to see a red bush that night; but only because Torrie was completely bald down there. They never did watch a movie; right after finishing dinner, Torrie gave Paul a quick kiss. "Let's take this to your bed."

Paul didn't argue, he took her hand and led her into the bedroom. Standing, Paul unbuttoned her blouse, Torrie was wearing one of those Victoria Secret bras that made the tops of her breasts spill out. She had to be at least a D cup. Paul fumbled a little, but finally found the clasps to let those puppies out. He didn't waste a second, licking and kissing her nipples while he reached down to unzip her skirt.

"You are an anxious boy. Take your time and keep playing with my breasts. That makes me wet and you'll want me wet."

Paul did his best to slow down. He played with her breasts for another few minutes, then went back to getting her skirt off. As the skirt slipped down her legs, he was treated to another awesome sight; Torrie was wearing a lacy thong and thigh-high stockings. Torrie pushed his head down until his eyes were level with the small triangle of lace covering her sex.

"Pull them down Paul." She ordered. Paul did as he was ordered. "Kiss it Paul."

Paul didn't like going down on women, he rarely gave Zoe the pleasure and only after she stepped out of the tub. But he did it. Torrie hands held his head as she was ground her hips into his mouth. She kept his head there until she came.

"Get undressed. I'll be right back." Torrie stepped out of the bedroom. She was back before he had his pants off, so she helped him get out of the rest of his clothes. She held up a strip of condoms. "I'm not on the pill so we have to use these."

Paul was surprised by this development. "Did you use those with your boss?"

"No, my boss was clipped."

"I'll pull out."

"I've heard that before, although it was in college. Let's say it didn't happen and I ended up spending two weeks sweating bullets. Not going to happen again. Now come over here and let's wrap you up." Torrie was tearing open a packet while she said this with a smile.

"Don't I get a blow job first?"

Torrie laughed, "No, you're already hard and I'm already wet." She threw Paul down on the bed, climbed on top of him. "Yes, that's what I'm talking about; just like that, stud."

Using the condom took some of the joy out of screwing this beauty, but Paul decided to make the best of it. Before long, he felt his orgasm approaching, Torrie felt it, too.

"That's it stud. Give it to me."

"Not likely," thought Paul, "not going to 'give it' with this damn raincoat on." Even though, Paul let loose into the condom. As soon as their breathing returned to normal, Torrie slipped off Paul, took the condom into the bathroom, returned to the bed and cuddled into his arms. "Let's sleep." is all she said.

Paul was awake, staring up at the ceiling, thinking, "That was strange." He realized they had only kissed once the entire time; that short kiss on the lips while they sat on the sofa before they made their way into the bedroom. Torrie was/is beautiful, but what the hell? She just seemed to use him for her own pleasure. "Maybe I'll convince her to do it again in the morning" was his last thought before falling asleep.

Paul didn't have the chance. When he woke up the following morning, Torrie was gone. Paul didn't know if he was happy or sad. Paul went to work, gave Zoe an excuse why he didn't show up the previous evening and promised he be there that night. Zoe only forgave Paul when he agreed to come straight 'home', no stopping off at the pub on the way.

Paul made it to Zoe's house that night, taking his frustrations out on Zoe by forcing her to give him head after dinner.

### **\$\$\$\$\$ ----\$\$\$\$\$**

A week later Paul and Zoe were sitting in a restaurant having dinner when someone appeared next to Paul asking, "Were you ever going to call me?"

Paul looked up; it was the Torrie. "Wait," he was thinking, "she never gave me her number, did she?" Paul almost pulled out his phone to see if she had put her number in there without him knowing. Instead he looked across the table to see Zoe staring at him with fire in her eyes. Torrie ignored Zoe and spoke directly to Paul.

"What's a girl got to do to get a second date with you? I thought I was good enough; you seemed to enjoy yourself that night. Call me." And she left.

"You asshole." Zoe said it loud enough that most every other diner in the place was watching. A number of patrons, including the couple Karin had hired, pulled out their phones to video the possible altercation. They didn't have a chance because Paul tossed two twenties on the table before quickly pulling Zoe from her chair. "Not here, let's go outside."

This turned out to be a mistake because once outside, Zoe really let loose; she was shouting. "You asshole, I killed my husband for you!" The screaming continued for at least five minutes before Paul shuffled Zoe into his car and drove away.

Neither Zoe nor Paul noticed the man across the street with the high-tech camera, recording the altercation and Zoe's confession. The camera caught every word of the interchange. Karin stood next to the cameraman.

"Gotcha!" whispered only loud enough for the cameraman to hear. She walked over to the car parked at the corner. Torrie smiled at Karin. "How'd it go? Did you get what you needed?"

Karin handed Torrie two-thousand dollars. "Better than I expected, but everything I hoped. There's two-thousand there. The fifteen-hundred we agreed to and an extra five-hundred for doing such a great job."

"I hate thinking some murdering son-of-a-bitch was in me; but if it helps put two scumbags in prison, I guess I'll sleep tonight."

"Thanks again, Torrie."

"It's Janet, my name is Janet. Goodbye Karin." Torrie/Janet started her car and drove away. Once again Karin was struck by how crazy life can be; who would guess it would take a woman who sells herself to catch two killers. Karin got in her own car and drove home.

The first thing the following day, Karin called Detective Turner and made an appointment to see him in the afternoon. She spent the morning putting her notes

together along with the video from last night. At two, she was sitting at Turner's desk, Turner was shaking his head.

"Captain Hutchins said you were a good detective, but I underestimated you."

"I had unlimited resources and the ability to bend the rules just a touch."

"It appears we have Zoe Miller confessing to the crime, but nothing that absolutely ties Paul Roberts to Miller's death. What do you think; can we get her to implicate him?" Karin was pleased, the way Turner said 'we' implied he was including her in the follow up.

"I think she's ready to talk; but I have a suggestion. Tell me when she's going to be picked up and what door she'll be brought into the station. Make certain she looks across the street when she gets out of your squad car."

Turner was intrigued. "Want to tell me about it?"

"Not really. Maybe someday."

Turner chuckled. "Okay. Wait here."

Turner came back ten minutes later. "We're going to pick her up now. Lt. Gleason agreed with my idea. I'd like you in the room with me when we question her. If she doesn't ask for a lawyer first."

Karin was thrilled. "Don't Miranda her or ask any questions until she gets to the station. Trust me."

By now Turner trusted Karin enough to agree. He also decided to share more news with her. "You should know, earlier this week I resigned effective in three weeks. I'm spending these weeks turning over my active cases. My brother-in-law offered me a job in his construction company. I'm hoping this saves my marriage; my wife seems happy." Turner got up from his chair, put on his jacket. "I'll be back in an hour or so with Zoe Miller; will you be ready by then with whatever you have in your bag of tricks?"

"I'll be ready, just be sure she looks across the street." Karin picked up her phone and made a call.

Turner and two patrol officers picked up Zoe from her office. They found her sitting at her workstation, she was staring into space with her phone in her hand. They led her outside and the female officer sat in the back of the patrol car as they brought her back to the police station. They parked right out front and, as instructed, Officer Simmons made certain Zoe saw the man in the Boston Red Sox cap standing across the street; just watching as Zoe exited the back of the car. Officer Simmons had to hold Zoe as she almost collapsed.

Once inside the conference room, Zoe was given her Miranda warning but she didn't ask for an attorney and seemed anxious to talk. Both Karin and Detective Turner had seen this before and, with the camera rolling, Zoe told them everything.

"Paul and I fell in love; Paul understands me and what I had to put up with living with Derek. If I complained to Derek, he'd pretend to sympathize with me, but Paul really understood, he listened." Zoe paused here to take a sip of water, Karin and Turner sat quietly and didn't interrupt. Zoe went on.

"Paul and I became intimate and I decided I couldn't live with Derek, but I also couldn't afford to divorce him, we owed too much to the bank because of that stupid, old house. Both Paul and I owed a lot of money and we were in bed one afternoon when it just hit us - why not kill Derek and get the insurance money - right?"

Turner interrupted her. "Whose idea was that? You or Paul?"

Zoe thought about it for a moment before answering. "I think it was mine; I asked Paul if he could fake a robbery and shoot Derek. Make it look random, you know."

"Why didn't you do it that way?"

"Paul thought we should make it look like an accident after I told him about all the problems we were having with the electricity in the house. I think he was too chicken shit to do it himself. He made me throw the trimmer into the tub."

"So if it was Paul's idea to electrocute Derek in the hot tub, how did he know the fuse wouldn't break the circuit?"

Zoe's eyes actually brightened as she recalled the conversation. "Paul knew about the fuse panel, I told him. He said we could make certain the fuse doesn't break with a penny in the socket. I left some clean pennies on the floor, Derek picked them up and put them in the change jar - they were the only pennies in the jar. Paul thought of that, then he used gloves to put the pennies with Derek's fingerprints into the sockets. Paul was pretty proud of himself when he came up with that plan."

"What about the outside socket; didn't that have a breaker on it?"

"Paul disabled the socket the same night he put the pennies in the fuse box. It was when Derek and I went to Hood River. Paul made certain the socket was unusable; that's why Derek used the inside socket to trim the bushes."

Zoe took another drink of water, then added, "It almost didn't work. Before I went outside, Derek had already unplugged the extension cord from the outlet. Luckily, I noticed that and plugged it back in."

"Your neighbor saw you move Derek's boots from next to the door."

"It was that stupid black bitch from next door, right? I swear she had the hots for Derek; the way I'd see her looking out her window. Damn, some people can't mind their own business."

Karin asked her first question. "What were you and Paul going to do with the two million? Were you going to split it or get married?"

Zoe was especially surprised to learn the insurance payout was two, not one million. Karin explained the double indemnity clause in the policy.

Zoe's eyes brightened. "Two million? That should really help, I'll need a good lawyer, won't I?"

Turner and Karin exchanged looks, neither wanted to be the person to tell the delusional Zoe that the insurance money wouldn't be paid out to the beneficiary if the beneficiary murdered the policy holder.

There were a few follow up questions Zoe answered. But essentially the interview was over. Turner had enough to obtain a warrant to arrest Paul Roberts. As a female officer was leading Zoe out of the room to be processed, Zoe suddenly snapped out of her fog. "Wait a minute. I don't get the money, do I? I don't get Paul and I don't get the money. My life really sucks. Son of a bitch!"

Like every narcissistic/psychopath criminal; Zoe didn't give a moment's thought to the life she snuffed out, Derek never entered her mind; the only thing Zoe cared to consider was what would happen to her.

After Zoe was gone, Jack Turner turned and looked at Karin. "Want to tell me what that was about? I don't think I've ever seen a person confess like that."

"We didn't do anything illegal, as far as I'm concerned. At the same time, we probably gave Zoe Miller an incentive to clear her conscience." One day, Karin might tell Jack about the phone call Zoe received from Derek's number just before the police arrived. Even though Zoe didn't answer, it still disturbed Zoe as she looked at the number of the incoming call. Then, just as they pulled up to the police station, Zoe couldn't help but see the actor who looked and dressed like Derek, standing across the street; the fifth time Zoe had seen the man staring right through her.

"Bend, but don't break the law." Karin had promised Jack Turner.

### **\$\$\$\$\$ ----\$\$\$\$\$**

Paul had spent the day out on a service call; he pulled into the parking lot and headed into the building. The first person he encountered was that busy-body gossip, Lisa Pryce. "Paul, did you hear? The cops came here two hours ago and took Zoe away."

Paul did his best to keep his shit together, but inside he was twitching like a damn bobble-head.

"Did they arrest her?"

Lisa took great pleasure in watching Paul begin to sweat. "I don't know. She wasn't in handcuffs when they walked her out. But they put her in a squad car and left."

Paul didn't know what to say, so he walked back to his workstation, locked up his instrument case, and left the building - heading to his apartment.

Paul was packing his bags when he saw two patrol cars and an unmarked car pull up in front of his building. "This is it then," he thought, "I'm going to jail and end up some Aryan or Black dude's bitch." Paul couldn't stand the thought of it and grabbed the gun he stole from his father's house, the gun he stole just in case he changed his mind about killing Zoe and that detective, he removed it from under the sofa cushion where he was hiding it.

Paul stuck the gun in his mouth and pulled the trigger.

Nothing happened.

"Can't one damn thing go right?" He actually screamed the words out loud.

How was Paul to know that there wasn't a bullet in the chamber? He never fired a gun in his life. He just figured you pulled the trigger. He didn't know that it was a semi-auto and he needed to pull the slide back first. When the cops finally kicked his door in and entered the apartment, Paul was sitting on the floor, the gun on the ground and Paul weeping into his hands. The cops cuffed Paul and took him away; he cried all the way to the police station.

# **\$\$\$\$\$ -----\$\$\$\$\$**

There wasn't even a trial. With all the evidence against them, both Zoe Miller and Paul Roberts took the deals offered to them by the district attorney. Neither felt confident the public defenders assigned to their case would have a chance in front of a jury. The lawyers tried to have Zoe's confession thrown out, but the ADA argued that it was given voluntarily after Zoe had been given her Miranda warning and the judge agreed.

Zoe was sentenced to thirty years and Paul twenty-five. Of course, Zoe complained that it wasn't fair - why should she get more years than Paul? Zoe saw it as proof that the world was misogynistic and paternalistic. She never did apologize for murdering her husband.

As Zoe was led out of the courtroom after the judge read the sentence, she looked out at Karin sitting next to the elder Mrs. Miller. Zoe tried her best to launch a loogie at Karin and shouted, "You fucking bitch. I'd be on a beach somewhere if it wasn't for you!" Zoe's outburst actually made Karin smile as Mrs. Miller squeezed her hand and whispered in her ear, "Thank you."

#### One month later.

Karin Roland was sitting at her desk; trying to find the right words. Writing a decent mystery was harder than she would have thought. With all her experience as a detective, you'd think the words would just flow. She cursed softly when the phone rang. "Now what?"

It was Sal Coppolini on the line, asking if he could stop over. Talking to Sal instantly put Karin in a better mood. A guy like Sal restored her faith in humanity.

A half an hour later, Sal was sitting in the Roland's den handing her a cashier's check made out to 'Karin Roland' for one-hundred thousand dollars.

"What's this? You already paid me."

"It's half of what I received from the insurance company. You get half; hell, you probably deserve it all but I'm using the other half to start a scholarship in Derek's name. Kids from our high school can apply and receive a few thousand toward their college or trade school expenses. Mrs. Miller is going to administer it."

Karin got up and opened her desk drawer. She wrote a check and handed it to Sal. "Here's the seven grand you paid me; put it toward the scholarship. Give Mrs. Miller my love. Poor woman, losing a son like that."

"Thanks Karin. My mom and I have been able to spend time with her. Administering the scholarship will keep her occupied. I need to go back to Africa and finish the water system project I was involved with before all this. I'll probably be back in a year or so. Mom will keep in touch with her."

Sal got up and shook Karin's hand. "Thanks again. I wish we had met under better circumstances." Karin walked Sal to the door and gave him a hug.

"You take care of yourself over there. Don't take any unnecessary chances. Call me when you come home; let me know you're all right." Karin watched Sal walk to his car and drive away. She said a silent prayer he'd be okay.

### The End