

Chill Factor

PROLOGUE

Monday, 3:00 P.M.

Lucy Ames, a plump fifty-five-year-old divorcée, swept into the Texas Citizens Branch Bank on a crisp May afternoon and waited her turn in silence, not chatting with other patrons as was her custom. Instead, she hummed “Bad Moon Rising” and spent the brief wait noticing the rich viridian carpet, rose marble counter, and Ms. Darlene Flores pecking away at her computer. Lucy didn’t usually bank at the Webster branch. Nevertheless, she’d come to make a withdrawal.

When the woman ahead of her, wearing an outrageously short, poppy-print dress, turned from the counter to exit through the glass doors, Lucy laid an empty book tote in the window and smiled at the teller. The tote was empty now because Lucy had removed the only item it carried, a .38 Police Special.

She pointed the gun at the teller. The young man had worked at this branch two years, Lucy recalled, long enough to know the rules and not panic, long enough to know how to act during a holdup, although this branch had never been robbed. At six-month intervals, the bank’s security officer instructed branch employees in proper robbery procedures. Lucy knew the young teller would not try to be a hero.

“I will shoot you, Jonathan,” she said amiably, “If anyone in this room makes a stupid move. Do you hear what I’m saying?”

Jonathan nodded, his Adam’s apple doing a little bob as he swallowed. He wore too much Paco Rabanne cologne, and someone had ironed his shirt without enough steam. Leaving a wrinkled patch on the left shoulder.

“I don’t want anyone pushing alarm buttons.” Lucy raised her voice so the other employees would listen up. “And I don’t want any of that messy bait money smearing dye all over me.”

The murmur of speculations faded to silence.

Lucy beamed a smile around the room. Her dazzling smile was her best feature—the Shepherd had told her so repeatedly.

“What I want you to do, Jonathan, is scoop all the real money from the teller drawers—never mind the change or that clever tracking device—and stuff the bills into this bag. I want you to do this without ever blocking my view of your movements. You hear what I’m saying?”

He nodded again, Adam’s apple bob-bobbing.

“Good. That’s very good. I really don’t want to hurt anyone, but I’ve been practicing with Mr. Colt here.” She raised the .38 a tad, level with Jonathan’s nose. “I want you to know I can put ten rounds out of ten in the bull’s eye.”

She waited for the young man’s skinny face to register that he understood. She felt certain the other employees and the two patrons would understand as well. The bank did not retain an armed guard, because an independent study had determined guards were less cost-effective than video cameras. After today, no one in this town would see Lucy’s face again, so video cameras didn’t worry her.

“But before you begin, Jonathan, I want everyone except you and Ms. Flores and Mr. Simpson over there to lie facedown on the floor, arms and fingers extended.” When no one moved, Lucy flashed her dazzling smile again. “You can do this *now*, folks. *Right now.*”

The air rustled with movement.

“Excellent. Now, Ms. Flores.” Lucy flicked her gaze from assistant to manager. “I know that you and Mr. Simpson hold dual keys to the vault. I’d like you to open it and bring me the bags you’ve prepared for the Brinks pickup that’s due later this afternoon.”

Darlene Flores’ eyes widened with surprise at this insider knowledge. Brinks pickups were supposed to be randomly scheduled, but routines surfaced nonetheless, and the truck could be counted on between three and four o’clock on any Monday. The assistant manager would’ve been even more surprised to know that she herself had divulged this tidbit one morning when she and Lucy chatted over the phone.

If they’d been speaking over the phone now, Darlene would undoubtedly recognize Lucy’s voice. During the past few years they’d chatted often, usually about bank business. Lucy Ames worked in the wire room of Texas Citizen’s main office, communicating at one time or another with all the branches to verify wire transfers.

“You can omit the change bag,” Lucy told Darlene Flores. “Too heavy, and the bursitis in my shoulder has been frightful lately.” She waved the gun a fraction. “Go ahead now. Let’s get this over with so we can all relax and go home.”

The entire transaction took less than two minutes. Lucy was proud of everyone for playing their parts so well—off-the-cuff, so to speak. After all, she was the only one thoroughly rehearsed.

Three minutes after she left the bank, Lucy drove through the back parking lot of a deserted strip center and dropped four money bags out the car window to the pitted asphalt, confident that another car would follow moments later and pick them up. Back on the street, she drove toward home at a reasonable speed, singing “Proud Mary” with the radio and thinking about her neighbor’s daughter’s wedding shower later that evening. Lucy had promised to bake her famous Gin Fizz Cake. A “regrets” note, claiming a migraine, would travel with the cake by messenger, while Lucy headed to a new life. She decided to stop at the grocery and buy fresh strawberries for the frosting.

When blue-and-red lights flashed in her rearview mirror, Lucy was only mildly alarmed. She’d hoped this wouldn’t happen. But she was prepared.

A second police car turned on its siren ahead of her. A third flanked from the left, forcing her to the curb.

So many, so soon... One of the bank personnel must have triggered an alarm, although Lucy felt certain she would’ve noticed.

She picked up the .38 she’d laid on the floor mat. Her temples dampened with perspiration. This part of the plan wasn’t nearly so well rehearsed as the actual robbery, but Lucy knew her role. The gun shook in her hand as she stepped from the car.

A wall of blue encircled her, patrol cars parked at odd angles, police officers aiming their side arms from the cover of metal doors or fenders. Despite her instructions, Lucy couldn’t bear to shoot one of those young officers. Aiming between two cars at a Rubbermaid garbage container across the street, she drew an arm-steadying breath, blew it out...then, as she had been trained, squeezed the trigger.

As the container flew backward, Lucy heard the *pop—pop—pop—pop—pop* of return fire. A thudding blow spun her sideways. Her gun hand cramped—the spasm spit another bullet from the .38.

A bolt of searing pain slammed through Lucy's chest. Her legs buckled beneath her. She sank to her knees.

As she knelt, swaying, on the gritty concrete, Lucy's thoughts scudded over the lonely year following her divorce, through recent months of joyous companionship, into the present moment...and she smiled. Everything had gone terribly wrong, but she had played her part exactly right. The Shepherd would be pleased.

Her gaze locked on an earnest young officer as she crumpled to the pavement, smile frozen in place: They would *not* take her alive.

CHAPTER 1

Tuesday, 3:00 A.M.

Skip tracing in Houston is a game of hide-and-seek, bail jumpers as dumb as ostriches about hiding. More often than not they could be found bending an elbow in one of their favorite haunts, vegging in front of the tube, or hanging with an old flame. Dixie Flannigan approached a bungalow at 221 Burning Oak Drive expecting the skip she was after to be no more imaginative than average. But sometimes they fooled you.

She eased her tow truck to a halt, turned off the headlights, lowered the windows and inhaled the heavy fragrance of magnolia blossoms from a tree skirting the road. A tepid breeze flushed the remnants of air conditioning from the truck cab and ruffled her brown hair across the collar of her camp shirt. Dixie'd been growing her hair longer the past three months, and now she wondered if this was a good idea, with summer approaching.

Behind her, nocturnal traffic hummed along the Southwest Freeway. City music. In the distance ahead the downtown skyline glittered against the spring night.

Burrowing under a handful of mail and a copy of the *Daily Law Journal* on the passenger seat, Dixie grasped a thermos of cold raspberry tea. She opened it, drank as she tuned the radio to soft jazz, then settled back to watch the house. Waiting for a skip to pike his head up was the relaxing part of a job, a chance to sit idle without guilt nipping at her.

In a front window, a television flickered. The other houses were dark—after all, it was three A.M.—but the resident at 221 had only recently returned home. When Dixie drove by an hour earlier, the driveway had been empty. Now, moonlight shimmered on the roof of a shiny new Camaro: the girlfriend's car.

Dixie's hunch meter said Jimmy Voller was snuggled up with his girlfriend in front of that television. If not there, he could be headed for Mexico, and Dixie wanted desperately to avoid a long-distance haul to bring the skip in. Voller was the last of five she'd traced over the past two weeks. Amazingly, all five skips had surfaced in a single day, and now she was nearly thirty-six hours without sleep.

Eyes trained on the lighted window shades, she reflected on what the pair might watch at this hour. One night recently, Dixie'd settled down with her remote control and

a bad case of insomnia. A few clicks had taken her from late-night hucksters to TV evangelists, sitcom reruns, and skin flicks. Nowhere had she found the cozy, classic movie she sought.

After several minutes passed with no shadow crossing the window shades, Dixie stretched, yawned, and braced the thermos on a cup holder that didn't quite fit. She switched on her penlight to examine her mail...utility bills...check from a bail bondsman...bank statement, along with another envelope that looked suspiciously like an overdraft notice...and an invitation to The Winning Stretch, a health retreat.

She ripped open the bank notice.

Normally, her checking-account balance bobbed along at five hundred bucks, give or take a few. Overdraft protection enabled the bank to dip into her savings if the checking account dropped too low, which it did on occasion, when Dixie needed travel expenses to chase a skip out of town. Right now she felt certain her checkbook would confirm a reasonably healthy balance. But the bank notice she held in her hand showed a startling overdraft of twenty-six dollars and forty-seven cents. That should *never* happen—unless her three-thousand-dollar savings account had been drained. Where the hell had her money gone?

A light winked out in the front window at 221. A moment later, the television went blank, then a light appeared at the driveway side of the house, near the back.

Dixie aimed the penlight at her watch, checked the time—twenty-three minutes gone—then rolled her shoulders to work out the kinks. Didn't want her reflexes going sluggish while she waited. Jimmy Voller, a brawny, ill-tempered truck driver, out on bail while awaiting trial for drunk and disorderly conduct, had been known to get mean when cornered.

She considered retrieving the .45 semiautomatic from the locked tool safe in the truck bed. A license to carry and a contract with Voller's bonding agent gave her the credentials she needed. But Voller's arrest sheet hadn't included a weapons charge, and ten years as a State prosecutor had taught Dixie that the best way to get someone hurt was to use more force than necessary. She could handle Voller without the heat.

Ignoring a wimpy little voice that said, *Yeah, but why risk it?*, she wedged the penlight in the crook of her armpit as she skimmed the bank statement. Her check for a pair of new tires had apparently caused the overdraft. But the tires cost less than four hundred dollars. No way that one check could be the problem.

Opening her checkbook, she flipped through the carbonless copies. As usual, she'd neglected to carry the balance forward, but a quick mental tally verified a hundred-dollar balance, even *after* subtracting the amount for the tires, and without touching her savings account.

Had she made any large ATM withdrawals? Not that she recalled. Certainly not enough to deplete her savings account. She hadn't even gone out of town this month.

The window at the back of 221 went dark.

Dixie dropped the papers, snapped off her penlight, and eased the truck door open. She stepped out, into the still night. Her boots crunched gravel as she crossed the blacktop. She veered onto the grass to deaden the sound.

Reaching the back window where the light had blinked off, she silently attached a listening device to the pane. Over the background hum of an air conditioner, she heard a murmur of voices accompanied by an occasional squeak of bedsprings. Dixie waited until

the voices grew quietly urgent and the music of the springs beat a steady rhythm, then she removed the device from the cool glass and walked swiftly, silently, to the tow truck.

Revvng the truck's rumbling engine, she backed into the driveway, behind the girlfriend's Camaro. Then she grabbed a halogen flashlight from the floorboard, hopped down out of the cab, and slammed the door. She stamped down the gritty driveway to the rear of the truck, rattled the tow hooks down on their chains, and attached them to the Camaro's frame.

The miniblind flew up.

Just as Dixie flashed the spotlight at the glass, a woman peered out, red hair frizzed into a halo.

"Jimmy!" The windowpane muffled the woman's shriek. "Baby, someone's stealing my car!"

Dixie flipped a switch to start the hydraulic winch. With a metallic *thunk*, the Camaro's tail eased off the ground.

"Jimmy!"

The window slid up with a bang.

"What the hell's going on out there?" A man's voice, thick and gruff.

"Jimmy, baby, do something! They're ripping off my new car!"

"Repo," Dixie called brightly, slapping the Camaro's fender. She aimed the halogen at the beefy male face now glaring furiously from between gauzy curtains. Then she strode to the truck cab, swung up inside, and dialed the nearest police station.

"Flannigan," she said softly. "I've got Jimmy Voller at 221 Burning Oak Drive. We'll wait for you."

By the time the bail jumper yanked his pants on and stormed out the door, a patrol car should've been zipping down the street toward the house. Earlier that night, Dixie had alerted the beat cop that she expected to get a bead on Voller. But as he stomped down the front steps, a hairy hulk in the moonlight, the road remained empty.

Dixie pinned him with the halogen spot.

"Hold it right there, mister. This is a righteous repo. You don't want any trouble." Bluffing. The Camaro was paid up, and Dixie didn't repossess cars, anyway. The tow truck was one of four vehicles she'd acquired cheap from guys like Voller who wouldn't be driving for a long while.

He shaded his eyes against the glare, hesitating. Then he charged toward the truck, shoulder muscles bunching as he knotted his fists.

Watching him storm at her like a raging javelina, Dixie mentally flashed on the .45 in the tool safe—too far to reach. Anyway, Voller wasn't armed. She could handle him. She could.

Snapping open the glove box, she kept one eye on the skip as she grabbed a pair of handcuffs.

"Jimmy!" the girlfriend screeched from the front door. "Baby, don't let them take my car!"

Through the open truck window, Dixie kept the spotlight shining in Voller's eyes. He blinked but charged onward, fists swinging like sledgehammers. Leaving the window down, Dixie locked the door. She slid backward on the truck seat, snapping the handcuff open.

The thermos fell over. Iced tea soaked her crotch. *Shit!* And still no sign of that patrol car.

Voller seized the door handle. Dixie lunged forward, reached through the open window, and clamped the cuff around his wrist.

“What the fuck!!!!?” He jerked his arm back as if stung.

But Dixie yanked the handcuff tight and snapped the other end to the steering wheel.

“Forget your court date, Jimmy? The judge suggested someone should drop by, see you don’t forget again.”

“Goddammit to hell! This ain’t no repo!”

His menacing free hand shot toward her. She ducked out of reach. He kicked the truck door but, barefooted, didn’t quite dent it. He howled.

“Jimmy, baby? What’s happening out there?” The girlfriend, in a T-shirt and panties, minced across the yard swinging a butcher knife.

Oh, great. “Back inside, lady! Jimmy Baby’s going to jail.” Dixie cranked up the window until it trapped Voller’s shackled arm. His curses grew more colorful.

For a butt-numbing hour, with Voller snorting like an enraged bull and his girlfriend alternately cursing Dixie and pleading tearfully for her to let him go, they waited. Dixie’s cell-phone inquiry brought the curt assurance that a patrol car would be dispatched as soon as possible. Finally, a blue-and-white whipped into the driveway.

“Sorry,” the officer muttered. “Bunch of 911s came in. Your call shuffled to the bottom.”

Six minutes later, with Voller on his way to jail and the Camaro back on the ground where it belonged, Dixie pointed her tow truck down the twenty-mile stretch of highway toward home. Recalling the look on Voller’s face when he realized he’d been duped, she couldn’t help grinning. Skip tracing did have its moments of satisfaction.

More moments, perhaps, than her decade on the DA’s staff. The realization always saddened her. She’d entered the study of law with an expectation of making a difference. Although law certainly was fallible and susceptible to human error, Dixie’d been callow enough to expect truth and justice would prevail.

Truth, she soon discovered, was a pale ghost roaming lost in the courthouse halls. While Dixie sparred with legal swashbucklers over petty technicalities, confirmed criminals swaggered through revolving jailhouse doors. When she could no longer stomach the futile fencing, Dixie’d tucked her sword and shingle into a briefcase and drifted.

Now, three years later, she still drifted, winning minor skirmishes like the one tonight. Her efforts didn’t count for much, but at least she could look her five-foot-four-inch self in the mirror and see truth standing behind her.

Truth and the occasional bail bondsman with a fat check.

Dixie clicked on the dome light and snatched up the bank statement from the passenger seat. Holding it so she could watch the deserted road and still scan the page, she tried to recall some withdrawal that would explain the overdraft. Obviously, she’d used the ATM on the fly, without jotting the amount in her checkbook, and the bank had neglected to apply her overdraft protection. Banks *did* occasionally make mistakes.

The only other explanation she liked even less: Someone had snatched more than three thousand dollars from her account. Shot one hell of a big hole in the fee she'd earned that night.

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