

 SERENA JONES MYSTERIES • 1

A FOOL AND HIS MONET

A SERENA JONES MYSTERY

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To Laurie Benner—Serena’s alter ego

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I should have listened to my mother.

Stomping down the panic surging up my throat, I gripped the priceless painting. “Yes, we’ve definitely got a deal,” I said, repeating the code phrase that should have brought the SWAT team charging into my hotel room.

The door’s electronic lock clicked.

Relieved, I gulped a breath, then quickly turned it into a cough to divert the bad guys’ attention, maybe give my FBI cohorts the element of surprise when they barged in . . . any second now . . . any second . . . any—

A gun swung in my face. “You a cop?” the art dealer I’d just paid snarled.

Seriously? This was happening on my very first undercover assignment? “Do I look like a cop?” I barked. Let alone look stupid enough to fess up to it?

The flat-nosed, bald-headed crook scrutinized me with an unnerving twitch in his right eye as his six-foot-six sidekick flipped through the stacks of bills in the Gucci bag on the bed.

Resisting the urge to back-step toward the door, I moistened my lips and tasted the salty tang of sweat beading my skin. Where was my backup?

Baldy edged toward the still-closed door, his gun leveled at me, as I mentally eeny-meeny-miny-moed the best cover to dive behind. After a quick gander out the peephole, he shoved his gun back into his waistband.

Okay, okay. *Okay!* Deep breath. I was still in the game and I couldn't mess this up. Not when the undercover agent who'd reeled in this guy and passed me off as his art authenticator had balked at my suggestion that SWAT take me down with the crooks. I could do this. I had to. I'd finally made the FBI Art Crime Team. But if I hadn't been the only available agent who could reliably distinguish a real Kandinsky from a fake, they never would've brought me in.

And they'd never use me again if I freaked out over a little setback.

To buy time to shift my racing heart back into the non-lethal zone, I propped the painting on the desk and admired it from a couple more angles, imagining how thrilled the owner would be . . . if I got it—and me—out of here in one piece.

"It's all here," Sidekick declared, zipping closed the bag of money I'd delivered.

I casually slanted a glance past the partially drawn drapes. Not so much as a shadow darkened the window ledge.

The guys in St. Louis wouldn't have left me hanging this long. I glanced at the digital clock on the bedside table. Okay, it'd been less than a minute, but this wasn't a two-bit drug buy. These guys were about to stroll out of here with half a million taxpayer dollars. In a Gucci bag, no less!

Baldy eyeballed the peephole one more time, then pressed his ear to the door.

My mother's hysterical "You should be giving me grandbabies, not buying paintings from bad guys in some flea-bitten motel room where it'll be days before a maid finds your cold, dead body" babbled through my brain. I hadn't even told her why I was going to Buffalo. She'd guessed.

Well, the hotel was a notch or two above flea-bitten. I had an image to project, after all. Although, considering these guys' mob connections, the rest of Mom's predictions were a little too accurate for comfort. And guys like this wouldn't stop at killing an undercover agent.

They'd go after my family too.

I gulped down another deep breath and started bargaining with God. A minute and thirty seconds, maybe forty, had passed since I'd voiced the code phrase the second time. Another attempt would be too obvious.

I'll be a better person. I promise I will. I'll even listen to my mother. Okay, maybe not all the time, because then I'd have to give up the job altogether. But I'll try harder.

Sidekick sized up my reflection in the mirror over the bureau. Thankfully it bore little resemblance to my usual image: bare-bones makeup job, scarcely styled long blonde hair, pale hazel eyes. I hardly recognized myself with the colored contacts, the tightly bound gray-streaked hair, and the caked-on makeup meant to make me look twenty years older. Seemingly satisfied with what he saw, Sidekick grabbed the Gucci bag. It was a crime for those disgusting nicotined fingers to be touching Gucci. But better contaminating the bag's handles than crushing my throat.

Reflexively, I splayed my hand over my neck. After the

dozens of what-if scenarios we'd run through, I should know exactly what to do. "If something goes wrong, keep them talking," the undercover agent who'd prepared me for the assignment had said. "If they're talking, at least they're not shooting."

An involuntary shiver rippled down my limbs. I could do *talking*. Maybe . . . *maybe* I could even get a lead on Granddad's stolen painting.

My chest squeezed, but I tamped down the pang of grief and casually swept a gray-chalked lock of hair from my face. "One more thing"—I fixed my contacts-enhanced baby blues on my target—"if you happen to come across a Blacklock landscape, I have another client who'd—"

The door burst open, spewing Buffalo's finest into the room.

I jerked the desk forward and the Kandinsky slid down the wall behind it as shouts of "FBI! Drop your weapons!" met with gunfire. I dove underneath the desk.

Baldy face-planted the carpet in front of me, his gun bouncing out of his hand.

An agent kicked the gun out of reach and cuffed Baldy's hands behind his back as a second agent took a bead on me. "Come out from under there, lady. Slow and easy. Hands in the air."

Baldy narrowed his eyes at me, clearly suspicious of my role in the takedown.

To the agent's credit, he ordered me around, roughly frisked me for weapons, then yanked my arms behind my back and ratcheted on the cuffs. His muscular build, shaved head, and scarcely contained grin, reflected in the wall mirror, reminded me of actor Vin Diesel and spurred me into top form.

“I don’t understand,” I whined in my best imitation of a confused, helpless female. “What are you arresting us for?”

Another agent scooped the Kandinsky from behind the newly aerated desk.

My breath stalled with fear, but—*Thank you, Lord*—the priceless painting emerged unharmed.

The agent propped it on the desk. “We’ll start with possession of stolen property.”

I gasped. “It was stolen?” I pivoted toward Baldy, my eyes wide. “You sold me a hot painting?”

His shoulder rose and fell in a noncommittal half shrug.

His sidekick was too busy howling in pain to comment. By the looks of it, he hadn’t gotten off more than one shot toward the door before someone took him down, which must’ve been when he emptied the rest of his gun in my direction.

Agent “Vin” tightened his grip on my arm and shoved me out the door ahead of Baldy. “I’ll take this one down on the elevator.”

Over my dead body! I gulped air, regretting the word choice that came to mind at the unbidden image of Granddad’s body.

“She’ll never make eight flights in those heels,” he went on, as if he was doing me a favor.

Forget it. I’d climbed the eight flights. I’d go down that way, handcuffed, leg-shackled, however they wanted.

I stumbled and glared and tried to jerk out of his hold and hoped against hope I looked as if I was resisting arrest. Yes, we’d recovered the Kandinsky, but if these guys didn’t convince Baldy and Sidekick to turn informant, sooner or later—and more likely sooner—the pair would be back on

the street. And criminals had a code of justice all their own. Not to mention, long memories.

They'd come looking for the person who double-crossed them, and I needed to make sure they didn't think that person was me. Stifling a shiver, I glanced at the hall window.

It was plastered in snow—typical February weather for upstate New York—cold and blizzardy. The chance of scoring a flight home to St. Louis tonight didn't look good. And the frigid Buffalo temps would be nothing compared to the cold shoulder my cat would give me if he had to spend a second night with only Zoe to look in on him.

"The stairs are fine," I ground out under my breath as the agent steered me around the corner. "What was the holdup?"

"Sorry, our key card didn't work on the lock."

Sorry? He sure wouldn't sound so cavalier if he'd been the one with a gun in his face.

"I had to run down for a new one," he went on, as if I didn't nearly get killed while he was traipsing up and down the stairs.

Well, okay, he must've run like the wind to do it in under three minutes. "Impressive," I whispered grudgingly.

He shrugged. "Good job holding it together in there. We'd take you on our team any day."

If he only knew. My stride wobbled, and he glanced down at my high-heeled T-straps. "Nice shoes."

"I borrowed them for the job," I admitted, even though my shaky steps were more likely from my fading adrenaline running amok.

He tightened his hold on my arm and propelled me forward. "They look good on you," he said, then, leaning close to my ear, added, "After we get this lot squared away, do you want to come with us for a bit of a celebration?"

“Uh . . . I don’t think it’s a good idea for me to be seen around town with a bunch of FBI agents. Do you?” I glanced over my shoulder and lowered my voice. “The wrong people might catch sight of me.”

“You’re probably right.”

His voice dipped as if he was disappointed, or I might’ve imagined it, because my attention veered to the closing doors. *Elevator doors!*

“Wait!” I lurched out through the shrinking gap a second before the doors made a SWAT sandwich out of Vin.

He let go of my arm and slapped the doors as they bounced off his chest. “What are you doing?”

“I’m sorry,” I squeaked. “I, I—” I wasn’t about to admit I was claustrophobic. Not when I’d managed to conceal it through twenty weeks of training at Quantico and ten months on the job. I mean, if I really had to go into a confined space, I could do it. Fisting my hands, I lifted my chin. *I could.*

But no one was going to die if I didn’t get on that elevator.

Down the hall, Baldy and his escorts stepped into view.

Oh, great. Here I was just chatting with the guy who was supposed to have arrested me.

Vin grabbed my arm once more as Baldy threw me a glare frostier than Buffalo’s nastiest wind chill.

My mom was looking smarter by the minute.



In the lingo of the art world, if a young artist’s work was significantly influenced by another more experienced artist, we say his work was “of the school of that artist.” In FBI terms, you could say my work is of the school of my former

field-training agent, Tanner Calhoun—the dark-haired, muscular guy standing at Arrivals. Irrationally, the sight of him made me want to give in to the tears I'd been dodging all night while waiting for the plane that had ended up permanently grounded.

But Tanner was a face-your-fears kind of guy. He'd probably disown me if I went all girly-girl on him.

As I weaved around passengers toward him, I decided that I favored the ignore-your-fears school. I hitched my overnight bag higher up my shoulder. Yes, ignoring my fears was definitely the way to go.

After all, it was working for me so far. I still had a lot to learn, but at twenty-eight, I was the youngest agent on the FBI Art Crime Team, and last night I'd cemented my reputation for being fearless.

Whether or not it was true was best kept on a need-to-know basis. And nobody needed to know.

"You didn't have to pick me up," I said, secretly glad he had. "I could've caught a cab." Thanks to being bumped to a 6:00 a.m. flight, it was already practically midday.

He grinned. "Cute hair."

I shot him a don't-make-me-hurt-you scowl and tugged my knit hat over my temporary dye job as we stepped outside. Compared to Buffalo, St. Louis was blissfully brown and almost balmy.

Tanner relieved me of my bag and nudged my arm. "C'mon, spill. How'd it go?"

I plunged my hand into my coat pocket and crossed my fingers like a six-year-old. "Not much to tell."

"Uh-huh." His eyes raked over me far too perceptively. "Sure. I can tell by the sweat stains under your arms."

Reflexively, I lifted an arm to check before I remembered I was wearing a winter coat.

“Gotcha.” Tanner grinned. “*Serene . . . uh.*”

“Men are so gross,” I muttered, ignoring the running jibe about my name. How did he always know when I was lying? Well, not lying exactly. Just being economical with the truth.

“Fine.” I gave him a basic rundown of the operation as he drove me home. For fun, I embellished the key card issue and shootout a tad.

No need to go into my uneasiness over the way Baldy had glared at me after the takedown.

Tanner shook his head as I concluded my slightly edited recap. A SWAT guy himself, he’d no doubt seen his share of foul-ups. “I’m glad to hear the operation was a success. I know how much you wanted to join the Art Crime Team.”

“Hmm.” Yes, I’d been single-minded in my pursuit of that goal.

My insides churned. Too bad I’d been in fairyland when I’d imagined what it would actually be like.

Yup, definitely going the ignore-your-fears route.

Tanner pulled to the curb in front of my apartment building, oblivious—I hoped—to the fact that his protégé was a quaking mass of nerves. “Get some rest. You deserve it.”

“Thanks. I’ll see you Monday.” *If I live that long.*

Mr. Sutton, my seventy-eight-year-old neighbor, greeted me in the hallway as I dropped my overnight bag in front of my door and dug my key from my purse.

“Discombobulated.”

I fumbled the key. “Pardon me?”

Every morning he ambled to the corner to buy a newspaper. He tucked today’s edition under his arm and squinted

at me through his Coke-bottle glasses. “Our word for the day. It’s *discombobulated*. Means disconcerted, unsettled, out of sorts.”

“Right. Thank you.” Sutton was a retired English professor who’d made it his mission to help everyone in the neighborhood expand their vocabulary. He couldn’t have known that I’d spent half the night eyeballing passengers in the Buffalo airport or that the being-watched feeling hadn’t gone away when I climbed off the plane seven hundred miles later.

“Don’t forget to use it in a sentence.”

“I won’t.” His theory was that using the new word in a sentence helped cement it into our brains. But my brain was too discombobulated to form a coherent sentence.

“You going to answer that?” Mr. Sutton pointed to my purse.

I stared at it dumbly a second before registering the ringing. “Oh, yes, thanks.” I waved good-bye and then pulled out my cell phone and glanced at the screen. My parents’ number.

I hesitated. I didn’t have the energy to parry Mom’s questions right now. Only . . . I did make that foxhole promise about listening to her. Not to mention, Mom never called my cell phone number. She was too afraid she’d distract me from my work and get me shot.

Possible reasons why she’d break her own code suddenly paraded through my mind. None of them good.

I clicked on the phone. “Mum, is everything okay?” My parents are British, and when we were kids, there’d been a few words, like *Mum*, that they’d been adamant about our not Americanizing, which was all fine and good until my first-grade teacher told me I’d spelled it wrong and

docked a mark off my paper. After that, I'd doggedly insisted on using *Mom*, but somehow, at the moment, using *Mum* felt right.

"Everything is now that I know you're okay," she said. "Are you still in New York? Did you see your brother?"

"I'm fine." Or I would be after a hot shower, a power nap, and a lobotomy to help me forget the icy glint in Baldy's eyes. "I just got home. And no, I didn't see Shawn. I was in New York State, not New York City." My brother flies all over the world, leading excursions for a big travel company, and was currently in his fourth week in the City, arranging for a spring tour. I secretly think it's his way of avoiding Mom's "You need to settle down and give me grandchildren" pleas. I mean, how long does it take to plan a tour? Not that I blamed him for staying away. Except that it doubled the pressure on me.

"You sound tired. Your uncle Harry said there's an opening at the Tums factory. The hours are good. Weekends and evenings off. You'd have time to date."

"Mum, I . . ." I blanked on a good excuse. I didn't need to get to work. I'd already put in over fifty hours this week and had no urgent cases I needed to get back to.

"I know. I know. You need to go. Come for dinner. We'll talk then."

"Okay," I heard myself say as I clicked off. Agreeing was just easier.

A third-floor neighbor stepped off the elevator. Assuming she'd pushed the wrong elevator button, I called out, "This is the second floor," then picked up my overnight bag and reached for the doorknob.

She lifted a plastic bread bag stuffed with tufts of fur. "I'm

bringing my cat's shed fur to Theresa. She spins it into yarn and knits scarves with it."

"Cool." In a crazy kind of way. But who was I to judge? I mean, she could at least ride the elevator.

I loved my eccentric neighbors. Along with the three-story brownstone's historic character and its proximity to Forest Park—almost twice the size of New York's Central Park—they had reeled me in when Aunt Martha begged me to sublease the two bedroom from her so that her beloved cat could stay in his home when her hip surgery forced her out of it. I pushed open the door. *Home*.

One step into the apartment, I glanced at the key in my hand—the key I hadn't used—and my heart missed a beat or three.

I soundlessly set down my luggage and palmed my gun. I knew I shouldn't have asked Baldy about the Blacklock stolen from my grandfather. He might've been smart enough to look up who it was stolen from and discovered there was an FBI agent in the family. A female agent.

The fridge's motor kicked out, plunging the apartment into an eerie quietness.

Okay, maybe I was overreacting. Thinking too much about Baldy and the vengeful glint in his eyes. Zoe could have forgotten to lock up after she stopped in to feed the cat. Except . . . the slightest of scents—a masculine mixture of spice and soap—teased my nostrils.

And it didn't belong to my cat.

Pressing my back to the wall, I peered around the arched opening into my kitchen. Nothing appeared disturbed. I edged forward and peered around the corner of the living room. Again nothing.

By now, Harold should've been twining about my legs. Even when he was mad at me, he'd at least show his face and let out a disgruntled huff.

An odd scruffling sound came from the other end of the apartment.

My gun grew slick in my hands. Using the end of the living room wall for cover, I aimed my gun down the hall. "Come out with your hands up."

A shadow darkened the bathroom's doorway and my breath lodged in my throat.

A second later, a man stepped out, his hands in the air, one palm flat, the other clutching a litter scoop.

I blinked. "Nate?"

His gaze skittered from my Glock to my face, his lips curving into a grin. "Is today's word of the day *paranoid*?"

"*Cute.*" Ignoring my hammering heart, I slipped my gun into my pocket as nonchalantly as I could manage. Nate, Nathan Butler, was the building superintendent. Although with his tousled brown hair and the scarcely grown-in beard that made him look as if he'd carelessly decided to stop shaving for a week, he could easily be mistaken for a movie star—and definitely a leading man, not the bad guy. "What are you doing in my apartment?"

He lowered his hands. "Your friend couldn't make it and called your aunt, who called me and asked if I could take care of Harold until you got back."

"Is she okay?" It wasn't like Zoe to bail. She worked at the Forest Park Art Museum, which made stopping by my place to feed Harold the minorest of detours.

"Yeah, your aunt said she had a work emergency."

Relieved to hear she was okay, I dragged my knit hat from

my head. “She must’ve been swamped with getting ready for the special Valentine’s Day show next weekend. It—”

A dimple peeked through Nate’s whiskers and made me forget what I’d been about to say.

“What?”

“I’m afraid I frightened you more than I realized.” His gaze flicked to my hair—my chalked gray hair.

I pulled out my hair clips and shook free the locks in a model-worthy flourish. “Haven’t you heard? Gray is the new blonde.” Resisting the impulse to explain the disguise, I added, “I really appreciate you stepping in while I was gone.”

Harold ambled out of my bedroom and twined around Nate’s legs, as if it was perfectly natural for me to have a man in my apartment. If the litter scoop in Nate’s hands was anything to go by, he’d taken his cat-watching duties very seriously.

Suddenly my heartfelt thanks didn’t feel like nearly enough compensation.

Nate slanted a troubled glance at my bulging jacket pocket. “You okay?”

“Yes.” Releasing the gun still bunched in my hand, I jerked my hand from my pocket and flattened it against my side, then brandished a self-deprecating grin. Who was I kidding? I’d been on *one* undercover assignment and was already so freaked out that scoring a job at the antacid factory sounded like a good move. At least I’d get a product discount. And I could use some antacids about now. I’d been fooling myself to think I could handle being an FBI agent. I should just quit like Mom wanted.

“You sure you’re okay?” Nate pressed.

I fluttered my hand to dismiss his concern. “I’m fine.

Mr. Sutton caught me before I came in. Our word of the day is *discombobulated*.” I grinned. “I was just practicing.”

My quip didn’t earn the chuckle I’d hoped for. In fact, Nate’s smile disappeared altogether. “I imagine all that FBI training keys you up to always anticipate the worst.”

“Nah. That’s my mother’s job. She’s petrified I’ll get shot by a bad guy before I can give her grandkids.” My cheeks flamed, and I whirled toward the kitchen, mentally blaming my lack of filter on my tiredness. “Uh, did you want some lunch before you go?” I pulled a pound of bacon and carton of eggs from the fridge. “I mean, you cleaned the cat’s litter box. The least I can do is feed you.”

Nate leaned against the kitchen doorway, looking amused once more. “That’s okay. My arteries have already had their quota of cholesterol for the week.”

“I’ll have you know my granddad ate bacon and eggs every morning of his life and he lived to be seventy-two.”

“That’s not that old,” Nate teased.

“He was *shot*.”

Nate’s grin dropped, along with my heart.

Ugh, why’d I have to shoot my mouth off?

Nate looked at me as if I was a minefield and one wrong move might set me off. “I’m sorry. I didn’t know.”

Of course he didn’t, and I didn’t want to explain. Didn’t want to tell him my grandfather was killed trying to stop a burglar from taking a painting. That his murder was the reason I’d become an FBI agent.

I stuffed the uncooked lunch fixings back into the fridge. “It’s okay.” Except it wasn’t. How could I have almost considered quitting at the first hint of trouble? What kind of dedication was that?

A knock rattled the window, and I all but pounced on the kitchen's exterior door to end the awkward exchange. The door opened onto a metal staircase, and my friend Zoe Davids stood on the landing, her hands stuffed in the pockets of her winter coat, her shoulders hunched up to her ears, looking as desperate as she had the time we were ten and got caught skipping school. "I need your help."

The work emergency. "Of course." I motioned her inside. Due to her boss's sudden death last summer, Zoe had been appointed the temporary head of the art museum's security, and I had a bad feeling her midday appearance on my doorstep didn't bode well for her hopes the appointment would soon be made permanent.

She stepped inside and did a double take. "Your hair's gray."

"It's a long story."

Zoe's problem looked far more important at the moment. Her chestnut-colored hair was feathered around her face in a blunt cut that did nothing to soften the worry lines pinching her lips. Her gaze slammed into Nate's and her face went white. "Oh." She backed out the door. "I . . . He . . ."

"Zoe, what's wrong?" I glanced at Nate for his take on her odd reaction.

Back-stepping toward the hall door, he hitched his thumb over his shoulder. "I, um, need to go. I'll see you later."

As the door closed behind him, my attention jerked back to Zoe clattering down the stairs. "What's going on?"