

# **48 HOURS**

## **A City of London Thriller**

**J Jackson Bentley**

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J Jackson Bentley writes both fiction and non-fiction books and has been a published author for over sixteen years. He now works as a Legal Consultant in the UK, the USA, the Middle East and the Far East. His spare time is spent writing at home in the UK and in Florida. Married with four grown children he is currently writing a new thriller set during the London riots of 2011 and he is compiling a book of short stories for 2012.

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**Publisher's note: JJ Bentley no longer writes under the pseudonyms Tom Spencer and Jack Daniels to avoid potential confusion with other authors & characters.**

## **Acknowledgements & Authors Note**

For authenticity, I have kept locations and places exactly where they appear in reality. Obviously in any work of fiction it is necessary to have fictional locations but where this has been done the fictional locations are situated on real streets or in real areas of London. Most buildings given a historic background exist and can be seen by walking around London. One is fictional and it is for you to find out which one.

I have taken very few liberties with the transport arrangements mentioned in the book, and most journeys can be travelled as described. Believe me, I have travelled many of these routes hundreds of times.

I am grateful to the experts in gems, firearms, physical combat, loss adjusting, insurance and banking who freely and enthusiastically give their time to allow us authors to maintain authenticity.

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J Jackson Bentley, London.

**Prologue**  
**Threadneedle Street, City of London, Wednesday, 11am**

The rain was persistent but not heavy. It drizzled down like sugar onto strawberries. At first the tiny droplets sat on the wool worsted of my suit as if on a newly waxed car. Then, within seconds, capillary action sucked the water into the fabric until it became saturated. I hadn't moved far along the slick pavement before the rain had soaked through the lining of my jacket and into my thin summer shirt.

It was still warm, and the rain that hit the warm concrete paving vaporised, sending a thin mist swirling around the feet of the people rushing for cover. The skies were darkening by the second, but not as rapidly as the mood of the commuters struggling to unpack pocket sized umbrellas that took longer to erect than Ranulph Fiennes' Arctic tent.

A Starbucks coffee shop was quickly looming on my left. The dull green lighting scheme seemed to brighten as the contrast with the naturally lit street increased. I stepped into the doorway and shook the excess water droplets from my jacket in much the same way as a wet dog shakes its sodden pelt. The windows in the shop were already steaming up, and a long line of men in ruined silk ties and women with flattened hair queued to order a serving of comfort in a cup.

I waited patiently as the machines coughed and spluttered out order after order, sounding like some geriatric patient in a hospital waiting room. The rich, dark coffee odour was thick in the air. There was no need to ingest the caffeine. You could just breathe it in.

My spirits lifted as I held the hot cup in my hands and blew gently across the surface of my Caramel Macchiato, as if my breath produced some super cooling breeze that would make the scalding brew instantly consumable. With no tables available I propped myself up against a shelf and set down my drink next to a blueberry muffin.

I sighed and let the tension flow from my body. I was about to lift my cup and see how many layers of skin the superheated concoction would dislodge from the inside of my mouth when I heard three successive beeps. A text message had arrived on my BlackBerry.

I took the BlackBerry from my pocket immediately, as we all know it is important that you don't offend your mobile phone by ignoring it, even for a few seconds, and so I flicked a couple of buttons to reveal the text message:

“Mr Hammond,

If you do not pay me £250,000.00 in the next 48 hours, I will kill you after noon on Friday! Check your emails for instructions.”

## Chapter 1

### Starbucks, Threadneedle Street, London. Wednesday 11:10am

I was still wondering which of my certifiable friends had sent the text message when the phone beeped again, this time sounding a long single throaty tone. I had an email. I crushed the last of the muffin into my already full mouth and struggled to chew as the cake dehydrated my mouth to the extent that swallowing became almost impossible. I thought I might choke, and then when I read the email, I did.

“Hi Josh,

OK, here is the deal. You pay me £250,000.00 (details of bank account to follow) within 48 hours and you get to live. If for any reason I don't get that money you die by noon Friday. I appreciate this is a shock and perhaps you are wondering if I am serious. Please see attached photos.

Regards,

Bob

PS: Usually blackmailers tell you not to call the police etc. etc. This is both boring and unproductive as people always do. Feel free to call the police or anyone else you care to, the fact is it will take you 48 hours to persuade them that this isn't a wind up and by then you will either have paid me or be awaiting your fate.”

I sipped my coffee nervously, the base of my glass cup tinkling against the ceramic saucer as I waited for the attachments to open. The phone told me that there were two pictures to display; josh1.jpg and josh2.jpg. It took a while, but they slowly began to appear. Line by line, left to right, the pictures were revealed. The process reminded me of the old BBC teleprinter, revealing the soccer scores as they happened on the TV screen on a Saturday afternoon.

The first picture was a head-and-shoulder close up of me walking along the street. It had been taken less than an hour earlier, and I appeared to be looking straight at the camera. I thought it was rather a good picture of me. Anyone who knew me would instantly recognise my fair hair with its tousled style, the blue eyes in my clean-shaven face, and the lean, muscular build I had acquired as a result of playing in a local squash league. The definition was so good I was sure I could actually see wispy hairs growing out of my ears. Bob, my new friend, had also rather worryingly photoshopped red crosshairs onto my forehead.

The second photo was equally sharp, and showed me sitting in a client's office earlier that morning. I seemed to be leaning back in the chair, one hand scratching the back of my head. I recognised my shirt, the one I was still wearing. The buttoned cuff had ridden up a little as I stretched, showing my watch. This one had a target superimposed onto my back.

The fact that the background of both photographs was out of focus suggested to me that the depth of field of the camera lens was narrow, which suggested a long telephoto lens had been used to take the snaps. Clearly I had no recollection of being photographed, but these days even small compact cameras had zoom lenses capable of magnifying sixteen times without having to resort to digital zooming. The photographer could have been some distance away when he took the pictures. If a camera could shoot me so easily without my being aware of it, I wondered what else could, and I didn't like the answer to that question.

While I was examining the photos a seat became free by the window, and I sat down. I won't be sitting by any windows after Friday noon, I thought. I looked at my BlackBerry again and tried to work out what information I could glean from these brief messages.

Firstly, I thought, it could still be a joke, but that seemed less likely now. Secondly, someone had clearly been following me and clearly they could have attacked me at any time during the morning. Like most of us going about our daily lives, I was vulnerable whilst I was unaware of any threat. Thirdly, the relatively paltry sum of money that had been requested in exchange for my life was almost impossible for me to raise, but not quite, although how I

could gather those funds in just forty eight hours was a concern. Finally, Bob was not worried about me calling the police; either that, or he was bluffing. Unfortunately, I had to assume that he was right. I could easily waste much of the next forty eight hours in police stations begging to be taken seriously if I'm not careful, I thought.

So what to do? Pay up or wait and see?

I am, by nature and training, a decisive man and so I quickly concluded that if I began the process of raising the money straight away, then at least I was keeping all options open. I didn't have to actually hand it over if I didn't want to, after all.

Unthinking, I wiped the condensation from the inside of the glass window with the side of my balled right hand and saw that the rain had stopped. Bright rays of August sunshine were cutting through the clouds, seemingly spotlighting individual Londoners going about their business. Now that the sun was beating down again, the smiles quickly returned to the faces of the pedestrians and they looked as if they didn't have a care in the world.

I did. I had forty eight hours to live unless I could raise a quarter of a million pounds.

## Chapter 2

**Dyson Brecht Loss Adjusters, Ropemaker Street, London. Wednesday 12noon.**

I heard a clock chiming the noon hour as I sat outside Toby Baker's glass walled office. The church clock tower bell had been discordant and tuneless for as long as I could remember, but no-one ever seemed to do anything about it. The old doorman we'd had when I started this job years ago told me that it had never been the same since it had been damaged during the Blitz, so it was the Germans' fault. Ironical, since my company was founded by a German and an American.

My eyes were fixed on Toby's office, where the morning meeting was breaking up and individuals were gathering their papers and belongings. There was a round of ritual handshaking and fake smiling, with everyone putting aside the bitter arguments of the morning for the sake of maintaining the prospect of an amicable settlement. Toby ushered out his guests and looked at me with a puzzled expression. To be fair, I rarely sought him out in person. We had even conducted my annual review over the phone whilst we were both just a mile apart in Dubai.

As the last of his guests walked towards the bank of elevators I stepped into Toby's office and closed the door behind me. Toby sat at his desk, leaned back in his mega expensive stressless office chair, and visibly relaxed. He placed his hands, fingers interlocked, on his ample stomach.

Before I had a chance to speak, Toby screwed up his face as if he was in pain and said, "You're here to hand in your notice, aren't you?"

"No," I replied instantly. "It's more important than that."

The expression on Toby's face slackened and a possible smile crossed his lips on its way to becoming a smirk. "Nothing's more important than that, Josh."

I slid a sheet of letter sized paper across his desk. There were four items printed on it: the text message, the email text and the two photographs. Toby lifted his Armani glasses off his nose and rested them on his head as he squinted to read the text without the help of his prescription lenses. After a moment he laid the paper flat on the desk. His expression seemed halfway between a smile and a frown.

"Surely this is a joke?" he said, clearly unconvinced. I did not reply in words, but simply shook my head.

"No. Maybe not, then," he said as he took a second look at my printout.

Toby was by far the brightest man I knew, only a year older than me at thirty four years of age. Most people assumed he was actually older, as his dark hair was already showing signs of greyness at the temples. His expensive glasses framed deep brown eyes which always seemed to twinkle with a hint of mischief, but he could be deadly serious when necessary. He wasn't particularly well qualified, but he was so well informed on every subject that he gave the impression of brilliance, tempered by laziness. Not one for unnecessary exercise, or any at all if it could be avoided, Toby was often described as 'larger than life', a polite way of saying that he was borderline chubby. He liked to research everything to death. If he met a quantum physicist in a bar he would study quantum physics for days on the internet, in libraries and in magazines until he could converse intelligently with his bar buddy, should they ever meet again.

It is this love of detailed research which has made him such a brilliant loss adjuster. Along with a photographic memory, his research enables him to know as much about an insured loss as the insured. By the time a paint manufacturer attends a settlement meeting for an insured loss relating to a fire at his factory, Toby will have found out what products were mixed to make the paint, their flammable qualities, the appropriate regulations for safe storage, the factory regulations relating to fire protection and safety, and the current market price for the paint produced.

Toby believes that knowledge is power, and he has been proved right so many times that

most of the major insurers rely on him to ensure that they never over compensate their customers. Despite his hefty fees, the money he saves his clients every year swamps the sums he commands in payment for his services.

After another few seconds glancing at the printed sheet, he sat forward in his chair, rubbing his chin thoughtfully. He looked me in the eye, his expression signalling to me that he had already come to a conclusion.

“Do you want my advice?” I nodded. “OK, this is what we do.”

I took notes on a yellow legal pad faintly lined in blue, each page serrated along its length so that it could be torn out and filed. By the time he had finished speaking I had a long list of ‘to do’ items. He spoke slowly, in his quiet and reassuring voice, and I jotted down what he said almost verbatim.

1) Your flat may be small but in Greenwich it still has to be worth £250k, and as you own it outright, you can raise a £200k loan on that, try Roddy at Chartered Equitable, he’ll get your application processed fast and at a preferential business to business interest rate.

2) You have at least £50k in accrued bonuses, paid holiday leave and expenses due by the end of the year, I’ll get those advanced.

3) The mortgage will take weeks and so you will sign a promissory note in my favour, using the flat as collateral and I’ll loan you the £200k from my partners account for 60 days.

4) I’ll call the my contacts in the City of London Police, the Metropolitan Police will be too slow to act, and I should be able to get you in to see someone today. Tell them everything, including your plans to raise the cash.

5) I want you watched 24/7 to see if we can spot your blackmailer. I suggest you call Vastrick Security, tell them to bill the firm, we can sort out the costs later. I want someone on your tail by the time you leave the office tonight.

6) I’ll cancel my afternoon and do some research, this must have happened before and if it has the insurance companies will know about it.

When he had finished speaking he asked me to read back the list, which I did, with Toby elaborating further on each point I recalled. By now Toby was sitting upright, his glasses back on his nose. He was staring intently into my face.

“Josh, it’s taken me ten years to train you, to get you to where you are now, so don’t you dare waste all of that effort by getting yourself killed, all right?”

I assured him that averting imminent death was already a priority for me, and on that note we parted. We both had things to do, if I was to live long enough to see West Ham losing yet again on Saturday.



### **Chapter 3**

#### **Hong Kong Suite, City Wall Hotel, London: Wednesday 2pm**

The hand that clutched the gold Cross fountain pen was not that of a young man; it was heavily veined and had a mat of dark hair across the back of the hand spreading down each finger as far as the knuckle. The fingers were long, slim and well manicured. Nor was this a manual worker's hand. At each wrist was a crisp white double cuff, held together with simple gold cufflinks in the shape of a square. The Egyptian cotton shirt from Thomas Pink in London was tailored to the wearer's needs, and so the cuffs were perfect in length and the left cuff was cut more generously to accommodate the heavy bracelet and case of the watch that banded its wearer's tanned wrist. The time on the Breitling Old Navitimer Mecanique displayed two o'clock as the writer signed off the letter with a flourish. The signature read Bob, but Bob was not the name of the writer. It was a simple, common and unremarkable nom de plume.

'Bob' checked his BlackBerry, but found nothing worthy of his interest, and set it back down on the antique desk that was part of the exquisite furniture which adorned his five hundred pounds per night suite. Opening the drawer, Bob revealed six mobile phones, each with a white label adhered to its rear. He picked the phone with the label that read "Josh", reinserted the battery and switched it on. It was time for another message.

"Josh,

Hi, it's Bob again. Just a reminder that time is at a premium. I hope that you realise the seriousness of your position. If not, you will get a reminder later today. Best not to wear your favourite suit for the next 24 hours.

Bob."

The man pressed the send button on the unregistered Nokia pay-as-you-go phone, bought with his grocery shopping at Sainsbury's yesterday. When the message had been sent he switched the phone off again, removed the battery and laid it in the desk drawer between another Nokia carrying the name Richard and an Ericsson phone labelled Sir Max.

Bob stood up and walked over to the bed, where he bent down and retrieved a briefcase from underneath. The case was black leather and as anonymous as the phones. It was monogrammed with the letters PD. Not that these were his initials - they weren't, they were simply the first two adhesive letters he had randomly alighted upon from the sheet of adhesive gold leaf letters supplied with the case. He clicked open the case and laid it on the red Oriental silk bedspread over the likeness of a Chinese dragon picked out in golden thread. Inside was an odd looking gun - perhaps rifle might have been a more accurate description. The gun had a shoulder stock, eighteen inch barrel and a bulky magazine. Bob checked the magazine with its odd projectiles and replaced it in the briefcase. He was unconcerned about leaving his fingerprints or DNA on the gun or the case as, in common with ninety nine per cent of the population, he knew that the authorities did not have his biometric details on record.

Bob walked across the deep pile carpeting and slipped into his Burberry mackintosh. It was London, it was August, and rain seemed inevitable. Carrying the briefcase, he exited the suite and headed towards the West End to do a little shopping before his five o'clock appointment.

## **Chapter 4**

### **City of London Police HQ, Wood St, London: Wednesday 2pm**

I sat in the lobby on an old carved wooden bench in the historic building that housed the City Of London Police, and which probably had not changed much in the last hundred years. Unlike London's busy Metropolitan Police stations, this station was quiet, and the occasional uniformed policeman who passed by me was exceptionally smartly dressed. The plain clothes police here would have looked at home in a bank anywhere in the City.

A man approached the bench. He was smiling. I took in the smart suit, the pale blue shirt with the cutaway collar and the dark blue woven silk tie. My contact looked like a Conservative politician. He was perhaps in his mid thirties, rather tall, with short cropped hair and steel coloured eyes. He came to a halt in front of me and so I stood. The man extended his hand.

"Mr Hammond." It was said as a statement. "I am Inspector Boniface; perhaps we could talk in my office." I accepted the invitation to follow the Inspector to his room, and we walked side by side along a sterile corridor with walls half tiled in sickly green glazed tiles which would not have looked out of place in a Victorian public lavatory. The woodwork was dark stained and equally gloomy.

The policeman followed my gaze, and seemed to read my mind. "Awful, isn't it? But we can't change it. This is a listed building and the interior fixtures are of historic interest, apparently." His tone of voice suggested that he didn't share that viewpoint. I rather liked him already.

We reached an office with a half glazed door and walls. The glass was ridged with bevelled vertical strips that were frosted to permit light transfer to the corridor without invading the privacy of the office's occupants.

The policeman ushered me inside, where the modern office furnishings and technology appeared starkly incongruous. This was a room that Sherlock Holmes might have used for consultations. The outside windows were glazed with the same small opaque panes of glass used elsewhere in the building, and they were raised at least four feet from the ground, so that no-one could see out or in easily. The radiator was of the old hospital column variety, and set in the back wall was a black painted Victorian fire surround and grate.

I sat down in a modern chrome and leather swivel chair, and he took his place in a matching chair on the opposite side of the modern beech desk. At the invitation of Inspector Boniface I retold my story so far, even though it was obvious that the Inspector was familiar with events to date. When I had finished speaking I waited hopefully for his response. A look of resignation crossed the Inspector's face, and I guessed what was coming.

"Mr Hammond, I have to be honest with you here. I'm not sure that there's very much we can do to help you yet."

"You mean until after I have been killed?" I replied. The tension in my voice was tangible.

"Not exactly, although I realise that this must be rather upsetting."

"Upsetting!" I felt anger rising inside me. "Upsetting is losing your house keys. Being killed for no reason whatsoever is a little more than upsetting."

"I really do understand," the Inspector sympathised. "The problem is this; you have received an anonymous threat by text, which may or may not be a sick joke. I know you don't see it that way, but we have no evidence to suggest it could be anything more serious at this moment in time. From this Police Station alone, the City of London Police have had to handle over a thousand death threats of all kinds in the City since the banks were bailed out by the government. Some were very specific, others were very graphic, but they all came to nothing, despite time and effort spent trying to find the culprits. As a result, it is our official position that such threats are almost always made by people who are simply letting off steam." He paused for breath, and to gauge my reaction. "However, I accept that your threat may be a little more credible because it asks for money and because you have clearly been specifically

identified and targeted. With that in mind, I propose the following.

First, I'd like you make a detailed statement – while you're at home this evening will be fine - outlining the threat and naming anyone you can think of who may harbour unfriendly feelings towards you. Concentrate on your business dealings to begin with. For example, your pursuer could be an insured person whose claim you reduced or rejected. Second, we sit you down with a high tech specialist who will try to track the person threatening you by tracing his electronic communications, and third, we will help you with the transfer of the money, being sure to electronically tag it and trail it. That, at least, should help to keep you safe, if the threat turns out to be credible."

The Inspector was interrupted by three short beeps from my BlackBerry. "Perhaps you'd better take a look at that, given the circumstances," he suggested.

I took out the phone and glanced at the message. I felt my heart rate increase as I recognised the source. I looked up at the Inspector before saying, "It's from him." I read the message out loud. It didn't make any sense to me, but I felt more afraid than I wanted to be.

"What the hell does that mean? Don't wear your favourite suit!" I bellowed in the direction of the policeman.

"Josh – er, may I call you Josh?" I nodded. "Whilst you work in the City, you live in Greenwich, and there is very little chance of me persuading the Metropolitan Police to arrange twenty four hour protection for you on the basis of these threats today. We simply don't have the manpower, for a start. So, let's stick to the plan for now. Go home and make your statement, being as thorough as you can. Come here first thing tomorrow morning and we'll see what we can do. The tech guy you'll see tomorrow is an outsourced sub contractor and not a policeman, but he is excellent at his job and he will be able to help. Until then, I believe you've been told that you will be accompanied by a private close protection operative, is that correct?"

I answered in the affirmative.

"Good. Look, Josh, I'm sure that this is nothing to worry about. It's probably just an unbalanced individual who has neither the capacity nor the will to hurt you. Try not to worry unnecessarily, and tomorrow maybe we'll be able to track them down and lock them up, if we have to."

I couldn't help thinking that Bob knew exactly what he was doing when he allowed only forty eight hours for the whole process. His forecast about my experience with the police was right on the money. How much else was he right about?

I shook hands with the Inspector, who placed his hand on my shoulder, smiled and told me again not to worry.

I was signing out of the building by writing my name again in the visitors' book when an attractive young woman in a tailored grey business suit approached the desk. The jacket was short and fitted at the waist, and sat above a skirt which was short enough to be interesting, yet long enough to be modest. She had shapely legs and wore low heeled shoes, which made her just a little shorter than me. I guessed her height at around five feet eight, give or take an inch. Under the jacket she wore a plain white blouse, buttoned just low enough to reveal a hint of cleavage. There was a fine gold chain around her neck, with some kind of stone set in the pendant. When my gaze eventually moved upwards to her face, I saw an auburn shoulder length bob framing high cheekbones. She appeared to wear very little make up, and it was my opinion that she didn't need it, anyway. She had a friendly smile and incredible hazel eyes, and she was looking directly at me.

"Josh Hammond?" she enquired in a crisp Home Counties accent.

"I am indeed," I smiled as I took her outstretched hand.

"I'm Dee Conrad of Vastrick Security," the young woman responded, "and I am your bodyguard."

## **Chapter 5**

### **Greenwich, London: Wednesday 4:30pm.**

Bob had never been to Greenwich before and he made a mental note to come back in the future when he had some leisure time, to visit the sights. The place seemed to be awash with maritime heritage and references, as well as being the base for the meridian upon which all world time was measured.

Bob walked up Langdale Road and away from the Underground station. He was heading south. He walked long the Greenwich High Road, occasionally stopping to browse in shop windows. He passed the Greenwich Playhouse and the Pitstop Clinic, bluntly described as a clinic for men who have sex with men. Bob crossed the busy road and headed up Egerton Drive past the Molton Brown Emporium, and as he did so he reflected on the numerous times he had stayed in hotels around the world and used bathrooms furnished with Molton Brown toiletries.

Shortly after the turn off for Ashburnham Grove Bob turned into a small mews development, built in the late eighteenth century when the sea was still king in London. The mews was typical of its type. The buildings were in terraces accessible directly from the pavement, and all were three storeys high with an additional basement or garden flat below. Between each pair of houses was a small alleyway, with a wrought iron gate which led into the rear gardens.

Bob opened the gate between an occupied house and a house being refurbished. He walked between the buildings and checked that the rear access was just as he had remembered. It was. When Bob had first scoped out the ideal position for his venture this location had proved to be ideal. The occupied house was not usually populated until after 6pm most days, when a woman and several children returned home in a Lexus SUV. Around one hour later the husband and father arrived on foot.

Bob took up position in the alleyway and opened his attaché case. Where he stood he would only be visible to a person in direct line with the alleyway, and as the street was deserted he felt quite secure where he was. While he waited for his target, he assembled the odd looking rifle and loaded it with ammunition. Once satisfied that he was ready, Bob leaned against the wall and enjoyed the late afternoon sun.

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I am always at my desk by seven in the morning, and often much earlier. It is the only way to beat the rush hour these days. In the years I have been commuting from Greenwich, the rush hour has moved further forward and now I need to leave the house at around six fifteen if I want a journey time of forty five minutes or less. Still, it has the theoretical advantage of allowing me to leave the office at four in the afternoon, missing the worst of the commuter traffic on the way home. It also means that I miss the London Tube weirdos. It seems that six in the morning is too early for the crazies, who are presumably resting up and preparing for a day of tormenting fellow passengers, most of whom just want to get to work without speaking to anyone or making eye contact.

Normally my busy work life means that, on work nights, I drop in at home, get changed, and arrive at the gym, swimming pool or the squash centre by five thirty. As I grow older I have discovered that I have to be in bed by eleven if I want to have any chance of making the early Tube, and so my midweek socialising is strictly limited.

As the Tube train rattled into the Greenwich station, Dee, my new close Protection Officer (bodyguard), set out the plan for our return to my house.

“Josh, just take your normal route back, walking at a steady pace, and I’ll hurry ahead, taking a short cut through Ashburnham Place. I should get to Ashburnham Mews before you. I’ll leave the front door on the latch, and then I’ll go up to the first floor and check out your

flat before you get there. We can't be too careful."

I couldn't help smiling as I agreed to the cloak and dagger scheme that seemed to me to be both overly complex and melodramatic. Nonetheless, Ms Conrad did have a point. If she went on ahead, anyone watching the house would think she was another tenant and would be unaware that I was being guarded.

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Bob heard the 'clack clack' of a woman's heels coming along the street at a brisk pace; he opened the gate and pantomimed the checking of the lower hinge. His face was obscured by his bent back as Dee passed by. As soon as she had passed him, Bob stepped back into the alley and closed the gate again. He watched her as she walked along the street. Her skirt was tight enough to show that she was all woman, and the way she walked showed some class. Bob was still watching when Dee opened the door to one of the three story properties that were split into four or more flats. He was interested to note that she lived in the same building as Josh. Obviously living in Greenwich had its advantages.

If Bob had lingered on Dee's rear any longer he would have missed seeing Josh round the corner into the mews. Bob had to work fast. He took the gun and pressed himself against the wall of the alleyway with the gate closed. The gun was concealed by his side. There was too much background noise to hear Josh's loafers lightly treading the mews pavement, and so Bob had to rely on his eyes. A moment later Josh passed by the alleyway, staring straight ahead, seemingly lost in thought.

Bob stepped out onto the pavement with one large step, levelled the gun and fired three shots in quick succession into Josh's back. There was virtually no sound, just the pop, pop, pop of three projectiles leaving the barrel.

Bob saw his target go down, and watched as three bright red patches bloomed on Josh's back as he lay on the pavement. Bob stepped quickly back into the alley and shut the gate, locking it with a padlock he had brought with him. The owners would be annoyed when they discovered that their gate had been padlocked and they had no key, but Bob couldn't care less about that. He did it simply because it ensured his safe getaway. In the end the padlock proved to be unnecessary, as it seemed no-one had witnessed his part in the unfolding drama.

Bob packed the gun into the attaché case as he strode through the back garden and walked fifty metres along a cobbled backstreet onto Devonshire Drive. Once he was sure no-one was following, he slackened his pace and moved casually towards the bus stop, about a hundred metres away on Greenwich Street. A bus was already taking passengers on board and so Bob hopped on, swiped his Oyster card and sat down. He didn't know where the bus was going, but he would eventually get to an Underground station he recognised, and soon after that he would be heading back to the City.

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I rounded the corner into the Mews just in time to see Ms Conrad close the door to the house. It was certainly a pleasant sight. Far from being worried about my blackmailer, I was mildly excited. I was looking forward to an 'evening in' with the lady who was protecting me and whom I fancied like mad. As I walked along the path I planned my moves for the night ahead. Perhaps the ransom demand wasn't all bad, after all, if this was a consequence.

I had just walked past the Pattinsons' house, which was being refurbished after a fire, a fire for which I was the loss adjuster - very convenient for site visits - when I felt what seemed like a punch in the back. It was followed by two more hits before I found myself gasping for air and dropping to my knees. Feeling dizzy from a lack of oxygen, I fell face forward and in another few seconds blackness overtook me. Oddly enough, just before I passed out, the last thing I remember thinking was, "How does Bob expect to get his quarter of a million pounds now?"

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Dee checked the apartment for intruders or any unexpected messages or parcels. The apartment was clear. It took no time to check because there was virtually no furniture in the place. What little furniture Josh had was minimalist but stylish. The apartment was bright with light neutral colours dominating. The decor was neither masculine nor feminine. It looked like a show home, rather than the archetypal bachelor pad she had been expecting.

Having satisfied herself that the flat was clear she walked to the first floor window to look for Josh, and that was when she saw him. He was lying face down on the pavement, his dark suit punctuated with three closely grouped hits to the back that were bubbling bright red. Dee's heart skipped a beat. She flung off her shoes and ran barefoot down to the ground floor and out of the door.

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I wasn't at all sure how much time had passed, but when I next became aware of my surroundings I was sitting on the pavement with my back against the wall. An assortment of concerned and curious neighbours had gathered around. Dee was kneeling at my side, encouraging me to breathe deeply. I looked at her hands. They were covered in red. "Is that my blood?" I asked, not really wanting to know the answer. She looked concerned, guilty even, as she answered my question.

"No, Josh, it's paint."

I wasn't sure I understood, or whether I had heard her correctly. The neighbours looked puzzled, too, and I was somewhat irritated to note that some of them even seemed a little disappointed that this wasn't the drama they had thought at first. Dee explained.

"Someone apparently thought it would be amusing to shoot you with a paint gun. You're not hurt, Josh, just winded."

The neighbours were already speculating amongst themselves, something about it probably being kids from the council flats up the road, but I was totally bemused. I voiced my thoughts.

"I've been paintballing a dozen times and nothing hurt like that. I thought I was dying." Dee helped me to my feet.

"Josh, the paintball guns used for those games are toys. This gun was probably the army version. High velocity paintball guns are used in the Middle East, mainly by the Israelis, for controlling violent crowds. I suspect that's what was used here."

"Don't wear your best suit." I quoted Bob's email out loud.

"My thoughts exactly," Dee replied. "Come on, let's get you home."

## **Chapter 6**

### **Ashburnham Mews, Greenwich, London: Wednesday 9pm.**

Dee stood up and stretched, walking across the room to draw the heavy damask curtains against the darkening summer sky. The two of us had shared a pasta meal and Dee had asked a colleague to bring around an overnight bag for her. She informed me that as a result of the paintballing incident she had no intention of leaving my side before noon on Friday. I found myself thinking for a brief moment that maybe it had been worth it, after all.

The last three hours had been amongst the most enjoyable of my tenure in Greenwich. The two of us had eaten in companionable silence. Afterwards, Dee had rubbed salve into my bruised back and then we had written a long and laborious statement for the police, covering the day's events. Dee guessed that, after this evening's attack, a continuous police presence would be pretty much guaranteed.

The question of where the gunman had sprung from seemed to have been solved when the Doland family returned home at six to find that their gate was locked with a padlock for which they didn't have a key. Fortunately the police were still in the area, having been called by a concerned neighbour who had assumed the worst when she saw me lying on the ground, and they removed the padlock with bolt cutters before placing it in an evidence bag. The police would have stayed longer, and would have been more insistent about a statement, had it not been for the telephoned intervention of Inspector Boniface of the City of London Police, explaining that he had the situation under control.

My guess was that, before the end of the week, the Police would raid the council flats nearby and, whilst they would not find the paint gun, they would find plenty of drugs and illegal weapons to make their trip worthwhile. The elderly residents of The Ashburnhams would then feel safe again.

"Dee." The gorgeous young woman turned to face me, trying to anticipate my question. "Why do you think he risked exposure or even arrest by shooting me with a paintball gun? I mean, it's not as if the time limit is up yet. I still have forty hours left."

Ms Conrad pulled up an upholstered footrest that matched the sofa and sat down, facing me. We were less than a yard apart and my heart was beginning to race. She spoke quietly but with an assured tone that inspired confidence.

"We can't know for sure, Josh, but I suspect that our blackmailer enjoys the game rather more than he actually needs the money." She paused. "Despite all of the controls we have over electronic banking these days, the fact is that if you pay up we will probably never see the money again. So, as long as Bob is clever and doesn't leave an obvious electronic trail for the police to follow, he might never be identified. To take a risk like he did tonight suggests to me that he enjoys the thrill that comes from terrifying his victims."

"Well, he certainly scared me," I conceded. That was something of an understatement. I could still remember vividly how I had felt when those paint pellets had hit me. I had believed I was dying, and it had shaken me very badly, although I was trying my best not to show it. I could not shake off the worrying realisation that, had the sniper chosen a different weapon, I would now almost certainly be dead. First had been the camera; then came the paintball gun. What might it be next time? I tried to put it to the back of my mind, but it wasn't easy.

The next two hours were spent in intimate proximity, in my mind anyway, as we, the guard and the guarded, watched TV. At eleven, Dee stood up and stretched her limbs.

"We need to sleep. We might have a long day tomorrow." With that she took a pillow and blanket and laid, fully dressed, on the recliner. "Put the light off on your way to bed." She smiled at the look of disappointment that undoubtedly crossed my face. I would never make a good poker player, I thought, especially if one of my opponents was a stunningly attractive woman.

I sat on my bed and shook physically. Perhaps it was delayed shock. Perhaps it was the thought that at best I was about to lose all of my life savings, and at worst I could lose my life.

I felt panic rising in my chest. My heart was beating uncontrollably and I began to hyperventilate. Slowly I regained control as I breathed through my nose and sipped chilled water from a bottle by the bed.

“Why me?” I thought, but no matter how hard I tried I could think of no reason why anyone would choose me for such a scam. I eventually fell asleep with the question rolling around in my befuddled brain.



## **Chapter 7**

### **City of London Police HQ, Wood St, London: Thursday 9am.**

I was sitting in Inspector Boniface's office watching a young man setting up his laptop and some associated cables and gizmos. Dee Conrad sat beside me. I stole a quick glance at my BlackBerry. There were no new messages but the newly installed countdown application clicked onto twenty seven hours as I watched.

After a restless night, punctuated by nightmares, I had awoken early before Dee had a chance to rouse me from my fitful sleep. We were in my office by seven fifteen. Dee watched as I cleared my messages and post before we set off for the police station to meet the technician, who was now settling down into the chair on the opposite side of Boniface's desk.

"Right, Mr. Hammond," the young man said. "My name's Simon, and I'm a forensic computer analyst. I've been shown the messages you have received to date, the texts and the email. I am also aware of the paintballing incident last night, which must have been terrifying for you."

"Not as terrifying as the real thing," I countered.

"No, I guess not."

I watched Simon as he set up his equipment. He was in his mid twenties, I guessed, perhaps six feet tall and dressed in jeans and a polo shirt. He wore metal rimmed glasses and a friendly smile, and the word "geek" could have been invented to describe him. The forensic analyst turned to his laptop which had now booted up. A thin, square black box, connected to the laptop by a USB cable, showed a glowing green diode which had been flashing but was now steady. Simon tapped the keyboard and turned the laptop around so that the screen would face us.

"If I have an enemy in this game it isn't the criminals, it's Hollywood and the TV producers. They give the impression that a computer genius can access anything anywhere and find addresses for the police to raid. Unfortunately, that isn't generally true. Let me start with the email." Simon touched a key and the email came into view, exactly as I had remembered it. "Now, keep your eye on the header." We looked intently at the lines which denoted my email address as being the recipient of Bob's email. Simon clicked a few more keys and the header lengthened to cover half the page.

"This is the email address that sent your email..... 'paymaster@48hrs.co.za' which is a South African domain. As you can see, there is a large amount of routing information in the header. This lists the IP address where mail was sent from and the addresses of all intermediaries until it arrived with you at your IP address at Dyson Brecht. The unfortunate thing is that the email was sent from the IP address of Quadrille Hotel Services, who supply public area internet access and room internet access to hotel customers in the City of London. With further investigation it's possible that we could get Quadrille to narrow the address to the actual hotel, but as anyone in that hotel could access the internet from the lobby, restaurants, gyms and so on, it's unlikely we can do much about identifying the blackmailer with that information alone."

Dee asked for clarification. "So, Simon, what you are saying is that, even if it's possible that we could get Quadrille to identify the hotel the message was sent from, that doesn't necessarily mean our man ever stayed there. He could simply have used their internet access to mislead us."

"Yes, that's exactly what I'm saying," Simon agreed. "Put yourself in his shoes. He would try very hard not to leave a trail to follow. Also, it's rather unlikely that Quadrille would get back to me with that information today, or even tomorrow. The chances are the internet access is subcontracted out to another company somewhere in the UK, and the IT guys who could track this data back might be freelancers, working for the subcontractor from home. I guess what I'm saying is that it's a long shot, and it would not necessarily guarantee us any worthwhile data in any case."

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