

Case No. 17-4826

Investigator: D. Mercer

Date: 03/17/2017

Location: George Town, Grand Cayman

Subject: [REDACTED]

[REDACTED]

The money flows. So do the lies.

[REDACTED]

**CONFIDENTIAL**

# THE CAYMAN FILES:

## MONEY, MURDER & MAYHEM

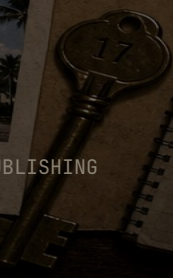
# The Cayman Files

*Money, Murder & Mayhem*

Don Canada Jr.



ONE CANAL POINT  
GEORGE TOWN  
OFF THE GRID PUBLISHING



Notes:

- Follow the money
- Who benefits?
- Cayman is a vault.
- Locals are scared.
- Too many coincidences.

**SEEK THE TRUTH.**

# **The Cayman Files**

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Fort Worth, Texas

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***“For everyone who has ever opened  
the envelope they shouldn’t have.”***

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## CHAPTER 01

# The Body in the Condo

---

**T**he call came at five-forty in the morning. And by the time Alan Justice turned off West Bay Road, the light was already changing.

Cayman did that to you.

The dark didn't last long here, and even at this hour, the sky over the lagoon had the soft, pearled look of an oyster shell. He drove with one hand on the wheel and the other resting on the dashboard, watching for the turn.

The condo complex sat behind a white stucco wall and a row of sea grape trees. Coral Cay Residences. In brushed bronze letters small enough that you had to be looking. That was the style here. Money in Cayman did not announce itself. It built a low wall, planted bougainvillea over it... and waited for you to drive past

without noticing.

Two patrol cars were parked under the porte-cochère, blue lights still turning slowly. A young constable Justice did not recognize was standing by the lobby door with his hands behind his back. The way they were taught in the academy. And the way most of them stopped doing within a year. The boy straightened when he saw the unmarked Toyota.

"Sir."

"Morning. Who's upstairs?"

"Sergeant Ebanks, sir. And the medical officer just arrived. Unit four-oh-one."

Justice nodded and went past him. The lobby smelled of cut limes and floor polish. A bowl of frangipani had been set out on the concierge desk... for the day that had not quite started.

He took the lift. He preferred the stairs as a rule, but the lift gave him thirty seconds to read a building. And Coral Cay was telling him several things at once. The marble was real. The mirrors were clean. The art in the lift was an original watercolor of Seven Mile Beach. Signed and dated. Not a print.

This was not a building where people died untidily.

The door to four-oh-one was open. He could hear Ebanks before he saw him — the low Caymanian baritone working through a list with someone on a radio. Justice paused on the threshold. And looked.

Floor-to-ceiling glass on the seaward wall. Beyond it the Caribbean was beginning to take color — that first wash of green over grey. A long living room. Low cream sofas. A glass coffee table with nothing on it but a single tumbler... and a phone, screen-down. To the left, a kitchen island in white quartz. To the right, a hallway running back to what he assumed were the bedrooms. The air conditioning was on too high. He felt it on the back of his neck before he was three steps in.

The body was on the floor between the sofa and the coffee table.

A man in his early forties. White dress shirt. Grey suit trousers. No jacket. No shoes. No socks. Lying on his right side, knees slightly drawn up, one arm beneath him, the other extended along the rug... as if reaching for something he had never quite touched. A small revolver lay six inches from his open hand. There was a single dark wound at his right temple — and not as much blood as a man might expect.

A neat death. A tidy death. The kind of death a uniformed officer writes down as self-inflicted, before the coffee gets cold.

Sergeant Ebanks looked up from his notebook. "Detective. Sorry to drag you out."

"Not at all. What have we got?"

"Mr. David Hollis. Forty-three. British. Lived here about six years. Cleaning lady arrived at five, let herself

in, found him like that. She's downstairs with Constable Powell. Hysterical, but coherent." Ebanks tipped his head toward the body. "Looks straightforward, sir. Door was locked from the inside. No sign of entry. Weapon's his — registered, license current. Glass on the table is whisky. We'll wait for the medical officer to confirm, but..." He let the sentence finish itself.

Justice did not answer.

He was looking at the rug.

He took two slow steps to the right, then squatted, balancing on the balls of his feet. His knees did not love him for it any more. But he had not yet found a better way to look at a floor.

The rug was pale. Expensive. Woven wool. Hollis was lying on it the way a man falls when his legs give out beneath him — collapse, not arrangement. That part read true. But Justice's eye kept drifting to the small things.

The tumbler on the coffee table had a single ring of condensation beneath it. As if it had been set down once. And not moved. He could smell the whisky from where he was crouched, and it was a good one, the peat coming off it cleanly. A man pouring himself a last drink before the worst decision of his life would, in Justice's experience, take more than one sip.

This glass was almost full.

The phone, screen-down. He did not touch it. But he noted that it was placed neatly square to the edge of the table. Parallel. Deliberate. Men in the last minutes of their own lives did not tend to align their phones to the furniture.

And the feet. Bare feet. Clean. The soles unmarked. The man had not walked across the tiled foyer in those feet. Somewhere in this flat there should be shoes, recently worn, set down where he took them off.

Justice would find them. Or he would not. And either answer would tell him something.

He stood. Slower than he wanted to.

"Sergeant. Who knew Mr. Hollis?"

Ebanks flipped a page. "Building manager says he kept to himself. Single. Worked long hours. Travelled a fair bit." He hesitated. "He was a banker, sir. Senior something. With Harbour Lane."

Justice did not let his face change.

Harbour Lane Trust Bank. Forty floors of glass on the waterfront. A name on every quiet trust deed in the western Caribbean. And a client list that, if it ever fell out of a filing cabinet... would change governments.

"What was his title, do we know?"

"Compliance, I think. Or near it. Powell took the manager's statement. I can —"

"Later. Get the medical officer in here, please. And make sure no one moves him until I've seen the bedroom."

He walked the rest of the flat with his hands in his pockets. Which was a habit he had developed early and never broken. It kept him from touching things. And it kept his face still.

The bedroom was made. The bathroom was dry, except for a toothbrush, used, leaning in a glass. The wardrobe held suits in plastic, and shirts on wooden hangers, and a row of polished shoes...

...and at the end of that row, an empty space the width of a man's pair of feet.

In the study, the laptop was open and the screen was dark. And beside it on the desk was a manila folder, closed, with a single word written on the tab in black marker. Justice read it without bending down.

Coleridge.

He stood in the doorway of the study for perhaps half a minute, looking at nothing — letting the flat tell him what it wanted to tell him. Then he went back through the living room, past Ebanks, past the body of David Hollis... and out onto the small balcony.

The sea had finished turning green. A catamaran was already out, its sail a white triangle against the pale water, the crew probably tourists who would not hear about any of this for a week. If they ever did.

Somewhere below him a sprinkler started up on the lawn.

Justice rested his forearms on the balcony rail and watched the catamaran for a long moment.

Suicide was a real thing. He had stood in rooms with real ones, and they had a particular weight to them. A finality you could feel before you read the report.

This room did not feel like that.

This room felt arranged. Not theatrically — whoever had done it was better than that. But arranged all the same. A glass too full. A phone too square. A pair of shoes missing from a man who had supposedly walked, in his own home, to the place where he chose to die.

And on a desk in the next room — a folder with a name on it that Justice did not yet know. Sitting next to a laptop someone had not bothered to close.

He thought of Harbour Lane Trust. He thought of the forty floors of glass, and the quiet client list, and the way money in this country never sat where it first appeared to sit. He thought of how much trouble a senior compliance officer at a bank like that could be... alive... to a great many people.

He straightened and turned back toward the living room.

"Sergeant," he said, mildly. "We're going to need to be careful with this one."

Ebanks looked up. "Sir?"

Justice did not answer at once. He was already thinking past the body on the rug. Past the constable in the lobby. Past the catamaran on the green water — out across the island, toward the glass towers on the waterfront. And the rooms behind them. Where this case actually lived.

"Nothing on paper yet," he said. "But this isn't going to stay a small file."

End of Episode One.

# Quiet Bank, Loud Secrets

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**T**he lobby of Harbour Lane Trust Bank was the kind of room that prized its own quiet. Pale stone underfoot. A single arrangement of white orchids on a stand the height of a man. No piped music, no monitor running rolling news, none of the small cheerful frictions a regular bank used to remind you that you were welcome. Justice walked across the floor and felt that he was being weighed.

The security desk was set into the wall like an altar. A young Caymanian guard in a black uniform stood up as he approached, glanced at his warrant card, and said good morning, sir, in a voice so even it was almost expressionless. He logged the visit on a tablet, photographed the card, and printed a pass on heavy stock that bore Justice's name and a single line in italic underneath: *guest of the bank.*

Thirty-eighth floor, Detective. Mrs. Kemp will meet you at the lift.

He took the express car up, alone. The numbers above the door did not climb; they simply rearranged themselves, as if the building did not approve of counting in front of guests. When the doors slid open at thirty-eight, the temperature dropped two more degrees and the carpet thickened.

George Town spread out behind the glass, the harbour blue and the cruise ship at North Terminal already tipping out passengers in white visors and primary-coloured shirts. Forty floors of expensive view, and at least twelve of them belonged to this bank.

Detective Justice.

She was waiting by the lift, a woman in her fifties in a charcoal suit with a small silver pin at the lapel — the bank's monogram, two interlocking H's. Mrs. Kemp, Director of People Operations, the lanyard said. She did not offer her hand. She offered, instead, a perfectly calibrated half-smile and a corridor.

Thank you for coming up. We have a private room reserved. Tea? Water?

Water, thank you.

He followed her past a row of glass-walled offices in which no one appeared to be doing anything urgent. Two men in shirtsleeves were leaning over a printed spreadsheet. A young woman at a standing desk caught

his eye through the glass, held it for a second longer than was comfortable, and looked away.

The conference room was small and oval, no window, lit by a recessed strip that gave everyone in it the same flat, indoor colour. A man was already seated on the far side of the table — early fifties, salt-and-pepper hair, an English face that had been in the sun a long time. He stood up when Justice came in and put out a hand.

Geoffrey Mallow. I was David's department head.

Detective Inspector Justice. I appreciate the time.

They sat. Mrs. Kemp opened a slim portfolio in front of her with the unhurried movement of someone who had been in many small rooms with many uncomfortable conversations and had never lost her place.

First of all, she said, the bank wishes to express its sincere shock and sorrow at David's passing. He was a long-standing colleague and a respected member of our compliance team. We will of course assist your enquiries in any way we are able to.

Thank you.

As I'm sure you'll appreciate, we are bound by certain confidentiality obligations. Our counsel is on call should we need to reach him. Please don't take that as obstruction. It's simply how we operate.

Of course.

She slid a single sheet of paper across to him. A printed summary. David Hollis. Senior Compliance Officer. Eleven years of service. Most recent annual review: meets expectations. Workload assessment: high. Previous flags: none.

Mr. Hollis, Mrs. Kemp said, had been under significant strain. The compliance function has expanded substantially over the past two years. We have spoken, internally, about the need to add headcount to that team. David, I'm afraid, was carrying a great deal.

Stress.

Stress, yes. And — without wishing to intrude on his private life — we understood there were personal matters as well. A relationship that had ended. Some difficulty sleeping. He had mentioned, more than once, that he wasn't himself.

Mentioned to whom?

A flicker, gone almost before it arrived. To his line manager. To Mr. Mallow.

Justice turned the half-smile of his attention onto Mallow, who took a slow breath and laced his fingers on the table.

David and I would walk down to the harbour at lunchtimes, Mallow said. Once a week, sometimes twice. He talked about the volume of work. About — I suppose I'd call it the quality of the work, more than the

volume. He said he was tired of pushing back.

Pushing back on what?

Difficult clients.

The room held very still. Mrs. Kemp did not move, but Justice could feel her listening to her colleague the way one parent listens to the other across a dining table when a child is about to say something the family does not say.

What do you mean by difficult, Mr. Mallow?

Demanding. Impatient. Used to getting their own way. Mallow gave a short, professional smile. Many of our clients are extremely successful people, Detective. Successful people are not always easy. David was conscientious. He did not enjoy disappointing them. I think — over time — that wore on him.

Were any of these clients the subject of internal review?

Internal review in what sense?

Open compliance investigations. Flagged accounts. Suspicious-activity reports in progress.

Mallow's hands did not move. His eyes, however, took half a second too long to find the right place to land.

Detective, I'm not in a position to discuss specific accounts. As Mrs. Kemp said, we have obligations.

I'm not asking you to name an account. I'm asking whether, at the time of his death, Mr. Hollis was actively working any matter that could reasonably be called sensitive.

Mrs. Kemp answered for him, gently. We have nothing to indicate that David was under any unusual professional pressure beyond the general workload of his role.

Nothing to indicate.

Nothing that has been brought to my attention.

He let the sentence sit between the three of them and lengthen.

And to your attention, Mr. Mallow?

Mallow met his eye. He had concerns from time to time. Most compliance officers do. None of those concerns, to my knowledge, had reached the threshold of formal escalation.

To your knowledge.

To my knowledge.

Justice wrote nothing down. He had a small black notebook open on the table in front of him out of professional decorum, but he had stopped using it as a tool a long time ago. He used it now as an instrument: a thing to put on tables to make people speak slightly faster than they meant to.

Mr. Mallow, I'd like a list of every active matter Mr. Hollis was assigned at the time of his death. Closed matters from the past six months. And the names of any clients whose accounts he had personally flagged in the bank's internal system, regardless of whether those flags were ever escalated to the regulator.

Mrs. Kemp's pen finally moved. Detective, we can certainly take that request to counsel. I anticipate that some of it will be possible. Some of it may require a production order.

Understood.

We do want to be helpful.

I'm sure.

He turned a page in the unused notebook.

One more thing. Was Mr. Hollis working with anyone in particular? A junior, an analyst, a co-author on any reports?

He worked with several members of the team, Mallow said. I'd have to check.

If you would. Names, please. By tomorrow.

Of course.

Mrs. Kemp closed her portfolio. The interview was, in her way, over. She walked him back along the corridor toward the lift with the same unhurried step, exchanging the kind of remarks people exchange when they want a record of having behaved courteously. The

weather. The cruise ship season. The new wing of the hospital.

They passed the standing desk again. The young woman was still there, her back to them now, her shoulders very straight. As Justice and Mrs. Kemp went by, Mallow's voice carried through an open doorway behind them — Geoffrey, can you sign off on the Coleridge file before five — and the young woman's hand, resting on the edge of the desk, tightened. Just once. A small contraction of the knuckles, as if she had been pinched.

Justice did not turn his head. He did not slow his step. He merely registered it, the way an experienced fisherman registers the first faint dip of a float on still water.

At the lift, Mrs. Kemp pressed the button for him.

Detective. If there's anything more we can do.

There will be.

The doors opened. He stepped in. As the panel slid closed she was already turning back toward the corridor, and through the narrowing gap he caught, on the wall beside the lift, a glossy framed marketing print he had not noticed on the way up. Harbour Lane Private Trust Services. Discretion. Continuity. Generations. And beneath the headline, a small line of type: Offshore Structures Group.

The doors closed.

He rode down alone, past the floors that did not count themselves, and stood in the cold air of the express car looking at his own reflection in the polished steel.

Difficult clients. Personal matters. Nothing that has been brought to my attention. Coleridge.

A junior's hand tightening on the edge of a desk.

Outside, the heat met him like a second person in the doorway. He stood for a moment under the portico, watching the cruise-ship passengers stream past in their bright shirts, and put the visitor pass into his inside pocket without looking at it.

The trail did not start in the condo. It did not start on the rug, or in the empty space where a pair of shoes should have been. It started here — thirty-eight floors above the harbour, in a small oval room with no window, where two careful people had used careful language to describe a man whose work they did not want him to look at too closely.

He walked across the plaza to his car.

This, he thought, was where the trail began.

End of Episode Two.

# The Widow's Notebook

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**T**he Hollis house sat at the end of a quiet road in South Sound, behind a low coral wall and a hedge of sea grape that someone had stopped trimming. Not a banker's mansion. A family home. A green saloon car in the drive, a child's bicycle on its side in the carport, a pair of small wellington boots upturned on a stake by the back gate to dry.

Justice parked on the verge and sat for a moment with the engine off. He had done this call before — too many times, in two countries — and he had learned that the worst thing you could do was arrive in a hurry. He gave himself sixty seconds. He looked at the boots. He looked at the bicycle. He looked at the way the curtain in the front window had been pulled back not quite all the way, as though someone inside had been standing at it earlier and had let it go without straightening it.

Then he got out of the car and walked up the path.

She opened the door before he reached it.

Detective Justice.

Mrs. Hollis. Thank you for seeing me.

Come in.

Margaret Hollis was perhaps forty, slim, with the kind of face that ordinarily smiled and was not smiling now. Her hair was tied back without much attention. She was wearing a man's cardigan over a cotton dress, the sleeves turned up twice and still too long. He registered the cardigan and registered too that she did not seem to notice she was wearing it.

The house smelled of toast and washing powder. Somewhere upstairs, a child's voice was reading the same sentence aloud, two or three times over, working at the words. Another voice — older, female, perhaps a sister or a mother — answered each time, gently.

My sister flew in this morning, Mrs. Hollis said, following his look. She's got the boys. They — they don't quite — She stopped, breathed once through her nose, and gestured him through to the sitting room.

Two low sofas, a coffee table, a rug that had seen children. A built-in shelf along one wall with paperback novels, framed photographs, a small carved wooden boat on a stand. A photograph of David Hollis with two boys on a beach, all three of them squinting into the same sun. Another of the four of them in cricket whites,

the boys on one knee, Hollis grinning behind them with one hand on each shoulder. Justice took these in without lingering.

Tea?

Please. Just water if it's easier.

It's no trouble. Sit, please.

He sat. She went to the kitchen and he heard the kettle. He heard her steady her breathing in the small interval afforded by the small task. He had a great deal of respect for what kettles did at moments like this.

She came back with two cups and a small jug of milk, set them down, and sat opposite him on the other sofa, both hands around her cup as though the warmth were a job to be done.

I'd like to start, he said, by saying I'm very sorry.

Thank you.

I have a few questions, but please understand they are questions, not conclusions. We are at the beginning of this, not the end.

All right.

He took the small notebook out of his jacket pocket, and a pen, and laid them on the coffee table without opening them.

The officers who came last night will have told you that the initial impression at the scene was that David

took his own life.

Yes.

How does that strike you?

She did not answer at once. She looked at her cup. He watched her not in order to read her, but in order to give her the dignity of his entire attention.

David, she said, was tired. He was angry, I think, in a quiet way. He was — he was not happy at work, Detective. But he loved the boys. He loved — a small contraction of her mouth — us. He was making plans for Christmas. He bought a new tent for the camping trip we always do at New Year. He had a — he had a book on his bedside table that he was reading. He had bookmarks in three different chapters of the boys' school agendas. He was here. He was here with us.

Yes.

He did not — she shook her head once, sharply, as though shaking water out of her hair — he did not put a gun to his head, Detective. Not the man who came home on Tuesday and made the boys laugh about a story from the office. Whatever happened in that condo, it was not what they think it was.

He let that sit. He did not jump to either reassure her or restrain her. He let her have it.

You have my word, he said, after a moment, that I am not at this point treating this as anything but a death we don't yet understand.

Thank you.

Mrs. Hollis. You said he was unhappy at work. Can you tell me anything more about that?

She set the cup down. She thought for a moment.

He started talking about getting out, six months ago. Maybe a little more. At first I thought it was the usual — I've had it, the place is impossible — every banker says that. But it changed. He stopped being angry about it and started being — careful. He started watching what he said, even at home. He'd start a sentence about the office and stop in the middle of it. He'd say, let's not do this tonight.

Did he say what specifically was wrong?

He said the bank was — she chose her words — not interested in compliance the way it pretends to be. He said something was being protected. He didn't tell me what. He told me, two months ago, that if anything ever happened to him I should — Her voice tightened, but she did not stop. I should not just let it be.

Those were his words?

Those were his words.

Mrs. Hollis. Did he ever give you anything to keep?

She nodded, once. She got up, walked over to the bookshelf, lifted the small carved wooden boat, slid the deck panel sideways with the practiced motion of someone who had done it more than once, and took out

two things. She came back and put them on the coffee table between them.

A USB stick on a leather lanyard. And a small, dark green notebook with the corners softened by use.

He gave me these about a month ago, she said. He said, hang onto these for me. Just in case. I asked, just in case of what. He smiled and said, probably nothing. But just in case. I haven't opened the stick. I looked at the notebook once. I — I didn't really understand it.

May I?

Please.

He picked up the notebook first. The cover was matte cloth, the spine slightly bent. He opened it carefully, as you open something that has been kept in a wooden boat by a man who is no longer alive.

The handwriting was small, deliberate, professional. Not a diary. A working ledger of some kind. On each page, on the left, a date. In the centre, two or three lines of abbreviation: clusters of three- and four-letter codes, account numbers shortened to their last four digits, currency notations, occasional pound signs, more often U.S. dollars, sometimes a third unfamiliar mark Justice took to be Cayman dollars. On the right, a thin column of what looked like initials.

He turned several pages. The same patterns. HLT recurred — he assumed Harbour Lane Trust. So did OSG, which he matched, after a pause, to the marketing

copy he had seen on the wall by the lift: Offshore Structures Group. So did a string of names that read like nothing more than a row of polite English manor houses. Cheltenham. Coleridge. Marlow. Selwyn. Pevensey. Not company names he recognised. Not, he suspected, the kind of names one would find on a Cayman shop front. The kind of names one would find on the registration of a shell.

He turned another page. Halfway down, in the middle of a line of figures, two words had been written in the same small hand and then underlined twice.

Not safe.

He read the page either side of it. Not safe did not appear again. It sat alone in the middle of one page, flanked by a date and an account fragment, as though the man writing it had paused, written what he was actually thinking, and then carried on.

Justice closed the notebook. He held it for a moment in both hands before he set it down again on the coffee table, gently, as one sets down something that has weight beyond its own.

Mrs. Hollis.

Yes.

This is not the diary of a man planning to take his own life.

She did not cry then, but her eyes filled and stayed full and did not quite spill over. She nodded, twice. He

had seen many widows in many sitting rooms, and what he saw in her face now was not relief and not vindication. It was something simpler and harder. It was a wife being heard.

Will you tell me, she said, what you find?

Where I'm able to. Some of what comes next will be in a court. Most of it will not be quick. But I will not let it be filed and forgotten. You have my word.

Thank you.

He took out an evidence bag from his inside pocket and, with her permission, placed the notebook and the USB into it together. He labelled it in pen. He had her sign the chain-of-custody slip. The small administrative ritual seemed, to him, oddly important in that room.

He stood.

Mrs. Hollis. The boys. How old?

Nine and seven.

What are their names?

She hesitated, surprised by the question. Tom and Sam.

Thank you.

She walked him to the door. The reading upstairs had stopped. Somewhere a tap was running.

On the doorstep, she said, almost as if to herself, He was a good man, Detective.

I believe you, he said, and meant it.

He walked back down the path past the wellington boots and the bicycle and the curtain that was still not quite straight. At the gate he stopped and looked once more at the house, at the green saloon with its slightly dusty windscreen, at the small uncut hedge.

In his car, before he started the engine, he took the evidence bag out of his pocket and laid it on the passenger seat. He turned the green notebook over inside the bag, through the plastic, until the page he wanted was uppermost. He did not need to read the words again. He knew where they sat now, on the page, in his head, in the quiet of the car.

Not safe.

He started the engine and drove back into town with the notebook beside him, thinking of two boys who had been read to upstairs while the police sat downstairs, and of a man who had hidden a USB stick inside a wooden boat against the day he was no longer there to open it himself.

By the time he reached the bypass, he had stopped thinking of David Hollis as a body on a rug.

End of Episode Three.

# The Missing Report

---

**T**he Financial Crime Unit lived three floors below street level, in a windowless wing of the central police building that had once been a records storeroom and still smelled, faintly, of old paper. Justice did not mind. He had spent thirty years in rooms like this one and he had come, eventually, to prefer them. There was no weather to distract you, no view to argue with what was on your screen. The work was the work.

Lorna Ebanks-Carter was at her desk when he came in, three monitors in a shallow arc in front of her and a cup of coffee gone cold beside the keyboard. Forty, Caymanian, soft-voiced and surgically precise. She had been a senior analyst at the regulator for seven years before the police service had quietly persuaded her across; she still kept a framed photograph of her old team on her shelf and she still, in her own time, read every public enforcement bulletin in the region the

morning it came out. She was the best analyst Justice had ever worked with, in any country, and he was careful not to tell her so too often.

Good afternoon.

Detective. She glanced at the bag in his hand. You brought me a present.

I brought you a problem.

Even better.

He sat. He laid the evidence bag on her desk, opened it under her watchful eye, and slid out the green notebook and the USB. She took the notebook in two hands, the way she handled all original documents, and opened it from the back.

Working ledger. Compliance officer's hand.

Yes.

Codes and abbreviations, no narrative. She turned a page. HLT I take to be Harbour Lane Trust. OSG — Offshore Structures Group, that's their internal team name, yes. I've seen it on a regulator filing. The proper-noun list — Cheltenham, Coleridge, Marlow — these will be entity names. Cayman, BVI, possibly a Jersey or two. We'll match them.

How long?

Give me an hour with the registry. Less, with the USB.

Take the USB carefully.

Always.

She slipped the stick into an air-gapped laptop on a side bench, the one Justice referred to privately as the box. The box never touched the internet. The box ran a forensic image first, hashed it, and only then mounted a read-only copy. He watched her do all three steps without comment, because she did them without being asked.

Encrypted volume, she said, after a moment. Standard. Passphrase prompt.

Try his wife's name. Try the boys' names. Margaret. Tom. Sam.

She tried. She tried combinations. She tried birthdays Justice did not yet have, and she tried not safe without spaces, and she tried, on her own initiative, the bank's internal compliance system login format. None of it.

She sat back. He didn't make it impossible. He just made it awkward.

Hint?

There'll be one in the notebook. He gave the stick and the notebook to her together. He'll have meant her, or someone like her, to be able to open it. Look at the back page.

He turned the notebook over and opened the back cover. There, on the inside paper, in the same small hand, was a single short line:

Tom and Sam, zero-nine-zero-seven, RCIPS.

Two boys' names, what looked like a four-digit number — September the seventh, if he was reading it right, the date Tom turned nine — and the acronym for the police service. Royal Cayman Islands Police Service. A passphrase a banker would never set on a bank machine, because his employer did not know it was meant for the police.

Lorna typed it.

The volume mounted.

For a moment neither of them said anything. There is a particular silence that falls in an office when an encrypted drive opens, and they both knew it.

Right, she said. Let's see what Mr. Hollis was carrying around.

The stick was not large. Three folders. Drafts. Personal. Reference. She opened Drafts first.

Inside were six documents, all of them PDFs, all of them named in the bank's internal numbering format. Justice recognised the shape of the file names from cases he had run against banks in the past. SAR-two-oh-two-six-oh-four-one-one-eight. SAR-two-oh-two-six-oh-four-one-one-nine. SAR-two-oh-two-six-oh-five-oh-oh-seven.

Suspicious-activity reports. Six of them, in draft.

She opened the first. The cover sheet bore the bank's letterhead, the unit reference for the Offshore Structures Group, and the author line: D. Hollis, Senior Compliance Officer. The body of the document ran to four pages of dense, careful prose. A pattern of transactions. A cluster of related entities. A through-line that flowed, with disconcerting tidiness, from a private client out through a chain of shells into accounts in three jurisdictions and back again, slightly thinner each time.

Lorna read in silence for a full minute, scrolling.

This is real, she said, finally. This is a properly drafted SAR. This is the kind of document that, on a normal week, gets logged in the bank's internal system, reviewed by the MLRO, and filed with the Financial Reporting Authority within forty-eight hours.

Was it filed?

Let me look.

She pulled her chair across to a different terminal — one with a regulator-side query tool that had been built for a previous joint operation and quietly never decommissioned. She typed the SAR number from the cover page. She watched the cursor blink. The tool returned a result in under a second.

No record found.

She typed the second number. No record found. The third. No record found. She went through all six in turn. The terminal returned, in each case, the same flat little phrase, with the same small whirring of the fan that did not understand what it was telling them.

She sat back.

Detective.

Yes.

None of these reports exist in the regulator's system.

At all.

At all. Not filed. Not received. Not logged in error and withdrawn. The numbering sequence is intact on either side of them — I just cross-checked. There is no gap visible from the regulator's side. The bank either never sent these, or sent them and someone made them disappear before they hit the inbox.

He did not answer at once. He stood up, walked four steps to the door, walked four steps back. He had a habit, in moments like these, of giving his body a small task while his head got on with a larger one.

Could it be administrative? he asked. Bad numbering on his end. Drafts that he never finalised.

The numbers are sequential and they sit inside the bank's correct monthly batch. They are not freelance numbers. He didn't make them up. He drafted six SARs

that his system had assigned proper reference numbers to, and someone — between the draft folder and the regulator — broke the chain.

How would that happen?

Three ways, she said. An MLRO who killed them in review and never escalated. A senior officer who instructed him to withdraw. Or someone in the system, with the right credentials, deleting the entries on the way out the door. Each of those is a different kind of bad.

She turned the second monitor toward him. The first SAR was still on the screen. He read it properly for the first time.

The named entity in the lead paragraph was Coleridge Holdings (Cayman) Limited. The structure beneath it included Cheltenham Nominees, Marlow Trustees, Selwyn International, and three more whose names he had read for the first time the night before, in a green notebook, in a sitting room in South Sound. The originating client — the human being whose money was being passed back and forth through this latticework of polite English place names — was redacted in the draft, marked only as Client A, with a footnote that read: true beneficial owner identity withheld pending escalation.

He read the line twice.

He hadn't named the client yet.

He hadn't escalated yet. He was going to. Look at the date on this draft.

He looked. The metadata on the file stamp was four days before David Hollis was found on a rug.

Lorna pushed her chair back from the desk and folded her arms.

Detective. I want to be careful about saying what I'm about to say.

Say it.

Hollis drafted six suspicious-activity reports against a single linked client. He had not yet named that client formally on paper. He gave a copy of his work, and a notebook keyed to his children's names, to his wife. He told her to hang onto these. And then he died, in his own home, four days later, of a wound the responding officers wrote down as self-inflicted. And not one of those six reports ever reached the regulator.

Yes.

That is not an administrative error, Detective. That is evidence that has been removed.

He nodded, slowly.

Treat it that way, he said. From this moment. We are not investigating a missed deadline. We are investigating evidence that was removed, and we are working backwards from the absence.

Understood.

I want copies of all six drafts. I want the entity names cross-checked against the registry, the BVI, Jersey, and Guernsey. I want anything we have on Coleridge Holdings within two hours. I want the bank's internal system access logs for Hollis's account requested formally — politely — by close of play. And I want all of it kept in this room until I tell you otherwise.

Yes, Detective.

And Lorna.

Yes.

You don't talk about this work outside this office. Not to your supervisor, not to mine, not to your husband. Not yet.

She looked at him steadily. Understood.

He picked up the original notebook, slid it back into the evidence bag, and sealed it. He stood for a moment with the bag in his hand, looking at the screen where the first draft SAR was still open, the small redacted stamp where Client A should have been.

It struck him, then, with a clarity he did not particularly enjoy, that the most dangerous person in this case was not yet a man on a rug, or a banker in a cardigan, or a director with a silver pin at her lapel. The most dangerous person in this case was Client A, whoever he was, and whoever he knew.

He turned for the door.

One more thing, Lorna. The phrase not safe. He wrote it in the notebook, on its own line, between two account fragments.

Yes.

He wasn't talking about the bank.

No, she said quietly, looking at the screen. He was talking about himself.

He did not answer. He went out, up three flights of stairs, into the heat of the late afternoon, and stood for a moment on the steps of the building with the evidence bag against his ribs, watching the harbour go on as if nothing had been removed from anywhere.

End of Episode Four.

# Harbour Lane Trust

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**H**arbour Lane Trust was not in the bank's tower. It sat, instead, in a low cream building two streets back from the cruise terminal, the sort of building a tourist would walk past without seeing. No sign on the street. A small brass plate at eye level beside the door, with the name in serif lettering and nothing else. The door itself was solid timber, the colour of dark honey, with a brass handle that had been polished that morning.

Justice put his hand on the handle and pushed. It did not open. A discreet keypad beside it gave a single tone, and a moment later there was the click of a magnetic lock releasing.

Inside, the air was several degrees cooler than the street and smelled, faintly, of cedar. The lobby was narrow, panelled in pale wood, with a single low table holding three quarterly reports in cloth covers and an arrangement of frangipani so fresh it might have been

cut at breakfast. Behind the receptionist's desk hung a single framed map of the Caribbean, drawn in the style of an eighteenth-century chart, with George Town marked in copperplate.

The receptionist was a young Caymanian woman in her mid-twenties, in a navy linen dress, hair pulled back, a small gold cross at her throat. The nameplate on her desk read Aviane. She rose when he came in.

Good afternoon, sir.

Detective Inspector Justice. I have an appointment with Mr. Foxley and Ms. Henderson.

Of course, sir. They're expecting you. May I bring you a coffee, a tea, or some water?

Water, thank you.

She picked up a desk phone, said two short words into it, set it down, and stepped out from behind the desk to lead him down a short corridor. Justice noticed, as she passed, the faint tremor in the hand she used to gesture him forward — not a shake, exactly, but the kind of held tension you saw in a person who had been on her feet bracing for something for several hours.

He filed it away.

The boardroom at the end of the corridor was small and impeccable. A long oval table in dark wood. Eight leather chairs. One wall of glass overlooking a patio garden with a water feature, which let in a great deal of light without ever quite letting you see the harbour. A

short stack of yellow legal pads sat at one end of the table, a glass jug of water and four tumblers in the centre. There were no documents in the room. Nothing that could be photographed.

Two people stood as he entered.

Detective. Henry Foxley, Managing Director.

Pleasure.

Eleanor Henderson. In-house counsel.

Ms. Henderson.

Foxley was English, mid-sixties, tan in the way of a man who took his sailing seriously, dressed in a fine navy suit with no tie. He had the easy professional warmth of someone who had spent forty years putting nervous clients at ease about extremely large sums of money. Henderson was younger, perhaps forty, in grey, with a slim leather portfolio under one arm and a face that did not commit itself to any expression in particular.

They sat. Aviane brought the water and withdrew, closing the door behind her with both hands.

Detective, Foxley began, in the warm, faintly amused tone of a man opening a board meeting, we were of course terribly sorry to hear of David Hollis's death. We did not know him personally — we deal at the bank principally with Mr. Mallow — but he was a respected member of the compliance community here, and his loss is a loss to the profession.

Thank you.

How may we be of assistance?

I'm trying to understand the structures with which Mr. Hollis was working at the time of his death. Some of those structures appear to have involved entities administered by Harbour Lane Trust. I'd like to ask you a few questions about the firm's general practice and, where you can, about specific names.

Of course, in general terms. As I'm sure Eleanor will remind you, we have client confidentiality obligations that we take very seriously.

Indeed.

Henderson opened her portfolio and produced exactly one sheet of paper. A summary of Harbour Lane Trust's regulatory licences, in case he wanted one. She slid it across to him with the small precise movement of someone marking the start of a record.

In general terms, Detective, Foxley said, leaning back, what would you like to know?

What does Harbour Lane Trust do?

We are a trust company. We act as professional trustee for a range of family trusts, holding companies, and investment vehicles. The work is, in the main, perfectly ordinary. Estate planning. Cross-border holdings. Legitimate tax planning for international families. The Cayman Islands are a well-regulated jurisdiction with a long-established legal framework.

Our clients use that framework for the same reasons clients in London or Geneva or Singapore use theirs.

Tax avoidance.

Tax planning, Detective. The distinction matters. Avoidance, as you know, is lawful. Evasion is not. We do the former; we do not, ever, knowingly assist in the latter.

And the structures themselves. The shells. The chains.

Foxley smiled, faintly. Shells is a colourful word. We administer special-purpose vehicles, holding companies, sub-trusts, and so forth. They are legal entities incorporated in this jurisdiction or others. Each has a purpose. Each has a beneficial owner, known to us, whose identity is held in our internal records and disclosed where the law requires it. None of them, in themselves, is sinister.

Do you recognise the name Coleridge Holdings (Cayman) Limited?

A pause, just long enough to be polite. I would have to check our records.

It's an entity registered in this jurisdiction. Active. Listed in the public registry.

I have no doubt.

Do you administer it?

Henderson stirred. Detective, we cannot, as a matter of policy, confirm or deny whether any specific entity is administered by Harbour Lane Trust unless and until a proper request is made through the appropriate legal channels. I'm sure you understand.

Of course. Cheltenham Nominees.

The same small pause. The same gentle voice. I cannot confirm or deny.

Marlow Trustees. Selwyn International. Pevensey Estates Limited.

She did not even blink. I cannot confirm or deny, Detective.

He smiled, very slightly, and let the silence have the room.

Mr. Foxley. May I ask a different sort of question.

By all means.

Within Harbour Lane Trust, who has the authority to override a compliance concern raised internally?

Foxley's eyebrows went up half a centimetre. Override?

You have a compliance officer. He, or she, raises a concern about a particular structure or transaction. The concern is logged. Who, in your firm, has the authority to direct that the concern be set aside, the file restructured, or the matter not escalated externally?

Detective, I — that is not how compliance functions in a firm of our standing.

In firms of your standing, I imagine it is rare. I am asking what the formal mechanism would be, if it occurred.

Henderson again. Smoothly. Compliance decisions are taken by our MLRO in consultation with the board. Where a concern cannot be resolved internally, the appropriate disclosure is made to the regulator. There is no override mechanism, Detective. Concerns are resolved. They are not set aside.

Resolved how, in practice?

By analysis. By documentation. By, where necessary, the restructuring of an arrangement so that any compliance issue is removed at source.

Restructuring.

Yes.

How often, Ms. Henderson, in the past two years, has Harbour Lane Trust restructured an arrangement under regulatory or compliance pressure?

A flicker, finally. Not in her face. In the very small motion of her thumb against the edge of the portfolio.

I would not be able to give a figure off the top of my head.

An order of magnitude, then. A handful? A dozen? More?

Detective, with respect, that question is —

A reasonable one, I think. But I will let it go for the moment.

Foxley intervened, with the serene authority of a man putting an oar back in the rowlock. Detective, I think what Eleanor is trying to convey is that the way our compliance function operates is not adversarial. It is integrated. It is part of how we serve our clients. We do not have an internal culture in which concerns get raised and suppressed. We have a culture in which structures are designed properly in the first place.

I see.

David Hollis, by all accounts, was a conscientious officer at the bank. We did not know of any concerns he had specifically about entities we administer. Had he had such concerns, the proper course would have been a dialogue between his MLRO and ours. We are aware of no such dialogue.

You are aware of no such dialogue.

Correct.

That is helpful, Mr. Foxley. Thank you.

He let that settle, too.

Throughout this exchange Justice had been, in the part of his mind he did not show across a table, observing two things and one half-thing.

The first thing was that they were treating him with extraordinary politeness. Greater politeness, in fact, than he was strictly owed. He had come into the building unannounced beyond a phone call that morning, and they had cleared a managing director, an in-house counsel, and a boardroom for him within four hours. That was not the response of a firm slightly inconvenienced by a routine police visit. That was the response of a firm that had opened a file on him before he had walked through the door.

The second thing was that they had not asked him a single question.

In thirty years of these conversations, every legitimate professional service firm Justice had ever spoken to had, at some point in the first ten minutes, asked him what is the nature of the investigation, Detective. This pair had not. They had not asked because they already knew, and they had decided that not asking was less revealing than asking.

The half-thing was the portfolio.

It contained one sheet. Their licences. Nothing else. Not a notepad. Not a single name written down. Henderson had not written one word during the conversation. People who were comfortable did not refuse to take notes. People who were comfortable wrote things down and then quietly destroyed them later, if they had to. People who were not comfortable refused, in front of an officer, to commit anything to

paper.

He let none of this show. He let, instead, a small, slightly amused smile touch the corner of his mouth, the smile of a man who had perhaps overestimated how interesting his own questions would be, and stood up.

You've been very generous with your time.

Not at all.

I may need to come back to you, Mr. Foxley.

You know where to find us.

Henderson rose. They shook hands, all three of them, in the small civilised way one shakes hands at the end of a board meeting that has produced no decisions. Foxley pressed a button on the wall by the door and Aviane appeared, almost instantly, to walk him out.

The corridor felt narrower on the way back than it had on the way in. Aviane walked half a pace ahead of him, hands clasped in front of her, her shoulders very straight. As they passed a small alcove set into the panelling — a sort of half-station with a phone, a vase of flowers, and a discreet stack of compliments slips — she slowed, just perceptibly, and let him draw level.

She did not look at him. She looked, instead, at the flowers.

Detective, she said, very quietly. May I ask you a question?

Of course.

At the bank. The compliance team. They — they will know more than we do. Here. Won't they.

He stopped. He looked down at her. She still did not raise her eyes.

Why do you ask, Aviane?

No reason, sir. Her voice was steady. Only — if you're trying to understand. The bank's compliance people — they are the ones who see. We — we only see what we are allowed to see.

I understand.

She moved, then, with a small economical motion, as if straightening a slip on the alcove table. When her hand came away, the topmost compliments slip on the small stack had a name written across it in pencil, in a quick neat hand.

He read the name without breaking stride, and committed it to memory in two seconds: a name he had not heard before, a junior compliance officer at Harbour Lane Trust Bank, a woman, with an internal extension after it.

He did not pick up the slip. He did not look at Aviane again. He did not need to.

She walked him to the front door. Thank you for visiting Harbour Lane Trust, Detective.

Thank you, Aviane.

The magnetic lock released. He stepped out into the heat.

He stood for a moment on the pavement, in the noise of George Town, in the warm air full of diesel and frangipani and the distant sound of the cruise-ship horn. He thought, not for the first time that day, about how many polite rooms there were in this small island, and how much of the work of justice, in the end, was done not in those rooms but in the corridors between them.

Foxley and Henderson, in the boardroom, had given him nothing. They had also told him a great deal. They had told him that Harbour Lane Trust was the outer layer. They had told him that the firm administered structures whose names he already knew, and that they would not say so under any circumstance short of a court order. They had told him, by the careful absence of a single question, that they had been briefed in advance about who he was and why he had come.

And in the corridor, a young woman in a linen dress had told him, in eleven words and a name written in pencil, where to look next.

He turned and walked toward his car, the boardroom already behind him in his head, the corridor still in front of it.

End of Episode Five.

# The Lawyers Arrive

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**I**t was eight-fourteen on a Monday morning when the lawyers walked into the lobby of the police service building, and Justice was on the half-landing of the back stair with a cup of coffee that had not yet learned to be coffee.

He saw them before they saw him.

Two men in dark suits, no ties. Mid-forties, the older one a head taller than the younger, both of them with the unhurried walk of people who had already been told they would not be kept waiting. The younger man carried a leather portfolio under one arm. The older man carried nothing, which was always more interesting. Men who arrived empty-handed at a police station were either very confident, very stupid, or there to deliver a message that was not going to be written down.

Justice stayed where he was. The half-landing had a slot of armoured glass that looked down on the front

desk, a hangover from the building's former life as a customs warehouse, and on a quiet morning he often took his coffee there to avoid the small talk in the canteen. He recognised the older man at once.

Robert Galloway. Maples and Calder. Senior partner, financial services group. Justice had stood next to him at the Yacht Club's Hurricane Auction a year and a half ago, watching a small, fierce woman from the chamber of commerce drive the bidding on a sail-training week up to twelve thousand U.S. dollars. Galloway had bid against her once and dropped out with a small, gracious nod. Galloway never bid twice for anything.

The younger man Justice did not know. He had the look of a senior associate, which in this jurisdiction meant a man who had done six years of due diligence on Russian families and could no longer be surprised by anything except a direct question.

At the desk, the duty receptionist — a Caymanian woman named Dee who had been on the front desk longer than most of the inspectors — looked up over her glasses. She did not stand.

Good morning, gentlemen.

Good morning. Robert Galloway, Maples and Calder. We're here to see the officer making inquiries about Caledonian Trust.

There was a small silence.

I'm sorry, sir. I don't have an appointment under that description.

There won't be an appointment. We thought we'd save your colleague the trouble of a formal request.

I see, sir. Dee turned a page on a desk diary that Justice happened to know was mostly empty. And the name of the officer in question?

We don't have a name. We assumed you would.

I'm afraid not, sir. Inquiries of that nature would be coordinated through the Financial Crime Unit. Are you happy for me to take a message and pass it through?

The younger man drew breath as if to insist; the older one laid a hand briefly on his colleague's elbow, a touch so small that anyone who was not watching for it would have missed it.

That would be very kind, Ms. — ?

Bodden, sir. Dee will do.

Ms. Bodden. Please tell whichever officer is making those inquiries that Caledonian Trust would be very pleased to assist him on a voluntary basis. He need only call. Same number we've had for thirty years. Galloway laid a card on the counter — heavy stock, embossed, two telephone numbers and an email address, no street address. We don't wish to make life difficult for anyone.

I'm sure, sir.

Good morning, Ms. Bodden.

Good morning, sir.

They turned to leave. Galloway paused at the inner door, half-turned back, and said, with the same easy warmth: And do tell whoever it is — there's no need to write anything down. We're a phone call, not a file.

Then they were gone.

Justice stayed on the landing. He drank his coffee, which was now properly coffee, and did not move for perhaps thirty seconds. Below him, Dee picked up Galloway's card with two fingers, held it at the precise distance she would have held a small, doubtful insect, and dropped it into the wire basket on the corner of her desk where she put things she was going to mention to someone later.

He did several quick sums while he stood there.

He had not used the name Caledonian Trust in any official document. He had not entered it into the case file. He had not, in fact, said it out loud to anyone — except, in his own head, when he had read it on a compliments slip in a Harbour Lane Trust corridor seventy-two hours earlier. The receptionist had written it in pencil on the corner of a slip he had not picked up and not pocketed in front of her. He had committed the name to memory, walked out, and put it on a single page in a notebook that lived in his desk drawer at home.

Three days. Two visits. No file. No paper. And on a Monday morning, Maples and Calder were standing in his lobby asking, by name, about a bank he had been thinking about and had not yet gone near.

The temperature in the building, which was set permanently to the kind of cool that government buildings everywhere mistook for professional, dropped another ten degrees inside Justice's chest.

He went up the back stair.

His Chief Inspector was already standing in the corridor outside the small kitchen, holding his own coffee, looking at the door of the meeting room as if he had been waiting for someone to come up that staircase exactly when Justice did. He was a broad, slow-moving Caymanian named Bernard Powell, twenty-eight years on the force, two more to go before retirement, and not, in Justice's experience, a man easily moved. He gave Justice the smallest possible nod and inclined his head toward the open door.

They went in. Powell shut the door behind them.

You see that?

I saw it.

Galloway.

Yes.

He was at school with my brother-in-law. Powell took a swallow of his coffee. His wife was at school

with mine. We are a very small island, John.

Yes.

Then you know that whatever you have been doing, the bank knows about it before you have done it.

Apparently.

Powell set the cup down on the table and looked at him directly for the first time.

John. I'm not telling you to stop. Are we clear about that. I am not telling you to stop. If I wanted you to stop, I'd have said it three days ago when you came back from Hollis's house with that look on you.

Yes.

What I am telling you is — whatever you are doing — do it quieter. Or do it faster.

Understood.

Quieter is harder than faster. I would think about that.

Yes.

Powell picked up his coffee again, looked at the door, looked back at him.

And John.

Yes.

If at any point you find yourself thinking, I can't tell Bernard about this yet — that is the moment when you

tell Bernard about this.

Yes.

Good.

He went out. Justice stood for another moment in the meeting room by himself, and then walked back down the corridor to his own office and sat at his desk without taking his coat off.

He did not think for very long.

He took the compliments slip out of the inside pocket where he had put it on Friday afternoon. The penciled name had not faded. Marguerite "Margo" Ebanks. Junior compliance officer. Second floor, Caledonian Trust. Aviane's small, accurate hand. He held the slip flat on the desk under his palm for a moment, the way a man might hold a card before turning it over.

He thought about Galloway in the lobby. He thought about Galloway's hand on the younger man's elbow — a touch that said, not yet, not here, we have made our point. He thought about Powell in the corridor, twenty-eight years on the force, telling him in fewer words than necessary that the door behind him would not stay open forever.

He thought about David Hollis, who had handed a green notebook and a USB stick to his wife inside a wooden boat, and had then, four days later, become a body on a rug.

He took the slip and folded it once down the middle, then once across, and put it back in his shirt pocket — not his jacket, this time. The shirt pocket sat against his ribs.

He went down to the car park and drove the long way out of town, west along the seawall, past the cruise terminal and the Lobster Pot and the small public stretch where local boys fished off the rocks with hand lines. The sun was already over the noon line when he pulled in at one of the empty lay-bys near the harbour wall, killed the engine, and got out.

He stood with his hands in his pockets and looked at the water, which was the colour of an old bottle held up to a window. Two pelicans were working a school of something just outside the reef.

He thought about whether to use the name on the slip.

He thought about it for the time it took for the sun to move a hand's-width across the surface of the harbour.

Then he got back in the car, started the engine, and drove east, away from town, in the general direction of George Town's smaller, older neighbourhoods, where the Methodist church kept its brass clean and where, on a Saturday morning, a junior compliance officer might choose to do a small, quiet, public-facing thing that had nothing to do with a bank.

He did not say it out loud. He had not yet said it out loud to anyone, including himself.

But when he reached the next junction he indicated, slowed, and turned, and the decision rode in the car with him as a passenger he had finally agreed to acknowledge.

End of Episode Six.

# The Compliance Officer

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e did not call.

**H**

He had thought about calling, and on the Monday afternoon he had even gone as far as picking up the receiver in his office and setting it down again. A telephone was a recorded thing, in a bank as in a police station. A telephone said: I made an approach. A telephone left a small, dated mark in the ledger of a junior officer's working day that someone, later, would be in a position to ask about. He put the receiver back in its cradle and did not pick it up again.

Saturday came around as it always did. The island was hot in the way that Saturdays were hot here — emptier, slower, the office buildings closed, the cruise ships arriving but not unloading their passengers in the

same hurried way they did on a Tuesday. Sunday was for church; Saturday was for the slow public errands of a small place. Bake sales. Cricket fixtures. The long rake of yard waste at the edge of a churchyard.

Elmslie Memorial sat on Harbour Drive, white-painted, its small graveyard set behind a low wall and a row of old casuarina trees that hissed faintly in the trade wind. Justice parked two streets back, on a residential road where his unmarked Toyota would not be the most interesting thing on the kerb, and walked.

He came in through the side gate.

A dozen or so people were working the yard. Older women with secateurs. A man in shorts and a sun hat raking up the leaves and seed pods that fell off the casuarinas in a steady, papery rain. Two teenagers carrying buckets of water for the flowers on the older graves. The kind of morning a small congregation gives to a small graveyard, with bottled water and a folding table and a cooler of orange juice for the children.

Justice did not look for her. He had learned a long time ago that in a small group, looking for someone announced you. He took a rake from the leaning stack against the wall, walked over to the far corner where the casuarinas were thickest, and began to work.

After perhaps three minutes a voice from his left, at a normal speaking volume but pitched not to carry, said:

You took your time, Detective.

He did not stop raking. He moved the pile slightly, with the rake, before he answered.

I wasn't sure of the address.

You knew the address by Friday at five o'clock.

Yes.

He turned, then. Marguerite Ebanks was perhaps thirty-two, dressed in jeans and an old church T-shirt with a faded harvest-festival logo on it, her hair tied back under a faded blue cap. She had a pair of secateurs in her right hand and a pair of gardening gloves stuffed into her back pocket. She was working a row of bougainvillea along the wall and she did not stop while she spoke to him.

I won't introduce myself. You know my name and I know yours. We are going to spend perhaps four minutes in this corner together before someone notices a man they don't recognise raking in a churchyard, and then I am going to walk back to the table and you are going to leave through the gate you came in by. Are we clear about that?

Yes.

Good.

She snapped a dead head off a bougainvillea, dropped it into a bucket at her feet, snapped another.

I knew you'd come. I didn't know if it would be Monday or April. The lawyers showing up at your office

made it Monday. They underestimated how much I have been waiting for you. A small, dry smile. They underestimate me about most things. It is one of the few advantages I have.

Ms. Ebanks.

Margo. Ms. Ebanks gets us noticed.

Margo. Why?

She did not pretend not to understand the question.

My cousin, she said, had a small fishing boat. Aleta. Twenty-four feet, twin engines, second-hand when he bought her, his and his alone for nine years. He used her for charter half the year and for line-fishing with his sons the rest of it. Three years ago he went to a bank for a refinance — not mine, a different one, never mind which — and was steered, as part of the refinance, into a structure with a Cayman holding company and a sub-account at Caledonian. He didn't understand it. He signed because he was told that was how it was done now and he believed it because the man telling him had been at school with his brother.

Yes.

The structure paid out, the structure cost him, the structure ate the boat. He came to me, eighteen months ago, and showed me the paperwork. I worked at Caledonian. I was a junior. I went to my supervisor with the file and I said, this is wrong, this should never have cleared compliance. My supervisor told me it had

cleared compliance. He told me my name was on it. He showed me the page. My initials were on it, Detective. Beside a signature that was not mine, in a hand that I have learned to recognise on other documents since.

She snapped another dead head, harder than the others.

My cousin lost the boat in March. He lost the charter contracts in April. He lost his confidence, then, which was the next thing to go. In June he took his car off the West Bay road at three in the morning and into the sea wall and that was that.

She did not look at him. She looked at the bougainvillea.

I am not telling you this for your sympathy, Detective. I am telling you so that you understand. I am not a hero. I am not a leaker. I am not — what's the polite word now — a whistleblower. I am a tired woman whose cousin is dead because a bank used my name on a document I never signed, and I have been waiting, very patiently, for the right policeman to walk into the right corner of the right churchyard at the right hour.

I am sorry about your cousin.

Thank you. That doesn't help anything, but thank you.

He said nothing for a moment. He raked. The casuarina seed pods were under his rake, then in a small pile, then in the bucket. His hands did the work

without his having to think about it.

Margo. I need to ask you something and I need you to listen to the whole thing before you answer.

Go on.

I am not in a position to protect you. Not from your bank, not from the lawyers who came to my office on Monday, not from whoever is at the top of this. The most I can offer you, today, is that I will not say your name to anyone above the rank of my own Chief Inspector, and I will not put your name in any document that does not absolutely require it, and if a moment ever comes when those promises become impossible to keep, I will tell you before they break. That is what I have. It is not nothing, but it is not very much.

That is more than I expected, Detective.

It is less than you deserve.

Yes. It is less than I deserve. But we are not, today, in the business of what we deserve.

She paused. She set the secateurs down on the wall and pulled the gardening gloves out of her back pocket and put them on with the deliberation of someone giving herself a reason not to look at the man she was speaking to.

One meeting, she said. This one. You will not call my number. You will not come to the bank. You will not arrange another coincidence in another churchyard. If I have something else to give you — and I will — I will get

it to you the way I got my name to you. You understand who got my name to you.

I understand.

She is more than she appears.

I gathered.

Good.

Margo bent, opened the front of the bucket, and reached into the bottom of it, beneath the dead bougainvillea heads, and brought out a folded piece of paper. The paper had been a Xerox once. It had been folded and unfolded enough times that the creases were pale.

She did not hand it to him. She set it on top of the wall, weighted it with the secateurs, and stepped back.

Wire-transfer authorization, she said. Seventy-eight thousand U.S. dollars. From an account I cannot name in this conversation, to a sub-account at a bank in Jersey I cannot name in this conversation, on a date you can read for yourself. The signature on it is not mine. The initials beside it are.

She looked, for the first time, directly at him.

They are mine, Detective. M-E-E. The handwriting is mine. The pressure of the pen is mine. I did not put them on that page. I have never put them on that page. But the page exists, and on the day they need it to, the page will be the only thing in the room that anyone is

willing to look at.

Yes.

Start there.

I will.

Don't tell me what you find. Don't tell me what you do with it. If I need to know I will know.

Understood.

She picked up the secateurs from on top of the paper, stepped past him without touching him, and walked back across the yard toward the folding table where the older women were laying out cling-filmed plates of sandwiches for the lunch break. She did not look back. She accepted a paper cup of orange juice from one of the teenagers and stood drinking it in the shade of the casuarina, talking to a woman in a wide hat about, from what Justice could hear at that distance, a child's confirmation dress.

Justice took the paper from the wall, folded it once into quarters, and put it inside the front cover of the small black notebook he carried in his jacket pocket. He raked the corner for another full two minutes by his watch. Then he leaned the rake against the wall, nodded once to a man he had never seen before in his life as he passed him on the path, and went out through the gate he had come in by.

He did not start the engine for a moment after he got in the car. He sat with both hands on the steering

wheel, looking through the windscreen at a banyan tree on the corner.

M-E-E. Marguerite Eulalia Ebanks. Forged on his behalf. Real on the page.

He thought about a small fishing boat called Aleta. He thought about a young man going off the West Bay road at three in the morning and into a wall.

He thought about a wife in South Sound who had said, it was not what they think it was.

He started the car.

He drove home with the notebook on the passenger seat beside him, and on the inside of his jacket, against his ribs, the warm folded weight of a Xerox that, depending on how the next month went, was either evidence of a single banking irregularity or the loose thread on the cuff of a much larger garment.

He suspected, by the time he reached his driveway, that it was the second one.

End of Episode Seven.

# A Call to London

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**T**he kitchen at three in the morning was a country of its own.

Justice stood at the counter in his shirtsleeves with the tap running slowly into the kettle, watching the level rise. The house was very quiet. Marian was asleep two doors down the hall, the spaniel beside her on the rug, both of them breathing in the same slow rhythm the way they had for twenty-six years. A ceiling fan in the sitting room turned at its lowest setting because Marian liked the small movement of the air. Outside, a single tree frog was working in the casuarina by the back fence, regular as a metronome.

He set the kettle on the hob and lit the gas.

On the kitchen table, in a small cleared circle between the fruit bowl and the salt cellar, lay the Xerox. Beside it lay his pocket notebook, open to a single page.

On that page, in his own deliberate hand, he had written four lines:

Authorization: seventy-eight thousand USD.  
Originating account: redacted on the document.  
Receiving account: a sub-account at a bank in Jersey.  
Date of transfer.

Beneath those four lines: a sterling figure he had worked out from the exchange rate on the day, which he had checked against an old Lloyds card in his wallet to be sure of his arithmetic.

He had been awake since two. He had not woken Marian.

The kettle began to mutter. He spooned Nescafé into a mug — the dark green Bunzl tin from the canteen at Bilberry that had moved with him across an ocean and been refilled, by post, by a sister-in-law for fifteen years — and waited.

When the kettle clicked he made the coffee strong, took it to the table, and sat down with the Xerox in front of him. He did not drink. He had set the cup there to give himself a thing to do with his hands while he made the call.

Eight in the morning in London. Seven hours ahead. He had given himself this hour very deliberately. Seven a.m. London was past the school run for most people he knew, before the morning briefings, in that small slot when an experienced civil servant might be at his

kitchen table with his own coffee, awake but not yet adversarial, answering his own phone.

He picked up the receiver. He held it for a moment without dialling. Then he dialled.

It rang twice.

Hutchings.

David. It's Alan Justice.

A short pause. Then, in the warm, dry voice Justice had not heard in eleven years:

Good God. John. Where in the world are you calling from? It's still dark, isn't it?

Cayman. It's three in the morning here. I do apologise for the hour. I wasn't sure when else I'd find you.

You found me at the kitchen table making tea for my wife. As I assume you intended.

As I hoped.

A small chuckle, brief. Then the voice settled.

All right, John. To what do I owe.

I have a wire transfer in front of me. I'd like to read you the Jersey end of it. I'm not, at this point, asking you to act on it. I'd like to know whether you recognise the receiving account.

How official is this conversation.

It isn't. Not at this end. Not yet.

Understood. Read it.

Justice read it. The institution. The branch. The eight-digit account number. The reference. The amount. The date.

There was a silence on the other end of the line. Not a hesitation. A different quality of silence — the one a man's breath made when he set his cup down on the table because his hand could not, for a moment, be trusted with it.

When Hutchings spoke again his voice had gone very level.

John. Where did you get this.

That's a separate conversation.

Where did you get this.

From an officer of a Cayman bank. Today. In her own hand on a Xerox of an authorization she did not sign but on which her initials appear, in her own handwriting, beside a signature that is not hers. She is a witness, not a suspect. I'm not yet prepared to tell you her name.

Don't.

All right.

Don't tell me her name on this call. Don't tell me on the next call either. Are you using a landline.

Yes.

Get a different one for the next conversation. Use a public box if you must. Don't go to the new one until tomorrow afternoon your time. Use the same number for me; my mobile is fine on this end. Are we agreed.

Yes.

A longer silence.

John.

Yes.

That receiving account has been on a watch list at this office for fourteen months. It is one of three accounts in the same building in St. Helier that have been the subject of an open inquiry of ours since early last year. The inquiry is — to put it carefully — a patient one. We have been gathering, not striking. We have, at this point, the better part of a wall in a room here that consists of small pieces of paper with very little explanatory text on them and a great deal of meaning.

Yes.

What we did not have, until you read me that reference number ninety seconds ago, was a Cayman node. Not a confirmed one. We had hypotheses. We had two-and-a-half names in this building who suspected the existence of one. We did not have a confirmed transfer.

And now.

Now we do. And the existence of that confirmation is, as of the moment you read it to me, the most sensitive single fact in my professional life today.

Justice did not answer at once.

David.

Yes.

Tell me, plainly, what you are asking of me. And what you are not.

I am asking, plainly, that you do not put this on a piece of paper that goes into the building before we have had one more conversation. I am asking that you do not, in particular, send any cable to your jurisdiction or to ours that names this account, this transfer, or any officer in connection with this transfer, until I have spoken to you again. I am asking — and I am ashamed to be asking — for forty-eight hours of off-paper on your end. In return I will give you, off-paper, anything I can verify on mine.

And what you are not asking.

I am not asking you to break the law.

Reassuring.

I am not asking you to compromise the integrity of your own investigation. If at any point in the next forty-eight hours you decide that what I am asking you to hold is incompatible with what your own service requires of you, you say so, you log this call

retroactively, and I take whatever consequences come. I will not blame you. You will have done what you ought to have done.

John, you understand what you are doing.

Yes.

You are operating outside your chain of command.

Yes.

You have made yourself, this morning, a man whose own service may, in due course, ask very pointed questions.

Yes.

And you have, in the same morning, made your wife a hostage.

The silence in the kitchen, for a small moment, was the silence Justice would remember of this call for the rest of his career — not the moment Hutchings recognised the account, but the moment Hutchings named what Justice had already named to himself in the dark before the kettle, and had not named to anyone since.

Yes, he said.

All right.

All right?

Forty-eight hours, John. Off-paper. I will be at this kitchen table at the same time the day after tomorrow. I

will not, as you have asked, cable. I will not write anything down beyond a single line of my own private handwriting that I will keep in the inside pocket of a coat that does not leave my house. And I will think very carefully, in the meantime, about the specific shape of the help I am willing to give you.

Thank you.

Don't thank me yet. I haven't decided how angry I am.

I understand.

One more thing.

Yes.

Marian.

Yes.

Tell her, John.

A pause.

I will.

Tonight.

Yes.

Good. Day after tomorrow, then.

Day after tomorrow.

The line went dead.

Justice held the receiver against his ear for a moment longer, listening to the dial tone come back,

and then placed it back in its cradle with both hands. The mug of coffee in front of him was at the temperature of a thing not yet drunk and not yet cold. The kitchen window was beginning, very faintly, to lighten — not light, exactly, but a different darkness, the sort that suggests, somewhere behind the reef, that a sun was on its way.

He stood up.

He carried the mug to the sink and tipped it down the drain. He rinsed the cup and set it upside down on the rack. He folded the Xerox once, slid it inside the back of the notebook, and put the notebook into the inside pocket of the jacket hanging on the chair.

Then he went and stood for a moment in the doorway of their bedroom.

Marian was asleep on her side of the bed with one hand under her cheek, the way she always slept. The spaniel lifted her head off the rug, registered him, and put it back down. The fan turned. Outside the casuarina, the tree frog had stopped.

He stood in the doorway and looked at his wife.

He did not wake her. He did not yet know how he was going to begin the sentence Hutchings had told him to begin. But he did not lie to himself, in that doorway, about what he had done that morning and what would have to be said before it ended.

He turned and went back through the dim house to the kitchen, where the window had now declared itself in earnest, and stood at it, hands flat on the counter, watching the harbour begin.

The water was the colour of wet slate, then the colour of pewter, then, very briefly, the colour of cooling steel. And then the sun came up over the eastern reef, and the kitchen filled with the ordinary light of a Tuesday morning, and he stood in it for a long time, and did not pour another cup.

End of Episode Eight.

# Following the Money

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**T**he records office was on the ground floor of a low building behind the General Registry, and it had the particular smell of rooms in which paper was stored in volume in a tropical climate — paper, dust, the faint mustiness of files that had absorbed three decades of air-conditioning and the salt that the air-conditioning had not quite kept out. Justice spent the better part of three days in it.

He took a desk at the back, against a wall of filing cabinets, where the angle was bad for the front-counter staff and good for him. He brought a yellow legal pad, two pencils, his pocket notebook, and a thermos of tea Marian had filled for him on the first morning without asking what he was working on, which was its own small painful courtesy. He worked from the moment they unlocked the door at half past eight until the moment a young woman in a navy blouse came back from her lunch break at quarter to two and pointed out,

gently, that he had not eaten.

He worked the way he had been taught to work, thirty years ago, by an old detective sergeant in Bilberry who had said to him, on his first week, the case is in the paperwork, son. The case is always in the paperwork. The villain is the man who knows that and who hopes you do not.

On the first morning he pulled the statutory file for Coleridge Holdings (Cayman) Limited. He had read parts of it the week before, on the regulator's terminal in Lorna's office, but he wanted the original. He read the certificate of incorporation. He read the registered office. He read the names of the registered agent and the company secretary. He read, with particular care, the beneficial-ownership declaration, which was filed on heavy paper in a sealed sleeve and which named, beneath the redactions, the standard combination of nominee directors and a blind trust.

Margo Ebanks's initials were not in that file.

He pulled Cheltenham Nominees. The same hand for the registered agent. The same registered office. A different secretary. Margo's initials were not in that file either.

He pulled Marlow Trustees. The same registered office. The same secretary as Coleridge. Beneath, on a renewal form filed eleven months ago, in the small box for acknowledged by compliance officer of record, in pencil — pencil, in a statutory file — were three letters.

M-E-E.

He held the page under the desk lamp for a moment, then put it down without making a mark of his own anywhere on it.

By the end of the first day he had four entities in his notebook — Marlow, Selwyn, Pevensey, and one he had not had on his list before, Wytham Capital Partners Limited — on whose statutory filings, in pencil, in different small boxes, in different years, the initials M-E-E appeared. None of them were necessary marks. None of them were in places where a junior compliance officer's initials would be needed in the ordinary course. They were the kind of marks a senior officer made en passant on a renewal form to show, in the absence of any inquiry, that the file had been touched. They were the marks a forger reached for when the forger was not paying close attention to which junior had which initials, and was merely working from a list.

On the second morning he pulled vessel registrations.

He was looking, by now, for something specific. Margo had told him about a fishing boat. He was looking for the holding company that had taken the boat at the end of the chain. He found it on a side filing, attached to a renewal of a marine mortgage, lodged through a corporate registered agent whose name appeared on file after file in his pile already. Argentum Holdings (Cayman) Ltd. The directors of Argentum were the

same nominee directors who appeared on Coleridge, on Marlow, and on a small Panamanian-registered company called Caracal SA whose registered address was — when he checked it on a Panama City street directory borrowed from the desk at the front — a building that the directory marked as demolished, two-thousand-and-eighteen.

A registered agent of a shell at a Panamanian address that no longer existed. He underlined that in his notebook and went on.

He pulled the agent of record. The agent of record on Argentum's marine-mortgage filing was a Cayman attorney whose firm Justice knew. He noted the name, looked up at the ceiling tile above his desk for a few seconds, and remembered something he had heard at a Christmas drinks party three years before — the attorney's son had been at school with the Premier's nephew. They had played cricket together on the same colts side. Their names had appeared in the same row of a team photograph in the Compass.

He wrote the name in his notebook. He did not, yet, draw a line from that name to anything.

By the end of the second day he had six entities on his page. He had three jurisdictions: Cayman, BVI — where two of the holding companies had previous incarnations — and Jersey, where, on a deed of variation he found on the third afternoon, one of the trusts had been re-domiciled in

two-thousand-and-twenty in a transaction that had no obvious commercial reason. He had one registered agent who acted for all six. He had a Panamanian address that had been a building site for eight years.

He had not yet written, anywhere on any page, the name of the human being he believed sat at the top of the chain.

He went out for lunch on the second afternoon to clear his head.

Champion House was, at that hour, half empty. He took a small corner table by the window, ordered the goat curry and rice and a glass of water, and turned the placemat over to its blank side. From his jacket pocket he took the folded paper napkin he had been carrying since the morning, smoothed it flat on the placemat, and uncapped a pencil.

He drew the chart.

He drew it in the small careful hand he reserved for diagrams in operational briefings — boxes for entities, lines for ownership, a small open circle for each registered agent. He worked from the bottom of the chart up, the way he had been taught, because the bottom of the chart was where the boats and the fishermen and the small refinances lived, and the top was where, in his experience, names tended to be.

By the time the curry came he had six boxes. By the time the curry was half-finished he had drawn the lines.

The lines converged. They converged not on a single entity but on a single entity-of-entities — a Cayman master trust whose protector, on the deed of variation he had read that morning, had the power to remove and replace trustees at will, to redirect distributions, and to amend the schedule of beneficiaries.

The protector was a natural person.

Justice did not write the name. He did not write it on the napkin. He did not write it in his notebook. He had recognised it in the deed of variation that morning the way a man recognises, in a crowd, the back of the head of someone he had served with in a previous life. He had set the page down then with the same evenness with which he had picked it up, and made no mark, and turned to the next file. He did not write it now because he had reached the small private rule he had made for himself, very early in his career, which he kept and which had served him: he did not commit a name to paper until he was prepared to defend, in court, the sentence in which the name appeared.

He folded the napkin once, twice, slid it into his shirt pocket, and finished his curry.

The young Caymanian woman behind the counter, who had been watching the rain start outside, came over with the bill and a small concerned expression.

Detective. You were working very hard at that napkin.

Just making a list, Sandra.

I hope it is a useful list.

It is.

Pay me up front next time. The kitchen worries when you sit too long without eating.

I'll remember.

He paid, picked up his hat from the empty chair beside him, and went out into the rain, which was the brief, hot rain of the early afternoon and which he walked through gratefully.

He spent the rest of the third day verifying. He pulled three more files, looking for inconsistencies that would let him discount the chart he had drawn. He found none. He pulled, on a small instinct, the donor lists for two charities he had heard the name in connection with at a function some years ago. The name appeared on both, in the same range of giving, with the same misspelling of an honorific. He noted the misspelling and moved on.

At a quarter to five, the young woman in the navy blouse came back to his desk with a fresh form for him to sign — a record of his presence in the office over the three days, for the registry's own audit log — and he signed it without looking at her, then looked up and apologised for the tone of it.

It's all right, Detective.

Three days catches up with a man.

Yes. She tilted her head at the pile of files he had reshelved that afternoon. Did you find what you were looking for.

I think so.

That doesn't always sound like a good thing.

No. It doesn't, sometimes.

She took the form, smiled, and went back to her desk.

He went home the long way, west on West Bay Road, the sun low and orange off his left shoulder, the sea on his right turning the particular metallic colour it took in the last forty minutes of a clear afternoon. He drove past the entrance to the development where, by his calculation, the man at the top of the chart kept the larger of his two houses. He had not been planning to drive past it. He had told himself, in the registry that afternoon, that he would not drive past it. He drove past it.

The gates were the discreet kind — dark, low, electric, the pillars covered in jasmine. From the road he could see the upper floor of the house and the long line of the roof. The lights were on at five-forty in the afternoon, which was earlier than they needed to be unless someone was at home. In the curve of the drive, parked in a place that no household car would have been parked in, was a black SUV of a make Justice did

not recognise from local plates. He did not slow. He noted the plate in his head as he drove past. He let his eyes go back to the road.

A mile beyond the gates he checked his rear-view mirror.

There was a car behind him at perhaps two hundred yards, a sedan he had not consciously registered earlier. It had been behind him at the previous junction. He drove for another mile, made a turn he had not planned to make, took the back road through Snug Harbour, and watched. The sedan did not follow him through the turn.

He was almost certainly imagining it. Almost was the word he turned over in his mouth as he drove the rest of the way home.

When he pulled into his own drive he sat in the car for a moment with the engine off. The folded napkin was in his shirt pocket. The notebook was in his jacket. Six entities, three jurisdictions, one master trust, one protector. A junior compliance officer's initials on five files she had never touched. A demolished building site in Panama City. A registered agent's son who had played cricket with a Premier's nephew. A black SUV in a drive at five-forty in the afternoon.

He thought about what he was going to say to Marian when he came in the door.

He thought about David Hutchings in a kitchen in London the day before yesterday, and the silence on the other end of the line when Justice had read him the eight-digit number.

Then he got out of the car, put his hat on, and went up the path to the house, taking the long way to the front door so that he had a moment, before the porch light came on, to compose his face.

He had said it to himself, at the corner table at Champion House, quietly, with the curry steaming in front of him, before he had eaten or written anything down.

He had recognised the name.

He had shaken his hand.

End of Episode Nine.

## CHAPTER 10

# Pressure from Above

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**T**he summons came at quarter past three on Friday afternoon, which was, in the Royal Cayman Islands Police Service as in most institutions Justice had served, the part of the week reserved for conversations that no one wanted to have on the record on a Monday.

It did not come from his Chief Inspector.

A young constable Justice did not know, very polite, very freshly pressed, came down the corridor to his office, knocked, waited, and said:

"Detective. The Commissioner would like a word, sir. At your convenience."

"At my convenience."

"Yes, sir."

"Now, then."

"Now would be ideal, sir."

He took his jacket off the back of the chair and put it on. He took the small black notebook out of the inside pocket and laid it in the centre drawer of his desk and locked the drawer. He put the key in his trousers pocket, tucked his shirt down, and went up the stairs.

The Commissioner's office was on the third floor, in the corner with the view of the harbour. The Commissioner was a tall, lean Englishman in his late fifties named Sir Peter Wakefield, recently knighted, eight months into his second three-year posting in the islands, a man who had risen by being precise about things other men were lazy about and who had the small, dry charm that goes with that kind of rising. Justice had served under him in two postings now and considered him, on balance, a good Commissioner — which was not the same as a Commissioner one trusted in every weather.

The young constable held the door. Justice went in.

"John. Thanks for coming up. Sit, please."

"Sir."

He sat. The Commissioner did not sit. He stood at the window with his hands in his pockets, looking down at the harbour and at the cruise ship which was at that moment beginning, in its slow, ceremonial way, to turn for North Sound.

"Tea? Anything?"

"No, thank you, sir."

"All right." Sir Peter turned from the window and came to lean, in a posture studied for ease, against the front of his own desk, his arms loosely folded. "I won't keep you long. I'm playing golf in the morning."

"Sir."

"Eight o'clock at the North Sound Club. With Henry Carruthers. The Premier's chief of staff. You may have met him at one or two of the things."

"I have, sir. Briefly."

"Yes. Anyway. Henry is a decent man. We play once a quarter, weather permitting. Tomorrow we are playing because the weather is permitting. There is no agenda for our round, John. There never is."

"I understand, sir."

"I mention it only because, as you know, this is a small island, and a great many of the most useful conversations on it occur on the third tee."

"Yes, sir."

Sir Peter let that sit for a moment. He gave Justice the small, kind, regretful smile of a man who has already decided what he is about to say and has not yet decided how he feels about saying it.

"John. I'm not going to ask you what you're working on."

"Sir."

"I am not going to ask, because if I asked, I would be on the record as asking, and you would be on the record as having told me. And if at any point in the next twelve months any of what I suspect you are working on becomes a public matter, the question of whether you and I have spoken about it will become a matter of considerable institutional importance. I would rather, for both our sakes, be able to say truthfully that I did not know."

"Yes, sir."

"You are an experienced officer. You have served three Commissioners on this island, of whom I am the third, and you have served, between this place and Bilberry, a great many more. You have, by my count, a little over four years left in this service. Possibly five if you take the extension. I'm told you are likely to take it."

"I had been thinking about it, sir."

"Yes. I assumed."

He paused. He looked, briefly, out the window again at the cruise ship, and then back at Justice with an expression that was, Justice would think later, almost gentle.

"John. There are fights that age a good officer, and there are fights that bury one. I have, at this point in my

own career, spent a not insignificant amount of time learning to tell the difference. I would, if I may say so without intruding, recommend the same study to you."

"Yes, sir."

"That is all I'll say."

"Thank you, sir."

"How is Marian? I haven't seen her since the dinner."

"She is well, sir."

"Give her my regards."

"I will, sir."

"Have a good weekend, John."

"You as well, sir."

He stood. He went to the door. He had his hand on the handle when Sir Peter, behind him, said, in exactly the same easy register:

"And John."

"Sir."

"Whatever is in the centre drawer of your desk."

A pause.

"I would think very carefully about who, in this building, has a key to it."

Justice did not turn around.

"Yes, sir."

He went out, closed the door behind him with both hands, and walked the corridor back to the stairs at a normal pace.

He did not stop at his own office. He went straight down to the car park, started the car, and drove four streets to a public payphone outside a small grocery on Eastern Avenue. He had used the payphone three times in his career; he kept the number of it on a folded paper in his wallet. He fed it coins. He dialled the mobile number Margo Ebanks had given him on a small card the week before, on which she had written only the number and no name.

A flat tri-tone answered.

The number you have dialled is not in service. Please check the number and try again.

He hung up. He fed it more coins. He dialled it again, more carefully. The same three notes answered, in the same flat order. He hung up the second time and stood for a moment in the booth with his hand still on the receiver and the salt wind coming up the avenue from the harbour.

He drove home.

The house, when he came into it, smelled of onions softening in butter, which meant Marian was making the small pot of curried lentils she made on Friday evenings when neither of them felt like going out. The radio in the

kitchen was on low, the BBC World Service on the medium-wave, a man speaking calmly about something far away. The spaniel met him in the hall with her usual offering of disinterested affection, took his hat from his hand in her teeth as a courtesy, and carried it the four steps to the hall table.

"You're early."

"Slow afternoon."

"There's tea in the pot."

"Thank you."

He went into the kitchen. Marian was at the cooker with the wooden spoon, in the apron she had been wearing on the day they had moved into the house, eleven years ago. She turned slightly to receive his kiss on the side of her head without looking away from the pan.

"How was your day."

He stood in the kitchen with one hand on the back of the chair where his jacket would, in a moment, be hung, and he said:

"Fine."

She did not turn. She moved the spoon through the lentils once. She lifted it, tapped it against the side of the pan, set it across the rim. She turned the heat down by a quarter. Then she said, in the same easy register she had used to ask the question:

"All right."

It was the all right he had heard her use perhaps four times in twenty-six years of marriage, and each time it had meant the same thing — that she had registered the answer she had been given, that she did not believe it, and that she was not, today, going to ask the second question. She would ask it. She always asked it. But she would not ask it tonight.

He hung up his jacket on the back of the chair. He went and washed his hands at the sink. He did not look at her. She did not look at him.

"I'll set the table," he said.

"Thank you."

They ate. They listened to the World Service. They talked about a hibiscus he had been meaning to prune that he was finally going to prune at the weekend if the weather held, and about a letter Marian had had from her sister in Hertfordshire about a wedding, and about a film at the Strand that they had thought of going to and probably would not. She did not ask the second question. He did not volunteer the answer to it. They went through the small ceremony of the evening as they had been doing it for twenty-six years, and at one point — when she got up to clear, and he stood with her, and their hands touched briefly over a stack of plates — she looked up at him for half a second with a directness that had nothing to do with the dishes.

He looked back. He did not look away.

Then they were both at the sink, and she was rinsing, and he was drying, and the small public part of the evening continued.

After dinner she went to read. He went to his study at the back of the house, the small narrow room that overlooked the side garden, with the desk Marian had bought him for his fiftieth and the framed photograph of the Bilberry CID from his last day at it. He shut the door — not loudly, only firmly enough that the spaniel, who had thought of joining him, decided against it.

He sat at the desk.

He opened the bottom drawer.

In the bottom drawer, beneath a stack of old case journals he had brought across from Bilberry and never reread, was a flat manila envelope he had put there nine days ago. He had taken it out twice in those nine days, both times to add to it, and put it back. He took it out now, set it on the desk under the lamp, and opened it.

Inside it was a Xerox.

It was a Xerox of a Xerox — the second copy he had made on the photocopier in Lorna's office, on the morning he had first held the original in his hands, before he had returned the original to the small pencil hand of a junior compliance officer at a churchyard cleanup at Elmslie Memorial. He had not told Lorna he had made it. He had not told anyone. He had brought it

home in the inside pocket of his jacket and slid it into the bottom drawer of his desk and not, until tonight, taken it back out.

He looked at it for a moment under the lamp.

The eight-digit account in St. Helier. The amount in U.S. dollars and the date. The signature that was not Margo's. The three pencilled initials beside it that were.

He took a fresh manila envelope from the drawer and put the Xerox into it. He took a black pen from the cup on the desk. On the front of the new envelope he wrote, in the deliberate small hand he kept for things that mattered, a London address — a street and a number and a postal code — and beneath the address, in slightly smaller letters, the name of the office that was at that address. He did not write a personal name. The name on the door of the office was enough.

He did not seal the envelope.

He set it in the centre of the desk under the lamp, with the unsealed flap turned up.

He sat looking at it for a long time.

He thought about Sir Peter at the window, hands in his pockets, talking about golf. He thought about a tri-tone on a payphone. He thought about a line from a brief he had drafted and never sent, twelve years ago, which had said: the operating environment of this case is the marriage of the officer.

He thought about Marian saying all right.

He did not lick the flap. He did not press it down. He set the envelope, unsealed, into the bottom drawer of the desk, on top of the case journals, and closed the drawer slowly so that the spaniel in the next room would not lift her head.

He turned off the lamp.

In the dark of the small study, with the side garden through the window and the trade wind in the casuarinas, he sat for a moment longer with both hands flat on the surface of the desk, the way a man sits at the rail of a ship he has not yet decided whether to step off.

Then he stood up, opened the door, and went down the hall to his wife.

End of Episode Ten.

# The Envelope Stays Closed

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Sunday morning came in soft. The trade wind had dropped overnight, the way it sometimes did before a system built up far out east, and the air over the patio was so still that the smoke from his coffee climbed straight up. Marian had set two places at the kitchen table the way she had set two places at the kitchen table for twenty-six years. The orange juice was in the green pitcher because it was Sunday and the green pitcher was for Sundays. Justice sat down across from her and watched her butter a slice of johnnycake without looking at it.

She didn't ask whether he had slept.

"Alan," she said.

"Mm."

"Are we in trouble?"

He set his coffee down on the placemat and lined the handle up with the edge. He thought about the answer for a long time. The kitchen clock ticked twice, and the icemaker in the freezer dropped a fresh load with a soft plastic clatter, and outside on the seagrape a bananaquit landed and lifted again.

"Not yet," he said.

It was the closest he had come to telling her. The word yet sat in the kitchen between them. She buttered the other half of the johnnycake and slid it onto his plate and got up to refill her coffee, and when she sat back down she put her hand on his on the table for the length of one breath and then took it away. They ate without speaking. He watched her hands and thought of how steady they were, and of how much of his twenty-six years of marriage had been built on the assumption that whatever he carried into the house, he carried out again before breakfast.

After she went to take her shower he stood up, washed his plate, dried it, put it back in the cabinet. Then he walked down the hall to the small back room he called his study because Marian called it his study, and he opened the bottom right drawer of his desk and lifted out the unsealed envelope. It had a London address on it, written in his own hand the night before, in a ballpoint that had skipped twice on the W of Whitehall. There was no stamp. He held the envelope flat on his palms and looked at it, and at the second Xerox of Margo's

wire-transfer authorization tucked inside the unfolded flap, and at the pencil notation in the upper left corner that read D. Hutchings, SFO, by hand in the same skipping ballpoint.

He did not seal it.

He set it back in the bottom right drawer, square against the back wall of the drawer, and then, because in twenty-six years he had never bothered, he reached into the pen tray for the small brass key Marian had given him as a housewarming joke when they bought the house, and he locked the drawer. The key turned with a soft, dry click that surprised him by how loud it sounded inside the room. He sat with it in his palm for a moment, feeling its weight, then dropped it into the inside pocket of the linen jacket hanging on the back of the door.

When the shower stopped he was already on the patio with the second pot of coffee.

Monday morning the station was performing normality.

He saw it the moment he came through the front door of the George Town headquarters. The duty sergeant looked up a half-beat too quickly and said good morning, sir with a half-beat too much warmth. The civilian clerk who normally complained about the air conditioning didn't complain. A junior constable he could not have named under oath — a thin boy from West Bay, two years on the force — appeared at his

office door at eight-fourteen with a paper cup of coffee from the cafeteria across the road. The boy set it on the corner of the desk, said thought you could use this, sir, and left before Justice could thank him. The cup was the right temperature, which meant the boy had timed his walk.

Justice did not drink the coffee. He set it on the windowsill and watched it cool and tried to remember the last time anyone in the building had brought him a cup of anything unprompted. He could not.

Chief Inspector Ebanks-Whittaker — no relation to Margo that anyone had ever traced, but the island was small — passed his open door three times before nine and did not look in. The second time, Justice raised his head deliberately as the man went by. The Chief Inspector kept walking.

He understood, sitting there with the cooling coffee on the sill, that he was being talked about without being talked to. The island was a long table, and his place at it was being quietly reset by hands he could not see. No one had said anything. No one had been told to say anything. They had been told, by the absence of being told, that something was happening, and they were behaving as people behaved when something was happening — gently, kindly, at a slight distance, the way a Cayman family treats a relative who has just received bad news from a doctor and has not yet decided whether to share it.

It was not a threat. It was a courtesy.

That was worse.

He worked through the morning on a stack of case files he had read twice already. He signed three transfers. He returned a call from the DPP about a matter so routine he had to ask twice what it concerned. At lunch he drove out to Caledonian Trust for no reason he could have defended in writing, looped the building once, and saw that Margo's parking spot — fourth from the door, the one with the bougainvillea creeping over the curbstop — was empty. The placard on the post had been changed. The new one read M. ARCH, COMPLIANCE in the same vinyl typeface as the others, and the M. ARCH did not begin to look like a name that had been there a long time, but it had been there long enough to have been ordered, printed, and installed. He drove on without slowing.

He did not stop for lunch.

The courier came at four-twenty-seven in the afternoon.

He was a private courier, not the police runner — a man in a blue polo shirt with the logo of one of the George Town bicycle services. He had a clipboard and a plain manila envelope. The duty sergeant brought him as far as the office door and went away. The man set the envelope on the corner of the desk, asked Justice to sign for it, took the clipboard back with a small nod, and was gone.

Justice waited until the corridor was empty before he opened it.

Inside was a single page. Cream bond, a quarter inch thick, the kind that costs four times what ordinary paper costs and is used by people who want their letters to feel like documents. Caledonian Trust letterhead at the top, the bone-white cormorant emblem embossed into the corner. The body of the page was a resignation letter, two paragraphs long, written in language so smooth it could have been read aloud at a wedding. Marguerite E. Ebanks tendered her position as Junior Officer, Compliance, effective immediately, and thanked the firm for the opportunities of the past four years. The signature was hers — he knew the long, slightly back-leaning M — and the date typed under the signature was Friday's date. Three days ago. Two days before her phone had been disconnected. One day before he had driven past her aunt's house in West Bay at dusk and seen no light on.

There was no covering note to him. There was no explanation of why a copy had been sent to a senior detective by private courier on a Monday afternoon. There did not need to be. The copy itself was the message. She is gone. She has been gone since before you went looking. Whatever you thought you had with her, you did not have. Plan accordingly.

He sat with the page in his hands for a long time. The afternoon light through the louvered window

moved a quarter of an inch across the desk. Outside, somewhere down on Cardinal Avenue, a horn sounded twice and stopped.

He had been preparing for the wrong fight.

He had braced for threats — for the Commissioner's velvet warning to harden into something with teeth, for an envelope of his own to come through the door with a different kind of weight in it. He had not braced for this. This was not a threat. This was not even pressure. This was housekeeping. Someone, somewhere up the chain, had decided he was a problem, and instead of confronting the problem they had simply removed the corroborating witness, retired her cleanly and lawfully and on her own letterhead, and then thoughtfully sent him the receipt. They were not going to fight him. They were going to manage him. They were going to keep moving pieces off the board, quietly and on schedule, until there was nothing left for him to point at.

That was a more sophisticated opponent than he had prepared for. Threats he knew how to answer. Threats had to come from somewhere; threats left fingerprints. Management left no fingerprints. Management left only the absence of things that used to be there.

He folded the resignation letter in thirds and slid it into the inside pocket of his jacket, against the small brass key. The two of them rode home together that

evening, the key and the letter, in the dark fold of linen against his ribs.

That night, after Marian had gone to bed, he sat in the study with the desk lamp off and the door open to the hall light. He did not unlock the drawer. He sat in the chair with his hands flat on the desk and listened to the house settle around him — the refrigerator cycling, the ceiling fan in the bedroom, the small night sounds of a place he had lived in long enough to know what it sounded like when it was sleeping.

He thought about the shape of what he had.

He had Margaret Hollis, a widow with two young boys, who had given him a notebook he had not yet earned the right to use. He had a missing report from Harbour Lane Trust that no one would admit had ever existed. He had Margo Ebanks's wire authorization, twice — one in the file at the station, one in the unsealed envelope in the locked drawer six feet from where he was sitting — and he had a Margo Ebanks who, on paper, had resigned three days ago and gone wherever a junior compliance officer goes when she has been retired by people who do not leave fingerprints. He had a Commissioner who had warned him, in a room with a velvet curtain, that this fight would bury him. He had David Hutchings in London, on a forty-eight-hour off-paper hold that had now run thirty-one hours. He had Sir Peter Wakefield, who knew what was in the bottom drawer of this desk, and who

had, in his own quiet way, asked him not to mail it.

He had an envelope.

He had not yet sealed it.

He sat in the dark and listened to his wife breathing in the other room and thought about how many men, in how many islands, in how many quiet jurisdictions, had sat at a desk like this one with an envelope like that one in a drawer like this and decided, in the end, not to mail it. He thought about the Cayman the brochures sold and the Cayman that paid for the brochures, and about how the second Cayman was not a conspiracy but only a custom — a way of doing business so old and so profitable that the people who lived inside it no longer experienced it as a choice. He thought that the easiest thing in the world, the thing any reasonable man would do, the thing any good husband would do, would be to take the envelope out of the drawer in the morning and put it through the shredder in the corner of the office and go back to closing his case files and signing his transfers and bringing his wife coffee in the green pitcher on Sundays.

He did not get up to do it.

He did not do anything.

He sat in the dark for a long time, and when he finally went to bed he lay on his back with his eyes open and listened to Marian breathe, and he understood, somewhere down beneath the part of himself that

thought in sentences, that not doing anything was now itself a decision, and that the envelope in the drawer was getting heavier every hour he left it there.

Outside, the trade wind came back up. He heard the seagrape leaves move against the side of the house. He heard, further off, the sound of the surf at South Sound, working at the ironshore the way it had worked at the ironshore for ten thousand years, patient and unimpressed.

He closed his eyes.

He did not sleep.

End of Episode Eleven.

# The Second Source

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**T**he road out to North Side was the road he had grown up on, in the slow, slant sense in which all the roads on the island were the same road. He drove it Tuesday after work, late enough that the school traffic in Bodden Town had thinned and the light coming off the sea was the soft, slightly green light it got in the hour before sunset. He had told Marian he was going to look in on an old friend. She had not asked which one, and he had not offered. They were, as of that morning, in a small new country together, where the old rule about telling each other everything had quietly been replaced by a different rule about telling each other only what could be carried.

The mangroves on the inland side of the road were thicker than he remembered. The road itself was the same — patched, narrow in places, the white-line paint worn off the curves that didn't need a white line

because anyone who drove this road had driven it a thousand times. He passed the church where Cleve's mother had been buried in nineteen seventy-nine, and the small cinder-block building that had been a grocery for forty years before it became a Pentecostal hall, and then, at the unmarked turning where a single bent casuarina leaned over the road, he slowed and turned left onto a track that wasn't on any map he had ever signed.

The house stood on stilts above the mangroves, the way the old houses had stood. It had been painted a color, twenty years ago, that had since become the color of weather. There was a Toyota pickup under the house, and chickens, and a dinghy turned over on two sawhorses, and a hand-lettered sign nailed to the post at the foot of the stairs that said No Visitors Without Reason. There was a man on the porch in a folding chair, and the man stood up as Justice's car came to a stop in the sand.

He was sixty-eight years old. He had been Cleve Bodden when they were boys two streets apart in Bilberry, and he was Cleve Bodden now. He was thinner than he had been at sixty, the way men who had worked outdoors all their lives got thinner without getting smaller. He had a white moustache and a navy-blue shirt with the customs crest still stitched over the pocket, although he had retired from the service eleven years ago and could have stopped wearing the shirt any day he liked. He raised one hand as Justice

came up the stairs. He did not smile.

"Alan," he said.

"Cleve."

"Long time."

"Long time."

Cleve looked past him at the road, then back at him, then at the sun, which was where the sun was at five-forty in May. He nodded once and turned and went into the house, and Justice followed him into a front room that smelled of pipe tobacco and the faint, clean smell of a house that had been kept by a man alone for a long time. The walls were papered in old hurricane shutters, hinged and folded back. There was a bookshelf with a bible and three books about boats. There was a framed photograph of two boys in school uniform, taken at Bilberry Primary in nineteen sixty-two, in which one boy had Cleve's narrow face and the other had Justice's.

Cleve came back from the small refrigerator with two bottles of Red Stripe. They were warmer than they should have been; the refrigerator was old, and Cleve was particular about what he ran it for. He handed one across without ceremony, and they went back out onto the porch and sat down in the two folding chairs facing the mangroves, and for a long time they did not speak. The light dropped a degree. A heron lifted out of the channel and settled again forty yards farther in.

"Boy," Cleve said, after a while, "you didn't drive an hour to drink a warm beer with me."

"No."

"You driving an hour to drink a warm beer with me anyway, before you ask."

"Yes."

"All right."

They drank for a while longer. A cat that had not been there walked along the porch rail and disappeared. Somewhere down in the mangroves something small went into the water and came out of it again.

"You know what I do," Justice said, finally.

"I know what you do."

"You know what I'm working on."

Cleve took a long pull from the bottle and set it on his knee. He looked across at Justice with eyes that had not gotten less direct in fifty years.

"I know what you stopped sleeping over," he said. "I been hearing it from three different directions since Thursday. You driving past Caledonian on your lunch hour, the Commissioner's car going slow past your house. The island talks, Alan. You know that better than me."

"I know it."

"What you don't know is what I been keeping."

He set the bottle down on the floor of the porch and got up and went back into the house, slow on the right knee — old injury, Justice remembered, a pallet on the dock at the cargo terminal in nineteen eighty-six, six weeks out and never quite right after. He came back out with a notebook. It was a school-exercise book, the kind they had used at Bilberry forty-five years ago, with a marbled cover that had been red once and was now the color of dried blood. The corners were soft. The spine had been re-glued at least twice. There was a rubber band around it that had been a different rubber band in different decades.

Cleve sat down and opened it on his lap.

"Thirty-one years," he said. "I started keeping it the year they opened the new container terminal. I kept it because I was the boarding officer on the night shift for fourteen years before they moved me to days, and I saw what I saw, and after a while there got to be more than I could carry in my head."

He turned a page. The handwriting was small, careful, slightly tilted to the right, the same handwriting the boy in the nineteen sixty-two photograph would have grown into. There were dates down the left margin. There were vessel names. There were numbers that did not belong next to other numbers — manifests for one weight that arrived at a dock and unloaded a different weight, fuel that had been signed for in

quantities that did not fit the tanks. There were initials, and then, occasionally, full names.

"Pilots flying empty north and heavy south," Cleve said. "Boats coming in low in the water with paperwork that said they were carrying dry goods. I wrote it down. I never reported it."

"Why?"

Cleve closed the notebook and set it on his knee. He looked out at the mangroves.

"Who would I have reported it to, Alan?" he said. "Who in this island in nineteen ninety-five was I going to walk into an office and hand this to? My sergeant? My sergeant's brother-in-law was running half of it. The Commissioner before this Commissioner? He used to come fishing with the man whose name is on page four. So I kept the book, and I kept my mouth, and I kept my pension, and I retired with my hands clean enough that I could shake my own children's hands at their weddings. That was the deal I made. I'm not proud of it. But it was the deal."

"And now?"

"Now you came up the stairs."

He held the book out across the gap between the two chairs. Justice took it. It was lighter than he expected, and at the same time it was heavier than anything he had carried in his coat pocket since Thursday.

"Three pages," Cleve said. "I'm not giving you the book. I'm too old to be giving anybody a book. But I'll let you sit at my kitchen table and copy three pages out of it tonight, in your own hand, on paper I'll give you, and when you go you take the three pages and I keep the book. The pages don't have my name on them anywhere. The pages are yours. The book is mine until I decide otherwise."

"All right."

"And, Alan."

"Yes."

"If you use those pages, you use them on the record. With my name on them, when the time comes, in front of whoever needs to see it. I'm not your back channel. I'm not your anonymous source. I'm not a whisper in your ear in a parking lot. You either use me out loud or you don't use me. I'm too old to be a secret."

Justice looked at him for a long moment. The moustache was completely white in the porch light. The hand on the bottle had a slight tremor in it that had not been there the last time they had stood across from each other, which had been at the funeral of Cleve's wife in two thousand and eighteen. The eyes were the eyes of the boy in the nineteen sixty-two photograph, which were the eyes of a man who had decided, very late, that he had been quiet for long enough.

"On the record," Justice said.

"On the record."

"All right."

"Come inside. I got rice and peas on. You eat with me, and then we copy."

He copied for an hour and forty minutes at Cleve's kitchen table, in the yellow light of a single bulb, on lined paper Cleve had bought twenty years ago and never used. He copied carefully, because his right hand had not done that much sustained writing in twenty years and he did not want any of the names to be ambiguous. He used Cleve's pen, a black Bic with the cap chewed soft. Cleve sat across from him and did not watch him write but did not leave the table either. At one point Cleve reached out and tapped a line on the original page and said that one, and Justice looked at the line, and the name on the line was the name of the shell-company agent he had spent two weeks chasing through Harbour Lane Trust filings — the same name, with the middle initial intact, the same way it had been typed on a corporate registration in nineteen ninety-one that someone in the registry had subsequently let drift quietly off the indexing system. Cleve did not say anything else. Justice copied the line, and the date, and the vessel, and the manifest discrepancy beside it, and moved on.

When he was done Cleve put the original notebook back inside a small fireproof box at the top of the bedroom closet. Justice did not see the closet. He saw

Cleve come out of the back hallway with empty hands.

"You want another beer?"

"No."

"You driving home?"

"Yes."

"Drive careful."

"I will."

At the door, with the three pages folded inside the front of his shirt, against his skin, Justice stopped. He had something he wanted to say and could not find the shape of it. Cleve looked at him kindly, the way he had looked at him as a child when they had been the only two boys at the back of the bus.

"Sunday," Cleve said. "Come pray with me Sunday. We can talk after."

"All right."

"Drive careful, Alan."

"You too, Cleve."

He went down the stairs in the dark. The cat on the rail had come back. The chickens had gone in for the night. The Toyota pickup under the house ticked once as he passed it, cooling. He sat in his car for a moment with his hands on the wheel before he turned the key, and he felt the three folded pages against his skin, and he understood that the envelope in the drawer at home

was no longer alone in the world.

It had a sibling now.

The road back was darker than the road out. He drove slow on the curves. He thought about what he had carried in to Cleve's house and what he was carrying out, and he thought about the look on Cleve's face when he had said I'm too old to be a secret, and about the quiet, deliberate generosity of a man who had kept a book for thirty-one years not to use it but to be, when the time came, a witness another man could call.

Halfway home, where the road bent inland past the church at Old Man Bay, he became aware of headlights in his mirror that had been there for longer than they should have been.

He drove on without changing speed. He did not look at the mirror again until the headlights, two miles further on, turned off down a side track he did not bother to identify. They might have been anyone. They might have been a man going home from work. They might have been nothing at all.

He noted the time anyway. Nine-forty-seven.

When he came up his own driveway in George Town an hour later, the porch light was on and Marian had left the kitchen lamp burning over the sink. He let himself in quietly. He took off his jacket. In the study, in the dark, he unlocked the bottom right drawer with the small brass key and slid the three folded pages in

beside the unsealed envelope, and locked the drawer again. The pages and the envelope sat in the dark together. Neither of them was sealed. Neither of them was in the mail.

He stood there for a moment with his hand on the closed drawer, and then he went to bed. Marian was awake. She did not ask. He did not say. He lay on his back beside her in the dark and listened to her breathing slow and even out, and after a long while he felt her hand find his on top of the sheet, and he turned his palm up, and they slept like that, neither of them quite asleep, until the early light came in around the louvers and the day, whatever it was going to be, began.

End of Episode Twelve.

# The Press

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He had her number from a man he had not spoken to in nine years.

The man was a former Crown prosecutor in Bridgetown who had moved into private practice and out of the country in the same year, the way men who had carried a particular kind of file did. Justice had called him on a Wednesday morning from a payphone outside the Texaco on Eastern Avenue, because he did not want the call on his desk phone or his home phone or his mobile, and because a man who has decided to start using payphones again does not stop at the first one.

The Crown prosecutor had said hello as if they had spoken last week.

Justice had not given him the name of the case. He had given him the shape of it — the kind of firm, the

kind of paper, the kind of jurisdiction — and the Crown prosecutor had been quiet for a long thirty seconds and had then said, Helena Marsh. She is in Kingston. I will not give you her number, but I will tell her to expect a man who knew Bridgetown to call her, and you will introduce yourself by what you and I had for lunch the last time we ate together.

The lunch had been ackee and saltfish. They had not eaten together since two thousand and seventeen.

She called him at the payphone forty minutes later. He gave her ackee and saltfish. She laughed once, dry, and said, all right, what have you got, and he said he could not say it on a phone, and she said, that's the only sentence I needed to hear, where do we meet, and he said neither Cayman nor Jamaica, and she said Miami, and he said Holiday Inn at the airport, Friday, and she said Friday, and the line went dead.

He told Marian that night. He did not tell her where, only that he was going for a day. She looked at him across the kitchen counter and did not ask the questions she had earned the right to ask, and instead said, bring me back something tacky from the airport so the children think you went to Miami for the children.

He understood, looking at her, that he was now married to a different woman than the one he had been married to on Sunday morning. And that the new woman had been there all along, waiting underneath the old one for a day like this to come.

Friday morning he flew Cayman Airways to Miami on a ticket he had bought at the counter that morning, paid for in U.S. cash, in a name on his second passport which was real and his and entirely legal and which he had not had occasion to use in eleven years. He carried no documents. He carried his own head, his thirty-one years of memory of a case file that had begun as one murder and become an architecture, and a small worn Moleskine in his hip pocket with nothing in it but the names of two streets in George Town and a phone number in Kingston that he no longer needed.

He passed through Miami immigration as a Caymanian businessman traveling for business. The officer asked him the nature of the business. He said, consulting. The officer stamped the passport without looking up.

The Holiday Inn was attached to the airport by a covered walkway, which was the reason he had chosen it. He did not have to step outside. He did not have to hail a cab. He did not have to be on a street where anyone he knew might pass.

He went up to the room he had reserved, set down the small overnight bag he had bought at Owen Roberts that morning and would leave at the airport tonight, washed his face, and went down to the coffee shop on the lobby level at twelve fifty-five.

She was in the booth at the back, against the wall, with a clear sightline to both doors.

She was younger than he had expected — early forties, he guessed, although she dressed older — and she had the kind of stillness he had only ever seen in two kinds of people: very experienced detectives, and very experienced reporters. She was reading a folded copy of the Miami Herald. She was drinking black coffee. She did not look up as he came across the room. She did not need to.

He understood, before he reached the booth, that she had clocked him in the lobby mirror four minutes earlier and had used the time to confirm that no one had come in behind him.

He slid into the booth across from her.

Mr. Justice, she said, without putting the paper down.

Ms. Marsh.

Helena.

Alan.

She folded the paper, then, and set it on the table between them with the spine to the wall, and looked at him for the first time. Her eyes were brown and tired and, under the tiredness, very awake.

All right, Alan, she said. I owe you two hours. The man in Bridgetown has been right about exactly one story I ran and exactly one story I didn't, and so when he calls I sit down. Tell me what you have. Don't show me anything. I won't take notes. I haven't brought a

recorder. If at the end of two hours I think there's a story, I'll tell you what I'd need to file it. If I don't, I'll tell you that, and we'll both walk out of here as if neither of us was ever in this room.

All right.

Start anywhere.

He started with the body in the condo. He moved out from there in the order he had moved out from there, the way a man tells a story when he has carried it in his head long enough that it has settled into a shape he can walk through end to end without notes.

He told her about the bank. He told her about the widow. He told her about the missing report. He told her about Harbour Lane Trust and Caledonian Trust and the names on the corporate registry that did not match the names on the boards of the firms that owned them. He told her about Margo Ebanks, and about Margo Ebanks's resignation letter delivered by private courier on a Monday afternoon. He told her about Sir Peter Wakefield's velvet curtain and the unnamed protector he had shaken hands with at the top of the chain. He told her about David Hutchings in London and the forty-eight hours that were now past forty-eight hours and starting to look like the rest of his career.

He told her about a former customs officer in North Side who had kept a notebook for thirty-one years and was old enough to be done being a secret.

He did not give her Cleve's name. He told her there was a name. He did not tell her the name of his SFO contact in London. He told her there was a name.

He told her, at the end, about the envelope.

He did not tell her what was in it. He did not tell her the address. He told her there was an envelope, and that it was unsealed, and that it was in the bottom right drawer of his desk at home, and that he had been sitting at that desk for five nights in a row deciding whether to mail it.

She listened without moving. The coffee in front of her went cold and was replaced. The coffee in front of him sat untouched. The waitress came and went four times. Somewhere in the second hour, an airport announcement bled through the walls and asked a passenger named Henderson to come to gate D-fourteen. Helena did not look up. He kept talking.

When he was done she sat for a long minute with her hands flat on the table on either side of her cup.

All right, she said.

All right.

Two things.

Yes.

One. There is a story. I have known it was a story for ninety minutes. I knew it was a story when you said the name Caledonian the second time. I am telling you

this so you do not waste your remaining time wondering.

Thank you.

Two. I cannot file it.

He did not move.

Not yet, she said. Probably not for six weeks. Possibly longer. I will tell you exactly why, because the man in Bridgetown said you were a man who responded to being told the truth by behaving sensibly, and I would like, for both our sakes, to find out whether that is correct.

Tell me.

I need one document. On the record. With a name on it. The name does not have to be yours and the document does not have to be the most important thing you have, but it has to be something I can show to an editor in London, and after that to a libel lawyer in London, and after that, if we run, to a court in London. Cayman bank in suspected money-laundering scheme is not a story. Cayman detective with a notebook full of stories is not a story. Document on bank letterhead with a name on it that the bank has to either own or disown — is a story.

I can get you a document.

Yes. I have been listening. I think you can. I think you have been carrying one in your jacket since Tuesday.

He did not confirm this. He did not deny it. He drank, finally, half a cup of cold coffee, and set the cup down.

Six weeks, he said.

At least. The libel review on a story like this in London, on a firm like the one you are describing, is the slowest thing you will ever wait through. Add four weeks of pre-publication legal back-and-forth on top of the reporting. I am not going to lie to you about the timeline. The day I file is not the day it runs.

And during those six weeks.

During those six weeks you do not call me unless something is on fire. You do not write to me. You do not email me. If I need to reach you I will reach you through the man in Bridgetown the way I reached you the first time. If you need to reach me you do the same. Anything else is a security failure for both of us.

All right.

And Alan.

Yes.

You should understand. If you give me the document, the document is in the system. Once it is in our system it has a chain of custody and a number, and that means even if you change your mind on a Sunday morning in four weeks, the story will still run. You cannot ask me to pull it. I will not pull it. I am telling you this now because I would rather you decide here than

three weeks from now.

I understand.

Do you.

Yes.

She looked at him for a long beat. Then she nodded, once, the way detectives nod, and reached for the Herald.

Then I think, she said, we are done. You will leave first. You will go up to your room and stay there for forty minutes and then you will check out and walk back through the covered walkway to the airport and fly home. I will sit here and drink one more bad coffee and read this paper. We will not look at each other again.

Thank you, Helena.

She did not look up. She had picked up the paper and was already inside it, and he understood that the kindness she had just done him would not survive any acknowledgement on either side.

Go home, she said, and decide.

He left.

On the descent into Owen Roberts that night, the Cayman Airways turboprop banked once over the western edge of Seven Mile Beach to come around onto final, and from the small window on the right side he saw, in the last of the light, the rooftop of the Caledonian Trust building. He saw the white squares of

the air-handler housings. He saw the helipad they did not use. He saw, four streets inland, the warmer yellow lights of the General Post Office at the corner of Edward Street and Cardinal Avenue.

The plane straightened. The rooftop slid out of view.

Six weeks, he thought. He did not say it aloud.

The cabin was quiet, the way Cayman Airways cabins were quiet on the late flight on a Friday night. He thought about how many of the people on the island he loved would still be on speaking terms with him at the end of those six weeks, and about how many of them would understand, when it was done, why he had done it. He thought it would not be many. He thought, also, that he had stopped, at some point in the conversation in Miami, being the kind of man who took a tally before acting.

The plane touched down. The reverse thrust came on. The cabin lights came up.

He walked across the apron in the warm wind off the runway and went through the small immigration line and out the front of the terminal and across to long-term parking, and on the drive home he did not turn the radio on. He came up his own driveway at nine thirty-four. The porch light was on. Marian was at the kitchen window, washing a glass that did not need washing, watching for headlights. He saw her see him, and he saw her not move from the sink, and he

understood that she had been at that window since seven.

He did not bring her something tacky from the airport. He had forgotten.

She did not mention it.

He kissed her at the kitchen counter and held her for a moment longer than usual, and she let him, and when he stepped back she said only, eat something, and slid a plate across the counter that she had been keeping warm in the oven for two hours.

He ate.

He went down the hall to the study and unlocked the drawer.

He took the envelope out and held it in his hand for a long, quiet minute. He held it the way Cleve had held the notebook on the porch — with the weight of a thing that had been kept long enough to have stopped belonging entirely to the man holding it.

He still did not seal it.

He set it back in the drawer, square against the back wall, beside the three folded pages from North Side, and locked the drawer, and put the small brass key in his pocket, and went to bed beside his wife. He lay on his back in the dark and listened to the trade wind move the seagrape against the side of the house and thought of a woman in a coffee shop in Miami, and of a clock he had not yet started.

He thought: six weeks.

He closed his eyes.

He slept, this time, for almost three hours.

End of Episode Thirteen.

# The Warning

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It came not through his door but through hers.

I

Wednesday evening, six-twenty, the time of day when the heat was still in the cement and the children were still in the yard. Marian came home from John Gray and put her bag on the kitchen counter and stood there with her hand on it for longer than she needed to, and Justice, looking up from the half-cut onion on the cutting board, knew before she opened her mouth that the day at school had not finished at the school.

Alan.

Yes.

There was a man at the gate.

He set the knife down.

Talk to me.

I was walking out to the car. He was standing at the gate, on the inside of it, between the gate and the staff lot. He wasn't a parent. I know our parents.

Describe him.

Forty. Maybe forty-five. Caymanian-looking but not from any Bilberry family I know. Tan trousers. White short-sleeved shirt, untucked. No vehicle that I saw. He smiled. He had the smile of a man who has been told to smile.

Did he touch you.

No.

What did he say.

She looked at him across the kitchen. She had been teaching Year Five at the same school for twenty-six years and she had walked out of that building at six-fifteen the same way every evening for most of their marriage. Whatever had happened between the building and the car, she had walked it across the parking lot, down Walkers Road, and up her own driveway, and she was carrying it now, intact, into her own kitchen. She had not put any of it down.

He said good evening, Mrs. Justice. He used my name. He said I see Tom is doing well in his cricket. The Year Five jumper looks smart on him. He said Sam has gotten so tall. They grow up quick. And then he said you have a good evening, ma'am, and he walked off across the lot and out the side gate by the bicycles and I did

not see him again.

He named the boys.

He named the boys. He named Tom's cricket. He noticed the jumper. He said Sam was tall. He said it pleasantly.

What did you do.

I got in the car. I locked the doors. I sat there for a minute. I drove home.

Did anyone follow you.

I don't know.

Did you check the mirror.

I checked the mirror. Nothing I could see. I am not you, Alan.

He came around the counter and put his hands on her upper arms and held her there, not tightly, the way you held a person who had been holding herself together since six-fifteen and was now beginning to be allowed not to. She let him hold her for a count of four. Then she stepped back, gently, and picked up her bag from the counter, and said, I'm going to go and see the boys, and walked out of the kitchen down the hall to the back of the house, where Tom and Sam — who were not Tom and Sam Hollis, were Justice's own boys — and through the window screen he could already hear them arguing about the cricket bat in the way they had been arguing about the cricket bat since they had both

been able to lift it.

He stood in the kitchen with his hands flat on the counter for a long time.

Then he went and got the small notebook he kept in the inside pocket of his linen jacket, and he wrote down, in the thirty-second pen he had used at his desk that afternoon: Wednesday eighteen-fifteen, school gate, M. approached by male IC-one Cay forty to forty-five, tan trousers, white short-sleeved shirt, named both children, named cricket and uniform. No ID, no vehicle observed. No threat verbalised. M. composed.

Then he closed the notebook and put it back in the pocket, and he went and finished the onion.

He did not tell her, at dinner, that what had happened to her at the gate that evening was a more sophisticated act of menace than anything he had ever investigated in twenty-eight years of police work. He thought she already knew.

The Range Rover came past the house at fourteen minutes past eleven that night.

Justice was in the front room, the lights off, in the chair by the louvers, the way he had been sitting almost every night for two weeks. He was not waiting for anything in particular. He was waiting in the way a man waits when he has trained himself, a long time ago, to use the last hour of the day for the kind of thinking that did not survive daylight.

He heard the engine before he saw the headlights. He knew the sound of the engine. He had been driven home from the Commissioner's residence in that vehicle eight months ago, after a function he had attended out of duty and stood out of the way of out of preference, and the diesel of a Range Rover at idle was a sound he could pick out of any other sound on a street.

The headlights came up West Bay Road slow. They slowed further as the vehicle came level with the front of his property. The Range Rover did not stop. It did not pull in. It simply passed, at a walking pace, and then continued north, and was gone.

He looked at the wall clock above the doorway. Eleven fourteen.

He wrote it in the notebook from his lap. Wednesday twenty-three fourteen, Commissioner's Range Rover, one plate verified, past house, slow speed approximately five miles per hour, did not stop.

He did not write that the Commissioner was driving. He had not seen the driver. He suspected the Commissioner had not been driving and had not needed to be. The driving was not the message. The passing was the message.

We know which house you sleep in. We know what time you turn the lights off. We will go past once, slowly, on a Wednesday night, and we will not stop, and you will see us, and you will understand that we did not

need to stop to make a point.

He sat in the chair for another twenty minutes. The Range Rover did not come back. Nothing else came past. The house slept around him. Marian, in the back bedroom, did not stir.

He got up at midnight and walked through the house once, the way he had not walked through the house at midnight in twenty years. He looked at the front door and the back door and the louvered windows in the boys' room, which he had been meaning to put security shutters on since two thousand and eleven and had not. He looked at the standing cabinet in the hall closet, where the service revolver lived in its leather holster on the second shelf, and at the small steel box on the third shelf inside which he kept, on the long-standing principle of a man who had been a young constable in the nineteen-eighties, exactly six rounds of thirty-eight Special.

He did not open the cabinet that night.

He stood in front of it for a moment, and then he closed the closet door, and he went to bed.

Thursday morning his desk had been searched.

He saw it at eight eleven. He had come in early — earlier than usual — and had set his coat over the back of the chair, and had reached for the bottom right drawer for the tin of paperclips he kept in there, and his hand had found the drawer half a centimeter open

before it had found the handle.

He stopped.

He sat down. He looked at the drawer for a long ten seconds without touching it. Then he stood up again and walked, slowly, around the desk, and looked at every other drawer. The top centre drawer was closed. The top right drawer was closed. The two file drawers on the left were closed. The bottom right drawer, the one with the paperclips, was open by half a centimeter.

Anyone who walked into the office and saw that drawer half open would not have noticed it. He had only noticed it because he had been the one who had closed it, last thing, at six-thirty the night before. He always closed his drawers. He had always closed his drawers. It was the kind of habit a man developed at a desk over thirty years and never broke.

He did not touch the drawer. He went around to the far side of the desk, where the morning light came through the louvered window, and he crouched down, and he looked along the bottom of the drawer at a low angle. There was a single new dent in the soft metal of the drawer pull, of the kind that might have been made by a bunch of keys swinging against it as someone leaned forward across the desk.

He stood up. He sat down in the chair. He thought.

The bottom right drawer at the office contained: a tin of paperclips, a book of police forms in triplicate

going back four years, a set of expired warrant cards, an empty Ziploc bag, and three Christmas cards from a constable in Bodden Town who had retired in two thousand and nineteen and continued to send him a card every year. There was nothing in that drawer that was any use to anyone. The whole point of the bottom right drawer at the office was that there was nothing in that drawer that was any use to anyone.

The drawer in his office that mattered was the bottom left drawer, and the bottom left drawer was closed and locked, the way he had left it.

The bottom right drawer was a decoy.

That, in the end, was the message. They had searched the wrong drawer. They had searched it deliberately. They had left it half a centimeter open on purpose. They wanted him to come in at eight eleven in the morning and see that the drawer had been opened, and they wanted him to spend the next half hour not on a case file but on the precise calculation of which drawer they had opened and why they had opened that one and whether they knew it was a decoy or whether they had been so confident in their list of his hiding places that they had not bothered to find out.

They wanted his morning. They got his morning.

He did not, that day, open the bottom left drawer of his office desk. He did not look at it. He did not check the lock on it. He worked through a stack of paperwork on the surface of the desk, signed two transfers, took a

call from the DPP about the same routine matter as last week, ate a sandwich at his desk that he could not afterward have described, and went home at five fifty-five, fifteen minutes earlier than he had gone home for the last six years.

He told no one at the station. He told no one in the canteen. The duty sergeant said evening, sir on his way out and Justice said evening back and put his hat on and went to his car. He drove home in the slow, careful, ordinary way of a man who had had an ordinary day at work.

He sat in the car outside his own house for forty minutes that night.

He did not know, afterward, what he was waiting for. He had pulled into the driveway and turned the engine off and the lights off, and his hand had gone to the door handle and stopped, and he had taken his hand off the handle and put it back on the wheel. He sat there. The radio had not been on. The clock on the dashboard read seven-fourteen when he turned the engine off. It read seven fifty-four when he opened the door.

The house in front of him was the house he had bought with his wife in nineteen ninety-four. The porch light was on, the way Marian put the porch light on every night, the small yellow bulb under the eave that drew the moths and the small grey lizards that ate the moths. The front room window had a thin line of warmer

light around the edge of the curtain, where Marian was reading on the couch. The boys' room was dark. They had been asleep since nine.

He could see, beyond the carport, the back of his own car under its tarp, and the breadfruit tree, and the corner of the cinderblock wall that separated his yard from the empty lot next door. There was no one on the street. There was nothing in the yard that did not belong in the yard.

He sat in the car and looked at his own house, and he felt, for the first time in twenty-eight years of police work, the small, unfamiliar weight of being afraid not for somebody else but for the people on the other side of his own front door.

He thought about Cleve Bodden's hand-lettered sign at the foot of his stairs. No Visitors Without Reason. He thought about the way Cleve had stood up out of the folding chair and watched the road behind him before he had nodded. He thought about the kind of men who had been calling on Cleve at his house in North Side over the last eleven years, and about what the rules of that visit had probably been on both sides.

He understood, sitting in the car, that he had crossed a line earlier in the week — earlier in the day, perhaps, when he had not picked up the phone and called the Commissioner to report that his wife had been approached at a school gate, and had not picked up the phone and called the duty sergeant to report that

his desk had been searched, and had simply gone on with his day. He had chosen the case over the certainty of his family's safety. He had not done it deliberately, and he had not done it loudly, and he had not crossed the line by going to a bar after work or buying a gun he did not own or any of the cinematic things men in stories did when they crossed lines. He had crossed the line by not doing several quiet, careful things that, six months ago, he would have done without thinking.

He had crossed the line by sitting in the car for forty minutes.

At seven fifty-four he opened the door, and he got out, and he locked the car, and he walked up the front path. His footsteps on the cement were the footsteps a man heard when he had been listening for footsteps on cement for two weeks. He let himself in the front door with his own key. Marian looked up from the couch with a magazine on her lap and said, you're late, and he said, I am, and bent and kissed her on the temple, and she put her hand on his face for a moment and let it go.

He locked the front door behind him.

He walked through the house and locked the back door, which was already locked, and the side door from the kitchen, which was already locked, and the louvered jalousies in the boys' room, which closed but did not properly latch. He stood in the doorway of the boys' room for a long minute and watched them sleep — Tom on his back with one arm thrown over his head, Sam on

his side curled against the wall — and he listened to their breathing, which was the breathing of children who had not yet had reason to learn to listen for anything in the night.

He went to the standing cabinet in the hall closet.

He opened the cabinet. He took down the leather holster. He took the service revolver out of the holster. It was a Smith and Wesson Model Ten, blue, with a four-inch barrel, that the service had issued him in nineteen eighty-seven and that had stayed in his possession through three reorganizations and one quiet shift in firearms policy he had not been asked to vote on. He had cleaned it twice a year for fifteen years. He had never loaded it.

He took the small steel box down from the third shelf. He opened it. He took out six rounds of thirty-eight Special. He swung the cylinder out, and he loaded each chamber, one at a time, the way he had been taught to load it on the range at the West Bay drill ground in November of nineteen eighty-six, when he had been a young constable with a moustache he could not yet grow properly. And he closed the cylinder, and he held the revolver in his hand for a moment, and he understood that the weight of a loaded revolver was not the weight of an unloaded revolver, and that no amount of having read about that difference in books prepared a man for the moment in his own house, late on a Thursday in May, when he learned it for himself.

He put the revolver back in the holster, and the holster back on the second shelf, and the steel box, now empty, back on the third shelf, and he closed the cabinet door.

He did not lock the cabinet. The cabinet did not lock. The cabinet had not locked since he had bought it.

He went into the kitchen.

He sat down at the kitchen table in the dark. He took the small brass key out of his jacket pocket and walked to the study and unlocked the bottom right drawer and took the unsealed envelope out and walked back to the kitchen and sat down again and laid the envelope on the table in front of him. The kitchen clock above the stove ticked. The refrigerator hummed and stopped and hummed. Somewhere in the back of the house Marian turned a page.

He sat in the kitchen in the dark with the envelope on the table and the loaded revolver in the cabinet down the hall, and he thought of his wife reading a magazine in the front room, and of his two boys asleep in the back room, and of a man at a school gate complimenting his older son's cricket jumper, and of a Range Rover passing slow at fourteen minutes past eleven, and of a desk drawer half a centimeter open in an empty office.

He still did not seal the envelope.

He sat with it for a long time.

He sat with it until the moths under the porch light had gone away, and the small grey lizards that ate the moths had gone away, and the house had settled down into the quietness of a house at three o'clock in the morning. And only then did he get up, and put the envelope back in the drawer, and lock the drawer, and go to bed beside his wife — who did not turn over but who was, he understood, not asleep either, and had not been asleep in a long time.

End of Episode Fourteen.

# Mailing the Envelope

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e woke at four-fifty without the alarm.

**H**

He lay in the dark for a minute with his eyes open, listening to Marian's breathing beside him. It was the slow, deep breathing of a woman asleep at last after a long week of not being asleep. He did not turn over. He did not look at her. He had learned, at some hour around two in the morning, that he wanted to do this without saying goodbye to her, because saying goodbye to her would make it the kind of thing a man might still turn around from on the way to the post office, and he did not want it to be that kind of thing.

He got up at four fifty-six. He shaved without turning the bathroom light on, by feel, in the small grey light coming in around the louvers. He dressed in the same khaki trousers and white short-sleeved shirt he had worn most days that month, the way a man dresses

when he wants the morning to record nothing about him. He poured himself a glass of water in the kitchen and drank it standing up.

He took the small brass key out of the pocket of the linen jacket on the back of the chair, and he went down the hall to the study, and he unlocked the bottom right drawer, and he took out the unsealed envelope.

He stood at the desk in the dark.

He did not turn the lamp on.

He took the second Xerox of Margo's wire-transfer authorization out of the envelope and looked at it in the grey light from the louver, and then he put it back. He pencilled, on the lower left of the envelope, by hand if possible, in the same skipping ballpoint as the rest of the address. He licked the flap. He held it down with his thumb and ran his thumb along it twice, slowly, the way a man seals a letter he intends to seal. The flap held.

He lifted the envelope off the desk.

It was a sealed envelope now, with a London address, an unstamped corner, and one Xerox inside it that twenty people in two cities would have paid a year of their salaries to have shredded.

He put it in the inside pocket of the linen jacket.

He locked the drawer behind him out of habit, although there was nothing in it any more.

In the kitchen, he wrote a note on the pad by the phone. Gone to George Town early, back by ten. He signed it A. He weighed the lie of George Town for a long second and let it stand. Bodden Town was not a lie he could write down on a pad his wife would read at six o'clock with her coffee, because Bodden Town was the lie that mattered, and a man did not put the lie that mattered on a pad. He left the note where she would see it.

He took his keys off the hook. He went out the back door, the way he went out when he did not want the front door to wake the boys. He closed it behind him without letting it click.

The car started on the first turn. He backed down the driveway slowly. The sky over the eastern edge of South Sound was the pale watercolour grey of forty minutes before sunrise. He turned right at the end of the street, away from town, and pointed the car east on the road that would carry him out through Red Bay and Prospect and Spotts and Savannah toward Bodden Town.

He drove twenty-three miles.

He did not turn the radio on.

He passed the East End turn-off at five-twenty, although he did not need to. The sub-post office in Bodden Town did not open until six. He had built the time into the drive on purpose. He wanted to be in the parking lot before the postmistress arrived. He wanted

to watch her open up. He wanted to be the first customer through the door. He did not want a queue behind him.

He pulled into the small unpaved lot of the sub-post office at five forty-seven. The building was a pale-blue cinder-block bungalow with a hand-painted sign — Post Office, Bodden Town Branch, Open Monday through Friday, six a.m. to two p.m. — under the eave. There were no other cars. He turned the engine off. He sat behind the wheel and looked at the building and at the sea, two hundred yards away across a flat field of sea grape and cracked coral, and he watched the light come up over the water.

The sea that morning was the colour of an empty glass.

At three minutes before six, a small grey Suzuki turned into the lot. The woman who got out was in her late fifties, in a cotton dress and a cardigan over the dress, with a large ring of keys in her hand and a thermos under her arm. She did not look at his car. She did not have any particular reason to look at his car. She unlocked the door of the building and went inside, and the small fluorescent light over the counter came on through the front window, and at six precisely she turned the cardboard sign on the inside of the door from closed to open.

He took the envelope out of his jacket. He got out of the car. He walked across the gravel to the door. He

went in.

The inside of the building was one room, painted the same pale blue. There was a counter with a brass grille across it, and on the counter a worn ink pad, and a metal tray of postage stamps in glassine sleeves, and a small set of brass scales. The postmistress was at the counter, taking the lid off her thermos. She looked up. She did not know him. He could see, in the steady, friendly, slightly tired look on her face, that she was a woman who had stood at this counter for thirty years and that the only thing she knew about him as he came through the door was that he was the first customer of a Friday morning.

Good morning, she said.

Good morning.

What can I do for you, sir.

Airmail to London, please. One stamp. This envelope.

He set the envelope on the counter. She turned it the right way up, looked at the address without reading it, weighed it on the brass scales without comment, peeled a single airmail stamp off the sheet in the glassine sleeve, licked it, and placed it in the upper right corner of the envelope and pressed it down with her thumb. She inked the rubber date stamp. She rolled the date stamp across the upper right corner with the practiced, slightly tired roll of a hand that had stamped

twenty thousand letters and was prepared to stamp twenty thousand more, and she set the envelope in the wire basket on her side of the counter.

That'll be one dollar twenty, sir.

He paid with two dollars in cash. She gave him eighty cents in change in coins he did not bother to count. She did not give him a receipt. She did not ask him for a name. She did not ask him whether he wanted tracking, because the sub-post office in Bodden Town did not offer tracking on a Friday morning in May nineteen ninety-six.

She did the thing she had done twenty thousand times. He watched her do it. He watched the date stamp roll across the corner of the envelope. He watched the envelope go into the wire basket. He watched her thumb come off the basket.

Have a good morning, sir.

Thank you. You too.

He went out.

He stood in the gravel of the parking lot for a moment with his back to the building. The sun was three fingers off the horizon now. The sea behind the post office was changing from glass to silk. He was aware, in a small quiet way, that he had just become a different man. He was aware that the change had not happened in a coffee shop in Miami or in a porch chair in North Side or at a kitchen table in the dark.

The change had happened across a counter in a pale-blue cinder-block bungalow on a Friday morning, in front of a woman whose name he did not know, who would not remember him by the end of her shift.

He drove west from Bodden Town along the south coast road until the road met the sea at Spotts, and there he pulled over into the small shaded lot above Spotts Beach, where a coffee shop he had never been in had opened the previous spring. It was a Seven Mile Beach kind of coffee shop in a not-Seven-Mile-Beach location, with rope lights wrapped around the railings of the porch and a hand-painted menu board listing four kinds of coffee. He went in. The girl behind the counter was twenty-two and smiled at him like a tourist, which was what he wanted. He ordered a flat white. He paid. He took it to a table on the porch facing the sea. He sat down with it. He set it on the table. He did not drink it.

He thought: six weeks. He thought: London will take longer.

He thought: I have started two clocks I cannot stop.

The coffee went cold in front of him. He did not touch it. He watched the sea. After thirty-five minutes, he got up, left the cup on the table, walked out to the car, and drove on.

He stopped at the last working payphone on West Bay Road at seven-forty.

It was the one in the shade of the breadfruit tree outside the gas station at the corner of Snug Harbour. He had used it twice in his life, both times before he had owned a mobile, and he had not used it in eight years. The receiver was warm from the morning sun. He fed it two quarters and dialled Cleve Bodden's number from memory, which was a number he had not dialled in a year but which had not, in the way of certain numbers, ever left him.

It rang four times.

Bodden.

Cleve.

Alan.

It's done.

There was a pause on the other end of the line. He could hear, behind Cleve, the small distant sound of the kettle on the stove, and beyond that the wind moving in the sea grape on the far side of the porch in North Side.

Then come pray with me Sunday.

I will.

Drive careful, Alan.

You too, Cleve.

He hung up. He stood for a moment with his hand on the receiver, and then he took it off, and he got back in the car, and he drove home.

He told her at the kitchen table after lunch.

He did not tell her on the porch, where the neighbours could see the shape of two people talking. He did not tell her in the front room, where the children might come in. He told her at the kitchen table, with the boys gone to the Saturday morning cricket nets at the Smith Road ground, after he had made her a cup of tea and set it in front of her and sat down across from her with his hands flat on the table on either side of his own untouched cup.

He told her in the order it had happened.

He told her about the body in the condo and the bank and the widow and the missing report. He told her about Margo Ebanks, junior compliance officer at Caledonian Trust, who had brought him a wire-transfer authorization in the corner of a churchyard on a Saturday morning while a yard-waste rake was the most interesting thing in the world, and about Margo Ebanks's resignation letter delivered by private courier on a Monday afternoon, and about the disconnected phone, and about the parking spot where the bougainvillea had been creeping over the curbstop. He told her about Sir Peter Wakefield's velvet curtain. He told her about David Hutchings in London. He told her about a customs officer in North Side who had kept a notebook for thirty-one years. He told her about Helena Marsh, who he had met at a Holiday Inn coffee shop in Miami and who would file a story in not less than six

weeks, after which it would take London another four weeks to print it. He told her about the man at the school gate. He told her about the Range Rover at fourteen minutes past eleven. He told her about the desk drawer half a centimeter open. He told her about the cabinet in the hall closet, and what was in the cabinet, and how it was now loaded, and how it had not been loaded in fifteen years. He told her about the envelope. He told her about Bodden Town. He told her about the postmistress, and the date stamp, and the wire basket, and the eighty cents in change.

He did not tell it in pieces. He had learned, at three in the morning, that telling it in pieces would have been a kind of lie. He told her the whole shape of it, end to end, in one sitting, without leaving the chair, and when he had been talking for an hour and seven minutes by the kitchen clock he stopped, and he looked at her across the table.

She had not interrupted him.

She did not interrupt him now.

She took a sip of her tea, which had gone cold an hour ago. She set the cup down. She looked at him with the steady look he had married twenty-six years ago and had not, until the last two weeks, fully understood.

Alan.

Yes.

Thank you for telling me before it was on the news.

He did not say anything. There was nothing to say. He had been preparing, in some part of himself, for shouting, or for tears, or for a long quiet packing of a suitcase. He had not prepared for that one sentence. The sentence sat on the table between them like a small, hard, perfectly cut object, and he understood that he was going to be a long time getting used to the shape of it.

She reached across the table and put her hand on his.

They did not move for a minute.

Then she said, I'll bring in the washing, and got up, and went out the back door, and he heard her in the yard beneath the line, and he sat at the table and let his head go down onto his folded arms for a moment, only a moment. And when she came back in with the basket against her hip neither of them mentioned that he had been crying, and neither of them mentioned that he had stopped.

That night they did not sleep.

They sat on the back step of the house with two glasses of water, the way they had sat on the back step of an entirely different and much smaller house in nineteen ninety-five, before the boys, before the case, before any of it. The trade wind was up. The sea, across the road and over the field of sea grape, was a long quiet sound that came and went in the dark. The porch light was off. The house behind them was off. The boys

were asleep. The world, for the length of the night, was the back step and the sea and the wind.

They did not talk much. They did not need to.

Once, around two o'clock, Marian said, what are you going to do tomorrow, and he said, go to church with Cleve at North Side, and she said, all right, and that was the only conversation about the future they had that night.

The eastern sky began to lighten at five-fifteen.

They sat through the lightening. They watched the sky go from black to grey to grey-blue to the soft pale blue of a Caribbean dawn over a flat sea. Somewhere to the north of them, over the Atlantic, in the belly of a Cayman Airways cargo run that would connect at Nassau and again at Heathrow, an envelope with a Bodden Town postmark sat in a canvas mail sack with eight thousand other envelopes, none of which were going to change anyone's life, and one of which was going to change at least three.

The sun came up.

Marian, after a while, took his hand and stood up, and pulled him gently to his feet. She kissed him once on the corner of the mouth.

Go to church, she said. Pray with your friend. Come home. Eat a proper lunch.

She went inside.

He sat back down on the step for a moment, alone.

Then he went into the house, and down the hall to the study, and he opened the bottom drawer of the desk on the left side — not the right side, not the decoy drawer, the other one, the one he had not opened in two weeks — and he took out the small black hardback notebook that had been in there since nineteen eighty-nine, that he had bought the week he made detective inspector and had carried unused through two promotions and one leave of absence and twenty-seven years of service, that he had been keeping, without entirely knowing why, for a day on which he might need it.

He sat down at the desk. He turned the lamp on. He opened the notebook to the first page.

He uncapped his pen.

He wrote two words.

It's begun.

He capped the pen. He closed the notebook. He slid it into the inside pocket of the linen jacket, against his ribs, where the envelope had ridden for a fortnight before it had gone its own way to London.

He turned the lamp off.

He went to find his shoes.

Sunday morning was waiting.

End of Episode Fifteen.

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***End of Volume I***

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