

NINE MOTIVES FOR MURDER BY LOUISE FOSTER

CHAPTER 1

21 Across; 7 Letters

Clue: An excess of income

Answer: Surplus

How did my checking account end up with too much money? That never happens. I'm usually in the hole or barely afloat. Three days into a San Francisco vacation with my family I'd checked my bottom line, worried about an overdraft. Now, an excess of nine hundred dollars had sent me into a tailspin.

My pen tapped a hard rhythm on the table of the rental house in an out of the way San Francisco neighborhood. At seven-thirty in the morning, we'd just finished breakfast. Raising my coffee mug, I paused to inhale the raspberry chocolate scent. The intoxicating aroma usually brought a smile to my lips. However, the unexpected balance in my bank account soured my mood.

Slapping the pen onto the polished wood, I cast a narrowed look at my better half. "Are you responsible for this?"

Kevin Tanner, bestie of ten years and husband for three months, looked up from his phone. At twenty-seven he was eight years my junior. His sapphire eyes topped by wavy black hair

stared at me in confusion. "Belden, I don't even know what you're talking about."

"Don't look, Kevin!" Our twelve-year-old son yelled in alarm. "That's her death glare!"

A cookie sheet appeared in front of my eyes. I jerked back in surprise.

"This will reflect her stare back on her." Standing between our chairs, Marcus looked at Kevin. "This is how Perseus defeated the Medusa. She turned to stone."

Gritting my teeth, I grabbed the cookie sheet out of the boy's hand as I glared at him. "I'll turn you into more than stone!"

I swung the pan at him, knowing he was too quick for me. My only satisfaction was his giggle as he danced out of reach. His straight black hair swung around his round face. His dark, laughing eyes and dusky skin were evidence of his Korean heritage.

A former street urchin, he'd crossed my path a few years earlier after stealing my wallet, and my heart along with it. I'd eventually wrestled him into the foster system in Langsdale, Nevada, our home. His adoption became final a few weeks after my marriage to Kevin.

Kevin, who'd pulled away to avoid my errant swing, eyed me with a cool look. "What's the problem?"

I stabbed a finger at the laptop. "There's too much money in our account."

My hubby's coffee cup, and his expression, froze halfway to his mouth. "That's never happened before."

Marcus' jaw dropped. "Are we rich?"

I didn't bother to answer the boy. The Belden-Tanner mutual fortunes only crawled above the poverty line after our marriage when Kevin moved in and our fledgling handyman business started inching toward daylight. We couldn't have afforded San Francisco if the other members of our adopted family hadn't kicked in a portion of the cost.

Mrs. C, known by most as Mrs. Alice Colchester, sipped her steaming tea with a genteel air. "Perhaps you've figured wrong, luv."

Her lilting British accent did nothing to lighten my dark mood. I pressed my lips together and shifted my glare to her. She was our landlady and friend. Neither that nor her white curls and seventy-plus years would protect her. "I *didn't* make a mistake."

Marcus, who'd retreated to the other side of the table, snatched up the cookie sheet and held it between me and the older woman. "Don't say that, Mrs. C. T.R. will blow for sure."

"I'm not accusing your mother of malfeasance. However, I sometimes forget to account for all the amounts in my

checkbook." Mrs. C pushed aside the barrier with a wrinkled hand. She aimed a befuddled look at me. "No, you wouldn't make that error, would you, Ducks?"

A long sigh escaped my lips. Though my husband and son could charm the birds from the trees, my skill lay with numbers. Counting pennies and making small amounts of money stretch across wide gaps was my talent, which made the discrepancy all the more infuriating. I gasped as a new idea struck me. I faced Kevin. "Did you deposit extra money?"

He eyed me with an incredulous look. "Where would I get this alleged money from?"

"You and Rabi could have worked handyman jobs on the side and not told me." I spun the farfetched story out of thin air.

My hubby cast a deadpan look at the last member of our little band: Jack Rabi sitting on the opposite side of the table.

Rabi stands around six feet tall. At fifty-eight, he'd served with Special Ops for twenty-two years in his youth, then worked as a delivery man for over a decade before he quit that steady, well-paying job to hire on with B&T Inc., our business. A black man with ashen skin, he has the lean frame of a skeleton. His shoulder length hair falls in perfect waves and glistens in the sun.

He met Kevin's look with a shake of his head at my

ludicrous suggestion.

Kevin, having conferred with his supposed ally, faced me. "Why would Rabi or I do jobs and not tell you, then turn around and deposit the money? You watch those accounts like a hawk."

"My birthday present?" I offered with an excited smile.

Kevin snorted. "Your birthday's not for months."

I smacked the table with my fist. "Argh!"

"Is there a notation?" Marcus balanced his chin on his fists. "The bank probably made a mistake."

Mrs. C waved a hand to warn the boy to silence. When he frowned in confusion, she gently settled her teacup in the matching saucer. "If the bank put the funds in the wrong account, they'll take it back."

My mood sank at the thought of the free money disappearing. "Even if I move it to another account, they'll find it."

Kevin answered my mutter with a censorious expression.

I raised my chin. "Not that I would do that."

My finger traced the notation for the deposits. "I don't understand the multiple entries either. Three deposits of three hundred dollars each makes no sense."

Marcus sucked in a breath. "Maybe it's blackmail."

"Who would I blackmail?" I rolled my eyes. My son's ghoulish comment didn't surprise me. In addition to the handyman business and creating crossword puzzles for online sites, I'm a

P.I. The boy child loves trying to solve my cases before I do, or failing that, helping me investigate. Actually, every member of our merry little gang has had a hand in investigating my cases. "We're not on a case. It's a mistake. I'll call the bank."

"Fine. Whatever." Losing interest, Marcus waved a dismissive hand. "Now we can get back to planning our Sausalito day in San Francisco."

I reached for my phone while pulling the bank's number up in my memory.

A hard thud mixed with a clatter of metal and breaking glass shattered the silence of the quiet neighborhood. In the same instant, the blare of a car horn added an ear-splitting wail. I jumped in my chair at the jarring sounds.

Kevin and Rabi bolted for the door.

Marcus' eyes widened then he was hot on their heels. "Somebody crashed!"

I ran out the door and down the stone steps, leaving Mrs. C to fend for herself. Once outside, the wreck was literally right before my eyes.

An old Ford had plowed into the streetlight directly in front of our rental house. The engine resembled an accordion with a pole in the middle. Smoke hissed around the crushed hood. A growing puddle of liquid fell in a steady drizzle from the

engine.

I ran to join Kevin at the driver's door. He reached through the shattered driver's window to check the guy thrown forward across the wheel. He was an older man, balding on top with a ring of white hair around the back of his head.

Rabi had his phone in hand, obviously having had the presence of mind to call 9-1-1 on the run. He eyed Kevin, noting the moment with my hubby's expression turned solemn.

Kevin met the other man's gaze and shook his head. My husband looked at me. "He's dead."

I put a hand on Kevin's shoulder. Looking behind the car, I frowned at the unmarked pavement. "No skid marks. A heart attack?"

Rabi relayed the man's condition to the operator. He listened for a moment before signing off. "They're coming."

The man had a succinct mode of speaking as if each word were precious.

I nodded as my brain analyzed the scene.

Marcus stood on the curb next to Mrs. C, who'd made her way down in a slower fashion. His expression turned serious as he heard Kevin's pronouncement.

Mrs. C put a hand on the boy's shoulder.

My attention returned to the car. The driver's body was half on the dash. The safety belt hung loose behind his

shoulder.

"He wasn't buckled in." Marcus' self-righteous voice noted the same detail.

The spiderweb of cracks continued to grow, creaking in the still air to cover most of the windshield. Bright red blood denoted the impact point.

A growing murmur of voices and cries of alarm filled the sidewalk as the neighbors came out. It was still before eight o'clock. So, a number of people were at home.

My gaze remained on the man's empty eyes, caught in a frozen stare.

Kevin's eyes narrowed as he stared at the dead man. My hubby wasn't the crime scene groupie Marcus and I tended to be. "I know this guy."

Shock swept through me. "What? How?"

"So do you." Kevin continued in a curious tone. "He owns the house we're renting. His picture was on the website. He's Roland Pelham."