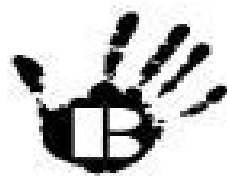


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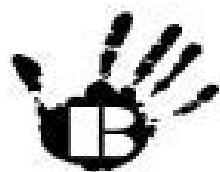
Maggie Sefton



BERKLEY PRIME CRIME, NEW YORK

Knit One,
Kill Two

Maggie Sefton



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THE BERKLEY PUBLISHING GROUP

Published by the Penguin Group

Penguin Group (USA) Inc.

375 Hudson Street, New York, New York 10014, USA

Penguin Group (Canada), 10 Alcorn Avenue, Toronto, Ontario M4V 3B2, Canada

(a division of Pearson Penguin Canada Inc.)

Penguin Books Ltd., 80 Strand, London WC2R 0RL, England

Penguin Group Ireland, 25 St. Stephen's Green, Dublin 2, Ireland (a division of Penguin Books Ltd.)

Penguin Group (Australia), 250 Camberwell Road, Camberwell, Victoria 3124, Australia

(a division of Pearson Australia Group Pty. Ltd.)

Penguin Books India Pvt. Ltd., 11 Community Centre, Panchsheel Park, New Delhi—110 017, India

Penguin Group (NZ), Cnr. Airborne and Rosedale Roads, Albany, Auckland 1310, New Zealand

(a division of Pearson New Zealand Ltd.)

Penguin Books (South Africa) (Pty.) Ltd., 24 Sturdee Avenue, Rosebank, Johannesburg 2196,
South Africa

Penguin Books Ltd., Registered Offices: 80 Strand, London WC2R 0RL, England

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KNIT ONE, KILL TWO

A Berkley Prime Crime Book / published by arrangement with the author

PRINTING HISTORY

Berkley Prime Crime mass-market edition / June 2005

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For information, address: The Berkley Publishing Group,
a division of Penguin Group (USA) Inc.,
375 Hudson Street, New York, New York 10014.

eISBN : 978-1-101-01052-5

Berkley Prime Crime Books are published by The Berkley Publishing Group,
a division of Penguin Group (USA) Inc.,

375 Hudson Street, New York, New York 10014.

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<http://us.penguin.com>

Acknowledgments

A thousand thanks to Shirley Ellsworth, the inspired owner of *Lambspun of Colorado* in Fort Collins, Colorado, the knitting shop I used as a model for this series and the place I first “fell down the rabbit hole” into this fascinating wonderland of color and texture. Shirley and her staff of gifted teachers and fiber artists never ran out of patience with my questions or encouragement for my beginning efforts. Thanks also to the Tuesday night knitting group for their rowdy and wonderful brainstorming of titles for this series of novels. And special thanks to Kristi for her last-minute artwork.

Thanks also to my agent, Jessica Faust, for her unceasing encouragement and support to write this knitting mystery. And special thanks to my wonderful editor, Samantha Mandor, for helping to bring Kelly and all her friends to life on the page.

Special thanks to my four daughters, my mom, and all my dear friends who’ve always believed in me and supported my writing dreams. And thanks to my ninety-two-year-old aunt, Ann, whose “quilt of memories” hangs on my bedroom wall.

And a special pat on the head to my dog, Carl, who’s the model for Kelly’s golf-ball chasing poodle, Rottweiler. I must admit that fictional Carl is much better behaved than real-life Carl, with or without golf balls.

One

Kelly Flynn nosed her car onto the gravel driveway and pulled to a stop in front of the familiar little house perched beside a golf course. Everything looked the same. Aunt Helen's beige stucco, red tile roofed cottage looked as cozy and inviting as always. Golfers were scattered about the lush green, doggedly working to improve their games. In the background the Colorado Rocky Mountains, still snow-capped in late spring, loomed over the entire scene. It was all picture-postcard pretty, just like Kelly remembered, except for one thing. Aunt Helen was dead—murdered a week ago in her picturesque cottage.

A “burglary gone bad” the police called it. Kelly's gut still twisted at the thought. Aunt Helen would have fought back. Kelly knew she would. Even though she was thin as a stick and a foot shorter than Kelly, she was wiry and tough. And she had spirit. Spunk. She'd never go down without a fight. Not Aunt Helen. No way.

Kelly felt tears rise to her eyes again as she remembered her aunt's favorite admonition: “Never give up, Kelly-girl. If you want something bad enough, don't you ever give up.” The tears escaped, running down Kelly's cheeks, and she swiped them away with the back of her hand. She'd never even had the chance to say good-bye. At least with her dad, Kelly'd been able to tell him how much she loved him. Cancer might be an ugly way to die, but it was slower. Murder was a thief in the night, creeping in to steal away valuable loved ones. And this thief stole the only mother Kelly had ever known.

A cold, wet nose shoved against Kelly's neck, and she turned to pat the shiny black Rottweiler head resting beside her shoulder. Carl always sensed her moods. “Don't worry, boy, I haven't forgotten you. You're looking at that grass, right?” She pointed to the manicured golf course, stretching from her aunt's property all the way to the river that meandered diagonally through the scenic college town north of Denver.

Kelly let herself gaze. It had been six months since she'd returned to Fort Connor, where she spent her early childhood. Every time she returned, she wondered how she'd ever make herself leave again. The sky was bluer here, the air was cleaner, and the sun was brighter by a mile. “A mile high to boot, exact,” as Aunt Helen used to say. What a gorgeous day. If her aunt was still alive, she and Kelly would take one of their favorite hikes along a trail in the nearby Poudre Canyon. How could it be so beautiful with Helen gone?

Carl whined to get her attention, clearly eager to explore. “Okay, boy, but you can't run on the golf course. The greenskeeper wouldn't appreciate your lifting a leg on every tee.” Carl rolled his soft brown eyes to her in pleading mode.

“Nope. You'll just have to make do with the yard.” Kelly opened the car door and slid out, grabbing a leash as she did.

Carl's ears perked up at the magic jingle, and he gave an excited yelp. That meant outside and play. Snapping the leash to his red collar, Kelly headed toward the small backyard. Tall cottonwood trees surrounded the property, shading both house and yard. Flower boxes were already planted, even

though Kelly knew the frost date in northern Colorado was a yearly gamble. Somehow, Helen always won out. Her green thumb or gardener's luck could overcome even Colorado's capricious weather.

Kelly made a mental note to water the plants that evening. She wasn't about to let Helen's plants die with her. She swung the back gate open and ushered Carl inside. "It isn't the golf course, boy, but it's bigger than your yard for sure," she said, referring to her postage stamp-size townhouse yard on the outskirts of Washington, D.C. Carl didn't waste time. He took off the moment his leash was unsnapped, nose to the ground.

The sound of another car coming down the gravel driveway caught Kelly's attention, and she turned to see a red minivan drive up to the larger stucco and red tile-roofed house across the drive. A woman exited the van and entered the sprawling mirror-image of Helen's cottage.

Both houses and the assorted outbuildings nearby occupied a pie-shaped wedge of land that clung to the corner of a busy intersection. Kelly remembered when both streets were country roads cutting through fields of sugar beets and sheep farms. Now, a big box discount store swallowed the opposite corner and townhouses clustered across the street.

At least her aunt and uncle had sold their farmland to the city for a golf course and kept only the cottage and its yard. If she squinted her eyes hard enough, Kelly could block out the golfers and picture her uncle heading to the barn years ago when he was still alive.

"Kelly, is that you?" a woman's voice called.

Kelly shut the gate, knowing Carl would be occupied for hours identifying scents. She turned and recognized Mimi Shafer walking across the driveway. Mimi owned the knitting and needlework shop that now occupied what was once Aunt Helen's and Uncle Jim's farmhouse. Her aunt had been ecstatic about the arrangement, since she was an expert knitter and quilter, but Kelly had always felt vaguely resentful. She remembered when the house was filled with Aunt Helen and Uncle Jim—and memories. But Uncle Jim's long illness changed all that.

Now, Kelly felt nothing but gratitude. Mimi had been Aunt Helen's closest friend and had never left Kelly's side during yesterday's service. She gave names to faces and helped Kelly stand and sing through a liturgy that was no longer familiar.

Kelly straightened her white blouse and navy skirt. Not as tailored as her usual CPA firm attire, but sober enough for a lawyer meeting. She couldn't wait until she could change into a casual top and slacks, maybe even shorts if it stayed warm. Ever since she got back, she'd been dressed up around meeting people. Just like the office. But Colorado meant sunshine and mountains and freedom for Kelly. And that meant shorts, a T-shirt, and sneakers.

She brushed her chin-length dark-brown hair behind her ear and checked the barrette in back. Kelly'd rushed through her shower and dressing in order to fit in a morning run along the trail that ran beside the motel. She'd barely checked the mirror. After yesterday's tears, she needed to clear her head. Running always helped her think.

She waved to Mimi. "I just thought I'd let Carl use Helen's backyard today while I go to all those meetings. You know, meetings. Lawyer, banker, and all that."

"That's a great idea. I'm sure he's tired of being cooped up in the motel room," Mimi said with a bright smile. Her sun-streaked brown hair feathered softly around her face. Fiftyish, slender, and

pretty, she wore a powder-blue straight dress that accentuated her trim figure. But what really drew Kelly's attention was the open-weave vest she wore on top; the loosely fixed knots held the yarn together. Varying shades of blue traveled all the way to green and back again. The effect was stunning.

"Do you have time for a cup of tea or coffee?" Mimi asked, obviously hoping for a yes.

Kelly hesitated, running through her mental daytimer. That and the Greenwich Meridian time clock in her head kept Kelly on task. She depended on that clock. Back in the firm, everyone kept track of their time in tenths of an hour—six-minute intervals—billable hours. Consequently, Kelly was seldom late. "I have a few minutes. My appointment with the lawyer isn't until ten."

"Oh, darn, I was hoping we'd have more time," Mimi said, her smile momentarily missing. "I've been dying to show you the shop, but I guess it'll just have to wait until later today. Why don't we stroll over to the café?" She gestured toward the pathway leading around the farmhouse.

Kelly completely forgot that a bistro-style café had opened in the former kitchen and dining room of the farmhouse since her last visit. As they followed the flower beds and flagstone path, Kelly was astonished to see the café also spilled out into the shady backyard. Surrounded by high stucco walls, the entire patio was private, secluded from the outside. The whole setting was delightful and charming, Kelly had to admit.

Mimi chose a table and sat down, motioning to a nearby waitress as Kelly settled into a wrought-iron chair. "This is really quite nice. I like what they've done here," Kelly surprised herself by saying. Noticing the many tables filled with customers lingering over late breakfasts and brunch, she asked, "How's it doing? Financially, I mean. I know how hard it is for small restaurants to make it." As a beginning accountant years ago, Kelly had had several restaurants to worry about. "Shoe box clients," she used to call them, because they always kept their accounts in shoe boxes for some reason.

"Actually, quite well, according to Pete," said Mimi. "He's the young man who had the idea of turning this whole area into a restaurant. Somehow, he managed to convince the management company that owns it to invest in used equipment, and he volunteered all the labor. He put his heart and soul into this place." She shook her head. "Let's hope all that hard work hasn't been wasted . . . for both of us."

Intrigued by the cryptic remark, Kelly was about to respond when the waitress appeared. She had shoulder-length reddish-brown hair that curved around a pretty face. "Hi, Mimi," she said with a bright smile, then turned a warm gaze to Kelly.

"Kelly, this is Jennifer Stroud," Mimi introduced. "She was also a friend of Helen's."

"Kelly, I just wanted to say how shocked we were at Helen's death. She was a wonderful lady. I used to see her over at the shop almost every day, and she was always so sweet and loving. We'll miss her a lot."

The comments caught Kelly unprepared, and she felt her eyes grow suddenly moist. She glanced down at her napkin. "Thank you. You're very kind."

Jennifer reached out and patted Kelly's arm. "Hey, that's okay. Let me bring you something. I know Mimi's order already. Earl Grey, cream. How about you?"

"Coffee, black and strong," Kelly said with a smile, which helped chase away the tears.

“Down with decaf, right?” Jennifer winked as she flipped the notepad closed. “Be right back.”

“I think she was at the funeral yesterday, but I really can’t remember too much,” Kelly said as she watched Jennifer skirt between tables, glad for the chance to compose herself.

“Oh, yes, she was there with the other knitting shop regulars.”

“Regulars?” Kelly asked, “Who are they?”

“We’ve got lots of knitting and needlework groups that meet regularly at the shop during the week. Some are organized, some just happen, like Jennifer’s group. They’re a bunch of women, many of whom are around your age, who meet after work a couple of times a week or more. Of course anybody who shows up is welcome to sit in with any group. That’s how Helen met Jennifer and the others.”

Kelly could easily picture that. Helen was always knitting, and loved nothing better than to share her passion. It was a shame Kelly had proven to be such an unwilling student. Now, she was sorry she’d always feigned impatience whenever her aunt had tried to coax her into learning to knit.

“I know Aunt Helen enjoyed that,” Kelly mused. “She loved meeting new people. And living across from the shop, she could make new friends almost every day. Every week when I’d call her, she’d always tell me something funny she’d heard, usually from some friend.” Kelly would miss those phone calls.

“Helen had lots of friends, as you saw yesterday at the service. Everyone loved her, and we want to help you in whatever way we can, Kelly. Several people have offered to help go through the house when you’re ready.”

Kelly groaned inwardly. That unpleasant chore had almost slipped her mind. Whenever it had appeared, she’d shoved it away. At least having people with her would make the task easier and less painful. “I confess I’ve deliberately not thought about that chore,” she admitted. “I guess I’m avoiding going into the house after, well, you know.”

“I understand, Kelly.”

“Thanks so much. I really appreciate your help. I remember how hard it was going through my dad’s things, and I’d been prepared for his death.”

Mimi reached out and patted Kelly’s arm. “Well, you’re not alone this time, Kelly. We’re here to help you.”

Jennifer’s cheerful bustle and the inviting tray of coffee and tea arrived just when Kelly felt her eyes grow moist again. After the funeral yesterday she thought she’d cried herself dry. Apparently there was a well inside her that ran deeper than she knew.

There was no one left anymore. Her dad, three years ago. Now, Aunt Helen. Her entire family was gone.

“Here you go,” Jennifer announced as she set the tea and coffee in place. “Pete even threw in one of those wicked cinnamon rolls on the house.”

“Ohhh, that’s cruel,” Mimi groaned. “He knows I can’t have the sugar.”

Kelly eyed the tempting coil of golden, flaky, sweet dough slathered with a sugary cream-cheese

icing that drizzled down the sides. She'd forgotten Fort Connor's community weakness for the oversized breakfast buns. The bakery that specialized in making them kept the calorie count a secret.

"It's still warm," tempted Jennifer with a grin.

Her normal willpower was either sound asleep or stunned into silence at the sight of the huge pastry. So, with no nagging voice in her head, Kelly picked up the fork. "What the heck. I'll need it for all those meetings. Lawyers are depressing."

"Absolutely," Jennifer concurred, clearly enjoying Kelly's quick capitulation. "Besides, you're tall and slender. It'll never show. On me, it'd be on my hips in five minutes."

"Oh, right," Kelly retorted with a grin. "Why don't you share it with me?"

Jennifer rolled her eyes. "Don't tempt me. I was born with a sweet tooth."

"Seriously, I can't finish this monster all by myself." She sliced the bun in half and pushed one half to the side of her plate.

Jennifer glanced at the pastry. "We're not supposed to eat with customers."

Kelly sensed weakness. She took a big bite, closed her eyes, and let out a dramatic "Mmmmmmmmmmm!"

"That's it. Priorities." Jennifer laughed and grabbed her portion.

"Which are?" Mimi teased.

Jennifer paused after swallowing. "Right now, sugar. It's gonna be a busy day."

Kelly polished off her share and reached for the coffee, which was surprisingly rich and dark. She drank in the blissful enjoyment of the strong brew. "Yum, this is really good for the plain stuff. More compliments."

"That's Eduardo's doing. He's our cook and insists on making the coffee every morning. I think he throws in espresso or chicory or shoelaces or who knows what. But it'll wake you up, for sure."

"Bless him, and tell him I'll be back." The timer went off inside her head, and Kelly drained the cup. "Speaking of that, I have to go. Lawyers get all pinched around the edges if you're late." She scooted back her chair and brushed telltale sugar flakes off her skirt. "Oh, Mimi, I almost forgot. Could you fill a bowl with water for Carl, please? I fed him this morning, but I forgot to grab his water dish."

"No problem. I'll give him some food come dinnertime, too, so don't rush. And make sure you stop in the shop when you return. I can't wait to show you everything we've done. You haven't been in since we opened four years ago." Mimi exuded pride. "You'll be surprised, I think."

"I look forward to it. Thanks, Mimi," Kelly said as she backed away from the table. Glancing at Jennifer as she headed for the pathway, Kelly waved. "Nice meeting you, Jennifer."

"Oh, you'll see me later at the shop. With the others. Good luck with the lawyer."

Kelly hastened to her car. She'd dutifully let Mimi show off her shop, for Aunt Helen's sake, but nothing else. Kelly couldn't knit her way out of a paper bag. So all that knitting stuff would be lost on her. Her aunt had tried several times to instruct Kelly when she was growing up and even as an adult.

but it never seemed to take. Kelly would fumble the needles and drop the yarn—whatever it took appear completely incompetent. There were so many more fun things to do outside on the farm, she just couldn't sit still long enough to learn.

Besides, all those different kinds of stitches looked complicated to Kelly. Knitting here, purling there. All that yarn, needles busily working away, stitch after stitch, row after row. Looked like a lot of work to Kelly. She just didn't have that kind of patience. The only patience she'd ever had was for numbers. Numbers stayed put on paper. They didn't fall off the end of the needles.

Oh yes, Kelly thought, as she backed her car out of the parking space, numbers were far less confusing than knitting.

Lawrence Chambers tapped his gold-rimmed pen against the leather desk pad as he scanned the documents before him. Kelly used the opportunity to study the lawyer, who was the same age as her aunt. His gray hair shone silver as a stray morning sunbeam crossed the desk. Chambers had been Aunt Helen's trusted lawyer and close friend for a lifetime.

"Thanks to Helen's foresight, you should have no problem handling any expense involved with the estate," he spoke up. "You're co-signer on both bank accounts, checking and savings, as well as the safe-deposit box. It was a smart move, considering you're her only heir."

"Aunt Helen told me four years ago what her wishes were. I've always tried to oblige her whatever way I could."

Chambers glanced up from the papers in his hand and smiled across the large walnut desk. Kelly noticed his faded blue eyes were kind.

"Helen appreciated everything you did for her. She told me so many times."

Kelly glanced away. "She was like a mom to me, Mr. Chambers. You know that. Besides, when my dad died three years ago, I promised him I'd take care of her. She was his only living relative." Guilt twinged inside. She'd never broken a promise to her dad in her whole life.

Chambers set down the papers, watching Kelly, then gestured to the wall. "That's hers, you know."

Kelly studied the framed quilted scene that had caught her eye earlier. Deep, rich browns and greens portrayed a small house nestled in the mountains, surrounded by tall evergreens. "I thought that might be her work. It's so vibrant."

"Yes, she did that from a photograph of the mountain cabin our family has had for years." He smiled. "She surprised us with it on our anniversary. That was Helen. Always doing for others. If she wasn't stitching for someone she knew, she'd be knitting for the homeless shelter."

"Yes, I know. I'm the one who used to buy the yarn online to save her money." A spark of anger flared suddenly. "It doesn't seem right, does it, Mr. Chambers. My aunt was murdered by some vagrant, exactly the sort of person she tried to help. Where's the justice in that?"

Chambers clasped his hands on top of the documents. "There is none, Kelly. This is one of those horrible, awful acts of random violence."

Kelly stared at the floor-to-ceiling walnut bookcases that lined one wall. “The officer told me there was a ‘burglary gone bad.’ She said this guy came into Helen’s house that night, saw her purse and grabbed it. Then, supposedly Helen came out and saw him, screamed, and he strangled her. Then he ran off.”

“Yes, that’s exactly what the police told me. Apparently this man was a drunk and a vagrant and was always getting into trouble. He must have come into the house, grabbed her purse, and when Helen came out,” his voice became strained, “he killed her for it.” He sighed. “Thank goodness he was too drunk to be smart. The police saw him run away from the scene, so they caught him right away.”

Kelly leaned forward in her chair and eyed Chambers. Something he’d said. “That’s a little different from what the police told me. They said they’d seen this guy ‘near the house,’ not coming from it. Are you sure that’s what they told you?”

Chambers pondered. “I’m fairly certain the detective who spoke with me said they captured the suspect fleeing the scene. Yes, that’s exactly what he said. ‘Fleeing the scene.’ And I took that to mean he was coming from the house.”

“Do you remember who you spoke with, Mr. Chambers? The woman who called me was the community relations officer and wasn’t involved with the case.”

“Oh, yes, I spoke with Lieutenant Morrison. He’s in charge. A very experienced detective, from what I’ve heard. Very thorough.”

Kelly opened her portfolio and wrote the name on a legal pad. “I’m sure you’re right, Mr. Chambers. I mean, this guy had to be lurking around Aunt Helen’s house before he came in. Looking in the windows or something.” She closed the portfolio with a snap. “He must have been drunk. What else would he have tried to steal from a woman who never carried more than twenty dollars in her purse?” A bitter note crept into her voice. It felt good to release it.

Chambers peered at Kelly over his glasses with a worried frown. “Well, uh, she may have had more in her purse—”

“Oh, no, sir,” Kelly countered. “She never had more than twenty bucks and change at any one time. She always used her debit card because it kept her on a budget. And I should know, Mr. Chambers, because I drew up her budget and kept her accounts every month. She was still paying off some of Uncle Jim’s medical bills, so she was very careful.”

Chambers’ lined face creased even more. “Didn’t she tell you about the . . . the, uh, money she was borrowing?”

Kelly blinked. Surely she couldn’t have heard the lawyer right. “Borrowing? Helen wasn’t borrowing any money. Remember, I kept her accounts. I would know.”

“I’m afraid she did. Just before she died.”

Kelly stared back at him, incredulous. “*What?* Where . . . I mean, who . . . how much?”

“Twenty thousand dollars,” Chambers said in a pained voice.

“Twenty thousand dollars!” Kelly sat bolt upright. “But why? And . . . and where would Helen borrow that kind of money, anyway? She was living on Jim’s state pension and Social Security.”

“The only place she could, Kelly. She refinanced her house. And went to one of those predator

lenders to do it.” He shook his head, sadly. “I advised her against it, but she wouldn’t listen. She said she needed it and would talk to me later. I assumed she was giving it to you, that you needed it for something.”

“*Me?*” Kelly shot back. “I’d never ask Aunt Helen for money. I’d starve first.”

Chambers sank back into his leather armchair. “Oh, my . . . oh, my,” he said, clearly troubled. “I thought the money was for you, that’s why I didn’t worry too much when she said she needed it. After all, you’re her only living relative.”

Kelly stared at the diplomas that lined the wall behind Chambers’ desk. This was impossible. It made no sense. Her aunt wouldn’t even consider such a risky move without consulting Kelly. “This is crazy, Mr. Chambers. Aunt Helen was a sensible woman, you know that. She’d never do such a thing. Why . . . why, we just refinanced her house three years ago to pay off most of Uncle Jim’s medical bills. We got a really low rate. Perfect for her. I was going to help her pay off the mortgage so she’d have it free and clear in ten years.” Her hand shot out in frustration. “She wouldn’t . . . she couldn’t have done this stupid thing.”

Chambers took off his glasses and rubbed his eyes but said nothing.

Anger flashed through Kelly, right up her spine. “Wait a minute. Do you think some sleazy con artist got his claws in Aunt Helen? Tricked her into some wretched investment scheme? I’d told her not to even talk to those weasels if they called.”

“No, no, Helen was too smart for that,” he dismissed the threat with a wave. “She and I frequently discussed some of the scams out there for the unwary, especially vulnerable seniors.”

“When did she talk to you? When did she tell you what she was going to do?”

“About three weeks ago. She called to tell me she was refinancing the house because she needed money and asked my recommendation for a lender. Apparently she’d already been turned down by her current mortgage company and two others. There was no more equity left.”

“I know, we used it all three years ago.”

“Well, I asked how much she needed, thinking I’d lend it to her myself. When she told me twenty thousand dollars, I was shocked and told her so. I asked what on earth she could need that much money for, and she refused to answer. Said she’d talk to me later and hung up. I didn’t even hear from her again until last Friday, the very day she was killed.”

“And what did she say then?” Kelly probed.

“That’s when she told me she’d found some Denver mortgage company that was only too glad to write up an above-value mortgage. She wouldn’t tell me the interest rate. It must have been awful. But she did say she got the check for twenty thousand dollars. It never occurred to me she’d cash it.” Chambers leaned over his desk and sank his head in both hands. “Good Lord. That’s what got her killed. All that money sitting in her purse. Oh, Helen, why? *Why?*” His voice cracked this time.

Kelly pondered for a moment, giving Chambers time to collect himself. She was still trying to make sense of everything she’d heard. Her logical mind didn’t want to accept her aunt’s illogical actions. It was totally out of character. Why would she put herself upside down in her mortgage at her age? Especially since she’d had to refinance only three years ago to pay off most of Uncle Jim’s medical

bills. And why on earth would she take all that cash home with her?

The shock of her aunt's murder had been enough to occupy Kelly's thoughts the entire two thousand-mile drive to Colorado. But now that the funeral was over and she had more time to think, Kelly began to notice details. Details that didn't belong. After all, that's what she did for a living. In her consulting role with a large accounting firm, Kelly analyzed a corporation's financial statements looking for anything that jumped out and made her buzzer go off. She'd never imagined that she'd have to turn that same concentration on uglier matters so close to home.

Waiting another moment, Kelly gently asked, "Mr. Chambers, have you spoken to the police? Did you tell them all this, I mean about the money and all?"

He lifted his red-rimmed eyes and cleared his throat. "No. I would never divulge Helen's private business. That's privileged," he sniffled.

"Then I think they need to know there was a lot more money stolen than they originally thought. I'll call this Lieutenant Morrison as soon as I leave here." Picking up her portfolio, Kelly stood and deliberately let her voice assume the official business tone she used so often. That would give Chambers something to hang on to. "Thank you, Mr. Chambers, for everything you've done and everything you've tried to do to help my aunt. I'm going over to the bank right now and check the accounts. And I'll look into this new loan as well."

Chambers straightened and rose. "That's a good idea . . . oh, wait a minute. I think I wrote down the name." He paged through the daytimer on his desk, scanning the pages. "Yes, here it is. U-Can-Do-Mortgage in Denver." He peered at the daytimer while Kelly wrote the information in her notebook. "Ohhh, yes . . . there *is* something else. Here's the note. Helen also said she was coming in soon to talk about her property. She wanted to make sure it all went to the city for gardens in case you didn't want to live in Fort Connor. But she didn't want to donate the land. It was to be sold, with you receiving a share of the proceeds."

Kelly stared blankly at him. Another surprise. "Gardens? Really? She never mentioned that."

"Yes, that surprised me, too." Chambers shook his head. "But, of course, she never got the chance to come in for the appointment. So you're free to sell the property if you choose."

"But that was her wish, apparently," Kelly mused out loud.

"Apparently so. She loved you very much, Kelly."

With that, Kelly knew she had to leave. If she misted up, Chambers would lose it again, and that would be embarrassing. Not so much for her, but for the older gentleman. "Thank you, again, Mr. Chambers," she said, and headed for the door.

"You're welcome, Kelly. And, I'm sure you'll find those mortgage papers in Helen's house. Take care, my dear."

Kelly waved and made a swift exit. She was sure she'd find the papers in the cottage, but the thought of going into the house where Aunt Helen was murdered still chilled her. Kelly hastened to the parking lot as she searched her cell phone's directory for the number of the Fort Connor police department.

Two

Carl was already at the fence waiting for Kelly when she pulled into the driveway. “Hey, boy,” Kelly called out as she slammed the car door and headed for the yard. The sun angled over the mountains, foothills as the locals called them, and a blazing ray of sunshine hit her right in the eyes. She always forgot how bright mile-high sunlight could be.

Kelly reached over the fence to pat Carl. He responded by placing both front paws on the fence so she could scratch his head. “I’ll bet you had a better day than I did, Carl. Playing outside, chasing squirrels.” At the mention of his newly discovered pastime, Carl glanced over his shoulder. “Remind me to take you to Denver and introduce you to that sleazy lender.” She leaned over and let Carl lick her chin. “He was really sarcastic on the phone today. I’ll bet he wouldn’t be so rude sitting across from a Rottweiler.” Carl obliged with a woof and Kelly laughed. The first time she’d laughed since well, since this morning when she watched Jennifer snatch the cinnamon roll.

She turned toward the shop and checked her watch. It was after 6:00 pm. Boy, she really didn’t feel like having a tour right now. She was starving and hadn’t eaten since she’d grabbed some chips on the way to the bank. And after this afternoon’s bleak news from the lender, she’d lost her appetite entirely.

It was back in full force now, and Kelly’s stomach growled on cue. She glanced at the shop’s front door. It used to be the side door for Helen’s and Jim’s house, with a great shady patio right in front facing the fields and barns. Kelly remembered Helen sitting in the shade on a summer day, yarn and needlework in her lap, watching Jim out in the distance.

Kelly shook off the memories and squared her shoulders. Time to tour. Hopefully it would be short so Kelly could keep up her enthusiasm. Mimi so obviously hoped Kelly would approve of the changes she’d made to the farmhouse. Kelly was determined not to disappoint her, even though she was sure each room would be a bitter-sweet reminder of happier days.

She strode to the front door, noticing for the first time the colorful flowerbeds everywhere, including the shady patio, which was still as inviting as ever. A sign spelled out the shop’s name in the middle of the oak door. HOUSE OF LAMBSPOUN. Kelly took a deep breath and yanked open the door, stepping inside.

That’s as far as she got. She couldn’t take another step. The assault on her senses held her in place. Color, color, everywhere she looked. Skeins of yarns in every hue imaginable spilled out of cupboards in tidy bundles, scattered across antique tables in twisted coils, and draped languorously in billowing soft bunches along white-painted walls. Azure blues blended into turquoise and sapphire. Lime greens skipped through spring grass to rest in deep forest emerald. And the reds—oh, the reds. Kelly’s favorite. Cool raspberry sherbet, melting into vermilion, heating all the way to fire-engine red.

Kelly had to catch her breath. So used to the sober decor of the accounting and corporate world, Kelly felt her senses on momentary overload, adjusting. She stepped into the tiled entryway and immediately glanced up. A skylight opened above, allowing natural light to flood what used to be a dim foyer.

She slowly ventured inside. Up ahead, she saw the dining room. The old walnut floors had been polished smooth and shone with a deep, rich luster. Stacked wooden crates lined the walls, skeins of yarns tumbling out. A round maple table was in the midst of the room, piled high with baskets and open wooden crates spilling their colorful contents.

And that was just the yarn. Knitted, woven, and stitched creations were everywhere else—sweaters, vests, blouses, gloves, hats, purses, scarves, and shawls hung from the walls, dangled from cabinet doors, were thrown over shelves, were draped across antique dressers and desks, and were folded on tabletops. It was a riot of color everywhere she looked. Kelly remembered how each room opened and flowed into the other, giving the farmhouse a special warmth. Now, colors flowed from room to room, spilling over one another in a multihued torrent, and the warmth was still there.

Kelly glanced into what used to be the open, inviting family room and saw heads bent around a table, afternoon sunshine pouring through skylights and windows that bordered the brick fireplace. Quilters and other needlecrafters chatted quietly as they worked, their stitchery spread across their laps in various stages of completion.

Customers browsed everywhere, she noticed. The women varied in age. Teenagers sorted through egg crates of yarns with glittery metallic fibers. Young women in workout clothes knelt to explore huge chests overflowing with rainbow-hued skeins. Mothers balanced toddlers on their hips as they fondled tiny sweaters the color of English oatmeal. Gray-haired matrons murmured to each other beside tidy baskets of colorful embroidery and needlework thread. And was that a man she spied in the adjoining room? He was running his hand down the smooth wooden frame of a large weaving loom. Present for him or his wife? Kelly wondered.

Everything begged to be touched. Tags proudly proclaimed wool, alpaca, silk, mohair, cashmere, Yak down. Yak down? Softness beckoned everywhere as she slowly explored the still-familiar yet delightfully different rooms. Kelly's fingers itched to touch. As she wandered from room to room, she noticed customers succumb to the same urging she had. Touch. Touch. But unlike her, they didn't hesitate—fondling scarves, vests, knitted tops, sweaters, whatever they wished.

Kelly dove right in and touched everything in sight, reveling in the sensuousness of it all. Chunky mittens and nubby scarves felt scrunchy and springy. She checked the label. Chunky natural wool from Chile. Her hand brushed a twisted coil of burnished copper, thick as a woman's braid, double over and tucked end to end. Hand-painted silk, she read, and nearly dropped it when she saw the price. Fat bundles of hand-dyed mohair beckoned next—magentas, periwinkle purple, teal blue.

And what was that confection draping in billowy soft bunches on the wall? It looked like cotton candy, but it was the color of seafoam. Kelly sank her hands into the greenish-blue billows, half expecting to smell the sugar. *Surely this couldn't be wool*, she thought, and checked the label. Wool and silk, shimmering sea, it declared. How could that be? It looked so different from the other skeins that purported to be the same. She ran her hands through the seafoam confection again. Maybe it was spun by fairies in the night.

A luscious raspberry knitted top dangling from an antique cupboard caught her attention. It looked as soft as, well, as silk. She checked the tag. Eighty percent silk, twenty percent cotton. *Oh yes*, she thought, as she fondled the top, letting it caress her skin, seductively soft. She noticed the light, open weave of the stitches. The pattern alternated open and closed sections running lengthwise down to the scalloped edge. For the first time in her life, Kelly wished she could create something like that. Su

enough, right at her feet was a bin brimming over with those same silk and cotton yarns, a rainbow spring and summer colors. Kelly could swear she heard the silk whispering to her.

She was about to sink her hands into the bin when she heard Mimi call out behind her, “Kelly! You’re here. And it looks like you’ve started your own tour.” She laughed. “How do you like it so far?”

Kelly reluctantly left the tactile temptations at her feet. “Well, I stepped inside and kind of . . . got lost, I guess.” She glanced around and smiled. “I can’t believe what you’ve done here. Everything is so different, yet familiar. I can’t get over it. I mean four years ago, all I saw were boxes really. You were just getting started. I had no idea it would turn out so . . . so . . . wow.” She laughed, unable to find an adequate description.

Mimi beamed. “I’m so glad you like it. We’ve really tried to create a special world here.”

“Boy, you sure did. I almost feel like Alice.”

“Alice?”

“Yeah. I walked in the door and fell down the rabbit hole.”

Mimi laughed loudly, the light of recognition in her eyes. “Well, we do think of it as our own wonderland. C’mon, let me take you into our main room to meet Jennifer and friends, then I’ll show you the rest of the shop.”

She gestured toward Kelly’s favorite room, the homey living room with its Mexican tile fireplace, barn-paneled walls, and sunlight streaming through all the windows. The comfy sofas and worn end tables were gone, squeezed into Aunt Helen’s smaller cottage across the driveway. Now, in the center of the room was a huge oval antique library table. Several young women were scattered around the edges, knitting, of course. Kelly felt a twinge of envy. One of them might be knitting that raspberry creation.

As she entered the room, she spied Jennifer. At least she knew someone. “Hi, Jennifer. How are you?” she said. Then her gaze landed on the casserole dishes in the center of the table, and the unmistakable aroma of food reached her nostrils. Kelly’s stomach growled louder this time. Silk may be soft, but it sure wasn’t edible.

“I’m doing great, Kelly. How were the meetings?” Jennifer asked.

Kelly momentarily pulled her attention away from the dishes. Was that pizza? Macaroni and cheese? Forget the diet. Childhood delights beckoned. “Well, it was kind of a tough day. You know lawyers and all.”

“Whoa. Hold it right there,” Jennifer commanded, setting aside the forest-green wool in her lap. “You’re hungry, aren’t you? When’s the last time you ate?”

“Uh . . .”

“That long. Okay, let’s get you fed, then you can tell us all about the lawyers. We had a potluck tonight and there’s plenty left.” She jumped to her feet and grabbed a paper plate and began scooping up servings of macaroni and cheese, taco casserole, Feta cheese and tomato salad, curried chicken and rice, and a large slice of pepperoni pizza on top.

Kelly found herself demurring in a last effort at polite-ness. “Oh, I don’t need that much.”

“Don’t lie. I saw you with the cinnamon roll this morning. Besides, I’m a waitress. I know hung when I see it.” Gesturing toward the table, she said, “There’s a place beside Lisa.” She handed the heaping plate to Kelly.

“Go ahead, Kelly. The tour can wait.” Mimi said as she settled into a straight-backed rocker and picked up a frothy white shawl dangling from long, skinny needles.

Kelly dutifully complied, inhaling the aromas wafting off the plate. She sank into the chair and devoured the pizza.

The slender blonde to her left sent her a friendly smile and leaned over. “Kelly, I’m Lisa. I saw you yesterday, but I’m sure you don’t remember. There were tons of people there.”

Kelly managed to swallow long enough to reply. “Yes, it was a wonderful service, I thought. So many people . . .”

“Hey, don’t interrupt her, Lisa,” Jennifer instructed. “She’s famished. Let her eat while we talk.”

“I see you’ve already met the shiest one among us,” Lisa nodded toward Jennifer. “Miss Mouth, we call her,” she added with a grin.

A soft voice spoke up from the other side of the table, “Hi, Kelly. I’m Megan and I’m so glad to meet you. Helen talked about you all the time. We feel like we already know you . . . kind of.”

Kelly noticed that Megan’s fair skin and shoulder-length dark hair gave her face an almost porcelain quality, with classic, delicate features. Since her mouth was stuffed full of taco casserole at that moment, Kelly nodded. “Boy, that’s scary to hear,” she said when she swallowed.

Megan smiled, revealing perfect little teeth. “No, it’s good. She especially loved those trips you took with her. We must have looked at photos for weeks.”

“Months,” Jennifer corrected. “Boy, I could use some time lying in the sun in Provence. With some sexy French-man rubbing me with oil, of course.”

“Olive oil, you mean,” Lisa tweaked.

“Whoa,” Megan protested with a laugh.

“Yesterday she begged me to help her stay on this new diet,” Lisa said. “And did you see her go back for dessert tonight? Twice, yet,” Lisa shook her head and gave Jennifer a wry smile. “I don’t know why I try.”

“Because you love fixing people,” Megan tweaked.

“Hey, I tried, Lisa. Honest. But, c’mon, German chocolate cake? You know that’s my favorite,” Jennifer protested with a laugh that told Kelly the ribbing was all in fun.

“Every cake’s your favorite.”

“I’ll get rid of those ten pounds, just watch.”

“Not with cinnamon rolls, you won’t,” Lisa scolded.

“How’d you find out about that?”

Megan giggled. “Mimi let it slip.”

Jennifer sent a dramatic scowl Mimi's way. "Snitch. Besides, it was only a half."

"You know, if you did one of Lisa's exercise workouts in the morning, you'd lose those pounds in heartbeat," Megan offered, her fingers busily working a turquoise mohair-type creation that piled her lap. "I do, and I can eat anything I want all day."

Jennifer eyed Megan sternly and paused working the needles. "Megan, you've got the metabolism of a Marine platoon on maneuvers. You could eat an entire buffet and still be your dainty, delicate and disgustingly slender self." She went back to the dark green wool as Megan laughed. Was that sleeve appearing in the wool, Kelly wondered?

Enjoying the friendly banter, Kelly decided to join in. "It was all my fault," she spoke up, balancing a forkful of curried chicken. "I tempted her. Practically shoved it in her mouth."

"Yeah, right," Lisa snickered.

"Of course, I plan to run an extra mile tomorrow morning," Kelly teased, winking at Jennifer.

"Traitor."

"You work out?" Lisa asked.

For the first time Kelly noticed Lisa was knitting a coral pink shade of that seductively soft silk and cotton yarn she'd seen earlier. Was that the same knitted top coming to life in her lap? "Heck, yes. Go to."

"See? Discipline," Lisa tweaked again.

"I get enough exercise running between the patio and the kitchen every day," Jennifer countered. "Besides, it's all I can do to throw myself in the shower every morning. No way could I get up early to work out."

"You're perfect just the way you are," offered Mimi, needles busily working the frothy white shawl.

"See? Mother Mimi thinks I'm perfect, so there." Jennifer poked out her tongue at Lisa.

"Each one of you is unique and lovely," Mimi continued with a maternal smile. "Lisa is statuesque and willowly. Megan is delicate and dainty, but tough as nails underneath," Mimi added.

"Boy, I sure hope you've got some adjectives left, Mimi, because you've used up all the good ones on them," Jennifer teased.

Kelly almost choked on a mouthful of mac 'n cheese, trying to suppress her laughter. Even the elderly lady browsing the bookshelves in the corner glanced over her shoulder with a smile.

"And Jennifer is voluptuous and sexy," Mimi decreed with a wicked grin.

Jennifer pumped the air. "Yes! Take that, you skinny Scandinavian."

Laughter bubbled around the table and spilled out into the side rooms. Kelly felt the accumulated tension of the day release at last. She poured a glass of what looked like iced tea. The taste startled her. One of those herbals, probably. She drank out of thirst.

"Where are you working out while you're here?" Lisa asked, fingers moving quickly. "I use the gym on the west side of town if you need a place."

"I try to run every day if I can, so I've been using the river trail each morning. It's not far from the

motel I'm staying in. Over near the interstate." Kelly leaned back in the chair, relaxing for the first time since she arrived in town.

Lisa gave Kelly's long-legged, slender frame a quick once-over. "You must play sports. You've got the look. Basketball?"

"Well, I used to play all of 'em back in school, but softball's my favorite. That and tennis." She brushed the wayward lock of dark hair off her forehead. "You get to be outside."

Lisa's eyes lit up. "Really? What position?"

"First base, usually."

Lisa beamed. "Boy, I sure wish you were staying around. We just lost a couple of players and really could use you. Megan and I play in a coed league in town. You'd like it, I can tell."

Kelly had to hide how much she liked the idea. But she had no time for softball. She was here to arrange her aunt's affairs, pay the bills, and get the cottage full of memories on the market. Something way down deep inside Kelly protested. She silenced it. Her job was waiting back in D.C. A very intense, demanding job with a very intense, demanding, important accounting firm. She had responsibilities. She had friends. Well, a few. She had a life. Yeah, right.

She deliberately glanced out the window toward the mountains to hide her thoughts. "Boy, I wish I could. But I can't be gone from my job that long. I told my boss I'd be taking care of my aunt's affairs and the house, and then I'd be back. A week or so. Others are handling my clients while I'm gone. I just couldn't . . ." Her voice trailed off.

"That's too bad," Megan said in her soft voice. "We're just getting to know you."

"What were you planning to do with the house, Kelly?" Mimi asked, her head bent over the shawl.

Kelly debated how to answer. This morning, she'd have responded quickly: fix up the house and put it on the market. But after talking with the Denver lender, she was no longer sure what to do. She needed to think. All of her aunt's neat financial arrangements had been thrown into disarray with the loan.

"Well, I'd planned to clean it up, then put it on the market," she offered. "But now . . ."

"Now, what?" Jennifer prodded after a moment.

Glancing around at the friendly faces and obvious interest, Kelly responded with honesty. "Things have changed. I just learned from the lawyer this morning that Aunt Helen refinanced the house one last week so she could pull out equity. Problem is, there was no equity left. I'd helped her refinance three years ago so she could pay off Uncle Jim's hospital bills. We got a great loan with low interest. And now I learn she just closed last week with some sleazy Denver lender so she could take out more money. I don't even want to tell you the interest rate."

Kelly closed her eyes and let out an exasperated sigh. "Of course, she's now upside down in her mortgage, and—"

"Upside down?" Lisa inquired.

"That means the loan is for a larger amount than the market value of the property," Jennifer explained, then glanced to Kelly. "I'm also a real estate agent. That's where I work every afternoon."

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