CHAPTER TWO

Heide's friend, Jeff, the head of IT at the hedge fund where she worked, had invited us on the boat. We planned to join his wife and daughter for drinks at their waterfront home on Lido Isle in Newport Harbor followed by a cruise to Catalina Island. Although they were only seven or eight years older than us, we lived on different planets financially. We gawked like we were astronauts setting foot on the moon for the first time. As I watched Jeff strut about in his floppy Panama hat, a large Cuban cigar in one hand and a glass of hundred-dollar tequila in the other, I could see how some people—such as my wife, I suspected—might feel jealous. I was reminded, however, of something my father once said. "We have a saying in India: 'Money hides in the tiger's ear.' Do not go envying them with more than us. You don't know what they had to do to get it."

My father has been in America for nearly 40 years, but to listen to him talk, you might think he just stepped off the plane from Bangalore. He often uses Indian proverbs when he speaks to me. Many of these colorful platitudes refer to tigers. I am not sure what this says about him. Or me.

Newport Harbor is the picture-perfect place to live in Southern California. It is the largest pleasure-boat harbor in the country with more than ten thousand boats of all sizes from eight-foot dinghies to 150-foot luxury yachts. There are at least a dozen colorful bars and restaurants for peoplewatching and weather that is always at least ten degrees cooler than the rest of Orange County. Property is outrageously expensive, of course, which is why Heide and I were living two miles inland in a "charmingly petite" one-bedroom apartment. But you could enjoy an evening stroll or morning run on our hilltop bluff with a panoramic view of the harbor and the Pacific Ocean for free.

It was the perfect place to live unless you must often drive to distant jobs on one of the many freeways. As I did with a million other drivers, many of them texting on cell phones, interspersed with the occasional lane-splitting daredevil motorcyclist. Travel time could easily double or more if a texter and daredevil crossed paths.

Water lapped at the pier where I stood as the green-fringed fingers of California fan palms whispered secrets in the mild breeze. A slender line of clouds lay to the north while twentysix miles to the west, the usually smog-obscured Catalina Island gleamed as if detailed in one of the car washes that Southern Californians frequent to rinse away the grit and grime from their cherished vehicles. With the Canon camera I captured a burst of photos as a brown pelican of prehistoric design swooped low, and then, wings tucked tightly against its sides, plummeted into the harbor in search of breakfast. Two docks away, a German shepherd gave chase, barking and leaping into the saltwater. A large sailboat glided by followed by a couple of young women paddleboarders wearing bikinis, their tanned leg and arm muscles taut as bowstrings.

Each house snuggled up against its neighbor so that the view from the waterfront was of docks populated by electric Duffy boats with their trademark blue canopies, or by large sail or motor yachts, many of them outfitted with fake owls to scare away seagulls. Perched a few feet beyond the water's edge and up short stairways were small but elaborate patios

9

that displayed explosions of potted red geraniums. Expensive outdoor furniture posed on travertine flagstones circumscribed by immaculately groomed boxwood hedges leading to multi-million-dollar homes, each one striving to appear as prosperous as its neighbors.

I noticed all this because my photography-trained eyes are accustomed to observing such details and, as part of a landscaping crew, I know how to spot thousand-dollar pots.

Back at the nearly all-glass house a mere twenty feet from where I stood, Jeff's wife, Debbie, and their young daughter, Christy, were carrying dishes of fruit, cheeses, and other munchies to their boat, a 30-foot-long bolt of cadmium-yellow fiberglass that appeared lightning fast just sitting there. A pirate flag hung from the rear stanchion like a one-finger salute to all those less fortunate.

I was annoyed to see that Jeff had slung his drink-carrying arm around Heide, their heads bent together. Occasionally, I would arrive home to find Heide missing. When she arrived home an hour or two later, she would often be slurring her words while apologizing for working late or having a drink with co-workers.

Although still February, it was a gorgeous day in the mid-'70s. Heide had insisted on wearing a sundress which showed off her legs to advantage but would provide minimal protection from the sea breezes once we were out of the harbor and sprinting across the ocean waves with nothing but a low windscreen for protection.

"What was that about?" I asked when we were seated together in the rear of the boat a few minutes later. Jeff had exchanged his floppy hat for an Angels baseball cap to protect his prematurely bald head and was busy flipping switches and topping off his drink while Debbie untied the lines.

"Oh, that was nothing." She smiled and waved her arms. "Just work stuff. Isn't this just amazing?"

"Spectacular," I said. "Gives me chills right here." I pointed to the wallet in my rear pocket. That earned me an elbow in the ribs.

"This could be you and me one day," she said.

"Even with a job someday as an art director, I don't see a 30-thousand-plus monthly mortgage payment in the cards. Not in this lifetime."

"Frankly," I said. "I'm a little surprised a young guy like Jeff, can afford this." He was a smart guy, educated at Wharton, but still on the low side of thirty-five. "Who are all these people? Hollywood stars, pro athletes, Google founders?"

"Honey." She smiled again and this time her eyes were so large, I thought she was high on something. "You'd be amazed how much money people make where I work. It's insane."

Coming from my humble background growing up in a small town in western Texas, son of an immigrant father and mother, "insane" sounded like an understatement. But if Heide and I were beggars at a waterfront banquet, we could at least enjoy it for a day.

The twin V-8 inboard engines started with an angry growl, one after the other, followed by a throbbing burble. A seagull floating nearby squawked and departed in alarm. Debbie untied the last line, climbed on board and we backed out into the main channel.

"All righty then," Jeff swiveled his captain's chair around to face us. "Let's get this party started. We'll be docking in Avalon in less than an hour."

"Aye, aye, captain." Christy climbed into the forward passenger seat with her mother.

Jeff put the boat in gear, and we rumbled forward. I took advantage of the calm water and slow speed to snap a few more photos, using the telephoto lens to get up close and personal with a great blue heron posing on a weathered piling.

We had just reached the legal harbor speed of five knots when the camera's viewfinder settled upon a solitary figure standing at the end of a neighboring dock, pointing something at us that looked a lot like a gun. So much in fact...

"Wait," I shouted over the engine noise. "What is that guy-"

I didn't finish the question before bullets began splintering fiberglass and shredding bodies with popping sounds followed by screaming.

I threw Heide to the floor with me. "Stay down!"

The boat was still moving forward, but the awkward tilt of Jeff's head told me he was no longer driving it. Christy lay screaming on the floor while Debbie writhed and shrieked hysterically from the passenger seat, "Oh my God, oh my God, oh my God."

I snuck a quick look over the side and spotted the shooter removing a magazine and inserting another. Staying low and trying not to step on Christy, I scrambled to the front of the boat and jammed the two throttle levers forward. The sound of bullets erupted from behind us as we rocketed forward, engines roaring. Bits of vinyl seats, fiberglass, and bloody body parts peppered me as we blasted past the paddleboarders, swamping them in our wake. I barely avoided running down a man and his dog in a kayak. People stared from boats, docks, and patios as we thundered down the normally placid channel.

When I thought we had outdistanced the bullets, I dropped the engine speed to idle, stood, and reached for the cell phone in the pocket of my shorts, thinking to call 911. It was all I could do to control my shaking and dial.

"This is Orange County Emergency Dispatch," said a calm voice. "What is the nature of your emergency?"

Boom! A blow like that of a hammer struck me in the ribs and knocked me on my ass. I lay partially on top of poor little Christy as I struggled to get my breath back. Bullets continued to smack into the boat and its passengers, narrowly missing me.

From somewhere beneath Christy's body, I heard a faint voice repeat, "I'm sorry, what is the nature of your

emergency?"

I reached for the phone and got a handful of something mushy instead.

"Jesus, lady!" I yelled. "I'm on a boat full of dead and injured people in Newport Harbor and everyone on the planet is trying to kill me!"

I pulled Jeff down from his captain's chair to the floor beside me and noticed he was missing one eye and part of his skull. I climbed just far enough into his chair to see a woman with a ponytail wearing a baseball cap, reflective sunglasses, and blood-red lipstick standing in a smaller speedboat and using a two-handed grip to fire a large gold-plate handgun. She continued firing methodically as if in no hurry, exchanging magazines as needed, the bullets striking

Debbie, the windshield, and the boat. I rammed the throttles forward again and steered toward the boat traffic in the main channel. Just ahead was the ferry crossing between Balboa Peninsula and Balboa Island. As we charged toward them, passengers laughed and cheered as if we were filming a movie.

I glanced back at Heide and was stunned to see her lying in the bottom of the boat, her legs splayed to either side, one bloody hand cupping her right breast. Her skin was a deadly white, and she was choking, foamy blood spraying from her mouth. I had to stop the boat.

I cradled her head in my lap.

"Sorry, Dev," she rasped, her spittle spraying my face. "I fucked up."

I leaned in close to hear her. "What do you mean? This isn't your fault."

She managed to grab the front of my shirt with a bloody hand. "There's a hundred million in a bank in the Cayman Islands." She began to shiver, and I knew she was going into shock. "They want it back."

My mind raced back to her comment the night before about getting a big raise. "You stole? Why?"

"For you. To finish school. For us. Jeff said...couldn't be traced. Guess he ...wrong."

"But we have everything we need!" All I ever wanted was you, my heart shouted.

She looked at me with tears running down her cheeks. "I—" Then the light in her eyes died, and her breathing stopped.

I shook her as if that might bring her back. A tear fell on her face. "Don't leave me, Heide. Please!"

I heard another engine approaching. I peeked over the side of the boat hoping it was help coming. Instead, it was the fucking red-lipped woman with the gold handgun coming back to finish the job. A bullet clanged off the chrome deck railing by my head. Another punched through the side of the hull, missing me by inches. I reached down to find my shirt drenched with blood from the earlier wound, and now Heide's blood, too.

"Where the hell is the Harbor Patrol?" I shouted, hoping the voice on the missing cell phone could hear me.

Then I glanced at my watch and realized that probably less than ninety seconds had elapsed since leaving the dock. Help likely was not coming for several minutes at the earliest and there was no place to hide on the boat before Red Lips came in for the kill. The decision was simple: I could close my eyes, give up and die here with everyone else, or I could fight back.

"Hang on, honey," I coaxed a comatose Christy as I crawled over bodies on hands and knees through blood, piss, cheese, soggy crackers, and tequila toward the bow, trying not to gag on the smell. I pushed the throttles forward and spun the boat in a tight arc, so tight that I nearly capsized us and had to cut the engines to prevent water from pouring in over the stern. The instant the boat righted itself, I hit the gas again, the huge engines launching us straight toward the other boat. The shooter's face went from a smug smile to surprise. She fired again and again, bits of plexiglass from the windshield tearing at my face and arms as the short distance between us closed rapidly. I did not care. I have this unwritten rule: nobody getsto kill my wife and just walk away.

What happened next is unclear. I recall a thunderous, screeching crash as the boats collided and being thrown upwards and over the bow. The crazy part (real or imagined)was seeing the body of the shooter fly over me in the oppositedirection and I heard a scream that was less human-sounding and more like that of an incensed cougar in a wildlife documentary that missed catching its prey. Then my body crash-landed on the other boat and the lights went out. Until Iwoke up in a hospital room with a massive headache and a guyin a suit sitting there studying me as if deciding whether to cook me or eat me raw.