

CHAPTER ONE

Suburbia

Walnut, California

Late Morning

Pinetree Court looked the way it had for twenty-five years: neutral-colored houses, manicured landscaping, most of the same people.

Sprinklers ticked and hissed across clipped lawns. A gardener's truck idled two houses down, radio playing softly in Spanish. Wind chimes rang from a porch near the corner, thin and metallic.

Walnut was a quiet place. Low crime, friendly people. A place where you would want to raise a family. No reason for strangers to linger. The houses were modest but cared for, beige stucco and tiled roofs, American flags still hanging from garages long after the holidays that put them there. People waved when they passed, even if they didn't know your name.

Evelyn Park's house sat halfway down the block, similar to the others except for the small wooden bench beneath the front window. Her husband built it years ago, insisting it was good to have a place to sit and watch the world go by. She still dusted it every week, even though no one ever used it now.

The television murmured in Korean from the living room, one of those daytime talk shows she left on because the voices filled the

house in a way that didn't ask anything of her, the volume low enough to pretend it wasn't there and high enough that she didn't have to sit in the silence. The kitchen was spotless. She wiped the counters twice already that morning, slow careful circles with the sponge, the same motion she used when her husband was alive and the counters actually needed wiping. A framed photograph of him sat on the shelf above the microwave, the blue jacket he bought for their thirty-fifth anniversary, his face turned toward someone off-camera with the kind of grin he saved for people he was genuinely glad to see. She didn't remember who.

She was wearing the same sweater she wore most mornings, soft from too many washes, sleeves pushed up past her wrists. Her husband used to tease her about it. You'll wear that thing until it disappears, he'd said.

He'd been gone eight years now.

She poured barley tea into her favorite cup, the one with "World's Greatest Grandma" written on it, and sat at the kitchen table where the chair across from her remained empty the way it always did, a fact she acknowledged every morning by not looking at it. The morning paper sat folded by her elbow, still in its plastic sleeve. She stopped reading it months ago but couldn't bring herself to cancel the subscription, because her husband read it every morning, starting from the back, and canceling it would have meant admitting that the last thing in the house that still followed his routine was something she no longer needed.

The phone rang.

She looked up, cup halfway to her mouth.

The house didn't get many calls anymore. Her daughter texted. Her son called on Sundays. The church left voicemails she forgot to return. Unknown numbers usually meant it wasn't important, and she let those ring.

This one kept ringing.

Evelyn set the cup down and reached for the phone, her fingers damp against the plastic. The caller ID showed "Walnut Sheriff's Station."

"Hello?"

There was a brief pause, just long enough to seem intentional. A click.

"Mrs. Park," a man's voice said. "This is Deputy Daniels with the Los Angeles County Sheriff's Department, Walnut Station."

Her back straightened immediately.

"Yes."

The word Deputy carried weight. Sheriff's Department meant important, meant serious. She pictured tan and green uniforms, radios, metal badges. Authority had always been something you respected, especially when you didn't understand it. Her husband taught their children that. If an officer speaks to you, you listen. You cooperate. You say sir.

"I'm calling regarding a financial investigation involving your identity," the deputy said. "I want to assure you that you are not in trouble at this time. But I need your cooperation to make sure it stays that way."

The words didn't land all at once.

"I don't understand."

"That's okay," he replied smoothly. "That's why we're contacting you before this becomes something more serious."

His English was excellent, but there was something underneath it. A softness to certain consonants. An accent that wasn't quite local. Evelyn noticed it but it didn't alarm her. Los Angeles was full of accents.

"There has been activity connected to your name that's raised concerns with our fraud division," he continued. "Specifically, transactions we believe are unauthorized. Right now, we're treating you as a potential victim. But if we don't secure the funds involved, this could escalate."

She turned the wedding ring on her finger.

"Escalate how?"

"Potential warrants. Asset seizure. Possible court appearances." He said each word evenly, like a list he'd read a hundred times. "I don't want that for you, Mrs. Park. That's not why I'm calling."

She pressed her free hand flat against the table, steadying herself.

She thought of her neighbors, of police cars parked on Pinetree Court the way they appeared two years ago when the Hendersons' son was arrested and the whole block watched from their driveways, and she thought of what it would feel like to be the one they watched, to have officers at her door asking questions she didn't know how to answer. She did everything right her whole life. Paid her taxes. Renewed her registration. Voted in every election since 1988.

"I didn't do anything."

"We believe that," the deputy said immediately. "That's exactly why we're giving you the opportunity to cooperate before this gets referred to the district attorney's office."

He knew her address. He recited it without hesitation, the house number, the street, the zip code. He knew her bank. He read off the last four digits of her account number as casually as if he were confirming a reservation.

She smiled briefly. She wondered what else he knew. What else was in the file with her name on it.

"How do you know all that?"

"It's part of the investigation, ma'am. We've been monitoring the compromised accounts for several weeks."

She didn't ask which accounts. She didn't ask what specifically was compromised. The details were specific enough to feel true.

"To protect you," he said, "we need to temporarily secure the funds tied to the compromised account. Once the investigation concludes, everything will be returned. This is standard procedure."

She gripped the edge of the table.

"As evidence," he explained.

"How much?"

"Ninety-five thousand dollars, Mrs. Park. That's the amount flagged in the system."

Ninety-five thousand dollars. She could picture it. The savings account she kept at the credit union on Valley Boulevard, the one she'd maintained since her husband died. Not retirement money. That was separate. This was the account she thought of as her

cushion. Groceries, prescriptions, the occasional gift for her grandchildren.

"I'll need you to withdraw the funds in cash," the deputy continued. "I know that sounds unusual, but it's necessary for chain-of-custody purposes. A digital transfer could be intercepted by the individuals who compromised your account."

It did sound unusual. But he'd anticipated that, and the explanation arrived before the doubt could settle.

He told her not to speak to anyone else. "Family interference can complicate the legal process, and I'd hate for your family to be pulled into this unnecessarily."

"I appreciate that," she said.

Banks made mistakes, he said. "The tellers aren't trained for this. If they flag the withdrawal, it could trigger a premature freeze on your account, and we'd lose the window to protect your funds."

"If you tell someone," he said, "it could be interpreted as interference with an active investigation."

She imagined her son's face if deputies showed up at her door. The questions. The embarrassment. The way he'd look at her, not with anger, but with something worse. Disappointment.

The photo of her son sat on the wall above the phone. He'd be disappointed. She didn't dial.

"I don't want trouble."

"That's why you're doing the right thing, Mrs. Park."

He stayed on the line while she got her purse. She could hear him breathing, patient, unhurried. Behind him, other voices. She couldn't make out the words. She put on her shoes by the front door,

the white walking shoes she wore to the grocery store, and picked up her car keys from the hook by the closet.

"Take your time," he said. "I'll be right here."

She locked the deadbolt and the knob. Her purse was over her shoulder, her keys in her hand. She walked down the driveway to her car and unlocked it with the key. The fob died two years ago and she never replaced it. She got in and put the key in the ignition. The seat was warm. The phone clicked over to the car's Bluetooth and the deputy's voice came out of the speakers. She set the phone in the cupholder and fastened her seatbelt.

She backed out of the driveway slowly.

The drive to the bank felt unreal. The streets were the same streets she drove every week, Valley Boulevard to Grand Avenue, past the dry cleaner and the boba shop her granddaughter liked. Parents walked children home from the elementary school on the corner. A man washed his car in his driveway with the radio turned up.

Evelyn drove with both hands on the wheel. The deputy's voice came through the speakers. Her son insisted she carry the phone, for emergencies. The deputy talked the entire time, not about the case but about ordinary things. He asked about the weather. About how long she'd lived in Walnut. He complimented the neighborhood.

It was the small talk. He wasn't in a hurry.

Inside the bank, the air-conditioning hummed softly. The branch was small, four teller windows, a desk in the corner for the branch manager, a rack of brochures nobody ever took. Evelyn stood in line behind a woman holding a toddler, rehearsing the lie in her

head the way she used to rehearse answers before parent-teacher conferences, turning each option over to see if it would hold. Home renovation, that sounded reasonable. Or a family emergency, but that would invite questions she couldn't answer without contradicting whatever she said next.

The teller was young. Polite. Shoulder-length hair pulled back, small earrings. When Evelyn named the amount, the teller's fingers paused on the keyboard.

"That's a large withdrawal," she said. Not accusatory. Careful.

"It's for family," Evelyn replied. Her voice didn't waver. She'd practiced this in the car.

The teller lowered her voice and leaned forward slightly. "Mrs. Park, we've been seeing a lot of scams lately. If anyone pressured you to withdraw this money..."

Evelyn felt heat rise in her face, not from guilt but from the implication that this young woman with the small earrings and the carefully lowered voice believed she could be fooled, that seventy-one years of managing a household and raising two children and handling the finances after her husband died didn't add up to enough sense to know when someone was lying to her.

"The Sheriff's Department is involved," she said firmly.

The teller's posture changed. She straightened, nodded once, and began counting the bills.

The cash came out in two neat stacks. Crisp and heavy. Evelyn placed them into an envelope the teller provided and walked to her car. She put the envelope in the shoebox in her trunk, the one she kept there for farmers' market vegetables, and drove home.

"You're doing exactly what you should," the deputy said when she returned to the car. His voice hadn't changed once. Same tempo. Same warmth. "An agent will come to your home shortly to collect the secured funds. He'll have identification."

"Thank you," she said. She meant it.

At 11:40 a.m., there was a knock at the front door.

The young man on her porch looked like a college student. Backpack slung over one shoulder. Clean sneakers. Hooded sweatshirt despite the warmth. Polite smile.

"I'm here to pick up the package," he said.

His accent was faint but English wasn't his first language. He didn't step inside. He stood on the porch patiently, relaxed.

Evelyn lifted the shoebox and handed it to him.

"Thank you, ma'am."

He walked down the driveway, turned left, and disappeared around the corner. She didn't see a car. She didn't hear one. Gone.

She stood in the doorway for a long time. She wasn't sure what came next. No one told her what happened after.

The sprinklers across the street were still running. The gardener's truck moved on. The wind chimes on the corner porch rattled in the breeze.

She went back inside and sat at the kitchen table, in the same chair, at the same spot where she sat that morning when the phone rang, and the barley tea was cold now, and the cell phone was still in her hand even though the line was dead and she didn't remember him hanging up.

The house was quiet again, the same quiet it held every morning, the television murmuring from the living room with the same show and the same voices saying things she wasn't listening to. The chair across from her was empty.

* * *

Fourteen miles east, Detective Ethan Cole sat at his desk in the Cyber Investigations Center. His phone didn't ring.

This is where it starts.

Fleeced Nation, Book One. Coming soon.
The story keeps going. So does the phone.

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