## Chapter 1

## **SEPTEMBER 11, 2001, NEW YORK CITY**

They know.

Pretense reread the meeting notice, the mouse slipping between damp fingers. A spark lit somewhere deep inside, an exposed wire about to ignite.

From: Thelma Barnes, HR Director To: Pretense Abdicator Subject: Employee Matter Location: Simon Crawford's Office Date/Time: 09/11/2001 @ 8:00 a.m.

Paralyzed behind her desk, she watched the gathering storm unfold. Two unfamiliar men strode down the hall toward Simon Crawford's office, followed by the confident march of Baron Rothschild. Panic wrapped its stiff arms around her. *Oh, God. Oh, God. I need to make a run for it.* 

"Good morning, Pretense," said Daphne Duke, appearing in her doorway. "Are you okay? You look frazzled."

"I'm fine," she said. "Do you need something?"

"Would you like to go upstairs with Ariana and me to the café on the ninety-third floor and grab a coffee and donut?"

"I can't. Please shut the door when you leave. Thank you."

Pretense glanced at the clock. Ten minutes to eight. She fought back a rising panic as she bolted to her feet, her chair toppling behind her. She grabbed her purse and laptop bag, then rushed around her desk. The knock came, quiet at first, followed by a brief pause, then grew louder. She scanned the tight space in a final, desperate attempt to escape the inevitable, but there was no way out. She inhaled deeply and let it all out in one sigh as she opened the door to the pear-shaped bulk of Thelma Barnes, blooming in a three-piece, tomato-red pantsuit and toting an official-looking binder.

"Good morning, Pretense. Did you receive my meeting notice?"

"Yes, I did," she said, adjusting the shoulder strap of her laptop bag. "However, I just received an emergency phone call. I need to leave right away."

Thelma's eyes smiled in a calming way. "I'm sure it can wait. Let's walk together to Mr. Crawford's office."

Her mind whirled. "I'll meet you there. I need to change out of my running shoes."

"There is no need to change. Please, set your things down and come with me."

Pretense read Thelma's resolve and shrank. "Do I need to bring anything?" she asked, her voice choked with fear.

"No. Just follow me."

When they turned the corner, Pretense noted that Simon was standing, arms crossed, outside his office. He ushered them in and closed the door.

Her legs felt like Silly Putty as she made her way to an empty chair near the door. The relentless thumping of her heart seemed to echo across the room as she clasped her hands between her legs to stop the trembling.

Simon took a seat behind his desk in front of the dramatic floor-to-ceiling windows. The South Tower of the World Trade Center stood tall against a cloudless September sky, laying a vivid backdrop for her impending storm. Seated on either side of Simon were two men with serious faces, their eyes studying her every move. In the far corner of the room, next to Thelma, sat Baron Rothschild, staring straight ahead.

Simon shifted in his chair; a muscle twitched in his jaw as he nodded to his right. "Pretense, this is Griffin McCoy, a private investigator." He looked to his left. "And this is Agent Dick Birchwood with the New York FBI Office. Of course, you've met Baron Rothschild and Thelma." He took an obvious swallow and folded his hands on his desk, leaning in. "The reason we are here today is to discuss a very serious matter. It has been alleged that you have embezzled money from Baron Rothschild's parents, Hyman and Edna Rothschild."

Pretense's jaw unhinged as her eyes bounced around the room. "This is a joke, right?"

Simon's lips curled in. "I wish it were a joke, Pretense. I really do. But we have compelling evidence to the contrary. After Baron became suspicious of your activities, he hired Griffin McCoy to investigate. Based on Griffin's findings, he contacted the FBI, and that's when Dick took the case."

Pretense jerked her head in Baron's direction. "This is incredibly insulting. Please tell me you haven't shared this outrageous story with your parents?"

Baron looked at Pretense, his eyes drilling into her. "I didn't have the heart to tell my parents that their trusted financial adviser was stealing their money. But I plan to call them as soon as this meeting is over." He broke his gaze, his chin jutting upward.

Pretense craned her neck around Thelma, her face crimson. "How dare you accuse me of this heinous act. And you, of all people. You should be ashamed."

Thelma interrupted. "Now calm down, Pretense. Let's not get confrontational. Dick is going to discuss next steps."

Dick stood and walked to the front of Simon's desk, his hands stuffed in his pockets. Over the next several minutes, he cited the evidence against her while Griffin nodded in agreement. Dick paused and folded his arms across his chest. "Pretense, the proof we have is very convincing. If you cooperate, maybe we can get some leniency for you. So do yourself a favor and tell us where the money is."

Pretense sat open-mouthed, her voice sprinkled with sarcasm. "I want a lawyer. I am not..."

A sudden force assaulted the building, unleashing a whoosh of gale-force wind and shattering glass across the office. Dick fell to the floor and clawed his way to the front of the desk. The building rolled like a ship on the ocean in a sea of flickering lights. Pretense leapt from her chair, seizing the doorknob while struggling to stay afoot.

"Earthquake!" Thelma shouted amidst the mayhem as the group stumbled toward the exit.

Pretense found her footing and yanked at the knob, but the door had jammed, opening to only a slim gap. Choking smoke writhed and billowed through the office, triggering the sprinkler system and sending a spray of water arching outward. An intense stench of gasoline permeated the room. "Let me try," yelled Simon, mauling the edge of the door as water rained over his head. Desperate fingers converged on the door in a futile attempt to escape.

"Pretense, move out of the way," someone yelled, but she struggled against the sparse opening. "Move out!" She ignored the command and pushed again, squeezing her lithe body through the gap like toothpaste through a tube. Just as one foot reached the other side, the building creaked and shifted again, trapping her other foot in the narrow gap. She reached down and yanked on the shoelace, pulling her leg up several times, raw fear fueling her adrenaline. With a swift jerk, her foot came out of her shoe, releasing her body and pitching her forward. She looked back. Amidst swirls of black smoke, a shock of red emerged through the narrow opening, its hand wagging wildly. Pretense turned away and staggered down the hallway gasping for air, the sound of Thelma's shrill scream echoing in her ears.

The building was alive, belching debris in all directions. Pretense felt her way through thick, black smoke as water sloshed at her feet. She shielded her mouth against the acrid smell and fought for her bearings in search of her office, but darkness prevailed. She moved in the direction of the eighty-ninth floor stairwell, abandoning her laptop and purse, praying that whatever hell was enveloping the building would destroy her possessions. She took a few more steps and groped at her chest. The locket dangled from her neck like a garden serpent hanging from her throat.