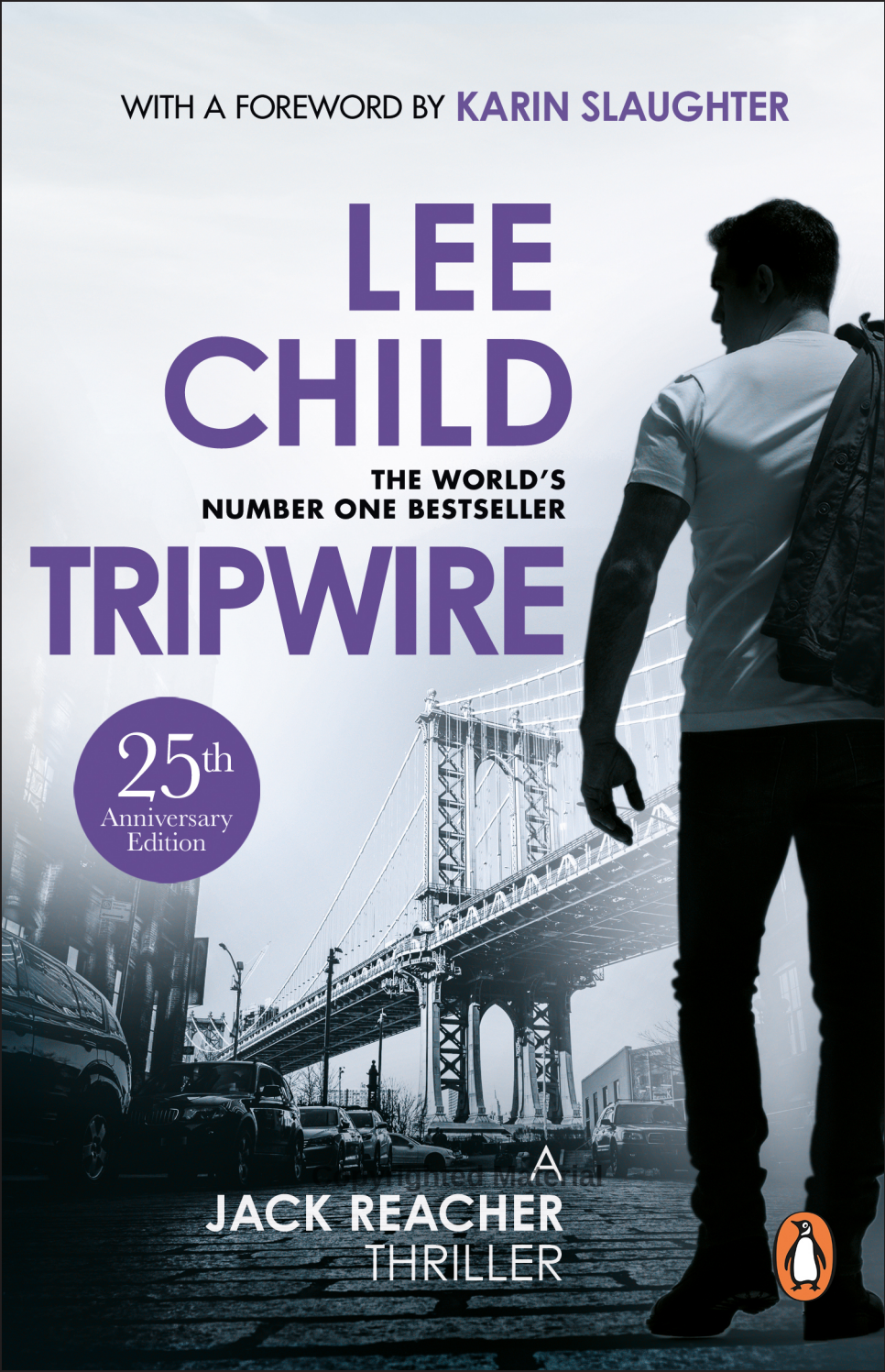
WITH A FOREWORD BY KARIN SLAUGHTER

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61 Hours
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Lee Child is one of the world's leading thriller writers. He was born in Coventry, raised in Birmingham, and now lives in England's Lake District. It is said one of his novels featuring his hero Jack Reacher is sold somewhere in the world every nine seconds. His books consistently achieve the number one slot on bestseller lists around the world and have sold over one hundred million copies. Lee is the recipient of many awards, including Author of the Year at the 2019 British Book Awards. He was appointed CBE in the 2019 Queen's Birthday Honours.

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For my daughter, Ruth.
Once the world's greatest kid,
now a woman I'm proud to call my friend.

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Foreword by Karin Slaughter

From the beginning, Jack Reacher has always felt like a thrilling amalgamation of some of the great British classics: a dash of Arthur Conan Doyle's Sherlockian skills of deduction, a hint of Agatha Christie's class consciousness, a pinch of John le Carré's moral ambiguity, and a heaping dose of James Bond's thuggery. He's clever, capable, intuitive, observant and brutal. This last adjective gets a lot of attention, and clearly gives Reacher his ability to be the physical embodiment of justice. Readers know that no matter what happens, Reacher is going to be there to kick some ass and restore the world to justice – even if that justice goes against the technical letter of the law. We all know that vigilantes operate in grey areas, but we all are equally accepting of the fact that Jack Reacher will always do the right thing. The continuing story of justice in an unjust world is why presidents and rock stars and all types of readers in between flock to the bookstore every time there's a new Jack Reacher on the shelves.

But as with every Reacher novel, there's more to the story. At six-five, weighing upwards to 250 pounds, with a chest measurement of fifty inches and hands

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the size of dinner plates, Reacher is the type of man who commands attention, particularly from the type of men who are used to being the toughest guy in the room. But that discounts the other parts of the character that are in some ways more important to the legend that is Jack Reacher. Yes, he's a lethal weapon, but Reacher's ability to think before reacting, his guiding moral compass, and his mathematical ability to puzzle out the mystery, take him from being the vigilante people root for to the character that readers love.

As an author, I've often tried to figure out why Jack Reacher is such a compelling character, and why no matter what I'm doing, everything stops when a new book comes out. I think Lee would likely agree that the plots are uncomplicated by design. With a few exceptions, like a side-trip to Paris or a glimpse at Reacher's early years, the set-up follows a tried-and-true pattern: Reacher, a drifter, finds himself in a small American town where some bad guys are up to bad things. Instead of doing what most of us would do – hitching on to the next town – he sticks around and puts things right. Usually, Reacher meets a woman along the way. Usually, there's gonna be some guys getting shot in the kneecaps. Usually, there's going to be some math. Each new book does not reinvent the wheel, so why is it that every Reacher feels fresh and exciting?

One of the reasons is because there are so many interesting layers to the character. Yes, Reacher is a loner, but he somehow manages to become part of whatever community he's traversing through. In one story, he's digging pools by hand, in another, he's cleaning bars of gold while keeping an eye on a couple

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of embezzlers on a military base. There are a lot of military bases in Reacher novels, because he was raised in a military family and cut his investigative teeth working as a military police officer for much of his career. That military training is likely why Reacher's brain works like a tactical machine, but, as we find out, his heart is guided by a sense of fairness that was instilled in him by his French mother. Not to be trite, but Reacher's mom made sure that he understood his great strength carried with it a great responsibility. This is why a cunning, towering man like Jack Reacher, who could've easily ended up running a criminal enterprise, instead ended up using his skills to protect others from criminal acts.

For me, the primary reason I am so drawn to Jack Reacher is that he is, much as Lee Child, his creator, a man who listens to women. It seems like such a simple thing to say, but as someone who constantly reads crime novels, who is immersed in the business of writing crime, and who adores nothing more than a good crime story, it's very rare to read a novel by a man about a male hero where women play an equal role in finding justice. Generally, they are there to be saved or screwed. Generally, they are used as objects to make the hero seem more heroic. Not so with Jack Reacher.

For me, a scene that sticks out the most of any Reacher novel has him speaking to a rag-tag group of locals who are gearing up to take on the bad guys. This happens often in Reacher novels, because, while he is a loner, he's never going to say no to a little help when justice is on the line. In the scene, Reacher has a plan because he always has a plan. It's thoughtful. It makes sense. It seems like it will get the job done.

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Then, one of the group speaks up. She has an alternate plan. Reacher thinks about it, then he says two words that women seldom hear from men: 'You're right.' This, to me, is the ultimate show of strength, and it embodies everything I love about Reacher (and Lee). He has no problem admitting someone might have a better idea. He isn't intimidated by intelligent women; in fact, he admires them. His sense of self, his masculinity, doesn't flow from making other people feel lesser than. It comes from his security in himself and his ability to appreciate that characteristic in other people. Even if they're women.

The evolution of this dynamic comes to play in *Tripwire*, when Reacher is reunited with Jodie, whose late father, General Leon Garber, was Reacher's former commanding officer, mentor and friend. Garber's guiding voice still fills Reacher's thoughts, but it's Jodie who catches his eye. She is a highly successful attorney who is smart, independent, capable and beautiful. She's also recently single. She's a good match for Reacher, though long-term readers know they shouldn't get their hopes up.

In the book, Jodie and Reacher team up to complete Garber's last project: a military family has lost their life savings to a scam artist who has promised to reveal the location of their fallen son. From the start, there is a palpable sexual chemistry between Jodie and Reacher, but for all of his assertiveness in the other areas of his life, he is reserved with Jodie. He feels protective, like he owes Garber the duty of looking out for his daughter. Instinctively, he wants to keep her safe. Reacher knows how awful the world can be and he is willing to put himself firmly between her and that awfulness. What he comes to

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realize is that Jodie is driven by the same sense of justice as her father, as Reacher himself, and that, more importantly, Jodie doesn't need his protection. She's quite capable of going shoulder-to-shoulder with him against the world.

Which is exactly what they do.

The villain of the story is more than made for the match. When you have an outsized hero, you need an outsized villain. With *Tripwire*, we find the perfect Moriarty to Reacher's Sherlock. He's smart and ruthless and willing to sacrifice whatever it takes. In that Christie fashion, the villain's wealth has given him a certain arrogance and greed. He is adept at pulling the levers of power and influence to his advantage. As with a le Carré character, the bad guy is comfortable living outside of the law. Then there's the dash of the Bond villain with his scarred and mutilated body, which gives him a backstory that might bring one to empathy but for the deplorable crimes he's committed against innocent, grieving families.

Reacher and Jodie's quest to find justice for the family isn't about the stolen money. It's about finding the location of their missing son, a helicopter pilot who served in Vietnam. Reacher wants to give them answers. He wants them to have a resolution. It's the sort of fight that we know Reacher will never back down from. And he isn't above seeking Jodie's help to get here.

But there's a twist.

Of all the books in the series, *Tripwire* shows something that we don't often see in Reacher: a crisis in confidence. When he realizes that he's misjudged someone entirely, his belief in his own intuition

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cracks. Any other character might be overwhelmed by this vulnerability, but Jack Reacher isn't one to stare into his navel and question the ways of the world. In true Reacher form, there is more going on behind the scenes. Not to give anything away but if the final pages of this story don't make your heart race, then you might want to make sure your heart is still working.

Tripwire is, in many ways, one of my very favourite Jack Reacher novels. As always, the plotting is fast paced. The twists are so good and so unexpected and so completely satisfying. The romance is believable and engaging. The mystery kaleidoscopes in a way that is utterly enjoyable. It's clear to me as a fellow writer that Lee was hitting his stride when he wrote this, his third in the series, and every subsequent novel has shown a man who, much like Reacher, knows exactly what he is doing.

Karin Slaughter

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PROLOGUE

Hook Hobie owed the whole of his life to a secret nearly thirty years old. His liberty, his status, his money, everything. And like any cautious guy in his particular situation, he was ready to do what was necessary to protect his secret. Because he had a lot to lose. The whole of his life.

The protection he relied on for nearly thirty years was based on just two things. The same two things anybody uses to protect against any danger. The same way a nation protects itself against an enemy missile, the same way an apartment dweller protects himself against a burglar, the same way a boxer guards against a knockout blow. Detection and response. Stage one, stage two. First you spot the threat, and then you react.

Stage one was the early-warning system. It had changed over the years, as other circumstances had changed. Now it was well rehearsed and simplified. It was made up of two layers, like two concentric tripwires. The first tripwire was eleven thousand miles from home. It was an early-early warning. A wake-up call. It would tell him they were getting close. The second tripwire was five thousand miles nearer, but still six

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thousand miles from home. A call from the second location would tell him they were about to get very close. It would tell him stage one was over, and stage two was about to begin.

Stage two was the response. He was very clear on what the response had to be. He had spent nearly thirty years thinking about it, but there was only ever one viable answer. The response would be to run. To disappear. He was a realistic guy. The whole of his life he had been proud of his courage and his cunning, his toughness and his fortitude. He had always done what was necessary, without a second thought. But he knew that when he heard the warning sounds from those distant tripwires, he had to get out. Because no man could survive what was coming after him. No man. Not even a man as ruthless as he was.

The danger had ebbed and flowed like a tide for years. He had spent long periods certain it was about to wash over him at any time. And then long periods certain it would never reach him at all. Sometimes the deadening sensation of time made him feel safe, because thirty years is an eternity. But other times it felt like the blink of an eye. Sometimes he waited for the first call on an hourly basis. Planning, sweating, but always knowing he could be forced to run at any moment.

He had played it through his head a million times. The way he expected it, the first call would come in maybe a month before the second call. He would use that month to prepare. He would tie up the loose ends, close things down, cash in, transfer assets, settle scores. Then, when the second call came in, he would take off. Immediately. No hesitation. Just get the hell out, and stay the hell out.

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But the way it happened, the two calls came in on the same day. The second call came first. The nearer tripwire was breached an hour before the farther one. And Hook Hobie didn't run. He abandoned thirty years of careful planning and stayed to fight it out.

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ONE

Jack Reacher saw the guy step in through the door. Actually, there was no door. The guy just stepped in through the part of the front wall that wasn't there. The bar opened straight out on to the sidewalk. There were tables and chairs out there under a dried-up old vine that gave some kind of nominal shade. It was an inside-outside room, passing through a wall that wasn't there. Reacher guessed there must be some kind of an iron grille they could padlock across the opening when the bar closed. If it closed. Certainly Reacher had never seen it closed, and he was keeping some pretty radical hours.

The guy stood a yard inside the dark room and waited, blinking, letting his eyes adjust to the gloom after the hot whiteness of the Key West sun. It was June, dead-on four o'clock in the afternoon, the southernmost part of the United States. Way farther south than most of the Bahamas. A hot white sun and a fierce temperature. Reacher sat at his table in back and sipped water from a plastic bottle and waited.

The guy was looking around. The bar was a low room built from old boards dried to a dark colour. They looked like they had come from old broken-up

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sailing ships. Random pieces of nautical junk were nailed to them. There were old brass things and green glass globes. Stretches of old nets. Fishing equipment, Reacher guessed, although he had never caught a fish in his life. Or sailed a boat. Overlaying everything were ten thousand business cards, tacked up over every spare square inch, including the ceiling. Some of them were new, some of them were old and curled, representing ventures that had folded decades ago.

The guy stepped farther into the gloom and headed for the bar. He was old. Maybe sixty, medium height, bulky. A doctor would have called him overweight, but Reacher just saw a fit man some way down the wrong side of the hill. A man yielding gracefully to the passage of time without getting all stirred up about it. He was dressed like a northern city guy on a short-notice trip to somewhere hot. Light grey pants, wide at the top, narrow at the bottom, a thin crumpled beige jacket, a white shirt with the collar spread wide open, blue-white skin showing at his throat, dark socks, city shoes. New York or Chicago, Reacher guessed, maybe Boston, spent most of his summer in air-conditioned buildings or cars, had these pants and this jacket stashed away in the back of his closet ever since he bought them twenty years ago, brought them out occasionally and used them as appropriate.

The guy reached the bar and went into his jacket and pulled a wallet. It was a small overloaded old item in fine black leather. The sort of wallet that moulds itself tight around the stuff crammed inside. Reacher saw the guy open it with a practised flick and show it to the bartender and ask a quiet question. The bartender glanced away like he'd been insulted. The guy put the wallet away and smoothed his wisps of grey hair into

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the sweat on his scalp. He muttered something else and the bartender came up with a beer from a chest of ice. The old guy held the cold bottle against his face for a moment and then took a long pull. Belched discreetly behind his hand and smiled like a small disappointment had been assuaged.

Reacher matched his pull with a long drink of water. The fittest guy he had ever known was a Belgian soldier who swore the key to fitness was to do whatever the hell you liked as long as you drank five litres of mineral water every day. Reacher figured five litres was about a gallon, and since the Belgian was a small whippy guy half his size, he should make it two gallons a day. Ten full-size bottles. Since arriving in the heat of the Keys, he had followed that regimen. It was working for him. He had never felt better. Every day at four o'clock he sat at this dark table and drank three bottles of still water, room temperature. Now he was as addicted to the water as he had once been to coffee.

The old guy was side-on to the bar, busy with his beer. Scanning the room. Reacher was the only person in it apart from the bartender. The old guy pushed off with his hip and stepped over. Waved his beer in a vague gesture that said *may I?* Reacher nodded to the opposite chair and broke the plastic seal on his third bottle. The guy sat heavily. He overwhelmed the chair. He was the sort of guy who keeps keys and money and handkerchiefs in his pants pockets so that the natural width of his hips is way exaggerated.

'Are you Jack Reacher?' he asked across the table.

Not Chicago or Boston. New York, for sure. The voice sounded exactly like a guy Reacher had known, spent the first twenty years of his life never more than a hundred yards from Fulton Street.

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'Jack Reacher?' the old guy asked again.

Up close, he had small wise eyes under an overhanging brow. Reacher drank and glanced across at him through the clear water in his bottle.

'Are you Jack Reacher?' the guy asked for the third time.

Reacher set his bottle on the table and shook his head.

'No,' he lied.

The old guy's shoulders slumped a fraction in disappointment. He shot his cuff and checked his watch. Moved his bulk forward on the chair like he was about to get up, but then sat back, like suddenly there was time to spare.

'Five after four,' he said.

Reacher nodded. The guy waved his empty beer bottle at the bartender who ducked around with a fresh one.

'Heat,' he said. 'Gets to me.'

Reacher nodded again and sipped water.

'You know a Jack Reacher around here?' the guy asked.

Reacher shrugged.

'You got a description?' he asked back.

The guy was into a long pull on the second bottle. He wiped his lips with the back of his hand and used the gesture to hide a second discreet belch.

'Not really,' he said. 'Big guy, is all I know. That's why I asked you.'

Reacher nodded.

'There are lots of big guys here,' he said. 'Lots of big guys everywhere.'

'But you don't know the name?'

'Should I?' Reacher asked. 'And who wants to know?'

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The guy grinned and nodded, like an apology for a lapse in manners.

'Costello,' he said. 'Pleased to meet you.'

Reacher nodded back, and raised his bottle a fraction in response.

'Skip tracer?' he asked.

'Private detective,' Costello said.

'Looking for a guy called Reacher?' Reacher asked. 'What's he done?'

Costello shrugged. 'Nothing, far as I know. I just got asked to find him.'

'And you figure he's down here?'

'Last week he was,' Costello said. 'He's got a bank account in Virginia and he's been wiring money to it.'

'From down here in Key West?'

Costello nodded.

'Every week,' he said. 'For three months.'

'So?'

'So he's working down here,' Costello said. 'Has been, for three months. You'd think somebody would know him.'

'But nobody does,' Reacher said.

Costello shook his head. 'I asked all up and down Duval, which seems to be where the action is in this town. Nearest I got was a titty bar upstairs someplace, girl in there said there was a big guy been here exactly three months, drinks water every day at four o'clock in here.'

He lapsed into silence, looking hard at Reacher, like he was issuing a direct challenge. Reacher sipped water and shrugged back at him.

'Coincidence,' he said.

Costello nodded.

'I guess,' he said quietly.

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He raised the beer bottle to his lips and drank, keeping his wise old eyes focused tight on Reacher's face.

'Big transient population here,' Reacher said to him. 'People drift in and out, all the time.'

'I guess,' Costello said again.

'But I'll keep my ears open,' Reacher said.

Costello nodded.

'I'd appreciate it,' he said ambiguously.

'Who wants him?' Reacher asked.

'My client,' Costello said. 'Lady called Mrs Jacob.'

Reacher sipped water. The name meant nothing to him. Jacob? Never heard of any such person.

'OK, if I see him around, I'll tell him, but don't hold your breath. I don't see too many people.'

'You working?'

Reacher nodded.

'I dig swimming pools,' he said.

Costello pondered, like he knew what swimming pools were, but like he had never considered how they got there.

'Digger operator?'

Reacher smiled and shook his head.

'Not down here,' he said. 'We dig them by hand.'

'By hand?' Costello repeated. 'What, like with shovels?'

'The lots are too small for machinery,' Reacher said. 'Streets are too narrow, trees are too low. Get off Duval, and you'll see for yourself.'

Costello nodded again. Suddenly looked very satisfied.

'Then you probably won't know this Reacher guy,' he said. 'According to Mrs Jacob, he was an Army officer. So I checked, and she was right. He was a

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major. Medals and all. Military police bigshot, is what they said. Guy like that, you won't find him digging swimming pools with a damn shovel.'

Reacher took a long pull on his water, to hide his expression.

'So what would you find him doing?'

'Down here?' Costello said. 'I'm not sure. Hotel security? Running some kind of a business? Maybe he's got a cruiser, charters it out.'

'Why would he be down here at all?'

Costello nodded, like he was agreeing with an opinion.

'Right,' he said. 'Hell of a place. But he's here, that's for certain. He left the Army two years ago, put his money in the nearest bank to the Pentagon and disappeared. Bank account shows money wiring out all over the damn place, then for three months money wiring back in from here. So he drifted for a spell, then he settled down here, making some dough. I'll find him.'

Reacher nodded.

'You still want me to ask around?'

Costello shook his head. Already planning his next move.

'Don't you worry about it,' he said.

He eased his bulk up out of the chair and pulled a crumpled roll from his pants pocket. Dropped a five on the table and moved away.

'Nice meeting you,' he called, without looking back.

He walked out through the missing wall into the glare of the afternoon. Reacher drained the last of his water and watched him go. Ten after four in the afternoon.

* * *

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An hour later Reacher was drifting down Duval Street, thinking about new banking arrangements, choosing a place to eat an early dinner, and wondering why he had lied to Costello. His first conclusion was he would cash up and stick with a roll of bills in his pants pocket. His second conclusion was he would follow his Belgian friend's advice and eat a big steak and ice cream with another two bottles of water. His third conclusion was that he had lied because there had been no reason not to.

There was no reason why a private investigator from New York should have been looking for him. He had never lived in New York. Or any big northern city. He had never really lived anywhere. That was the defining feature of his life. It made him what he was. He had been born the son of a serving Marine Corps officer, and he had been dragged all over the world from the very day his mother carried him out of the maternity ward of a Berlin infirmary. He had lived nowhere except in an endless blur of different military bases, most of them in distant and inhospitable parts of the globe. Then he had joined the Army himself, military police investigator, and lived and served in those same bases all over again until the peace dividend had closed his unit down and cut him loose. Then he had come home to the United States and drifted around like a cheap tourist until he had washed up on the extreme tip of the nation with his savings running out. He had taken a couple of days' work digging holes in the ground, and the couple of days had stretched into a couple of weeks, and the weeks had stretched into months, and he was still there.

He had no living relatives anywhere capable of leaving him a fortune in a will. He owed no money. He

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had never stolen anything, never cheated anybody. Never fathered any children. He was on as few pieces of paper as it was possible for a human being to be. He was just about invisible. And he had never known anybody called Jacob. He was sure of that. So whatever Costello wanted, he wasn't interested in it. Certainly not interested enough to come out from under and get involved with anything.

Because being invisible had become a habit. In the front part of his brain, he knew it was some kind of a complex, alienated response to his situation. Two years ago, everything had turned upside down. He had gone from being a big fish in a small pond to being nobody. From being a senior and valued member of a highly structured community to being just one of 270 million anonymous civilians. From being necessary and wanted to being one person too many. From being where someone told him to be every minute of every day to being confronted with three million square miles and maybe forty more years and no map and no schedule. The front part of his brain told him his response was understandable, but defensive, the response of a man who liked solitude but was worried by loneliness. It told him it was an extremist response, and he should take care with it.

But the lizard part of his brain buried behind the frontal lobes told him he liked it. He liked the anonymity. He liked his secrecy. It felt warm and comfortable and reassuring. He guarded it. He was friendly and gregarious on the surface, without ever saying much about himself. He liked to pay cash and travel by road. He was never on any passenger manifests or credit card carbons. He told nobody his name. In Key West, he had checked into a cheap motel under

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the name Harry S Truman. Scanning back through the register, he had seen he wasn't unique. Most of the forty-one presidents had stayed there, even the ones nobody had heard of, like John Tyler and Franklin Pierce. He had found names did not mean much in the Keys. People just waved and smiled and said hello. They all assumed everybody had something to be private about. He was comfortable there. Too comfortable to be in any hurry to leave.

He strolled for an hour in the noisy warmth and then ducked off Duval towards a hidden courtyard restaurant where they knew him by sight and had his favourite brand of water and would give him a steak that hung off both sides of the plate at once.

The steak came with an egg and fries and a complicated mix of some sort of warm-weather vegetables, and the ice cream came with hot chocolate sauce and nuts. He drank another quart of water and followed it with two cups of strong black coffee. Pushed back from the table and sat there, satisfied.

'OK now?' The waitress smiled.

Reacher grinned back at her and nodded.

'It hit the spot,' he said.

'And it looks good on you.'

'It feels good on me.'

It was true. His next birthday was going to be his thirty-ninth, but he felt better than ever. He had always been fit and strong, but the last three months had brought him to a new peak. He was six foot five, and he had weighed 220 when he left the Army. A month after joining the swimming pool gang, the work and the heat had burned him down to 210. Then the next two months, he had built back all the way to

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about 250, all of it pure hard muscle. His workload was prodigious. He figured to shift about four tons of earth and rock and sand every day. He had developed a technique of digging and scooping and twisting and throwing the dirt with his shovel so that every part of his body was working out all day long. The result was spectacular. He was burned a deep brown by the sun and he was in the best shape of his life. Like a condom crammed with walnuts, is what some girl had said. He figured he needed to eat about ten thousand calories a day just to stay level, as well as the two gallons of water he needed to drink.

'So you working tonight?' the waitress asked.

Reacher laughed. He was earning money for doing a fitness regime most people would pay a fortune for at any shiny city gymnasium, and now he was headed for his evening job, which was something else he got paid for that most men would gladly do for free. He was the bouncer in the nude bar Costello had mentioned. On Duval. He sat in there all night with no shirt on, looking tough, drinking free drinks and making sure the naked women didn't get hassled. Then somebody gave him fifty bucks for it.

'It's a chore,' he said. 'But somebody's got to do it, I guess.'

The girl laughed with him, and he paid his check and headed back to the street.

Fifteen hundred miles to the north, just below Wall Street in New York City, the chief executive officer took the elevator down two floors to the finance director's suite. The two men went into the inner office together and sat side by side behind the desk. It was the kind of expensive office and expensive desk that

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get specified and paid for when times are good and then sit there like a sullen reproach when times turn bad. It was a high-floor office, dark rosewood all over the place, cream linen window blinds, brass accents, a huge slab of a desk, an Italian table light, a big computer that had cost more than it needed to. The computer was glowing and waiting for a password. The CEO typed it in and hit ENTER and the screen redrew into a spreadsheet. It was the only spreadsheet that told the truth about the company. Which was why it was protected by a password.

'Are we going to make it?' the CEO asked.

That day had been D-Day. D stood for *downsizing*. Their human resources manager out at the manufacturing plant on Long Island had been busy since eight o'clock that morning. His secretary had rustled up a long line of chairs in the corridor outside his office, and the chairs had been filled with a long line of people. The people had waited most of the day, shuffling up one place every five minutes, then shuffling off the end of the line into the human resources manager's office for a five-minute interview that terminated their livelihoods, thank you and goodbye.

'Are we going to make it?' the CEO asked again.

The finance director was copying large numbers on to a sheet of paper. He subtracted one from another and looked at a calendar. He shrugged.

'In theory, yes,' he said. 'In practice, no.'

'No?' the CEO repeated.

'It's the time factor,' the finance director said. 'We did the right thing out at the plant, no doubt about that. Eighty per cent of the people gone, saves us ninety-one per cent of the payroll, because we only kept the cheap ones. But we paid them all up to the end

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of next month. So the cash-flow enhancement doesn't hit us for six weeks. And in fact right now the cash flow gets much worse, because the little bastards are all out there cashing a six-week pay cheque.'

The CEO sighed and nodded.

'So how much do we need?'

The finance director used the mouse and expanded a window.

'One-point-one million dollars,' he said. 'For six weeks.'

'Bank?'

'Forget it,' the finance director said. 'I'm over there every day kissing ass just to keep what we already owe them. I ask for more, they'll laugh in my face.'

'Worse things could happen to you,' the CEO said.

'That's not the point,' the finance director said. 'The point is they get a sniff we're still not healthy, they'll call those loans. In a heartbeat.'

The CEO drummed his fingers on the rosewood and shrugged.

'I'll sell some stock,' he said.

The finance director shook his head.

'You can't,' he said, patiently. 'You put stock in the market, the price will go through the floor. Our existing borrowing is secured on stock, and if it gets any more worthless, they'll close us down tomorrow.'

'Shit,' the CEO said. 'We're six weeks away. I'm not going to lose all this for six lousy weeks. Not for a lousy million bucks. It's a trivial amount.'

'A trivial amount we haven't got.'

'Got to be somewhere we can get it.'

The finance director made no reply to that. But he was sitting there like he had something more to say.

'What?' the CEO asked him.

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'I heard some talk,' he said. 'Guys I know, gossiping. There's maybe somewhere we can go. For six weeks, it might be worth it. There's an outfit I heard about. A lender-of-last-resort type of thing.'

'On the level?'

'Apparently,' the finance director said. 'Looks very respectable. Big office over in the World Trade Center. He specializes in cases like this.'

The CEO glared at the screen.

'Cases like what?'

'Like this,' the finance director repeated. 'Where you're almost home and dry, but the banks are too tight-assed to see it.'

The CEO nodded and gazed around the office. It was a beautiful place. And his own office was two floors higher, on a corner, and even more beautiful.

'OK,' he said. 'Do it.'

'I can't do it,' the finance director said. 'This guy won't deal below CEO level. You'll have to do it.'

It started out a quiet night in the nude bar. A midweek evening in June, way too late for the snowbirds and the spring breakers, too early for the summer vacationers who came down to roast. Not more than maybe forty people in all night, two girls behind the bar, three girls out there dancing. Reacher was watching a woman called Crystal. He assumed that was not her real name, but he had never asked. She was the best. She earned a lot more than Reacher had ever earned as a major in the military police. She spent a percentage of her income running an old black Porsche. Reacher sometimes heard it in the early afternoons, rumbling and blatting around the blocks where he was working.

The bar was a long narrow upstairs room with a

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catwalk and a small circular stage with a shiny chrome pole. Snaking around the catwalk and the stage was a line of chairs. There were mirrors everywhere, and where there weren't, the walls were painted flat black. The whole place pulsed and pounded to loud music coming out of half-a-dozen speakers serious enough to drown out the roar of the air-conditioning.

Reacher was at the bar, his back to it, a third of the way into the room. Near enough the door to be seen straight away, far enough into the room that people wouldn't forget he was there. The woman called Crystal had finished her third spot and was hauling a harmless guy backstage for a twenty-buck private show when Reacher saw two men emerge at the top of the stairs. Strangers, from the north. Maybe thirty years old, bulky, pale. Menacing. Northern tough guys, in thousand-dollar suits and shined shoes. Down here in some kind of a big hurry, still dressed for their city office. They were standing at the desk, arguing about the three-buck cover charge. The girl at the desk glanced anxiously at Reacher. He slid off his stool. Walked over.

'Problem, guys?' he asked.

He had used what he called his college-kid walk. He had noticed that college boys walk with a curious tensed-up, limping motion. Especially on the beach, in their shorts. As if they were so tremendously muscle-bound they couldn't quite make their limbs operate in the normal way. He thought it made 130-pound teenagers look pretty comical. But he had learned it made a 250-pound six-foot-five guy look pretty scary. The college-kid walk was a tool of his new trade. A tool that worked. Certainly the two guys in their thousand-dollar suits looked reasonably impressed by it.

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‘Problem?’ he asked again.

That one word was usually enough. Most guys backed off at that point. But these two didn’t. Up close, he felt something coming off them. Some kind of a blend of menace and confidence. Some arrogance in there, maybe. A suggestion they normally got their own way. But they were far from home. Far enough south of their own turf to act a little circumspect.

‘No problem, Tarzan,’ the left-hand guy said.

Reacher smiled. He had been called a lot of things, but that was a new one.

‘Three bucks to come in,’ he said. ‘Or it’s free to go back downstairs.’

‘We just want to speak with somebody,’ the right-hand guy said.

Accents, from both of them. From somewhere in New York. Reacher shrugged.

‘We don’t do too much speaking in here,’ he said. ‘Music’s too loud.’

‘What’s your name?’ the left-hand guy asked.

Reacher smiled again.

‘Tarzan,’ he said.

‘We’re looking for a guy called Reacher,’ the guy said back. ‘Jack Reacher. You know him?’

Reacher shook his head.

‘Never heard of him,’ he said.

‘So we need to talk to the girls,’ the guy said. ‘We were told they might know him.’

Reacher shook his head again.

‘They don’t,’ he said.

The right-hand guy was looking past Reacher’s shoulder into the long narrow room. He was glancing at the girls behind the bar. He was figuring Reacher for the only security on duty.

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‘OK, Tarzan, step aside,’ he said. ‘We’re coming in now.’

‘Can you read?’ Reacher asked him. ‘Big words and all?’

He pointed up at a sign hanging above the desk. Big Day-Glo letters on a black background. It said Management Reserves the Right to Refuse Admission.

‘I’m management,’ Reacher said. ‘I’m refusing you admission.’

The guy glanced between the sign and Reacher’s face.

‘You want a translation?’ Reacher asked him. ‘Words of one syllable? It means I’m the boss and you can’t come in.’

‘Save it, Tarzan,’ the guy said.

Reacher let him get level, shoulder to shoulder on his way past. Then he raised his left hand and caught the guy’s elbow. He straightened the joint with his palm and dug his fingers into the soft nerves at the bottom of the guy’s tricep. It’s like getting a continuous pounding on the funny bone. The guy was jumping around like he was getting flooded with electricity.

‘Downstairs,’ Reacher said softly.

The other guy was busy calculating the odds. Reacher saw him doing it and figured full and fair disclosure was called for. He held his right hand up, eye level, to confirm it was free and ready for activity. It was a huge hand, brown, calloused from the shovel handle, and the guy got the message. He shrugged and started down the stairs. Reacher straight-armed his pal after him.

‘We’ll see you again,’ the guy said.

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‘Bring all your friends,’ Reacher called down. ‘Three bucks each to get in.’

He started back into the room. The dancer called Crystal was standing right there behind him.

‘What did they want?’ she asked.

He shrugged.

‘Looking for somebody.’

‘Somebody called Reacher?’

He nodded.

‘Second time today,’ she said. ‘There was an old guy in here before. He paid the three bucks. You want to go after them? Check them out?’

He hesitated. She swept his shirt off the barstool and handed it to him.

‘Go for it,’ she said. ‘We’re OK in here for a spell. Quiet night.’

He took the shirt. Pulled the sleeves right side out.

‘Thanks, Crystal,’ he said.

He put the shirt on and buttoned it. Headed for the stairs.

‘You’re welcome, Reacher,’ she called after him.

He spun around, but she was already walking back towards the stage. He looked blankly at the desk girl and headed down to the street.

Key West at eleven in the evening is about as lively as it gets. Some people are halfway through their night, others are just starting out. Duval is the main street, running the length of the island east to west, bathed in light and noise. Reacher wasn’t worried about the guys waiting for him on Duval. Too crowded. If they had revenge on their minds, they’d pick a quieter location. Of which there was a fair choice. Off Duval, especially to the north, it gets quiet quickly. The town

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is miniature. The blocks are tiny. A short stroll takes you twenty blocks up into what Reacher thought of as the suburbs, where he dug pools into the tiny yards behind the small houses. The street lighting gets haphazard and the bar noise fades into the heavy buzz of night-time insects. The smell of beer and smoke is replaced by the heavy stink of tropical plants blooming and rotting in the gardens.

He walked a sort of spiral through the darkness. Turning random corners and quartering the quiet areas. Nobody around. He walked in the middle of the road. Anybody hiding in a doorway, he wanted to give them ten or fifteen feet of open space to cover. He wasn't worried about getting shot at. The guys had no guns. Their suits proved it. Too tight to conceal weapons. And the suits meant they'd come south in a hurry. Flown down. No easy way to get on a plane with a gun in your pocket.

He gave it up after a mile or so. A tiny town, but still big enough for a couple of guys to lose themselves in. He turned left along the edge of the graveyard and headed back towards the noise. There was a guy on the sidewalk against the chain-link fence. Sprawled out and inert. Not an unusual sight in Key West, but there was something wrong. And something familiar. The wrong thing was the guy's arm. It was trapped under his body. The shoulder nerves would be shrieking hard enough to cut through however drunk or stoned the guy was. The familiar thing was the pale gleam of an old beige jacket. The top half of the guy was light, the bottom half was dark. Beige jacket, grey pants. Reacher paused and glanced around. Stepped near. Crouched down.

It was Costello. His face was pounded to pulp.

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Masked in blood. There were crusty brown rivulets all over the triangle of blue-white city skin showing through at the neck of his shirt. Reacher felt for the pulse behind the ear. Nothing. He touched the skin with the back of his hand. Cool. No rigor, but then it was a hot night. The guy was dead maybe an hour.

He checked inside the jacket. The overloaded wallet was gone. Then he saw the hands. The fingertips had been sliced off. All ten of them. Quick efficient angled cuts, with something neat and sharp. Not a scalpel. A broader blade. Maybe a linoleum knife.

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TWO

'It's my fault,' Reacher said.

Crystal shook her head.

'You didn't kill the guy,' she said.

Then she looked up at him sharply. 'Did you?'

'I got him killed,' Reacher said. 'Is there a difference?'

The bar had closed at one o'clock and they were side by side on two chairs next to the empty stage. The lights were off and there was no music. No sound at all, except the hum of the air-conditioning running at quarter speed, sucking the stale smoke and sweat out into the still night air of the Keys.

'I should have told him,' Reacher said. 'I should have just told him, sure, I'm Jack Reacher. Then he'd have told me whatever he had to tell me, and he'd be back home by now, and I could have just ignored it all anyway. I'd be no worse off, and he'd still be alive.'

Crystal was dressed in a white T-shirt. Nothing else. It was a long T-shirt, but not quite long enough. Reacher was not looking at her.

'Why do you care?' she asked.

It was a Keys question. Not callous, just mystified at his concern about a stranger down from another country. He looked at her.

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‘I feel responsible,’ he said.

‘No, you feel guilty,’ she said.

He nodded.

‘Well, you shouldn’t,’ she said. ‘You didn’t kill him.’

‘Is there a difference?’ he asked again.

‘Of course there is,’ she said. ‘Who was he?’

‘A private detective,’ he said. ‘Looking for me.’

‘Why?’

He shook his head.

‘No idea,’ he said.

‘Were those other guys with him?’

He shook his head again.

‘No,’ he said. ‘Those other guys killed him.’

She looked at him, startled. ‘They did?’

‘That’s my guess,’ he said. ‘They weren’t with him, that’s for sure. They were younger and richer than he was. Dressed like that? Those suits? Didn’t look like his subordinates. Anyway, he struck me as a loner. So the two of them were working for somebody else. Probably told to follow him down here, find out what the hell he was doing. He must have stepped on some toes up north, given somebody a problem. So he was tailed down here. They caught up with him, beat out of him who he was looking for. So then they came looking, too.’

‘They killed him to get your name?’

‘Looks that way,’ he said.

‘Are you going to tell the cops?’

Another Keys question. Involving the cops with anything was a matter for long and serious debate. He shook his head for the third time.

‘No,’ he said.

‘They’ll trace him, then they’ll be looking for you, too.’

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‘Not right away,’ he said. ‘There’s no ID on the body. And no fingerprints, either. Could be weeks before they even find out who he was.’

‘So what are you going to do?’

‘I’m going to find Mrs Jacob,’ he said. ‘The client. She’s looking for me.’

‘You know her?’

‘No, but I want to find her.’

‘Why?’

He shrugged.

‘I need to know what’s going on,’ he said.

‘Why?’ she asked again.

He stood up and looked at her in a mirror on the wall. He was suddenly very restless. Suddenly more than ready to get right back to reality.

‘You know why,’ he said to her. ‘The guy was killed because of something to do with me, so that makes me involved, OK?’

She stretched a long bare leg on to the chair he had just vacated. Pondered his feeling of involvement like it was some kind of an obscure hobby. Legitimate, but strange, like folk dancing.

‘OK, so how?’ she asked.

‘I’ll go to his office,’ he said. ‘Maybe he had a secretary. At least there’ll be records there. Phone numbers, addresses, client agreements. This Mrs Jacob was probably his latest case. She’ll probably be top of the pile.’

‘So where’s his office?’

‘I don’t know,’ he said. ‘New York somewhere, according to the way he sounded. I know his name, I know he was an ex-cop. An ex-cop called Costello, about sixty years old. Can’t be too hard to find.’

‘He was an ex-cop?’ she asked. ‘Why?’

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‘Most private dicks are, right?’ he said. ‘They retire early and poor, they hang out a sign, they set up as one-man bands, divorce and missing persons. And that thing about my bank? He knew all the details. No way to do that, except through a favour from an old buddy still in the job.’

She smiled, slightly interested. Stepped over and joined him near the bar. Stood next to him, close, her hip against his thigh.

‘How do you know all this complicated stuff ?’

He listened to the rush of the air through the extractors.

‘I was an investigator myself,’ he said. ‘Military police. Thirteen years. I was pretty good at it. I’m not just a pretty face.’

‘You’re not *even* a pretty face,’ she said back. ‘Don’t flatter yourself. When do you start?’

He looked around in the darkness.

‘Right now, I guess. Certain to be an early flight out of Miami.’

She smiled again. This time, warily.

‘And how are you going to get to Miami?’ she asked. ‘This time of night?’

He smiled back at her. Confidently.

‘You’re going to drive me,’ he said.

‘Do I have time to get dressed?’

‘Just shoes,’ he said.

He walked her around to the garage where her old Porsche was hidden. He rolled the door open and she slid into the car and fired it up. She drove him the half-mile north to his motel, taking it slowly, waiting until the oil warmed through. The big tyres banged on broken pavement and thumped into potholes. She eased to a stop opposite his neon lobby and waited, the

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motor running fast against the choke. He opened his door, and then he closed it again, gently.

'Let's just go,' he said. 'Nothing in there I want to take with me.'

She nodded in the glow from the dash.

'OK, buckle up,' she said.

She snicked it into first and took off through the town. Cruised up North Roosevelt Drive. Checked the gauges and hung a left on to the causeway. Switched on the radar detectors. Mashed the pedal into the carpet and the rear end dug in hard. Reacher was pressed backward into the leather like he was leaving Key West on board a fighter plane.

She kept the Porsche above three figures all the way north to Key Largo. Reacher was enjoying the ride. She was a great driver. Smooth, economical in her movements, flicking up and down the gearbox, keeping the motor wailing, keeping the tiny car in the centre of her lane, using the cornering forces to catapult herself out into the straightaways. She was smiling, her flawless face illuminated by the red dials. Not an easy car to drive fast. The heavy motor is slung out way behind the rear axle, ready to swing like a vicious pendulum, ready to trap the driver who gets it wrong for longer than a split second. But she was getting it right. Mile for mile, she was covering the ground as fast as a light plane.

Then the radar detectors started screaming and the lights of Key Largo appeared a mile ahead. She braked hard and rumbled through the town, and floored it again and blasted north towards the dark horizon. A tight curving left, over the bridge, on to the mainland of America, and north towards the town called Homestead on a flat straight road cut through

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the swamp. Then a tight right on to the highway, high speed all the way, radar detectors on maximum, and they were at Miami departures just before five o'clock in the morning. She eased to a stop in the drop-off lane and waited, motor running.

'Well, thanks for the ride,' Reacher said to her.

She smiled.

'Pleasure,' she said. 'Believe me.'

He opened the door and sat there, staring forward.

'OK,' he said. 'See you later, I guess.'

She shook her head.

'No you won't,' she said. 'Guys like you never come back. You leave, and you don't come back.'

He sat in the warmth of her car. The motor popped and burbled. The silencers ticked as they cooled. She leaned towards him. Dipped the clutch and shoved the gearshift into first so that she had room to get close. Threaded an arm behind his head and kissed him hard on the lips.

'Goodbye, Reacher,' she said. 'I'm glad I got to know your name, at least.'

He kissed her back, hard and long.

'So what's your name?' he asked.

'Crystal,' she said, and laughed.

He laughed with her and lifted himself up and out of the car. She leaned across and pulled the door behind him. Gunned the motor and drove away. He stood by himself on the kerb and watched her go. She turned in front of a hotel bus and was lost to sight. Three months of his life disappeared with her like the haze of her exhaust.

Five o'clock in the morning, fifty miles north of New York City, the CEO was lying in bed, wide awake,

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staring at the ceiling. It had just been painted. The whole house had just been painted. He had paid the decorators more than most of his employees earned in a year. Actually, he hadn't paid them. He had fudged their invoice through his office and his company had paid them. The expense was hidden somewhere in the secret spreadsheet, part of a seven-figure total for buildings maintenance. A seven-figure total on the debit side of the accounts, pulling his business down like heavy cargo sinks a listing ship. Like a straw breaks a camel's back.

His name was Chester Stone. His father's name had been Chester Stone, and his grandfather's. His grandfather had established the business, back when a spreadsheet was called a ledger and written by hand with a pen. His grandfather's ledger had been heavy on the credit side. He had been a clock maker who spotted the coming appeal of the cinema very early. He had used his expertise with gearwheels and intricate little mechanisms to build a projector. He had taken on board a partner who could get big lenses ground in Germany. Together they had dominated the market and made a fortune. The partner had died young with no heirs. Cinema had boomed from coast to coast. Hundreds of movie theatres. Hundreds of projectors. Then thousands. Then tens of thousands. Then sound. Then CinemaScope. Big, big entries on the credit side of the ledger.

Then television. Cinemas closing down, and the ones that stayed open hanging on to their old equipment until it fell apart. His father, Chester Stone II, taking control. Diversifying. Looking at the appeal of home movies. Eight-millimetre projectors. Clockwork cameras. The vivid era of Kodachrome.

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Zapruder. The new manufacturing plant. Big profits ticking up on the slow wide tape of an early IBM mainframe.

Then the movies coming back. His father dying, the young Chester Stone III at the helm, multiplexes everywhere. Four projectors, six, twelve, sixteen, where there had been just one before. Then stereo. Five-channel, Dolby, Dolby Digital. Wealth and success. Marriage. The move to the mansion. The cars.

Then video. Eight-millimetre home movies deader than the deadest thing that ever died. Then competition. Cutthroat bidding from new outfits in Germany and Japan and Korea and Taiwan, taking the multiplex business out from underneath him. The desperate search for anything to make out of small pieces of sheet metal and precision-cut gears. Anything at all. The ghastly realization that mechanical things were yesterday's things. The explosion of solid-state microchips, RAM, games consoles. Huge profits being made from things he had no idea how to manufacture. Big deficits piling up inside the silent software on his desktop machine.

His wife stirred at his side. She blinked open her eyes and turned her head left and right, first to check the clock and then to look at her husband. She saw his stare, fixed on the ceiling.

'Not sleeping?' she asked quietly.

He made no reply. She looked away. Her name was Marilyn. Marilyn Stone. She had been married to Chester for a long time. Long enough to know. She knew it all. She had no real details, no real proof, no inclusion, but she knew it all anyway. How could she not know? She had eyes and a brain. It was a long time since she had seen her husband's products proudly

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displayed in any store. It was a long time since any multiplex owner had dined them in celebration of a big new order. And it was a long time since Chester had slept a whole night through. So she knew.

But she didn't care. For richer, for poorer was what she had said, and it was what she had meant. Rich had been good, but poor could be good, too. Not that they would ever be poor, like some people are poor. Sell the damn house, liquidate the whole sorry mess, and they would still be way more comfortable than she had ever expected to be. They were still young. Well, not young, but not old, either. Healthy. They had interests. They had each other. Chester was worth having. Grey, but still trim and firm and vigorous. She loved him. He loved her. And she was still worth having, she knew that. Forty-something, but twenty-nine in her head. Still slim, still blonde, still exciting. Adventurous. Still worth having, in any old sense of the phrase. It was all going to be OK. Marilyn Stone breathed deeply and rolled over. Pressed herself into the mattress. Fell back to sleep, five thirty in the morning, while her husband lay quietly beside her and stared at the ceiling.

Reacher stood inside the departures terminal, breathing the canned air, his tan turning yellow in the fluorescence, listening to a dozen conversations in Spanish, checking a television monitor. New York was at the top of the list, as he had thought it would be. First flight of the day was Delta to LaGuardia, via Atlanta, in half an hour. Second was Mexicana heading south, third was United, also to LaGuardia, but direct, leaving in an hour. He headed to the United ticket desk. Asked about the price of a one-way ticket. Nodded and walked away.

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He walked to the bathroom, and stood in front of the mirror. Pulled his cash roll from his pocket and assembled the price he had just been quoted from the smallest bills he had. Then he buttoned his shirt all the way up and smoothed his hair down with his palm. Walked back out and over to the Delta counter.

The ticket price was the same as United's. He knew it would be. It always is, somehow. He counted the money out, ones and tens and fives, and the counter girl took it all and straightened the bills and shuffled them into denominations.

'Your name, sir?' she asked.

'Truman,' Reacher said. 'Like the president.'

The girl looked blank. She was probably born overseas during Nixon's final days. Maybe during Carter's first year. Reacher didn't care. He had been born overseas at the start of Kennedy's term. He wasn't about to say anything. Truman was ancient history to him, too. The girl typed the name into her console and the ticket printed out. She put it in a folder with a red-and-blue world on it, then she tore it straight back out.

'I can check you in right now,' she said.

Reacher nodded. The problem with paying cash for an airline ticket, especially at Miami International, is the war on drugs. If he had swaggered up to the desk and pulled his roll of hundreds, the girl would have been obliged to tread on a small secret button on the floor under her counter. Then she would have fiddled with her keyboard until the police came in, left and right. The police would have seen a big rough guy with a tan and a big wad of cash and figured him for a courier, straight off the bat. Their strategy is to chase the drugs, for sure, but to chase the money, too. They won't let you put it in the bank, they won't let you

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spend it without getting all concerned about it. They assume normal citizens use plastic cards for big purchases. Especially for travel. Especially at the airport desk twenty minutes before takeoff. And that assumption would lead to delay and hassle and paperwork, which were three things Reacher was always keen to avoid. So he had evolved a careful act. He made himself look like a guy who couldn't even get a credit card if he wanted one, like a down-on-his-luck insolvent roughneck. Buttoning the shirt and carefully fingering the small bills were what did it. It gave him a shy, embarrassed look. It put the counter clerks on his side. They were all underpaid and struggling with their own maxed-out plastic. So they looked up and saw a guy just a little farther down the road than they were, and sympathy was their instinctive reaction, not suspicion.

'Gate B Six, sir,' the girl said. 'I've given you a window.'

'Thanks,' Reacher said.

He walked to the gate and fifteen minutes later was accelerating down the runway with pretty much the same feeling as being back in Crystal's Porsche, except he had a lot less leg room and the seat next to him was empty.

Chester Stone gave it up at six o'clock. He shut off the alarm half an hour before it was due to sound and slid out of bed, quietly, so as not to wake Marilyn. He took his robe from the hook and padded out of the bedroom and downstairs to the kitchen. His stomach was too acid to contemplate breakfast, so he made do with coffee and headed for the shower in the guest suite where it didn't matter if he made a noise. He

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wanted to let Marilyn sleep, and he didn't want her to know that he couldn't. Every night she woke and made some comment about him lying there, but she never followed up on it, so he figured she didn't remember it by the morning, or else she put it down to some kind of a dream. He was pretty sure she didn't know anything. And he was happy to keep it that way, because it was bad enough dealing with the problems, without worrying about her worrying about them as well.

He shaved and spent his shower time thinking about what to wear and how to act. Truth was he would be approaching this guy practically on his knees. A lender of last resort. His last hope, his last chance. Somebody who held the whole of his future in the palm of his hand. So how to approach such a guy? Not on his knees. That was not how the game of business is played. If you look like you really need a loan, you don't get it. You only get it if you look like you don't really need it. Like it's a matter of very little consequence to you. Like it's a fifty-fifty decision whether you even allow the guy to climb on board with you and share a little wedge of the big exciting profits just around the next corner. Like your biggest problem is deciding exactly whose loan offer you're even going to consider.

A white shirt, for sure, and a quiet tie. But which suit? The Italians were maybe too flashy. Not the Armani. He had to look like a serious man. Rich enough to buy a dozen Armanis, for sure, but somehow too serious to consider doing that. Too serious and too preoccupied with weighty affairs to spend time shopping on Madison Avenue. He decided heritage was the feature to promote. An unbroken

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three-generation heritage of business success, maybe reflected in a dynastic approach to dressing. Like his grandfather had taken his father to his tailor and introduced him, then his father had taken him in turn. Then he thought about his Brooks Brothers suit. Old, but nice, a quiet check, vented, slightly warm for June. Would Brooks Brothers be a clever double bluff? Like saying, I'm so rich and successful it really doesn't matter to me what I wear? Or would he look like a loser?

He pulled it off the rack and held it against his body. Classic, but dowdy. He looked like a loser. He put it back. Tried the grey Savile Row from London. Perfect. It made him look like a gentleman of substance. Wise, tasteful, infinitely trustworthy. He selected a tie with just a hint of pattern and a pair of solid black shoes. Put it all on and twisted left and right in front of the mirror. Couldn't be better. Looking like that, he might almost trust himself. He finished his coffee, dabbed his lips, and slipped through to the garage. Fired up the Benz and was on an uncongested Merritt Parkway by six forty-five.

Reacher spent fifty minutes on the ground in Atlanta, then took off again and swung east and north towards New York. The sun was up out over the Atlantic and was coming in through the right-hand windows with the freezing brightness of high-altitude dawn. He was drinking coffee. The stewardess had offered him water, but he'd taken the coffee instead. It was thick and strong, and he was drinking it black. He was using it to fuel his brain. Trying to figure out who the hell Mrs Jacob could be. And why she had paid Costello to scour the country for him.

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They stacked up over LaGuardia. Reacher loved that. Low lazy circles over Manhattan in the bright morning sun. Like a million movies, without the soundtrack. The plane rocking and tilting. The tall buildings sliding by under them, tinted gold by the sun. The Twin Towers. The Empire State Building. The Chrysler, his favourite. Citicorp. Then they were looping around and diving for the north shore of Queens, and landing. The buildings of Midtown across the river raked past the tiny windows as they turned to taxi in to the terminal.

His appointment was for nine o'clock. He hated that. Not because of the time. Nine o'clock was halfway through the morning for most of the Manhattan business community. The hour was not upsetting him. It was the fact that he had an appointment at all. It was a very long time indeed since Chester Stone had made an appointment to see anybody. In fact he couldn't accurately recall ever making an appointment to see anybody. Maybe his grandfather had, in the very early days. Since then it had always worked the other way around. All three Chester Stones, be it first, second or third, had secretaries who graciously tried to fit supplicants into a busy schedule. Many times people had waited days for a provisional window, and then hours in an anteroom. But now it was different. And it was burning him up.

He was early, because he was anxious. He had spent forty minutes in his office reviewing his options. He had none. Whichever way he cut it, he was one-point-one million dollars and six weeks short of success. And that was choking him, too. Because it wasn't a spectacular crash and burn. Not a total disaster. It was a

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measured and realistic response to the market that was almost all the way there, but not quite. Like a heroic drive off the tee that lands an inch short of the green. Very, very close, but not close enough.

Nine o'clock in the morning, the World Trade Center on its own is the sixth largest city in New York State. Bigger than Albany. Only sixteen acres of land, but a daytime population of 130,000 people. Chester Stone felt like most of them were swirling around him as he stood in the plaza. His grandfather would have been standing in the Hudson River. Chester himself had watched from his own office window as the landfill inched out into the water and the giant towers had risen from the dry riverbed. He checked his watch and went inside. Took an elevator to the eighty-eighth floor and stepped out into a quiet deserted corridor. The ceiling was low and the space was narrow. There were locked doors leading into offices. They had small rectangular wired-glass portholes set off-centre. He found the right door and glanced through the glass and pressed the buzzer. The lock clicked back and he went inside to a reception area. It looked like a normal office suite. Surprisingly ordinary. There was a brass-and-oak counter, an attempt at opulence, and a male receptionist sitting behind it. He paused and straightened his back and stepped over towards him.

'Chester Stone,' he said firmly. 'I've got a nine o'clock with Mr Hobie.'

The male receptionist was the first surprise. He had expected a woman. The second surprise was that he was shown straight in. He was not kept waiting. He had expected to sit for a spell, out there in reception in an uncomfortable chair. That's how he would have done it. If some desperate person was coming to him

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for a last-ditch loan, he'd have let him sweat for twenty minutes. Surely that was an elementary psychological move?

The inner office was very large. Walls had been removed. It was dark. One wall was all windows, but they were covered with vertical blinds, open no more than narrow slits. There was a big desk. Facing it were three sofas completing a square. There were lamp tables at each end of each sofa. A huge square coffee table in the middle, brass and glass, standing on a rug. The whole thing looked like a living-room display in a store window.

There was a man behind the desk. Stone started the long walk in towards him. He dodged between the sofas and crabbed around the coffee table. Approached the desk. Stuck out his right hand.

'Mr Hobie?' he said. 'I'm Chester Stone.'

The man behind the desk was burned. He had scar tissue all the way down one side of his face. It was scaly, like a reptile's skin. Stone stared away from it in horror, but he was still seeing it in the corner of his eye. It was textured like an overcooked chicken's foot, but it was unnaturally pink. There was no hair growing where it ran up over the scalp. Then there were crude tufts, shading into proper hair on the other side. The hair was grey. The scars were hard and lumpy, but the skin on the unburned side was soft and lined. The guy was maybe fifty or fifty-five. He was sitting there, his chair pushed in close to the desk, his hands down in his lap. Stone was standing, forcing himself not to look away, his right hand stuck out over the desk.

It was a very awkward moment. There is nothing more awkward than standing there ready to shake

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hands while the gesture is ignored. Foolish to keep standing there like that, but somehow worse to pull your hand back. So he kept it extended, waiting. Then the man moved. He used his left hand to push back from the desk. Brought his right hand up to meet Stone's. But it wasn't a hand. It was a glittering metal hook. It started way up under his cuff. Not an artificial hand, not a clever prosthetic device, just a simple hook, the shape of a capital letter J, forged from shiny stainless steel and polished like a sculpture. Stone nearly went to grasp it anyway, but then he pulled back and froze. The man smiled a brief generous smile with the mobile half of his face. Like it meant nothing to him at all.

'They call me Hook Hobie,' he said.

He sat there with his face rigid and the hook held up like an object for examination. Stone swallowed and tried to recover his composure. Wondered if he should offer his left hand instead. He knew some people did that. His great-uncle had had a stroke. The last ten years of his life, he always shook left-handed.

'Take a seat,' Hook Hobie said.

Stone nodded gratefully and backed away. Sat on the end of the sofa. It put him sideways on, but he was happy just to be doing something. Hobie looked at him and laid his arm on the desktop. The hook hit the wood with a quiet metallic sound.

'You want to borrow money,' he said.

The burned side of his face did not move at all. It was thick and hard like a crocodile's back. Stone felt his stomach going acid and he looked straight down at the coffee table. Then he nodded and ran his palms over the knees of his trousers. Nodded again, and tried to remember his script.

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‘I need to bridge a gap,’ he said. ‘Six weeks, one-point-one million.’

‘Bank?’ Hobie asked.

Stone stared at the floor. The tabletop was glass, and there was a patterned rug under it. He shrugged wisely, as if he was including a hundred fine points of arcane business strategy in a single gesture, communicating with a man he wouldn’t dream of insulting by suggesting he was in any way ignorant of any of them.

‘I prefer not to,’ he said. ‘We have an existing loan package, of course, but I beat them down to a hell of a favourable rate based on the premise that it was all fixed-amount, fixed-term stuff, with no rolling component. You’ll appreciate that I don’t want to upset those arrangements for such a trivial amount.’

Hobie moved his right arm. The hook dragged over the wood.

‘Bullshit, Mr Stone,’ he said quietly.

Stone made no reply. He was listening to the hook.

‘Were you in the service?’ Hobie asked him.

‘Excuse me?’

‘Were you drafted? Vietnam?’

Stone swallowed. The burns, and the hook.

‘I missed out,’ he said. ‘Deferred, for college. I was very keen to go, of course, but the war was over by the time I graduated.’

Hobie nodded, slowly.

‘I went,’ he said. ‘And one of the things I learned over there was the value of intelligence gathering. It’s a lesson I apply in my business.’

There was silence in the dark office. Stone nodded. Moved his head and stared at the edge of the desk. Changed the script.

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