1.

Isabel Roland

Three tellers were working the morning Isabel Roland was kidnapped. Clark Davos, a sweet guy whose third baby had just been born; Dana Chin, who was funny and wore fabulous shoes; and Isabel, the youngest teller on duty. Isabel began working at the bank a little over a year ago, three months before her mother died. Five customers were in line, but more customers entered the bank every few seconds.

Mr. Abbuti wanted bills in exchange for sixteen rolls of nickels, twelve rolls of dimes, and a bag filled with quarters. As Isabel ran coins through a counter, her cell phone buzzed with a text from her gardener. Sprinkler problems. Isabel felt sick. The little house she inherited from her mother was driving her crazy. The sprinklers, a leaky roof over the porch, roots in the pipes because of a stupid pepper tree, the ancient range that made scary popping noises every time she turned on the left front burner. Always a new problem, and problems cost money. Isabel had grown up in the house, and loved the old place, but her modest salary wasn't enough to keep it.

Isabel closed her eyes.

Why did you have to die?

Abigail George touched her arm, startling her. Abigail was the assistant branch manager.

"I need you to take an early lunch. Break at eleven, okay?"

Isabel had punched in at nine. It was now only ten forty-one, and Izzy had eaten an Egg McMuffin and hash browns on her way into work. She felt like a bloated whale.

"But it's almost eleven now. I just ate."

Abigail smiled at Mr. Ahbuti, and lowered her voice.

"Clark has to leave early. The baby again."

They both glanced at Clark. His baby had come early, and his wife wasn't doing so well.

Abigail shrugged apologetically.

"I'm sorry. Eleven, okay? Please?"

Abigail squeezed her arm, and hurried away.

Isabel gave Mr. Abbuti his cash, and called for the next customer when Dana hissed from the adjoining station.

"Iz."

Dana tipped her head toward the door and mouthed the words. *"It's him."*

Ms. Kleinman reached Izzy's window as the man joined the line. He was tall and dark, with ropey arms, a strong neck, and lean cheeks. Every time he came in, Dana went into heat.

"Iz."

Dana finished with her customer, and whispered again.

"Studburger."

"Stop."

"Double meat. Extra sauce."

"Shh!"

Ms. Kleinman made a one-hundred-dollar cash withdrawal.

As Izzy processed the transaction, she snuck glances at the man. Gray sweatshirt with the sleeves cut off, faded jeans tight on his thighs, and dark glasses masking his eyes. Isabel stared at the bright red arrows tattooed high on his arms. She wanted to touch them.

Dana whispered.

"Manmeat on a stick."

Isabel counted out twenties.

As Ms. Kleinman walked away, Dana whispered again.

"Finger lickin' good."

Izzy cut her off by calling the next customer.

"Next, please."

The man was now third in line. Dana called for a customer, and the man was now second. Clark called, and the man was hers.

"Iz."

Dana.

"Ask him out."

"Sh!"

"You know you want to. Do it!"

Izzy said, "Next, please."

Dana hissed, "Do it!"

When he reached her window, Izzy smiled brightly.

"Good morning. How may I help you?"

He laid out three checks and a deposit slip. Two of the checks were made payable to Joe Pike, and the third to cash. They totaled a considerable amount.

Joe Pike said, "For deposit."

"You're Mr. Pike?"

She knew his name, and he probably knew she knew. He came in every three or four weeks.

"I've helped you before."

He nodded, but offered no other response. He didn't seem friendly or unfriendly. He didn't seem interested or uninterested. She couldn't read his expression.

Isabel fed the checks through a scanner. She wanted to say something clever, but felt stupid and awkward.

"And how's your day so far?"

"Good."

"It's such a pretty day, and here I am stuck in the bank."

Pike nodded.

"You're so tan, I'll bet you're outside a lot."

"Some."

Nods and one-word answers. He clearly wasn't interested. Isabel entered the transaction into her terminal, and gave him the deposit receipt.

The man said, "Thank you."

He walked away, and Isabel felt embarrassed, as if his lack of interest proved she was worthless.

"Iz!"

Dana leered across the divider.

"I saw you talking!"

"He thanked me. Saying thanks isn't talking."

"He never talks. He thinks you're *hot*."

"He didn't even see me."

"Shut up! He wants you!"

If only.

Isabel wondered if she could scrape together two hundred dollars for a new garden timer.

She glanced at her watch. Ten fifty-two. Eight minutes from a lunch she didn't want, and an event that would change her life.



Karbo and Bender

Karbo and Bender missed her at home by ten minutes. Materials found inside gave them her place of employment, so now they waited at a meter six blocks from a bank near the Miracle Mile.

Karbo slumped in the passenger seat, sipping a café mocha.

"Ever kidnap anyone?"

Bender glanced away. Bender was the driver. Karbo was the smile. They had worked for Hicks before, but never together. Karbo and Bender met for the first time at four that morning outside a strip mall in Burbank. They would part in approximately two hours, and never meet again.

Karbo said, "Sorry. My mistake."

No questions allowed. They knew what they were supposed to do, how they were supposed to do it, and what was expected. Hicks prepped his people.

Bender gestured behind them.

"Here he comes."

Karbo lowered his window.

Hicks was a hard, pale dude in his forties. Nice-looking, not a giant, but broader than average. Nonthreatening, if you didn't look close. A nasty edge lurked in his eyes, but he hid it well. Karbo and Bender were nice-looking, nonthreatening guys, too. Especially Karbo.

Hicks had come from the bank.

"She's a teller. Figure on making the grab at lunch."

Bender arched his eyebrows.

"Why lunch?"

"People eat lunch. Employees park in back, but with all these little cafés, no way she'll drive. She'll probably exit the front, and give you a shot. You get the shot, take it."

Bender's eyebrows kissed in a frown.

"Wouldn't it make sense to wait at her house, grab her when she gets home?"

Hicks glanced left and right, relaxed, just looking around.

"Time is an issue. You want out, say so, and I'll get someone else."

Karbo changed the subject. He didn't want out. He wanted the money.

"I have a question. What if she goes out the back?"

"If she exits the rear, you're out of the play. If she isn't alone, say she comes out with a friend, you're out of the play. Maybe she won't even come out. Maybe she brought a sandwich. No way to know, right? You have one job, and only the one."

Karbo said, "The front."

People would be watching the rear, for sure, but this was how Hicks operated. Compartmentalization. Minimum information. If an element got popped, they had nothing to give. Karbo admired the tough, precise way Hicks did business. Hicks rested his hand on the door.

"Picture."

Hicks had given them a five-by-seven photograph of a twentytwo-year-old woman. Having changed the play, he didn't want the picture in their possession. The picture was evidence.

Bender returned the picture, and Hicks offered a final look.

"Burn her face into your brains. We can't have a mistake."

A high school photo printed off the internet showed a young woman with short dark hair, glasses, and a smile with a crooked incisor.

Karbo said, "Burned."

Bender cleared his throat. Karbo sensed the man thought they were moving too fast, but the money was huge, and their involvement would end in minutes.

Bender said, "What's she wearing?"

"Pink shirt. Kinda dull, not bright. A pink shirt over a tan skirt. I couldn't see her shoes."

Hicks tucked the picture into his jacket.

"She'll be easy to spot, but if anything looks weird, drive away. Anyone with her, drive away. Am I clear?"

Karbo and Bender nodded.

"Clear."

"Go."

Hicks walked away and Bender eased from the curb.

Their ride was a dark gray Buick SUV owned by a leasing company in La Verne, California. Late model, low miles, the full option package. They had picked up the Buick at 4:22 that morning, specifically for use in the crime. After they delivered the girl, they would hand off the Buick, pick up their cars and money, and go their separate ways. Karbo thought Bender was having second thoughts, but Bender surprised him.

"Beautiful day, isn't it? Lovely, lovely day."

Karbo studied the man for a moment.

"Yeah."

"Gorgeous. A perfect day."

Bender hadn't said ten words all morning, even when they were searching the woman's house. Karbo figured he was nervous.

"I know we're not supposed to ask, but you've worked gigs before?"

Bender tapped the blinker and changed lanes.

"Three or four."

"This will be easy. Hicks's gigs are always easy."

"Snatching a person in front of a bank in broad daylight can't make the top of the Easy list."

"You didn't have to say yes. You should've backed out." "Right."

"I don't want to work with someone I can't trust."

"I'm concerned, is all. He's making this up on the fly."

"A lot of these gigs, this is what happens."

"You're not concerned? You don't see the risk here?"

Karbo saw the risk. He also saw the reward.

"Look at this face."

Karbo grinned and fingered his dimples.

"I'll have her in the car in ten seconds tops. No big scene, I promise. Five minutes later, she's out of our lives. What could be easier?"

"You may be a moron."

Karbo shrugged.

"True, but you get to stay in the car. I'm the guy who gets out."

Bender finally nodded.

"You're right. And if anything looks weird, we drive away."

"Damned right we do. Fast."

Bender seemed to relax, and found a spot at a meter with an eyes-forward view of the bank.

Karbo liked the location. A commercial street lined with single-story storefronts two blocks south of Olympic. A straight shot to the freeway if needed. The girl would turn toward or away from them when she left the bank, and either was fine. A lot of people were out and about, but this shouldn't matter if Karbo did his job quickly and well.

Karbo said, "You were right."

"About?"

"The day. It's a beautiful day in the neighborhood."

"You're a moron. A perfect day doesn't make this any less risky."

They watched the bank. They didn't pay attention to the people who went into the bank, or the men who came out. They watched for a twenty-two-year-old woman wearing a pink shirt over a tan skirt.

They paid no attention to the man wearing a sleeveless gray sweatshirt. They did not see the red arrows tattooed high on his arms, and barely noticed when he entered the bank. They paid even less attention when he emerged a few minutes later.

This was their mistake.

Their perfect day was about to turn bad.

3.

Isabel

en fifty-three.

Isabel helped her last customer, logged out of her terminal, and closed her station. She wasn't hungry, so she wondered if she had time to run home and catch the gardener.

Dana said, "Iz?"

Dana leered, and lowered her voice.

"We can look up his number. You can call, and tell him there was a problem with the transaction."

Isabel rolled her eyes, and left the bank at eleven-oh-two.

She didn't feel up to dealing with the gardener, so she decided to get a smoothie. She was debating between chocolate and chocolate-caramel when a shiny new SUV pulled to the curb ahead of her. A good-looking guy climbed out, opened the rear passenger door, and looked around as if he was confused. He saw her, and offered a tentative smile.

"Oh, hey, excuse me?"

Izzy returned his smile.

"Yes?"

He approached and touched her arm, exactly as Abigail had

touched her arm moments before. His smile and manner were halfway between embarrassed and little-boy-charming.

"I'm supposed to return this gift, and I can't find the darned address. I'm totally lost."

He touched her toward the open door, his fingers a polite invitation to help with his problem.

Isabel went with him, and saw nothing inside but a clean backseat in the clean car beneath a clean blue sky. Another man sat at the wheel, and never looked at her.

Isabel didn't have time to turn, or ask which address he couldn't find. He shoved her hard, shoulder and hip, and drove her into the car. She grabbed at the edge of the roof, trying to save herself, but her grip broke free.

"Stop, what are you-stop!"

He dove in on top of her. The door slammed.

Isabel screamed, but his hand covered her mouth. She screamed as hard as she could, but her scream could not escape.