



# Ransom

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*One act that changes everything forever.*

# RANSOM

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LIGHTNING

THE PROMISE

WINGS

NOW AND FOREVER

THE GIFT

PASSION'S PROMISE

ACCIDENT

GOING HOME

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DANIELLE STEEL

RANSOM

A Dell Book



To all of my wonderful children,  
who are extraordinary people I admire, love,  
and respect so much,  
And especially to Sam, Victoria, Vanessa,  
Maxx, and Zara for being brave, loving,  
patient, and courageous.  
And to the remarkable men and women  
in state, local, and federal agencies,  
often unknown and unseen,  
who keep all of us safe.

with deepest thanks  
and all my love,  
d.s.

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*Copyright*

*“Tenderness is more powerful than hardness.*

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*Water is more powerful than the rock.*

*Love is more powerful than violence.”*

Hermann Hesse

## Chapter 1

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*Peter Matthew Morgan* stood at the counter, picking up his things. A wallet with four hundred dollars in it, from his cash account. The release papers he had to take with him, and give to his parole agent. He was wearing clothes the state had given him. He was wearing jeans, a white T-shirt with a denim shirt over it, running shoes, and white socks. It was a far cry from what he had worn when he came in. He had been in Pelican Bay State Prison for four years and three months. He had served the minimum amount of time of his sentence, which was nonetheless a big hunk of time for a first offense. He had been caught with an extraordinary amount of cocaine, prosecuted by the state, convicted in a jury trial, and sentenced to state prison at Pelican Bay.

At first, he had only sold to friends. Eventually, it not only supported the habit he had developed inadvertently, it supported all his financial needs and at one time his family's as well. He had made nearly a million dollars in the six months before he'd been caught, but even that didn't fill the hole in the dam he'd created with the financial juggling he'd done. Drugs, bad investments, selling short, huge risks on commodities. He'd been a stockbroker for a while, and got in trouble with the SEC, not enough to be prosecuted, in which case he would have been arrested by the feds and not the state, but he never was. He had been living so far beyond his means, to such an insane degree, had so many potentially explosive balls in the air, and developed such a massive drug habit hanging out with the wrong people, that eventually the only way to negotiate his debt to his dealer had been to deal drugs for him. There had also been a small matter of bad checks and embezzlement, but he got lucky once again. His employer had decided not to press charges, once he got arrested for dealing cocaine. What was the point? He didn't have the money anyway, whatever he had taken, and it was in fact a relatively small amount in the scheme of things, and the money was long gone. There was no way he could recoup the funds. His employer at the time felt sorry for him. Peter had a way of charming people, and making them fond of him.

Peter Morgan was the epitome of a nice guy gone wrong. Somewhere along the way, he had opted for the low road too many times, and blown every golden opportunity he'd ever had. More than Peter, his friends and business associates felt sorry for his wife and kids, who became the victims of his crazy schemes and rotten judgment. But everyone who knew him would have said that at the core, Peter Morgan was a nice guy. It was hard to say what had gone wrong. In truth, a lot had, for a long time.

Peter's father died when he was three, and had been the scion of an illustrious family from the cream of social circles in New York. The family fortune had been dwindling for years, and his mother managed to squander whatever his father left, long before Peter grew up. So after his father died, she married another very social, aristocratic young man. He was the head of an important banking family, who was devoted to Peter and his two siblings, educated and loved them, sent them to the best private schools, along with the two half-brothers who came into Peter's life during the course of their marriage. The family appeared wholesome, and moneyed certainly, although his mother's drinking increased steadily over time, and wound her up in an institution eventually, leaving Peter and his two full siblings technical

orphaned. His stepfather had never legally adopted them, and remarried a year after Peter's mother died. His new wife saw no reason why her husband should be burdened, financially or otherwise, with three children who weren't his own. She was willing to take on the two children he had had by that marriage, although she wanted them sent away to boarding school. But she wanted nothing to do with the three children that had come into his previous marriage, with Peter's mother. All Peter's stepfather was willing to do after that was pay for boarding school, and then college, and an inadequate allowance, but he explained, somewhat sheepishly, that he could no longer offer them haven in his home, nor additional funds.

After that, Peter's vacations were spent at school, or at the homes of friends, whom he managed to charm into taking him home. And he was very charming. Once his mother died, Peter learned to live by his wits. It was all he had, and worked well for him. The only love and nurturing he got in those years were from friends' parents.

There were often little incidents, when he stayed with friends during school holidays. Money disappeared, tennis rackets vanished mysteriously, and seemed to be missing when he left. Clothes were borrowed and never returned. Once a gold watch seemed to evaporate into thin air, and a sobbing maid was fired as a result. As it so happened, it was later discovered Peter had been sleeping with her. He was sixteen at the time, and the proceeds from the watch that he had talked her into pilfering for him had kept him going for six months. His life was a constant struggle to come up with enough money to cover his needs. And he did whatever he had to do to meet those needs. He was so kind, polite, and pleasant to have around, that he always appeared innocent when things went sour. It was impossible to believe that a boy like him could be guilty of any misdeed or crime.

At one point, a school psychologist suggested that Peter had sociopathic tendencies, which even the headmaster found hard to believe. The psychologist had wisely surmised that under the veneer, he appeared to have less of a conscience than he should. And the veneer was incredibly appealing. It was hard to know who Peter really was beneath the surface. Above all, he was a survivor. He was a charming, bright, good-looking kid, who had had a bunch of rotten breaks in his life. He had no one to rely on but himself, and deep at his core, he had been wounded. His parents' deaths, his stepfather's distancing himself from him, and giving him almost no money, the two siblings he never saw once they were sent to different boarding schools on the East Coast, had all taken a toll on him. And later, once in college, the news that his eighteen-year-old sister had drowned was yet another blow to a young soul already battered. He rarely talked about the experiences he'd had, or the sorrows that had resulted from them, and on the whole, he appeared to be a levelheaded, optimistic, good-natured guy, who could charm just about anyone, and often did. But life had been far from easy for him, although to look at him, you'd never know it. There was no visible evidence of the agonies he'd been through. The scars were far deeper and well hidden.

Women fell into his hands like fruit off trees, and men found him good company. He drank a lot in college, friends remembered later on, but he never seemed out of control, and wasn't. Not obviously at least. The wounds on Peter's soul were deep, and hidden.

Peter Morgan was all about control. And he always had a plan. His stepfather lived up to his promise, and sent him to Duke, and from there he got a full scholarship to Harvard Business School, and graduated with an MBA. He had all the tools he needed, along with a fine mind, good looks, and some valuable connections he'd made in the elite schools he had

attended. It seemed an absolute certainty that he was someone who would go far. There was no question in anyone's mind that Peter Morgan would succeed. He was a genius with money or so it seemed, and he had a multitude of plans. He got a job on Wall Street when he graduated, in a brokerage firm, and it was two years after he graduated that things started to go wrong. He broke some rules, churned some accounts, "borrowed" a little money. Things got dicey for him for a while, and then, as usual, he landed on his feet. He went to work for an investment banking firm, and appeared to be the golden boy of Wall Street for a brief time. He had everything it took to make a success of his life, except a family and a conscience. Peter always had a scheme, and a plan to get to the finish line faster. He had learned one thing from his childhood, that life could fall apart in an instant, and he had to take care of himself. There were few, if any, lucky breaks in life. And whatever luck there was, you made yourself.

At twenty-nine, he married Janet, a dazzling debutante, who happened to be the daughter of the head of the firm where he worked, and within two years, they had two adorable little girls. It was the perfect life, he loved his wife and was crazy about his kids. It looked like a long stretch of smooth road ahead of him finally, when for no reason anyone could fathom things started to go wrong again. All he talked about was making a lot of money, and seemed obsessed with that idea, whatever it took. Some thought he was having too much fun. It was all too easy for him. He had fallen into a golden life, played too hard, got greedy, and inch by inch, he let life get out of control. In the end, his shortcuts and old habit of taking what he wanted did him in. He started cutting corners and making shaky deals, nothing he could be fired for, but nothing his father-in-law wanted to tolerate either. Peter appeared to be on a fast track, heading for danger. Peter and his father-in-law had several serious talks, while walking the grounds of his parents-in-law's estate in Connecticut, and Janet's father thought he had made the point. To put it simply, he had tried to point out to Peter that there was no such thing as a free lunch or an express train to success. He warned him that the kind of deal he was making, and the sources he used, would come back to haunt him one day. Possibly even very soon. He lectured him about the importance of integrity, and felt sure that Peter would heed him. He liked him. In fact, all he succeeded in doing was make Peter feel anxious and pressured.

At thirty-one, first for the "fun of it," Peter started doing drugs. There was no real harm in it, he claimed, everyone was doing them, and it made everything more amusing and exciting. Janet was worried sick about it. By thirty-two, Peter Morgan was in big trouble, losing control over his drug habit, despite his protests to the contrary, and started running through his wife's money, until his father-in-law cut him off. A year later, he was asked to leave the firm, and his wife moved in with her parents, devastated and traumatized by the experience she'd had at Peter's hands. He was never abusive to her, but he was constantly high on cocaine, and his life was completely out of control. It was then that her father discovered the debts he'd incurred, the money he'd "discreetly" embezzled from the firm, and given the relationship with him, and the potential embarrassment to them, and Janet, they covered his debts. He agreed to give Janet full custody of the girls, who were by then two and three. He lost his visiting rights subsequently, over an incident involving him, three women, and a large stash of cocaine on a yacht off East Hampton. His children had been visiting him at the time. The nanny had called Janet on her cell phone from the boat. And Janet had threatened to call

the Coast Guard on him. He got the nanny and the girls off the boat, and Janet wouldn't let him see them again. But by then he had other problems. He had borrowed massive amounts of money to support his drug habit, and lost what money he had on high-risk investments in the commodities market. After that, no matter how good his credentials, or how smart he was, he couldn't get a job. And just as his mother had before she died, he spiraled down. He was not only short of money, but addicted to drugs.

Two years after Janet left him, he tried to get a job with a well-known venture capital firm in San Francisco, and couldn't. He was in San Francisco by then anyway, and settled into selling cocaine instead. He was thirty-five years old, and had half the world after him for bad debts, when he was arrested for possession of a massive amount of cocaine with intent to sell. He had been making a fortune at it, but owed five times as much when he was arrested and had some frightening debts to some very dangerous people. As people who knew him said when they heard, he had had everything going for him, and managed to blow all of it to kingdom come. He was in debt for a fortune, in danger of being killed by the dealers who sold to him, and the people behind the scenes who financed them, when he was arrested. He had paid no one back. He didn't have the money to do it. Most of the time, in cases like that when people went to prison, the debts were canceled, if not forgotten. In dire cases, people got killed in prison for them. Or if you were lucky, they let it go. Peter hoped that would be the case.

When Peter Morgan went to prison, he hadn't seen his children in two years, and wasn't likely to again. He sat stone-faced through his trial, and sounded intelligent and remorseful when he took the stand. His lawyer tried to get him probation, but the judge was smarter than that. He had seen people like Peter before, though not many, and certainly not ones who'd had as many opportunities that he'd blown. He had read Peter well, and saw that there was something disturbing about him. His appearance and his actions didn't seem to fit. The judge didn't buy the pat phrases of remorse that Peter parroted. He seemed smooth, but not sincere. He was likable certainly, but the choices he'd made were appalling. And when the jury found him guilty, the judge sentenced him to seven years in prison, and sent him to Pelican Bay, in Crescent City, a maximum security prison, inhabited by 3,300 of the worst felons in the California prison system, three hundred and seventy miles north of San Francisco, eleven miles from the Oregon border. It seemed like an unduly harsh sentence for Peter and not where he belonged.

On the day Peter was released, he had been there for all the time he'd served, four years and three months. He had gotten free of drugs, minded his own business, worked in the warden's office, mostly with their computers, and hadn't had a single disciplinary incident or report in all four years. And the warden he worked for totally believed him to be sincere and remorseful. It was obvious to everyone who knew him that Peter had no intention of getting in trouble again. He had learned his lesson. He had also told the parole board that the only goal he had was to see his daughters again, and be the kind of father they could be proud of one day. Peter made it sound as if, and seemed to believe that, the last six or seven years of his life were an unfortunate blip on an otherwise clear screen, and he intended to keep clear and trouble-free from now on. And everyone believed him.

He was released at the first legal opportunity. He had to stay in northern California for a year, and they had assigned him to a parole agent in San Francisco. He was planning to live

a halfway house until he found work, and he had told the parole board he wasn't proud. He was going to take whatever kind of work he could get, until he got on his feet, even manual labor if necessary, as long as it was honest. But no one had any serious worries that Peter Morgan wouldn't find a job. He had made some colossal mistakes, but even after four years in Pelican Bay, he still came across as an intelligent, nice guy, and was. With a little bit of luck, his well-wishers, which even included the warden, hoped that he would find the right niche for him, and build a good life. He had everything it took to do that. All he needed now was a chance. And they all hoped he'd get one when he got out. People always liked Peter and wished him well. The warden came out himself to say good-bye and shake his hand. Peter had worked for him exclusively for the entire four years.

"Stay in touch," the warden said, looking warmly at him. He had invited Peter to his own home for the past two years, to share Christmas with his wife and kids, and Peter had been terrific. Smart, warm, funny, and really kind to the warden's four teenage boys. He had a nice way with people, both young and old. And had even inspired one of them to apply for a scholarship to Harvard. The boy had just been accepted that spring. The warden felt a little though he owed Peter something, and Peter genuinely liked him and his family, and was grateful for the kindness they'd shown him.

"I'll be in San Francisco for the next year," Peter said pleasantly. "I just hope they let me go back east for a visit soon, to see my girls." He hadn't even had a photograph of them for four years, and hadn't laid eyes on them in six. Isabelle and Heather were now respectively eight and nine, although in his mind's eye they were still considerably younger. Janet had long since forbidden him to have contact with them, and her parents endorsed her position. Peter's stepfather, who had paid for his education years before, had long since died. His brother had disappeared years before. Peter Morgan had no one, and nothing. He had four hundred dollars in his wallet, a parole agent in San Francisco, and a bed in a halfway house in the Mission District, which was predominantly Hispanic and a once-beautiful old neighborhood, some of which had gone downhill. The part Peter was living in had worn badly. The money he had wouldn't go far, he hadn't had a decent haircut in four years, and the only things he had left in the world were a handful of contacts in the high-tech and venture capital worlds in Silicon Valley, and the names of the drug dealers he had once done business with, and fully intended to steer clear of. He had virtually no prospects. He was going to call some people when he got to town, but he also knew there was a good chance he could be washing dishes or pumping gas, although he thought that unlikely. He was after all a Harvard MBA, and had gone to Duke before that. If nothing else, he could look up some old school friends, who might not have heard that he'd gone to prison. But he had no illusions that it was going to be easy. He was thirty-nine years old, and however he explained it, the last four years were going to be a blank on his résumé. He had a long uphill climb ahead of him. But he was healthy, strong, drug-free, intelligent, and still incredibly good-looking. Something good was going to happen to him eventually. Of that much, he was certain, and so was the warden.

"Call us," the warden said again. It was the first time he had gotten that attached to a convict who worked for him. But the men he dealt with at Pelican Bay were a far cry from Peter Morgan.

Pelican Bay had been built as a maximum security prison to house the worst criminally



elements that had previously been sent to San Quentin. Most of the men were in solitary. The prison itself was highly mechanized and computerized, and state of the art, which allowed them to confine some of the most dangerous men in the country. And the warden had spotted instantly that Peter didn't belong there. Only the vast quantities of drugs he'd been dealing and the money involved, had wound him up in a maximum security prison. Had the charge been less serious, he could just as easily have been incarcerated in a minimum security facility. He was no flight risk, had no history of violence, and had never been involved in a single incident during his time there. He was a quintessentially civilized person. The few men he chatted with over the years respected him, and he steered a wide berth of potential problems. His close relationship to the warden made him sacrosanct and gave him safe passage. He had no known associations with gangs, groups known for violence, or dissident elements. He minded his own business. And after more than four years, he seemed to be leaving Pelican Bay relatively unscathed. He had kept his head down, and done his time there. He had done a lot of legal and financial reading, spent a surprising amount of time in the library, and worked tirelessly for the warden.

The warden himself had written a glowing reference for him to the parole board. His was the case of a young man who had taken a wrong turn, and all he needed was a chance now to take the right one. And the warden was certain he would do that. He looked forward to hearing good things from and about Peter in future. At thirty-nine, Peter still had his whole life ahead of him, and a brilliant education behind him. And hopefully the mistakes he had made would prove to be a valuable lesson of some kind. There was no question in anyone's mind that Peter would stick to the straight and narrow.

Peter and the warden were still shaking hands, as he was about to leave, when a reporter and photographer from the local newspaper got out of a van, and walked up to the desk where Peter had just collected his wallet. Another prisoner was just signing his release papers, and he and Peter exchanged a look and nodded. Peter knew who he was—everyone did. They had met in the gym and in the halls from time to time, and in the last two years, he had frequently come to the warden's office. He had spent years unsuccessfully seeking pardon, and was known to be an extremely savvy unofficial jailhouse lawyer. His name was Carlton Waters, he was forty-one years old, and had served twenty-four years for murder. In fact, he had grown up in prison.

Carlton Waters had been convicted of the murder of a neighbor and his wife, and of attempting unsuccessfully to murder both their children. He had been seventeen years old at the time, and his partner in crime had been a twenty-six-year-old ex-con who had befriended him. They had broken into their victims' home and stolen two hundred dollars. Waters' partner had been put to death years before, and Waters had always claimed that he did nothing of the killing. He had just been there, and he had never swerved once from his story. He had always said he was innocent, and had gone to the victims' home with no foreknowledge of what his friend intended. It had happened quickly and badly, and the children had been too young to corroborate his story. They were young enough not to be a danger in identifying them, so they had been badly beaten but ultimately spared. Both men were drunk, and Waters had claimed he blacked out during the murders, and remembered nothing.

The jury hadn't bought his story, and he'd been tried as an adult, despite his age, found guilty, and lost a subsequent appeal. He had spent the majority of his life in prison, first

San Quentin, and then in Pelican Bay. He had even managed to graduate from college while there, and was halfway through law school. He had written a number of articles, about the correctional and legal systems, and had developed a relationship with the press over the years. With his protestations of innocence throughout his incarceration, Waters had become something of a celebrity prisoner. He was editor of the prison newspaper, and knew just about everyone in the prison. People came to him for advice, and he was greatly respected within the prison population. He didn't have Morgan's aristocratic good looks. He was tough, strong, and burly. He was a bodybuilder and looked it. Despite several incidents in his early days when he was still young and hotheaded, in the past two decades he was a model prisoner. He was a powerful, fearsome-looking man, but his prison record was clean, and his reputation was bronze, if not golden. It was Waters who had notified the paper of his release, and he was pleased that they were there.

Waters and Morgan had never been associates, but they had always been distant and respectful of each other, and had had a few minor conversations about legal issues while in prison. Waters waited to see the warden, and Peter chatted with him. Peter had read several of his articles in the prison newspaper, and the local newspaper, and it was hard not to be impressed by the man, whether innocent or guilty. He had a fine mind, and had worked hard to achieve something in spite of the challenge he had had growing up in prison.

As Peter walked through the gate, feeling almost breathless with relief, he looked back over his shoulder once, and saw Carl Waters shaking the warden's hand as the photographer from the local paper snapped his picture. Peter knew he was going to a halfway house in Modesto. His family still lived there.

"Thank you, God," Peter said as he stood still for a moment, closed his eyes, and then squinted up at the sun. This day felt like it had been a lifetime coming. He brushed a hand across his eyes so no one would see the tears springing from them, as he nodded at a guard and set off on foot toward the bus stop. He knew where it was, and all he wanted now was to get there. It was a ten-minute walk, and as he hailed the bus and stepped aboard, Carl Waters was posing for one last photograph in front of the prison. He told his interviewer again that he had been innocent. Whether or not he was, he made an interesting story, had become respected in prison over the past twenty-four years, and had milked his claims of innocence for all they were worth. He had been talking for years about his plans to write a book. The two people he had allegedly killed, and the children who had been orphaned as a result, twenty-four years before, were all but forgotten. They were obscured by his articles and artful words in the meantime. Waters was winding up the interview as Peter Morgan walked into the bus terminal and bought a ticket to San Francisco. He was free at last.

## Chapter 2

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*Ted Lee liked working* swing shift. He had done it for so long by now that it suited him. It was an old comfortable habit. He worked the four to midnight in General Works, Inspector Detective Lee in the San Francisco police force. He handled robberies and assaults, the usual smorgasbord of criminal activity. Rapes went to the Sex detail. Murders to Homicide. He had worked Homicide for a couple of years in the beginning and hated it. It was too grim for him, the men who made a career of it always seemed strange to him.

They sat around for hours looking at photographs of deceased victims. Their whole view of life got skewed by having to harden themselves to what they saw. What Ted did was more routine, but to him it seemed much more interesting. Every day was different. He liked the problem-solving aspect of matching criminals to victims. He had been in the police force for twenty-nine years, since he was eighteen. And a detective for nearly twenty, and he was good at what he did. He had worked Credit Card Fraud for a while too, but that seemed too boring. General Works was just his cup of tea, just as the swing shift was. He had been born and raised in San Francisco, right in the heart of Chinatown. His parents had come from Beijing before he was born, and both his grandmothers had come with them. His family was steeped in ancient traditions. His father had worked in a restaurant all his life, his mother was a seamstress. Both his brothers had joined the police force, just as he had, fresh from high school. One was a beat cop in the Tenderloin and didn't want to be more than that, the other was on horses. He outranked both, and they loved to tease him about it. Being a detective was a big deal to him.

Ted's wife was second-generation Chinese American. Her family was originally from Hong Kong, and owned the restaurant where his father had worked before he retired, which was how Ted had met her. They fell in love at fourteen, and he had never even dated another woman. He wasn't sure what that meant. He wasn't passionately in love with her, hadn't been in years, but he was comfortable with her. They were best friends now, more than lovers. And she was a good woman. Shirley Lee was a nurse in the intensive care unit at San Francisco General Hospital, and saw more victims of violent crimes than he did. They each saw more of their coworkers than they did of each other. They were used to it. He played golf on his day off, or took his mother to buy groceries, or whatever else she needed. Shirley liked to play cards or go shopping with her girlfriends, or get her hair done. They rarely had the same day off, and no longer worried about it. Now that the kids were grown, they had few obligations to each other. They hadn't planned it that way, but they had separate lives and had been married since they were nineteen. Twenty-eight years.

Their oldest son had graduated from college the year before, and had moved to New York. The other two boys were still in college, in the University of California system, one in San Diego, and the other at UCLA. None of their three boys wanted to go into the police force, and Ted didn't blame them. It had been the right choice for him, but he wanted something more for them, although the department had been good to him. When he retired, he would have a full pension. He couldn't imagine retiring, although he would have thirty years in the coming year, and lots of his friends had retired long before that. He had no idea what he'd do

when he retired. At forty-seven, he didn't want a second career. He still liked his first one. He loved what he did, and the people he did it with. Ted had seen men come and go over the years, some retire, some quit, some killed, some injured. He'd had the same partner for the last ten years, and before that for a few years, they had paired him off with a woman. Shirley had lasted four years, and then moved to Chicago with her husband and joined the force there. He got Christmas cards from her every year, and in spite of his initial reservations, he had liked working with her.

The partner he'd had before that, Rick Holmquist, had left the force and joined the FBI. They still had lunch once a week, and Rick teased him about his cases. Rick always made it clear to Ted that what he did at the FBI was more important, or at least he thought so. Ted wasn't so sure. From what he could see, the SFPD solved more cases and put more criminals behind bars. A lot of what the FBI did was gathering information, and surveillance, and then the other agencies stepped in and took it out of their hands. The Alcohol, Tobacco, and Firearm guys interfered with Rick a lot of the time, the CIA, the Justice Department, the U.S. Attorney, and U.S. Marshals. Most of the time, no one interfered with Ted's cases at the SFPD, unless the suspect crossed state lines, or committed a federal offense, and then of course, the FBI stepped in.

Once in a while, he and Rick still got to work on a case together, and Ted always liked that. They had remained close friends in the fourteen years since Rick had left the SFPD, and they still had a lot of respect for each other. Rick Holmquist had gotten divorced five years before, but Ted's marriage to Shirley had never been in question. Whatever they had become or their relationship had evolved into over the years, it worked for them. Rick was currently in love with a young FBI agent, and talking about getting remarried. Ted loved to tease him about it. Rick loved to pretend he was tough, but Ted knew what a sweet guy he was.

What Ted loved best about working swing shift, and always had, was the island of peace he found when he got home. The house was quiet, Shirley was asleep. She worked days, and left for work before he got up in the morning. In the old days, when the boys were young, it had worked for them. She dropped them off at school on her way to work, while Ted was still asleep. And he picked them up, and coached them in sports on his days off, whenever he could, or at least attended their games. When he was working, Shirley got home right after he left for work, so the boys were always covered. And when he got home everyone was asleep. It meant he didn't see a lot of the kids, or her, while they were growing up, but it brought them the bacon, and they had almost never needed to pay for a sitter, and never had to worry about day care. Between them, they had covered all their bases. It had taken a toll on them in the time they hadn't spent together. There had been a time, ten and fifteen years before, when she had bitterly resented the fact that she never saw him. They had argued a lot about it, and eventually made their peace with his hours. They had both tried working days for a while, but they seemed to argue more, and he'd worked nights for a while, and then went back to swing shifts. It suited him.

When Ted came home that night, Shirley was sound asleep, and the house was quiet. The boys' rooms were empty now. He had bought a small house in the Sunset District years before, and on his days off, he loved to walk on the beach and watch the fog roll in. It always made him feel human again, and peaceful, after a tough case, or a bad week, or something that had upset him. There were a lot of politics in the department, which sometimes stressed

him, but generally, he was an easygoing, good-natured person. Which was probably why he still got along with Shirley. She was the hothead in the family, the one who got angry and raged at him, the one who had thought their marriage and relationship should have been more than it turned out to be. Ted was strong, quiet, and steady, and somewhere along the way, she had decided that was enough, and stopped trying to get more out of him. But he also knew that when she stopped arguing with him, and complaining to him, some of the life had gone out of their marriage. They had given up something, passion for familiarity and acceptance. But as Ted knew, everything in life was a trade-off, and he had no complaints. She was a good woman, they had great kids, their house was comfortable, he loved his job and the men he worked with were good people. You couldn't ask for more than that, or at least he didn't, which was what had always annoyed her. He was content to settle for what life offered him, without demanding more.

Shirley wanted a lot more than what Ted demanded of life. In fact, he demanded nothing. He was content with life as it was, and always had been. All his energies had gone into his work, and their boys. *Twenty-eight years*. It was a long time for passion to survive, and he hadn't for them. There was no question in his mind, he loved her. And he assumed Shirley loved him. She was not demonstrative, and rarely said so. But he accepted her the way she was, the way he accepted all things, the good with the bad, the disappointing with the comforting. He liked the security of coming home to her every night, even if she was sour as sleep. They hadn't had a conversation in months, maybe even years, but he knew that if something bad happened, she'd be there for him, as he would be for her. That was good enough for him. The kind of fire and excitement Rick Holmquist was experiencing with his new girlfriend was not for him. Ted didn't need excitement in his life. He wanted just what he had. A job he loved, a woman he knew well, three kids he was crazy about, and peace.

He sat at the kitchen table, and had a cup of tea, enjoying the silence in the peaceful house. He read the paper, looked at his mail, watched a little TV. At two-thirty he slipped into bed next to her, and lay in the dark, thinking. She didn't stir, didn't know he was lying next to her. In fact, she rolled away from him and muttered something in her sleep, as he turned his back to her, and drifted off while thinking about his caseload. He had a suspect he was almost sure was bringing heroin in from Mexico, and he was going to call Rick Holmquist about it in the morning. As he reminded himself to call Rick when he woke up, he sighed softly, and fell asleep.

*Fernanda Barnes was staring* at a stack of bills, as she sat at her kitchen table. She felt as though she had been looking at the same stack of bills for the four months since her husband died, two weeks after Christmas. But she knew only too well that even though the stack seemed the same, it grew bigger every day. Each time the mail came in, there were new additions. It had been a never-ending stream of bad news and frightening information since Allan's death. The latest being that the insurance company was refusing to pay on his life insurance policy. She and the attorney had been expecting that. He had died in questionable circumstances while on a fishing trip in Mexico. He had gone out on the boat late at night while his traveling companions slept at the hotel. The crew members had been off the boat at a local bar, when he took the boat out and had apparently fallen overboard. It had taken five days to recover his body. Given his financial circumstances at the time of his death, and a disastrous letter he'd left for her, filled with despair, the insurance company suspected it was a suicide. Fernanda suspected that as well. The letter had been given to the insurance company by the police.

Fernanda had never admitted it to anyone, except their attorney, Jack Waterman, but suicide had been the first thing she thought of when they called her. Before that, Allan had been in a state of shock and panic for six months, and kept telling her he was going to turn things around, but the letter made it clear that even he didn't believe that in the end. Allan Barnes had had one of those extraordinary lottery-ticket-type windfalls at the height of the dot-com era, and sold a fledgling company to a monolith for two hundred million dollars. She had liked their life fine before. It suited her perfectly. They had a small, comfortable house in a good neighborhood in Palo Alto, near the Stanford campus, where they had met in college. They had married in the Stanford chapel the day after graduation. Thirteen years later, Allan had hit the big time. It was more than she'd ever dreamed of, hoped for, needed, or wanted. She couldn't even understand it at first. Suddenly he was buying yachts and airplanes, a co-op in New York for when he had business meetings there, a house in London he claimed he had always wanted. A condo in Hawaii, and a house in the city so vast that she had cried when she first saw it. He had bought it without even asking her. She didn't want to move into a palace. She loved the house in Palo Alto that they had lived in since their son Will was born.

Despite Fernanda's protests, they had moved to the city four years before, when Will was twelve, Ashley was eight, and Sam was just barely two years old. Allan had insisted she hire a nanny so she could travel with him, which Fernanda hadn't wanted either. She loved taking care of her children. She had never had a career, and had been fortunate that Allan had always made enough to support them. It had been tight sometimes, but when it was, she had tightened the belt at home, and they squeaked through it. She loved being home with the babies. Will had been born nine months to the day after their wedding, and she had worked part time in a bookstore while she was pregnant the first time and never since. She had majored in art history in college, a relatively useless subject, unless she wanted to get a master's, or even a doctorate, and teach, or work at a museum. Other than that, she had no marketable skills. All she knew how to be was a wife and mother, and she was a good one.

Their kids were happy and wholesome and sensible. Even with Ashley at twelve and Will sixteen, potentially challenging ages, she had never had a single problem with their children. They hadn't wanted to move into the city either. All their friends were in Palo Alto.

The house Allan had chosen for them was enormous. It had been built by a famous venture capitalist, who sold it when he retired and moved to Europe. But to Fernanda, it looked like a palace. She had grown up in a suburb of Chicago, her father had been a doctor and her mother a schoolteacher. They had always been comfortable, and unlike Allan, she had simple expectations. All she wanted was to be married to a man who loved her, and have wonderful children. She spent a lot of time reading up on experimental educational theories, she was fascinated by psychology in relation to childrearing, and she shared her passion for art with them. She encouraged them to be and become all that they dreamed of. And she had always done the same with Allan. She just hadn't expected him to make his dreams materialize to the extent he did.

When he told her he had sold his company for two hundred million dollars, she nearly fainted, and thought he was kidding. She laughed at him, and figured maybe with some extraordinary luck, he might have sold the company for one or two or five, or at a wild guess, ten, but never two hundred million. All she wanted was enough to get their kids through college, and live comfortably for the rest of their days. Maybe enough so Allan could retire at a decent age, so they could spend a year traveling in Europe, and she could drag him through museums. She would have loved to spend a month or two in Florence. But what her windfall represented to them was beyond dreaming. And Allan dove into it with a vengeance.

He not only bought houses and co-ops, a yacht and a plane, but he made some extraordinarily risky high-tech investments. And each time he did, he assured Fernanda that he knew what he was doing. He was riding the crest of the wave, and felt invincible. He was a thousand percent confident of his own judgment, more so than she was at the time. They started fighting over it. He laughed at her fears. He was plunging money into other companies that had yet to prove themselves, while the market was skyrocketing, and everything he touched turned to gold for nearly three years. It appeared that no matter what he did, or what he risked, he could not lose money, and didn't. On paper for the first year or two, their immense new fortune actually doubled. Notably, he invested in two companies that he had total faith in, and others warned him might plummet. But he didn't listen, not to her or the others. His confidence soared to dizzying heights, while she decorated the new house, and he chided her for being so pessimistic and so cautious. By then, even she was getting used to their new wealth, and starting to spend more money than she thought she should, but Allan kept telling her to enjoy it and not worry. She stunned herself by buying two important Impressionist paintings at a Christie's auction in New York, and literally shocked as she hung them in their living room. It had never even dawned on her that one day she might own those paintings, or any like them. Allan congratulated her on her good decision. He was flying high and having fun, and wanted her to enjoy it too.

But even at the height of the market, Fernanda was never extravagant, nor did she forget her more modest beginnings. Allan's family was from southern California, and they had lived more lavishly than hers had. His father was a businessman, and his mother had been a housewife, and a model in her youth. They had had expensive cars, and a nice house, and belonged to a country club. Fernanda had been seriously impressed the first time she was

there, although she thought them both somewhat superficial. His mother had been wearing a fur coat on a balmy night, as it dawned on her that even living in the frozen winters of the Midwest her mother had never owned one, and wouldn't want to. The show of wealth was far more important to Allan than it was to her, even more so once his overnight success broadsided them. His one regret was that his parents hadn't lived to see it. It would have meant the world to them. And in her own way, Fernanda was relieved that her parents were gone too, and couldn't see it. They had died in a car accident on an icy night ten years before. But something in her gut always told her that her parents would have been shocked at the way Allan was spending money, and it still made her nervous, even after she bought the two paintings. At least they were an investment, or at least she hoped so. And she truly loved them. But so much of what Allan bought was about showing off. And as he kept reminding her, he could afford it.

The wave continued to build for nearly three years, as Allan continued to invest in other ventures, and huge blocks of stock in high-risk high-tech companies. He had enormous confidence in his own intuition, sometimes counter to all reason. His friends and colleagues in the dot-com world called him the Mad Cowboy, and teased him about it. And more often than not, Fernanda felt guilty about not being more supportive. He had lacked confidence as a kid, and his father had often put him down for not being more brazen, and suddenly he was so confident she felt that he was constantly dancing on a ledge and totally fearless. But her love for him overcame all her misgivings, and eventually all she could do was cheer him on from the sidelines. She didn't have anything to complain about certainly. Within three years their net worth had almost trebled, and he was worth half a billion dollars. It was beyond thinking.

She and Allan had always been happy together, even before they had money. He was an easygoing nice guy, who loved his wife and kids. It had been a joy they shared each time she gave birth, and he truly adored his children, as she did. He was especially proud of Will, who was a natural athlete. And the first time he saw Ashley at her ballet recital, at five, tears had rolled down his cheeks. He was a wonderful husband and father, and his ability to turn a modest investment into a windfall was going to give their children opportunities that neither of them had ever dreamed of. He was talking about moving to London for a year at some point, so the kids could go to school in Europe. And the thought of spending days on end at the British Museum and the Tate was a major lure for Fernanda. As a result, she didn't even complain when he bought the house on Belgrave Square for twenty million dollars. It was the highest price that had been paid for a house there in recent history. But it was certainly splendid.

The children didn't even object, nor did she, when they went to spend a month there when school got out. They loved exploring London. They spent the rest of the summer on the yacht in the South of France, and invited some of their Silicon Valley friends to join them. Allan had become a legend by then, and there were others making nearly as much money as he had. But as with the gaming tables in Las Vegas, some took their winnings and disappeared, while others put them back on the table and continued to gamble. Allan was continually making deals, and huge investments. She no longer had any clear understanding of what he was doing. All she did was run their houses and take care of their kids, and she had almost stopped worrying about it. She wondered if this was what being rich felt like.



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