

A Very Merry Murder

Camey Carson

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Chapter One



The air was crisp on this early December morning as Jillian prepared to head downtown. This is my favorite time of year, she thought, taking a second to pause over her coffee, looking out at the lake. They had moved to one of the three cottages that were part of the Poe Lakes Inn property. A cozy two-bedroom one bath with a large living area, so they could easily create room for small office space along with the table and sitting area.

Jason's PI business was growing, with people in town and the outlying areas asking for help on everything from lost pets to gathering research for several attorneys in the surrounding areas.

Jillian was loving her classes at the community college and had picked up part-time bookkeeping work from several of the local merchants. This allowed her to support herself while devoting more time to her classes since it wasn't as hectic as running Dr. Howard's medical practice back in Oleander Beach.

Washing her cup and plate from breakfast, she finished tidying up, thinking of the only hard thing about moving to Poe Lakes, the tearful goodbye she had with Alison. They had promised to visit each other at least once a year, and her weekly phone check-in had now shifted from a call with Jason to one with her best friend and former roommate.

Walking down Main Street had become one of her favorite activities since they settled in. The weekend after Thanksgiving, the whole town decorated for Christmas, and the street looked like a winter wonderland of twinkling lights, door wreaths, and garland wrapped around lampposts. The only thing missing was snow, but as long as the weather was a bit cooler, that was okay with her. The Christmases celebrated with temperatures in the 80s seemed a bit ridiculous. She liked it at least cool enough to enjoy some hot cocoa and maybe a fireplace.

Marv's Hardware store had a lovely storefront display featuring holiday gifts, from cozy socks and slippers to aprons, candles, and cast-iron skillets, interspersed among the tools, smokers, and outdoor equipment. The children's display featured popular wish-list items like a Cher doll, Stretch Armstrong, and walkie-talkies that resembled Star Trek communicators. She had learned quickly that both the hardware store and Myron's Market next door had more offerings than their names suggested. She waved at Marv through the window as she walked by and headed into the bank to deposit a check.

Russell Hammond stormed out of John Adler's office, his face beet red as he yelled behind him. "You won't get away with this, John. There is nothing wrong with my loan payments or property values. I've seen this type of shady business from you before, and I'm not going to stand for it. You'll be hearing from my lawyer." The door swung shut behind him, leaving an uneasy silence behind.

John Adler, the owner of the small bank, appeared in the doorway, greeting Jillian and the others waiting to be helped, apologizing for the disruption, keeping his calm demeanor, even when things got heated.

He nodded at Jillian. "Nice to see you, Miss Jenson."

"You too," she said as she moved forward to give Alice Brennan, the teller, her deposit slip.

"Good morning, Jillian," Alice said, smiling brightly. "Will I see you at the town council meeting tonight?"

She whispered, bowing her head slightly so as not to be overheard. "It's gonna be quite the spectacle. A lot of people are up in arms about that proposed fast-food restaurant wanting to come into town. Locals haven't taken too kindly to things like that, ya know."

Jillian nodded back. "I'll be there." She tucked her deposit slip into her purse and moved out of the way so someone else could take her place.

The freezer held a few casseroles leftover from the outpouring of care from the Camellias and Casseroles Coalition after Jillian escaped from Elliot and Earl McKenzie, who had kidnapped her from Oleander Beach back in June. Anticipating the town meeting, she had defrosted a chicken-and-rice casserole and planned to sauté some spinach to go with it. Maisie arrived a few minutes before 4:30 as the casserole was heating.

Jillian greeted her with a hug. "Jason called. He'll be a few minutes late. Would you like a glass of sweet tea?"

"Sounds great," Maisie said as she hung her purse and lightweight sweater on the rack just inside the front door.

Over glasses of tea, they made plans for baking Christmas cookies for the gala and as gifts for friends in the community. The casserole was bubbling nicely, leaving only the spinach to finish when Jason arrived.

Jillian reflected on how happy she felt that Jason and Maisie were growing closer, and she looked forward to this Christmas in a way she hadn't in years.

After supper, they walked together down to the town meeting. Meetings and other large gatherings were held in Fellowship Hall, the first meeting house built when Poe Lakes was founded. The hall's architecture was reminiscent of New England meeting houses, probably inspired by the town's founding families, who had moved down from Philadelphia in 1869. It was large enough to fit everyone in town, plus a few, but depending on the topics, you never knew how full the meetings would be.

Tonight's meeting was set to be a powder keg over the fast-food discussions.

Jason opened the door for Jillian and Maisie to enter. The crowd was already forming, people placing notebooks or purses down to save their spot before heading to the long table along the wall near the front doors, filled with coffee, sweet tea, cookies, and other treats, including Mabel Harrison's famous divinity candy.

A large Christmas tree twinkled beside the table, white lights and silver balls decorating it. This year's theme was blue, silver, and white, with silver garland wrapped around the branches, intertwined with the tiny white twinkling lights, and blue glass orbs. Amid the other decorations, small wooden candle-shaped ornaments hung, each with a small scroll rolled into an attached holder. Each scroll contained a description of someone who needed a little extra help this holiday season. From seniors who are homebound or in a nursing facility to children wanting a toy, and from students from the nearby university who couldn't make it home for winter break and needed a place to stay and a family to join for a holiday meal, the Camellias would make sure all requests were filled.

Walking into the space was like entering a large auditorium or a church. Folding chairs lined either side of the center aisle, with an outer aisle as well. At the front, a raised platform held a long table with five chairs behind it. Microphones sat at each position for the mayor and four council members. In front of the tables stood a podium with a microphone, where people from the town could address the meeting.

Sheriff Sonny Martin arrived alongside Mayor Hugh Whitmore. The four council members filed in: Derek Pritchard, who owned the Main Street Diner; Jack Parsons, owner of Parsons' Woodshop; Margaret Williams, the county coroner who was married to the town's family doctor; and the youngest, Thomas Waverly, who had just been elected last year and worked at his family's insurance agency.

John Adler and a man Jillian didn't recognize arrived and sat at the far end of the first row. Behind them, Russell Hammond sat with his wife, Betty, their faces grim. Across the aisle, Louise and her husband, Preston, settled in, with Cat saving seats for Jillian, Jason, and Maisie. Several other business owners and employees filled in the rows--Marv from the hardware store, Julia from the diner, the owner of the Lazy Heron, and at least two dozen other familiar faces.

The mayor stepped to the microphone and addressed the group. "Everyone, please find a seat. We will begin the meeting in five minutes."

As the Mayor and council, including the sheriff who sat to the side, settled into their seats behind the tables, the audience filled in. The chairs were almost full, and four sheriff's deputies stood strategically around the perimeter to make sure nothing got out of hand.

"Welcome to the meeting of the Poe Lakes town council on this Tuesday, December 7th, 1976, at 6:30 p.m." The mayor adjusted his reading glasses. "This meeting is simply to start a discussion about the request of Burger Bonanza to open a location in town. As you know, we do not currently have any national chains here, and some people have already raised concerns about possibly losing some of our local charm if this passes, while others have expressed support for the project."

He paused, looking around the room. "No votes will be cast this evening. We will hold a civil discussion, giving everyone a chance to listen, make their own decisions, and we will meet again on January 4th to take a vote."

The mayor continued. "Tonight, we're going to start with John Adler, who is a proponent for this proposal." He nodded at Adler, who stood up and addressed the meeting. The podium sat to the side in such a way that you could address the committee without completely turning your back on the audience.

"Thank you to the mayor and council for giving me this opportunity." Adler's voice was smooth, practiced. He turned to the audience. "And thank you for attending the meeting." He nodded to the man in the seat next to his, who rose alongside him.

"Ladies and gentlemen, I'd like to introduce you to Martin Fletcher, who is a vice president in charge of expansion for Burger Bonanza. His company is expanding across the United States, with over three hundred locations, and is seeing explosive growth. At each location, an average of twenty-five jobs and opportunities have been created, and tourist offerings have increased. This is a chance for progress to come to Poe Lakes."

He gave a few more highlights about tax revenue and economic development, then closed with, "We have prepared a full financial document to show benefits from this addition, which will be available for review at the bank and the library."

Martin Fletcher smiled at everyone, his teeth too white, his suit too expensive for a local town meeting. "Thank you for your consideration. Burger Bonanza prides itself on being part of communities, not just doing business in them."

They both sat back down, and Jillian noticed several people exchanging skeptical glances.

Councilman Jack Parsons then addressed the meeting, not bothering to hide his irritation. "I, for one, am very against this expansion. Poe Lakes is a town of unique character, filled with small businesses that work together for the good of the town. The quality of fast food is lacking all around. Not one of these hamburgers comes close to what our Main Street diner serves, or the Lazy Heron, or Mike's Bar-B-Que. Mike's not only has the best barbecue around, but he also has great burgers, and I doubt this chain will be any faster than any of ours."

Margaret Williams spoke next. "I'm concerned about what this means for our town's identity, and the types of changes we will need to make to our zoning rules. Since our founding families originally envisioned Poe Lakes as a place for local merchants and townspeople, we have worked to preserve that image. Do we really want to start looking like every other town on the highway?"

Several other people spoke, most against the idea. A woman stepped out of the crowd, surprising everyone by speaking in favor. "I run a truck stop. I know what truckers want — fast, consistent, and open late. Burger Bonanza would bring business to the whole area, not take it away. I know you think I'd see them as competition, but I won't. And the fact that the properties they are looking at are out on

the county road near the big festival grounds and not anywhere near downtown doesn't feel like it would affect the unique aspects of the town."

"Make sure you're not thinking of my property," Russell Hammond yelled. "I told you you're not getting away with trying to foreclose on me."

Thomas Waverly worked to calm the growing tensions in the room. "Perhaps we could discuss zoning restrictions? Ways to preserve Main Street while allowing development on the highway?"

Derek Pritchard cut him off. "We don't need their kind here. Adler's only pushing this because he'll profit from the deal. That's what this is really about."

Adler stood up, his calm finally cracking a bit. "That's slander, Derek. I'm thinking about this town's future, not my pocket."

"Are you?" Pritchard shot back. "Because from where I'm sitting, everything you do is about your pocket. How many loans have you called this year, or demanded extra payments on? How many families have you squeezed?"

The mayor banged his gavel. "Gentlemen, please. Let's keep this civil."

But the damage was done. The meeting dissolved into smaller arguments, clusters of people debating hotly while the council tried to restore order.

The mayor finally ended the meeting, reminding everyone that on Friday night, the Jingle and Jubilee Gala would kick off the downtown holiday festival. "I'll see everyone Friday night," he said and banged his gavel. "Meeting adjourned."

Rising to leave, Jillian looked around for Louise, but didn't see her. She asked Maisie, "Have you seen Louise? I thought maybe she and Preston would walk back with us."

"She and Cat are going over some things for the gift drive, so they'll be longer. Preston's near the tree. He'll probably walk with us."

Preston joined Jillian, Jason, and Maisie as they walked back together, enjoying the slight chill in the air. "We should have glorious weather for the Gala on Friday," Maisie said. "Clear and in the high sixties. Perfect sweater weather but not too cold."

Chapter Two



Wednesday and Thursday passed quickly for Jillian as she sat for her semester accounting finals, which she finished on Friday morning. As she made a pot of chili for supper before the Gala, she smiled at feeling the success of completing the semester and looked forward to their first Christmas in Poe Lakes.

Maisie knocked, then entered, bringing a delicious-smelling cornbread to complement the chili, and hugged Jillian after setting it down.

“Jason had a meeting with Sonny down at the station. He’ll be back shortly, and we’ll eat,” Jillian said. “I’m really looking forward to my first gala.”

“Oh, you’re going to love it,” Maisie said. “It’s always fun and quite entertaining, plus I just love the chance to have a funnel cake from Eddie Patterson’s booth. Fried dough with powdered sugar always puts a smile on my face.”

“MMM, that does sound good,” Jillian agreed.

After filling up on chili and cornbread with sweet cream butter, the three walked down to the park.

The bandshell was at the other end of the park from the inn and its cottages, across from the sheriff’s department and bank, and behind Marv’s Hardware. White lights and garland wound around each of the pillars, and cast-iron nutcrackers stood like sentries on either side of the stage.

A DJ booth sat in one corner, leaving plenty of room for the mayor to serve as Master of Ceremonies and the elementary school children’s choir to kick off the gala.

In front of the band shell, the wooden deck where people usually set up folding chairs for concerts had been covered with smooth wood squares that clicked together to form a dance floor.

Cat and Louise greeted them as they approached. “Wow, this floor is neat,” Jillian said. “I’ve never seen anything like it. Figured if we were going to dance on the wooden deck, we’d have to watch that our heels didn’t get stuck between the boards. One of the reasons I wore cowboy boots with my jean skirt.”

Cat smiled broadly. “Avoiding heels is always best in the park, but my dad made this overlay so that we can easily dance the night away.”

Louise nodded. “Jack Parsons is a master woodworker who is the last in a long line of woodworkers.”

“His shop is the one next to your laundromat, isn’t it?” Jillian asked.

Cat nodded, laughing. “Yes, that’s his shop, but the real woodworking shop is out at the house. He keeps the one in town to stay in touch with friends and sells a few custom pieces there. He did a beautiful set of Christmas ornaments this year, carved and painted for each of the Twelve Days of Christmas.”

After the Mayor greeted the crowd and the choir belted out a cute rendition of “All I Want for Christmas Is My Two Front Teeth,” the DJ got everyone out on the dance floor with “The Hustle.” Cat and Louise grabbed Jillian’s arm, pulling her onto the floor as they all joined in on the popular line dance.

The December evening was perfect — temperatures in the mid-sixties, a slight breeze carrying the aromas of funnel cakes and popcorn. Christmas lights twinkled everywhere, and the mood was festive despite the lingering tension from Tuesday’s meeting.

Afterward, they gathered on the side, watching the couples. “Looks like Maisie’s dance card is full for the night,” Cat smiled. “I love seeing her happy.”

Jillian nodded in agreement. “It makes me happy that Jason has found someone to care for, and Maisie is fantastic. I think they are perfect together.”

Cat got a faraway look in her eye. “I do miss dancing the night away with Joe.” She smiled a sad smile.

Jillian looked down. “I’m sorry. I forgot that you are also a widow.”

Cat nodded. “It’s okay. My Joe and Maisie’s husband were best friends. They died in a boating accident while out fishing several years ago. I miss him.”

They were interrupted by a woman who appeared to be in her late twenties or early thirties. “Hi, Cat.” She nodded to Jillian. “You must be Jillian. We haven’t met, but of course, everyone knows about you and that ordeal from over the summer. Welcome to town.”

Jillian nodded. “I saw you at the town meeting.”

“You can call me Sugar Britches,” the woman continued. “I run Landry’s truck stop over on 301. Open twenty-four hours a day, every day of the year, if you ever find yourself needing a restaurant on a holiday.”

Jillian smiled. “Thank you. I’ll stop in sometime.”

The song ended. “Oh, that’s my cue to head off the DJ,” Sugar Britches said. “I want to hear Convoy.” And she headed for the stage.

“As though anyone can dance to Convoy,” Louise shook her head, laughing.

Jillian cocked an eyebrow. “Sugar Britches?”

“It’s her CB handle, and she just adopted it as her full name. Of course, as the truck stop owner — her family has owned that truck stop since the thirties — she had a CB radio from the time she was a child. With CB culture being all the rage, she is really in her element.”

“Certainly, Sugar Britches wasn’t her handle when she was a child?”

“Probably not, but no one remembers what it was. Since it was only truckers with CB radios back then, none of us were aware.”

After he played “Convoy” to satisfy Sugar Britches, the DJ said in a low, quiet voice, like a smooth-jazz DJ. “Let’s slow it down, folks. Grab your sweetheart and take a spin to Gary Wright’s “ Dream Weaver.”

Jason and Maisie took advantage of the slow dance. Cat, Louise, and Jillian headed off to find funnel cakes.

The three women stood in line at Eddie Patterson’s booth, chatting about Christmas plans, when Jillian noticed movement to the side of the booth under one of the oaks that wasn’t filled with partiers. Two figures stood close together, their postures tense. Even from a distance, she thought she identified John Adler.

“Hey,” she whispered, touching Cat’s arm. “Isn’t that John Adler?”

Cat followed her gaze. “Sure, looks like it. Who’s he talking to?”

As they watched, the other figure stepped slightly into the light cast by the Christmas decorations. It was Martin Fletcher, the Burger Bonanza representative.

“Can you hear what they’re saying?” Louise whispered.

The three women edged closer, pretending to examine the craft booth parked next to Eddie’s.

“--told you it would be handled,” Adler’s voice carried across the small distance. He sounded angry, which was unusual for the calm demeanor he typically displayed in public. “You need to be patient.”

“Patient?” Fletcher’s response was sharp. “We’ve been patient. The deal was supposed to close in October. It’s December, John. My bosses are asking questions I can’t answer.”

“The council vote isn’t until January. After Tuesday’s meeting, you saw how people feel. We can’t rush this.”

“We’ve already spent fifty thousand on surveys and plans. If this falls through--”

“It won’t fall through.” Adler’s voice dropped lower, and the women had to strain to hear. “I have leverage. Foreclosing on the Hammond farm to secure your location will help motivate the right people to move us forward.”

“I don’t care about your local drama. I care about results. If you can’t deliver--”

“Are you threatening me?” Adler’s voice had gone cold.

“I’m reminding you that contracts go both ways. You’ve already taken twenty thousand as a finder’s fee. If this deal collapses, we’ll expect that money returned. With interest.”

There was a long pause. When Adler spoke again, his usual calm had evaporated entirely. “You’ll get your restaurant. But don’t threaten me again, Martin. You have no idea what I’m capable of.”

“Neither do you,” Fletcher said and walked away, disappearing into the crowd near the dance floor.

Adler stood there for a moment, his shoulders rigid, before pulling out a cigarette and lighting it with shaking hands.

The three women exchanged glances.

“Did he just say--” Cat started.

“Twenty thousand dollars,” Jillian finished. “he’s already taken money from Burger Bonanza.”

“And he’s using Russell Hammond’s farm problems as leverage.” Louise’s expression was troubled. “That’s... that’s just wrong.”

“Should we tell someone?” Cat asked.

“Tell them what?” Jillian said slowly. “We overheard a private conversation. And I’m not sure anything they said was illegal, just... unethical.”

“Jason should know,” Louise said firmly. “And probably Sheriff Sonny.”

But before they could discuss it further, the DJ called everyone back to the dance floor for “Play That Funky Music,” and the moment was lost in the surge of the crowd.

They finally got their funnel cakes and rejoined Jason and Maisie. Jillian pulled Jason aside and quietly told him what they’d heard.

His expression darkened. “Twenty thousand. That’s why he’s pushing so hard for this deal.”

Plus, if he forecloses on Russell’s property, he’ll benefit from the sale, Jillian said. “Should you tell Sonny?”

“I will. You were right, we can’t be sure it’s illegal, but it’s information worth considering.”

The gala continued, the mood festive despite the undercurrents of tension. Jillian noticed Derek Pritchard talking intensely with several other business owners, their expressions serious. She saw Russell Hammond standing alone near the edge of the crowd, his wife beside him, both looking miserable.

Around nine-thirty, as the DJ played Hall & Oates “Sara Smile,” Jillian went to throw away her napkin. She passed by the band shell and heard raised voices again.

This time, it was Derek Pritchard and John Adler.

--ruining this town, John!” Pritchard’s voice was loud enough that several people turned to look.

“I’m trying to bring progress--”

“Progress? You’re trying to line your pockets! You don’t care about Poe Lakes; you never have. Everything is about the next deal for you, the next profit.”

“That’s rich coming from you, Derek. How’s business at the diner? Still struggling to make your loan payments?”

Pritchard’s face went purple. “You know damn well why I’m struggling. You had my property appraised twice in six months, each time lower than the last! Then you demanded extra payment to meet your loan ratios”

“Market rates change. If you can’t keep up--”

“Forget market rates! You targeted me because I opposed your zoning variance last year. This is personal, and everyone knows it.”

Adler smiled, and it wasn't kind. "If you can't afford to do business, maybe you should sell. I know some people who'd be interested in that Main Street location."

For a moment, Jillian thought Pritchard might actually hit him. The councilman's fists clenched, his whole body shaking with rage.

Then Sheriff Sonny was there, his hand on Pritchard's shoulder. "Let's take a walk, Derek."

Pritchard let himself be led away, but not before shooting one last look at Adler. "You'll get what's coming to you, John. I promise you that."

Jillian watched Adler smooth his tie and walk away as if nothing had happened.

The rest of the gala passed without incident. The DJ played through his final set--Elton John & Kiki Dee's "Don't Go Breaking My Heart," Boston's "More Than a Feeling," Queen's "Somebody to Love"-- and at ten-fifteen, Mayor Whitmore thanked everyone for coming.

As the gala wound down, Jason, Jillian, and Maisie joined Cat and Louise on the cleanup crew. Old Raymond Summers, who had maintained the park and lived in Poe Lakes his whole life, directed them to the trash drop-off locations.

"Been doing this since I was a boy," Raymond said, his weathered face creasing into a smile. "My daddy kept this park before me, and his daddy before him. The Summers family has always taken care of the green spaces in Poe Lakes."

As Jillian emptied one of the smaller waste baskets filled with paper cups and discarded wrappers, she stepped backward into a small hole and tripped, catching herself on the edge of the bandshell.

As she got up, brushing off her hands, she noticed something sticking out from the side of the bandshell behind the building housing the restrooms and showers for this part of the park, which was also used for costume changes during performances at the bandshell. The DJ had already cleared his equipment out, and the stage sat empty other than the lights and Christmas decorations.

As she approached the item, the garbage bag still in hand, she realized it was a foot. And it was connected to John Adler's body.

Jillian's scream pierced the air, and Jason was immediately by her side. "What's wrong? Are you okay?"

She shook her head, pointing at the body, unable to speak.

Jason pulled Jillian back away from the body and yelled to Sheriff Sonny Martin, who was talking with a deputy on the other side of the dance floor.

One of the nutcrackers lay next to the body, covered in blood, and the wound on Adler's head made the cause of death apparent.

"Secure this scene," Sonny directed the deputy, calling into his radio. "Junior, get over here. And call Doc Williams."

He turned to Jillian, his voice gentle. "Tell me what happened."

After recounting what she saw and how she found the body, Jason walked Jillian and Maisie back to the cabin, then returned to the park to help with the investigation.

A small crowd was gathered at the Ferry Landing in front of the inn, waiting to ride to the east side of the lake, where Fairmont Hall, an upscale restaurant and guest house that had been a former plantation home, stood alongside several turn-of-the-century houses.

After a cup of chamomile tea and an hour of tossing and turning, Jillian finally fell asleep.

Chapter Three



Just a few minutes after seven, the next morning, Jillian awoke with a start after finding a shoe in her dream and, upon trying to pick it up, realizing it was attached to a leg and a dead body. She arose and plugged in the percolator. Noticing that no light crept around the curtains the way it usually did at this time of morning, she opened the blinds over the kitchen sink window that faced the lake.

Thick fog had rolled in overnight, blanketing the town in a dark dampness that staved off the morning light. She couldn't see more than a foot from her window, much less the lake or anything beyond.

The limited visibility would definitely make any search for clues more difficult, and she wondered how Jason and Sheriff Sonny would proceed this morning.

She heard the door to Jason's room open, and he walked into the kitchen, pulling a mug out of the cabinet.

"What did you and Sonny find last night?" She turned, asking.

"The coroner confirmed that the nutcracker that you saw next to the body, was the murder weapon and determined blunt force trauma to the head as the cause of death. Unfortunately, it had been wiped clean so there were no prints. Under the body, we found a Christmas card with a decorated tree and drops of blood. It wasn't signed with a name, but the words you'll never get away with this " were printed inside. Plus, there was a key to a motel room--room eleven. The deputies are tracking that down."

Jason continued, "his wallet and briefcase were also missing, making robbery a potential motive."

"You and Sonny work well together." Jillian smiled, pouring a cup of her morning elixir, black and strong.

Jason nodded. "Your case brought us to understand we can work together, and he trusts I won't blow his case or evidence."

"What's next?"

"Russell Hammond is the obvious suspect. He had motive, means, and opportunity. Not to mention the public threats. But..." Jason trailed off, frowning.

"But?"

"Something feels off. If you were going to kill someone, would you threaten them publicly multiple times first? Would you do it at a public event where you'd be noticed? And Russell left the gala early."

"Where was he?"

"He says he was home, working in his barn. No witnesses." Jason rubbed his face tiredly. "But his wife backs him up. Says late nights aren't for them since they have to be up early for farm chores."

"Spouses lie for each other."

"I know. But Betty Hammond doesn't strike me as the lying type."

Jillian sipped her coffee, thinking. "What about Derek Pritchard? I saw him arguing with Adler at the gala. He was furious."

"So was half the town, apparently," Jason said. "That's the problem. John Adler made a lot of enemies."

"Tell me about the card. You'll never get away with this," Jillian said. "Get away with what?"

"That's what Sonny wants to know. It could refer to the restaurant deal, to foreclosures he has been threatening, to any number of things Adler was involved in."

They sat in silence for a moment, drinking their coffee as the fog pressed against the windows.

"Sonny asked me to lead the second interviews with people today," Jason said finally. "Want to come with me? You're good at noticing things."

"I should probably study--"

"Your finals are done. Come on. It will be interesting."

Jillian smiled despite herself. "Alright. Who first?"

"Patricia Adler. I want to know more about that briefcase and wallet."

The Adler house was a two-story colonial on the edge of town, set back from the road with a long driveway and manicured lawns. Even with the fog, you could tell it was an expensive property.

Patricia Adler answered the door in a black dress, her eyes red from crying. She was in her early forties, well-dressed, with the kind of polish that came from money and careful maintenance.

"Mr. Jenson," she said quietly. "Sheriff Martin said you might come by. Please come in."

The house was exactly what Jillian expected — expensive furniture, tasteful art, everything coordinated and cold. It didn't feel like a home; it felt like a showplace.

Patricia led them to a formal sitting room and offered coffee, which they declined.

"I'm so sorry for your loss, Mrs. Adler," Jason began. "I know this is a difficult time."

"Thank you." She dabbed at her eyes with a tissue. "I still can't believe it. Who would do such a thing?"

"That's what we're trying to find out. I understand your husband's briefcase is missing?"

"Yes. John always carried it — a brown leather briefcase with his initials on it. JHA. It was a gift from his father when he opened the bank."

"What would have been in it last night?"

Patricia hesitated. "I'm not entirely sure." "As I told the sheriff, John didn't always share his business dealings with me. But he mentioned he had loan documents to review. And there might have been papers related to the Burger Bonanza deal." She paused. "His wallet is missing, too. John always kept at least five hundred dollars in cash on him."

"Did your husband have any enemies? Anyone who threatened him recently?"

"Besides Russell Hammond?" Patricia's voice was bitter. "That man threatened John twice in public. And Derek Pritchard would have liked to see John dead. John demanded extra payment towards his loan or he was calling the loan early--Derek was furious."

"Why was your husband calling the loan?"

Patricia looked uncomfortable. "John said Derek was behind on payments and that property values along with Derek's ability to pay had changed. But..." She trailed off.

"But?" Jillian prompted gently.

"But I wondered if it was personal. Derek opposed John on several council votes. John didn't take opposition well."

“Was your husband having any financial difficulties?”

Patricia stiffened. “Certainly not. The bank is very successful.”

But Jillian noticed how her eyes shifted when she said it. She was lying, or at least not telling the whole truth.

Jason asked a few more questions, but Patricia clearly wanted them to leave. As they stood to go, Jillian noticed a photograph on the mantel — John Adler and Martin Fletcher, both smiling, standing in front of what looked like a construction site.

“When was this taken?” Jillian asked.

Patricia glanced at it. “Oh, that’s from October. Martin came to look at potential sites for the restaurant. That was a location they were considering before deciding that Russell Hammond’s farm might be a better option.”

October. Two months before the public announcement. How long had this deal been in the works?

As they walked back to the car, Jason said, “She’s hiding something.”

“About the finances,” Jillian agreed. “She got very defensive.”

“I wonder if Adler’s bank is in trouble. That would explain why he’s so desperate to push through the restaurant deal—he’d make money from the land sale and the construction loans.”

“Should we talk to Derek Pritchard next?”

Jason nodded. “But let’s grab lunch first. I’m starving.”

The morning fog was burning off, promising a clear, sunny afternoon as they headed to the diner. It was busy despite — or perhaps because of — the murder. Everyone wanted to talk about what had happened.

Julia, the waitress, greeted them with a tired smile. “Crazy times, huh? What can I get you?”

They ordered iced tea and burgers, and while they waited, Jillian listened to the conversations around them.

“--never trusted that man--”

“--Russell Hammond, has to be--”

“--heard they found a weapon covered in blood--”

“--blessing in disguise, if you ask me--”

It was that last comment that caught Jillian’s attention. She glanced over to see an older woman at the following table talking to her companion.

“A blessing?” the companion said, shocked.

“Oh, don’t look at me like that, Martha. You know as well as I do that John Adler was crooked as a dog’s hind leg. How many people did he hurt with his schemes?”

“That doesn’t mean he deserved to be murdered!”

“Maybe not. But I can’t say I’m sorry he’s gone.”

Their food arrived, interrupting the conversation. The burgers were excellent — Derek Pritchard might be a murder suspect, but he knew how to cook.

After they finished eating, Jason approached the kitchen. Derek Pritchard stood at the grill, flipping burgers, his face set in hard lines.

“Mr. Pritchard? Could we talk for a moment?”

Derek looked up, his expression wary. “Jason Jenson. I figured you’d come around eventually.” He called to a line cook, “Tom, take over for a minute.”

They moved to a small office off the kitchen — cramped, filled with paperwork and supply orders.

“I didn’t kill him,” Derek said flatly before Jason could even ask. “I wanted to, but I didn’t.”

“Where were you between nine-thirty and ten-fifteen last night?”

“At the gala, like everyone else. After Sonny pulled me away from arguing with Adler, I spent time with my wife and some friends. We left around ten, maybe a few minutes after. The gala was already winding down.”

“Can anyone verify that?”

“My wife, Jack Parsons and his wife — we were talking about the council meeting. Tom Waverly joined us for a bit.

Jason made notes. “Tell me about your loan situation with Adler.”

Derek’s jaw tightened. “That son of a--” He caught himself. “John Adler gave me a loan two years ago to expand the diner. Fixed rate, reasonable terms. Then last year, I opposed his zoning variance — he wanted to put in a strip mall near the lake, which would have ruined the view. The council voted it down.”

“And?”

“And suddenly Adler had my property re-appraised. Said the value had dropped significantly, from what I’d paid for it to about half that. Then he claimed the loan-to-value ratio made the loan too risky and demanded an extra payment or would call the loan. He also had some phony looking documents claiming that my credit worthiness and ability to pay the loan had changed allowing him to charge me the extra payments. Gave me ninety days to pay in full or he’d foreclose.”

“That’s legal?” Jillian asked.

“It’s legal, barely. He had the right to request a new appraisal, but I later found out his appraiser was being paid to come in low. Except Adler used it on anyone who crossed him. Ask Russell Hammond. Ask half a dozen other business owners in this town.” rarely used. Except Adler used it on anyone who crossed him. Ask Russell Hammond. Ask half a dozen other business owners in this town.”

“So, you had motive,” Jason said quietly.

“Sure did. But I’m not stupid enough to kill him at a public event where everyone saw us arguing. And I sure wouldn’t use a murder weapon sitting right there in the open.” Derek met Jason’s eyes. “I wanted Adler gone, but through legal means. I’ve been talking to a lawyer about filing a complaint with the state banking commission and possibly filing suit against Adler and the bank. We’ve also scheduled a new property appraisal”

“What did you think of the Burger Bonanza deal?”

Derek snorted. “Thought it was typical John Adler--sacrificing the town’s character for his own profit. Did you know he’s getting twenty thousand as a finder’s fee? Plus, he’d handle all the construction loans. He stood to make a fortune off that deal.”

Jason and Jillian exchanged glances--so it was common knowledge that Adler would financially benefit from this deal.

After they left the diner, Jason said, “His alibi will be easy enough to check. But he’s right--it would be stupid to kill someone so publicly after threatening them.”

“Maybe that’s exactly what someone wants us to think,” Jillian said. “Frame Derek or Russell by making it look obvious.”

“Possible. Let’s go see what Sonny found out about that motel key.”

Chapter Four



The sheriff's station was busy when they arrived. Deputies were processing evidence and taking statements as Ellie, the town dispatcher, fielded calls from worried citizens. Sheriff Sonny Martin looked like he hadn't slept, his usually neat uniform rumpled, his face drawn.

"Jason. Jillian." He waved them into his office. "Close the door."

They sat, and Sonny dropped into his chair with a heavy sigh. "This town hasn't had a murder in forty-nine years. And now we've got this mess."

"What did you find out about the motel key?" Jason asked.

"Belongs to the Lakeside Motor Lodge, out on Route 19. Room eleven has been rented for the past month by a John Smith—paid in cash, no ID required. The desk clerk identified Adler as John Smith. It appears he was using it as an office or at least keeping business papers there."

"Clerk also remembers another guy meeting with Adler—mid-thirties, nice suit, drove a new Cadillac."

"That could be Martin Fletcher," Jillian said.

Sonny leaned forward. "The Burger Bonanza guy?"

"He drives a Cadillac. And if he and Adler were meeting secretly..." Jillian thought about the argument they'd overheard. "Maybe something went wrong with their deal."

Jason filled Sonny in on what they'd witnessed at the gala—the argument between Adler and Fletcher, the threats about returning money.

Sonny made notes, his expression grim. "So, Adler took twenty thousand from Burger Bonanza as a finder's fee. If the deal falls through, they want it back. That's motive."

"But would a corporate VP really kill someone over twenty thousand?" Jason asked.

"People have killed for a lot less," Sonny said. "And if Fletcher thought Adler was scamming him, if there were other complications we don't know about..."

He stood and paced to his window. "Here's what we know: John Adler presented the image of being a successful banker with a spotless public reputation. But privately, he was manipulating loans, taking kickbacks, and using his position to harm those who opposed him. He had enemies, Jason. Real enemies, who lost their homes, their businesses, their livelihoods because of him."

"Russell Hammond," Jason said.

"Russell Hammond, Derek Pritchard, and at least three other business owners I know of are the latest he has threatened. I don't know where he is on moving forward on the threats. Even some of the council members had run-ins with him. Margaret Williams's husband had issues with a loan to add equipment to his medical practice. Tom Waverly's family insurance agency—John's bank holds their mortgages."

"So, half the town had motive," Jillian said.

"Exactly. Which makes this case a nightmare." Sonny returned to his desk. "I need help, Jason. Real help. This is bigger than me, and four deputies can handle."

"What do you need?"

Sonny pulled out a file and opened it. Inside were bank statements, loan documents, and financial records. "I need someone who can make sense of this. Adler's briefcase is missing, but these bank records and files are from the motel. Problem is, I don't know what I'm looking at. These numbers, these transactions—I need an accountant."

He looked at Jillian. "Your brother tells me you're studying accounting at the community college, and the work you did on your kidnapper's ledgers over the summer helped us nail that case. How are your bookkeeping analysis skills?"

Jillian felt her pulse quicken. "I did office management and bookkeeping for years in Oleander Beach and have been doing part-time bookkeeping for several merchants in town. Each of these has included making sense of previous data to move forward. I just finished my semester finals yesterday, so I have time."

"How'd you do?"

"I think I aced them."

Sonny smiled, the first time since they'd arrived. "Jillian, I know it's a lot to ask, and I'll understand if you say no. But I could really use someone with your skills to go through these records. Look for discrepancies, unusual transactions, anything that might tell us what Adler was up to. You'd be working as a consultant to the sheriff's department."

Jillian looked at Jason, who nodded encouragingly.

"I'll do it," she said. "When do I start?"

"Right now, if you're willing. I've set up a workspace in our conference room. The rest of the files are already there."

Sonny led them down the hall to a small conference room. Three boxes of files sat on the table, along with bank statements, ledgers, and what looked like months of financial records.

"I've got a subpoena for all of the bank's records and Adler's, but I won't be able to get those until the bank opens Monday," Sonny explained. "I'd like to get a jump on this now, though. See what we can find."

"What exactly am I looking for?" Jillian asked.

"Honestly? I'm not sure. Irregularities. Patterns. Anything that seems off. Adler was manipulating loans—I want to know how and how deep it goes. I want to know if there's embezzlement, fraud, anything criminal we can prove."

After Sonny left, Jillian sat down and opened the first box. Jason pulled up a chair beside her.

"You sure about this?" he asked.

"Positive. This is exactly what I've been studying. And if I can help catch whoever did this..." She trailed off, then looked at him and started pulling out files.

The work was painstaking. She started with the loan files that were included, comparing the original terms to the current statements. Within an hour, she'd identified a pattern, and put in a call to Maisie to check her theory.

"Jason, look at this," she said, pointing to a loan document. "This is Russell Hammond's farm loan. In 1970, he refinanced. The original terms were a fixed-rate, thirty-year mortgage at eight percent. But look at the initial appraisal—two hundred fifty thousand dollars for the property. Maisie confirmed that based on other sales that year, the property should have appraised closer to one hundred and sixty thousand. Adler inflated the appraisal to justify a bigger loan, and based on Hammond's credit report, he knew the payments would cause a hardship for him to repay."

"Is that legal?"

"Not if he was bribing appraisers for false appraisals. This year, when the property appraised at one hundred and eighty-five thousand, which Maisie says is too low, he demanded extra payment because of the loan-to-value ratio and Hammond's credit worthiness, and threatened foreclosure if it wasn't paid. But look at when the amendment was added—three months after Russell opposed Adler at a council meeting about the zoning variance earlier this year."

She pulled out another file. "Derek Pritchard's diner loan. Same pattern. Inflated initial appraisal. Low appraisal earlier this year with the same demands of more money or foreclosure and within a few months of opposing him on the zoning variance."

Jason whistled low. "He was using the bank to punish his enemies."

"And there's more." Jillian pulled out a stack of property appraisals clipped to the loan files. "Look at these. Every single person who opposed Adler has a recent property appraisal showing their property values have dropped significantly. Russell's farm, originally appraised at two hundred thousand, is now listed at one hundred thirty thousand. Derek's diner property is down thirty percent. Margaret Williams's husband's medical office building, down forty percent."

She spread the appraisals across the table. "Jason, all of these appraisals were done by the same company—Coastal Property Valuation Services. And look at the dates—they're all from the last six months, right after each person opposed Adler on the council."

"You think the appraisals are fraudulent?"

"I think someone paid to have them come in low. When property values drop like this, it changes the loan-to-value ratio. That makes it easier for the bank to claim the loans are at risk and call them in. With these new appraisals, Adler could demand immediate payment or threaten foreclosure."

Jason leaned back, processing this. "So, he uses inflated appraisals to make large loans and pockets the fees, then when people oppose him, he has their properties re-appraised at deflated values. That makes the loan-to-value ratio look terrible, giving him legal grounds to call the loans and force them out."

"Exactly. It's systematic and calculated. Inflated appraisals when making the loans, deflated appraisals when calling them in or demanding new terms. The sheriff needs to look into this property valuation company. This isn't just a greedy banker—this is someone destroying people's lives deliberately."

She turned back to the financial statements, and what she found next made her stomach turn.

"Oh no," she whispered.

"What is it?"

"The bank's ledger." She pointed to columns of numbers. "Aside from spite, I think I see why has been so motivated to change terms for more money. These withdrawals—large ones, going back months. Look, here's fifty thousand in November, thirty thousand in October, forty-five thousand in September." She flipped through more pages. "Jason, there are over two hundred thousand in unexplained withdrawals from customer accounts."

"Embezzlement?"

"Yes but look at where it went." She traced the money trail through the statements. "He was using customer funds to cover failing loans. These loans here,"—she tapped a section of the ledger—"they should have been written off as losses months ago. But he kept them on the books as performing assets and used stolen money to make it look like they were being paid. Looks like the loans were on failing commercial properties located in nearby counties."

"Why would he do that?"

"Because if he wrote them off, the bank examiners would see the losses. Based on the the size of these losses, the bank would be insolvent. He'd lose everything." Jillian's hands shook as she sorted through more documents. "This bank is bankrupt, Jason. The only thing keeping it afloat is the money Adler was stealing from his customers to cover the bad debts."

She found more evidence as she dug deeper—customer accounts with unexplained withdrawals, loans that should have defaulted but showed regular payments, all of it held together by Adler's increasingly desperate fraud.

"That's why he needed the Burger Bonanza deal," Jason said slowly. "Profit from the land sale, the construction loans—it would inject real money into the bank. He could cover his tracks, pay back what he stole, and no one would ever know."

"Except someone did know." Jillian pulled out a handwritten note on Adler's personal letterhead. "Look at this."

"M—Wired the additional \$50K to your account as agreed. Keep the inspector quiet until after New Year's. Once the deal closes, we'll clean up the paperwork. —J"

"M could be Martin Fletcher," Jason said.

"Fifty thousand dollars to keep an inspector quiet? What inspector?"

"They haven't broken ground so all I can think is maybe the Burger Bonanza company has another site inspector than Martin Fletcher. If the Burger Bonanza site had problems, it could kill the deal."

Jason said, or what if the inspector was someone involved with the bank who found out what Adler was up to and was bribing him. Maybe it had nothing to do with Fletcher. We need to show this to Sonny."

Jillian gathered her notes. "Look at what we have. Adler was bankrupt, stealing from customers to stay afloat. He was manipulating loans and paying for fraudulent appraisals to force people off their land. Aside from bribing appraisers, it looks like he was being blackmailed, possibly by Fletcher. And if the Burger Bonanza deal fell through, everything would come crashing down. He'd lose the bank, go to prison, lose everything."

"That's a lot of motive for murder," Jason said quietly. "For anyone who figured out his scheme and for the victims of his predatory loan practices."

"What about Patricia Adler?" Jillian added. "We thought she was lying about their financials. If she found out, it could give her motive. We'd need to examine their joint finances closer to see if there was separate money from her family or other investments."

Before they could continue, Junior, the sheriff's son who was one of the deputies, stuck his head in. "Jason? The sheriff wants you. We found something at Russell Hammond's farm."

They hurried to Sonny's office. The sheriff stood at his desk, his expression grave, holding an evidence bag.

Inside the bag was a worn leather wallet.

"We found this in Hammond's barn," Sonny said quietly. "Hidden under a tarp in the back corner. Like the murder weapon, it had been wiped clean of prints."

Jason took the bag. John Adler's driver's license was visible through the clear plastic window. He opened the evidence bag carefully—the wallet was empty except for a few receipts and a photo of Patricia.

"Mrs. Adler said he always kept at least five hundred dollars in cash on him," Sonny said.

"So maybe Hammond was trying to get back a part of what he thought Adler owed him," Jason mused. "Takes the cash, grabs the briefcase, hoping for something valuable..."

"Then why keep the wallet?" Jillian asked. "And where's the briefcase? Why would he pick different hiding places?"

Jason nodded slowly. "That doesn't make sense. Why not burn the wallet or dump it in the lake?"

"Or maybe someone planted it," Jillian said.

Both men looked at her.

Jillian walked to the whiteboard and grabbed a marker. "We have to consider Russell Hammond, Martin Fletcher, Derek Pritchard, and Patricia Adler as suspects," she said listing each name on the board. "Russell and Derek are almost too obvious because of their very public fights with Adler. Martin Fletcher argued and threatened Adler at the gala, and Patricia was definitely hiding something about their finances when we interviewed her morning."

"And if any of the other three were the killer, framing Russell makes sense," Jason added. "It's too perfect. I think someone may be framing him."

Sonny sat down heavily. "So we need to take a closer look at Patricia Adler and maybe even Derek, But how would Fletcher know about Russell Hammond, other than the outburst at the council meeting? Was that enough knowledge to frame him?"

"Adler told him," Jillian said. "Remember what we overheard at the gala? Adler said he had leverage with the Hammond farm situation. He was forcing Russell off his property to secure it for the Burger Bonanza location. Fletcher knew all about it."

"So, Fletcher kills Adler, plants evidence at Hammond's farm, and frames him for murder," Jason said slowly. "He gets rid of someone who could expose his bribery scheme and makes sure someone else takes the blame."

"Or, Patricia Adler found out that Adler had bankrupted them so she killed him and pointed the evidence to Russell," Jillian said.

"But we can't prove which of them did it," Sonny said. "We have a theories, but no hard evidence linking either to the murder."

Chapter Five



It was around six-thirty on Saturday evening when Deputy Junior knocked on the sheriff's office door where Jason, Jillian, and Sonny were still reviewing the financial records from the motel room trying to find solid evidence against either Patricia or Martin.

"Sheriff? Three ladies are here to see you. They say they just witnessed something suspicious at the lake, during sunset."

Sonny looked up sharply. "Send them in."

The three women who entered were clearly longtime friends, probably in their eighties, moving with the careful dignity of those who'd lived long, full lives. But there was an urgency about them, a flush on their cheeks as though they'd hurried. The tallest of the three, with silver hair swept into an elegant bun, spoke first.

"Sheriff Thompson, I'm Beatrice Montgomery. This is Dorothea Williams and Millicent Hayes. We've just come from my home across the lake. We saw something—someone—at the shoreline, and we thought you should know immediately."

Sonny stood quickly. "Please, sit. Tell me what you saw."

The ladies settled into chairs, slightly breathless. "The three of us live in what used to be my family home on the east shore of the lake," Beatrice explained. "My son converted it into four condominiums about ten years ago. We all live in the building and meet on my second-floor porch every afternoon around four-thirty to watch the sunset."

"We're terrible gossips," Dorothea added with a slight smile. "We watch the world go by and discuss the day's events. But tonight, we saw something unusual."

"What did you see?" Sonny asked, leaning forward intently.

"A woman," Millicent said. "Down by the shoreline on the far side of the lake, near where the park meets the woods. Right around six o'clock, just as the sun was setting."

"She was searching for something," Beatrice continued. "Walking back and forth along the shore, bending down to look at the water. Then—and this is what really caught our attention—she took off her coat and laid it on the bank and then waded right into the lake."

"Into the lake?" Jason asked. "The water's got to be in the low sixties this time of year."

"Exactly," Dorothea said. "Not freezing, but certainly cold enough that no one would wade in without a very good reason. She went in up to her knees, perhaps deeper, reaching down into the water, searching for something. She was quite methodical about it, moving slowly, feeling around."

"And when she finished?" Sonny prompted.

"She came back out, picked up her coat, put it back on, and left," Millicent said. "The whole thing took perhaps ten or fifteen minutes."

“Could you identify her?” Sonny asked. “Did you see her face?”

The three ladies exchanged glances. “The light was fading,” Beatrice said carefully. “But she was well-dressed. A dark coat, nice clothing. And something about her...”

“She moved like someone from town,” Millicent said. “Not a stranger. Someone who knew exactly where she was going.”

“We’ve lived here our whole lives,” Dorothea added. “You get a sense of people, even from a distance. This was someone local, someone who belonged here.”

“How long was she there?” Jason asked.

“Ten minutes, perhaps fifteen,” Beatrice said. “She was quite determined, searching the water methodically. Then she seemed to give up and walked back toward the parking area.”

“This was tonight. Just now?” Sonny confirmed.

“Within the last half hour,” Millicent said firmly. “We saw her, discussed it for a moment, and Beatrice said we should come directly to you. Given what happened to Mr. Adler last night, and the location being so close to where he was killed... well, it seemed suspicious.”

Sonny looked at Jason and Jillian. They were all thinking the same thing.

“Can you describe what she was wearing more specifically?” Jillian asked.

“A dark coat—black or navy,” Dorothea said. “Below the knee length. And she had a scarf. It looked expensive. That’s why we noticed when she took the coat off before going in the water—it was clearly too nice a coat to get wet.”

“She was careful about it,” Beatrice added. “Folded it and set it on the bank before wading in. Then, when she came out, she shook the water off her legs as best she could and put the coat and scarf back on and walked off.”

“Did you notice anything she might have been carrying? A purse, a bag?”

“No,” Beatrice said. “Her hands were empty.”

After taking down detailed descriptions and contact information, Sonny thanked them profusely. “You did exactly the right thing coming here immediately. This is very helpful.”

After showing them out, he returned to find Jason and Jillian already on their feet.

“Patricia Adler,” Jillian said.

“Has to be,” Jason agreed. “Dark coat, expensive clothing, local woman. And she’s searching the water for something.”

“The briefcase,” Sonny said. “Maybe she threw it in the lake last night after killing him. Now she’s come back to try to retrieve it.”

“Because we found the financial records in the motel room today,” Jillian realized. “Word might have gotten back to her. She knows we’re investigating John’s crimes. She’s desperate to find that briefcase before we do—it must have more evidence in it.”

Sonny was already reaching for his radio. “I’m sending deputies to that area right now. If she’s still there or comes back—”

“And I’m calling in that dive team first thing tomorrow morning,” he added. “If Patricia Adler wants that briefcase badly enough to go into a cold lake for it, we need to find it before she does.”

Jason looked at the financial records spread across the desk. “She killed him because of this. Because he destroyed their lives with his crimes. And now she’s trying to destroy the evidence.”

“I need to take another look at both Patricia Adler and Martin Fletcher,” Sonny said. “I think the truth is in here somewhere.”

Chapter Six



The dive team arrived Sunday morning and found the briefcase exactly where the three ladies had described seeing someone wade into the water—about fifty yards from shore, weighted down with rocks.

Inside, water-damaged but still legible, was John Adler’s personal ledger—a handwritten record detailing every dollar he’d stolen from the bank over the past two years, complete with dates and account numbers. There were also several letters he’d apparently drafted but never sent, including one to Patricia that began, “If you’re reading this, I’m either dead or in prison...”

“He knew it was all going to come crashing down,” Jillian said, carefully examining the soggy pages. “This ledger is his insurance policy. Proof of exactly what he’d done, in his own handwriting.”

“And Patricia wanted it destroyed,” Jason said. “That’s why she went back Saturday night trying to find it. With this ledger and the files from the motel room, there’s no way to hide what John did.”

Sonny carefully bagged the evidence. “The handwriting matches the documents we found in the motel room. This connects everything.”

“The three ladies saw her,” Jillian said quietly. “They saw her in the water, searching. She threw the briefcase in after killing him, then panicked and came back to try to retrieve it. But it was too dark, and she couldn’t find it.”

“She knew we’d eventually discover the financial crimes,” Jason added. “But she was hoping to control what evidence survived. Without this ledger, she might have been able to claim ignorance, that she didn’t know the extent of what John was doing.”

“Time to bring her in,” Sonny said.

Chapter Seven



Patricia Adler answered the door in the same black dress, but her eyes were clear now, her posture defiant rather than grieving.

“Sheriff Thompson. I’ve been expecting you.”

She led them to the formal sitting room, but this time she didn’t offer coffee. She sat in a high-backed chair; her hands folded in her lap.

“You found the briefcase,” she said. It wasn’t a question.

“We did. In the lake. Where you threw it.”

“Why don’t you tell us what happened?” Sonny said gently.

Patricia was quiet for a long moment. When she spoke, her voice was steady, almost eerily calm.

“I found out about the embezzlement six months ago. John thought he was so clever, keeping his secret office at that motel. But I followed him one day. I saw the files. I understood what he’d done—what he’d done to us, to our family, to our future.”

“Why didn’t you report him?” Jason asked.

“Report him?” Patricia laughed bitterly. “And destroy my own life? Become the wife of a criminal? Watch everything we’d built get torn apart in public? I couldn’t do that. I thought... I thought maybe he could fix it. He kept promising me the Burger Bonanza deal would solve everything, that he just needed a few more months.”

“But it wasn’t going to solve anything,” Jillian said.

“No. After the council meeting, I found evidence that he had gotten too deep. We weren’t just in debt—we were ruined. Completely, utterly ruined. And the Burger Bonanza money wouldn’t even make a dent in what he owed.”

Her composure cracked slightly. “Do you know what it’s like to realize your entire life is built on lies? That the man you’ve spent thirty years with has destroyed everything?”

“So, you decided to kill him,” Sonny said.

“I decided I couldn’t live like that anymore. I couldn’t face the shame, the scandal, the poverty that was coming. At the gala, I confronted him behind the bandshell. I told him I knew everything, that I was going to leave him, that he could deal with his crimes alone.”

She looked up, her eyes hard. “He laughed at me. Said I was just as culpable as he was, that I’d not only enjoyed spending the money he’d stolen, but I had signed the joint tax returns. He said if he went down, I was going down with him.”

“So, you hit him.”

“There was one of those decorative nutcrackers nearby—you know, the large cast-iron ones they’d put up around the festival. It was just sitting there on the side of the bandshell. I picked it up. I didn’t plan it, Sheriff. I just... I was so angry. So betrayed. Thirty years of my life, and he was laughing at me.”

She closed her eyes. “I hit him once. He fell. And then I realized what I’d done, and I hit him again, to make sure. I couldn’t go back. There was no going back.”

The room was silent.

“The briefcase,” Jason prompted.

“It was right there. John always had it with him—his precious briefcase with all his records, his schemes, his lies. After I... after he fell, I realized it was sitting there, and I suspected what was in it. I put rocks in it to weigh it down and dropped it in the lake, hoping to reclaim it later.”

She paused, her hands trembling slightly. “After you visited me this morning,” she said looking from Jason to Jillian, “I kept thinking about it. What if someone found it? What if it washed up? I heard you’d been to the motel, that you’d found John’s files. I knew you were investigating his crimes. I had to find that briefcase, had to destroy it. So, I went back during sunset when I could see. I took off my coat—I didn’t want to ruin it—and I waded into the water, searching, but I couldn’t find it. The water was so cold, and I couldn’t remember exactly where I’d thrown it in the dark.”

“Three women saw you,” Sonny said quietly. “From across the lake. They saw you searching in the water. They came straight here to report it.”

Patricia’s face went pale, but she gave a bitter laugh. “Those busybodies with their sunset porch. I should have known. They see everything from up there, don’t they? Always watching, always gossiping.” She looked up at them. “That’s when you knew it was me.”

“What about the Christmas card?” Sonny asked. “The one found under his body. ‘You’ll never get away with this.’”

Patricia smiled grimly. “I’d written that to put in his office desk. I was planning to leave him, you see. Leave him and make sure everyone knew what he’d done. But when I killed him, the card must have fallen out of my purse. Fitting, isn’t it?”

“Mrs. Adler,” Sonny said formally, “I’m arresting you for the murder of John Adler. You have the right to remain silent...”

As he recited her rights, Patricia sat perfectly still, that same sad smile on her face.

“You know what the worst part is?” she said softly. “I don’t even regret it. He destroyed us long before I picked up that nutcracker. I just finished what he started.”

The next day, Patricia Adler was formally charged with second-degree murder. Her lawyer was already talking about a defense based on temporary insanity and years of financial abuse.

Martin Fletcher, when reached at Burger Bonanza headquarters, expressed shock and sadness over Adler’s death and withdrew the company’s proposal for Poe Lakes. “We want no association with this tragic situation,” his statement read.

The town of Poe Lakes began the difficult process of untangling John Adler’s financial crimes. With Patricia’s cooperation, investigators traced the embezzled funds through various accounts. Some money was recovered, though much had been lost in the bad investments that had started the whole desperate scheme.

The bank was placed under federal oversight. Several of the manipulated loans, including Derek Pritchard’s diner and Russell Hammond’s farm, were renegotiated under fair terms.

And slowly, painfully, the community began to heal.

Epilogue



Christmas Eve, 1976

Jillian stood in the kitchen of their cottage, frosting sugar cookies with Cat, Louise, and Maisie. Evelyn, Sheriff Sonny Martins wife, was making hot cocoa, and from the living room came the sound of Jason and Sonny laughing over some funny aspects of cases they had solved.

The radio played Bing Crosby's "White Christmas," and outside, the temperature had dropped into the forties — perfect sweater weather, as Maisie had predicted.

"To Jason and Jillian cracking another case," Cat said, raising her mug of cocoa.

"Don't forget Maisie's help sorting accurate property values," Jillian added.

But as she sipped her cocoa and looked around at the faces of her friends, she felt something she hadn't felt in a long time: contentment. She had found her place here in Poe Lakes, discovered her purpose. The accounting work she had done on the Adler case had proven to her she was good at this — finding patterns, uncovering truths hidden in numbers.

Sheriff Sonny had asked her to be available to consult when they needed her skills again. "We could use someone with your skills," he'd said. And she accepted.

Jason had found peace here, too. His PI business was growing, and his relationship with Maisie was deepening. The ghosts that had haunted him—Emily's unsolved murder, the weight of protecting Jillian—were beginning to quiet.

Through the window, Jillian watched the evening settle over Poe Lakes. The twinkling lights along Main Street reflected off the lake's dark water. She thought about Beatrice Montgomery and her friends, watching the world from their porch, witnesses to both beauty and tragedy.

"It's beautiful," Maisie said, coming to stand beside her.

"Yes," Jillian agreed. "It really is."

She thought about John and Patricia Adler, about desperation and betrayal and the darkness that could hide even in a small town. But she also thought about the people who had gathered to solve the crime, to protect their community, to seek justice.

Outside, the church bells began to ring, calling people to Christmas Eve service.

"Should we go?" Jason asked.

They bundled up in coats and scarves and walked together through the crisp evening air, joining the stream of neighbors heading towards Church Street.

CAMEY CARSON

Poe Lakes was home now. Really home.

And as Jillian walked between her brother and her friends, she knew that this was just the beginning. There would be other cases, other mysteries, other crimes to solve.

But tonight was for peace. For the community. For Christmas.

The church doors opened, spilling warm light and music into the cold night air.

And Jillian Jenson walked inside, ready for whatever came next.

THE END

Author's Note



Thank you so much for reading this book and joining the Poe Lakes community. If you liked the story, please leave a rating and review on Amazon or Goodreads. It helps others find new books and authors that they enjoy.

To stay in touch, please join my email list at CameyCarson.com and visit the site blog for more background, new stories, and recipes. Free short stories are also available on the website.

About the Author

Camey Carson writes cozy mysteries set among the lakes, springs, and pine forests of north central Florida. She invites you to step into what seems like simpler times in small towns where everyone knows everyone's business, and they are willing to lend a hand.

In Poe Lakes, mysteries surround everything from casserole competitions to barbecues, football fandom, and fishing, so curl up with a cozy and see what happened in the next adventure.

For more information about Camey Carson, visit CameyCarson.com and join the mailing list to get bonus Poe Lakes lore and never miss a new release.

Coming Early 2026 – Suds N Subs the first in the main Poe Lakes Mystery Series

Welcome to Poe Lakes

Poe Lakes is a fictional, small-town set in north central Florida where Southern Hospitality reigns supreme, gossip spreads faster than a charging gator, and recipes are a Southern lady's favorite currency bartered for favors, traded for stories, and treasured like the family's sterling.

Pull up a rocking chair on the porch at the inn and join the fun, knowing that in this town, everyone will pass by you on Main Street at some point, and every secret—like a good casserole—bubbles up, eventually.

About this Book

CAMEY CARSON

Like *Grasping for Breadcrumbs*, *A Very Merry Murder* is a prequel to the upcoming modern-day Poe Lakes Mystery Series launching early in 2026.

For the background of how Jason and Jillian came to Poe Lakes, read *Grasping for Breadcrumbs*.

About the Upcoming Series

The series takes place in the present day and follows the story of Summer Lewis, who at 39 inherits everything from an aunt she never knew existed. When the will is contested, and the man who contests it is murdered on the steps of the laundromat she inherited, she must solve the mystery to make sure she isn't the one charged with the crime.

You'll find many of the characters from *Grasping for Breadcrumbs* and *A Very Merry Murder* in the modern-day stories, so keep reading to learn more about how their lives progress between 1976 and 2025.

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Coming Soon to Poe Lakes



It's December 1976, and John Adler, owner of First Lakes Bank, is a man who seems to have everything: a beautiful family, plenty of money, and more enemies than you can shake a stick at. When the banker is murdered at the Jingle and Jubilee Christmas Gala, local P.I. Jason Jenson works to solve the only murder in Poe Lakes since 1927. He and Sheriff Sonny Martin must trust each other to solve a case in which the sheriff has the authority to get things done, and Jason can track clues using inside information that others don't share with Sonny.

For bonuses and a chance to help form Poe Lakes Lore, join the Poe Lakes Porch Sitters, my email community, where I share legends, lore, and recipes galore, along with all the gossip fit to print around Poe Lakes.

Visit CameyCarson.com and sign up today.