





**The Island Ghost Walk Killing Kelly The Vision**





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**THE ISLAND**







To Rhonda Saperstein,  
with lots of love and thanks.

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And to Coral Reef Yacht Club and  
its members, with deepest thanks,  
especially Fred and Marian Davant,  
Teresa and Stu Davant,  
Dr. Michael and Kelly Johnson,  
Jock and Linda Fink, and the Commodore  
and his wife: Eric and Elisa Thyree.



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## Prologu

Molly Monoco looked up at the sound of her husband's voice. She had been busy in the galley, putting together a goodie bag filled with substantial meals. Ted, speaking with a growl in his voice, had been at his workstation. Apparently he had just noticed how industriously she had been preparing food.

Her husband appeared both aggravated and disgusted.

He knew what she was up to.

She couldn't really blame him for his feelings. Ted had worked hard all his life, and had earned every bit of the income they were now enjoying after his retirement. They both came from Cuban families who had made the move to Florida long before the refugees had begun fleeing the little island. While Molly's maiden name had been Rodriguez, her first name had always been Molly, just as Ted had been Theodore from the start. Their parents had brought them to the States, believing in the American dream, and teaching them a work ethic that would allow them to achieve that dream.

Ted had started out playing the drums at nightclubs in Miami, not unlike a man who had become a lot more famous, Desi Arnaz.

He had worked as a busboy, as well, then a waiter, a host and a dancer. From his playing, he had fallen in love with salsa. So he had kept playing the drums, kept dancing, kept bussing tables and being a waiter and bartender until he had made enough money to buy his first studio, totally dedicated to the art of salsa. Eventually he had owned several studios, then sold them for a nice fat profit.

Work. Ted had known how to do it well. He had little patience with those who would not or could not help themselves.

And she did understand.

But she had her goals, too, trying to look after others who perhaps didn't deserve help, but then again, who might turn their lives around with a little assistance.

Now, as a retired man of means, he also had his hobbies, like all the sonar gadgets and other equipment on the boat. After all, he would have noticed what she was up to earlier, if he hadn't been playing around so intently with one of his computers!

She smiled. Even miffed, as he was right now, he was still as attractive to her as the young man with whom she had fallen in love forty-odd years ago. Tall, but not too tall, still fit. The hair on his chest was now gray—like the thinning strands on top of his head, but she didn't care. After all those years of marriage, the ups and the downs, she loved him now just as much as she always had—even if he had decided to name the yacht *Retired!*, despite the fact that she could have thought of a dozen more charming names.

His current displeasure with her wouldn't last. It never did. Just as she loved the fact that he was always tinkering with some new kind of technology, he was secretly pleased that his wife was concerned for the welfare of others.

“Ted, what else can I do?” she asked softly.

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“Quench the maternal instincts,” he said, rolling his eyes. “We may well be talking criminals here. Hell, we’re *definitely* talking criminals.”

“Or misdirected young people who just need a helping hand,” she said firmly. All her life, Molly had been involved. Blessed with Ted, her high-school sweetheart, she’d worked alongside him at many a club. Then—when she hadn’t been able to produce the family she would have loved—she’d tried to help out where she could, at the church, with the homeless, and for various good causes, raising funds, even working soup kitchens. She could afford to, once Ted began making good money.

And she remained blessed. At sixty-five, she was no spring chick. But she was in good health, good shape, and pleased, mainly for Ted’s sake, that people would say what an attractive woman she was.

“It’s food, Ted. Nothing but a little food,” she assured him. “And the last handout we’re giving, since we’re setting off on our own excursion.”

He sighed, and a small smile crept over his face. Coming to her, he wrapped his arms around her. “How did I get so lucky?” he asked.

“Chance?” she teased, smiling.

He gave her a swat on the bottom. She giggled. Flirting was fun. They were older now, so a pat on the behind didn’t lead to an afternoon in the handsome master cabin. Forget Viagra. He had a heart condition; she wouldn’t let him take it. When there was this kind of amazing affection and closeness after so many years, nothing needed to be pushed.

In his arms, she thought with wonder what a great life they’d had together, and how wonderful it was that they still had each other—and the *Retired!* They could go anywhere, live out their dreams, explore—wherever the whim took them—and do it all in luxury.

“Okay, woman, we’re moving on, so go and be lady bountiful, and then we’ll get cracking,” he said firmly.

“Right.”

Molly headed for the ladder that would take her to the deck, her bag of goodies in her arms. She hummed softly as she emerged topside.

For a moment she just stared, confused. She even started to smile.

Then the tune she had been humming abruptly halted, broken on the air.

Her mouth began to work.

No sound came.

“Molly?”

No answer.

“Molly?” he called, a little louder this time.

He felt a little thud against his heart. Maybe she had fallen, taking the dinghy, getting on or off the main boat. Hurt herself. Worse. They were neither of them young. What if she’d suffered some kind of attack? Fallen—maybe unconscious—into the water?

He leaped up, some instinct suddenly warning him of danger.

He ran up the steps to the deck.

And froze.

Two thoughts occurred to him.

What an ass he had been!

And then...

*Molly, oh, Molly, Molly...*

“Time to talk, Ted,” snapped an angry voice.

“I can’t tell you what you want to know,” he protested, tears in his eyes.

“I think you can.”

“I can’t! I swear, before God, I would if I could.”

“Start thinking, Ted. Because trust me, you *will* tell me what you’ve found.”





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IT WAS A SKULL.

That much Beth Anderson knew after two seconds of dusting off bits of dirt and grass and fallen palm debris.

“Well?” Amber demanded.

“What is it?” Kimberly asked, standing right behind Amber, anxiously trying to look over her shoulder.

Beth glanced up briefly at her fourteen-year-old niece and her niece’s best friend. Until just seconds ago, the two had been talking a mile a minute, as they always did, agreeing that their friend Tammy was a bitch, being far too cruel to *her* best friend, Aubrey, who in turn came to Amber and Kimberly for friendship every time she was being dissed by Tammy. They weren’t dissing anyone themselves, they had assured Beth, because they weren’t saying anything they wouldn’t say straight to Tammy’s face.

Beth loved the girls, loved being with them, and was touched to be the next best thing to a mother for Amber, who had lost her own as an infant. She was accustomed to listening to endless discussions on the hottest music, the hottest new shows and the hottest new movies—and who did and didn’t deserve to be in them, since the girls were both students at a magnet school for drama.

The main topic on their hot list had recently become boys. On that subject, they could truly talk endlessly.

But now their continual chatter had come to a dead stop.

Kimberly had been the one to stub her toe on the unknown object.

Amber had been the one to stoop down to look, then demand that her aunt come over.

“Well?” Kim prodded. “Dig it up, Beth.”

“Um...I don’t think I should,” Beth said, biting her lower lip.

It wasn’t just a skull. She couldn’t see it clearly, there was so much dirt and debris, but despite the fact that it was half hidden by tangled grasses and the sandy ground, she could see more than bones.

There was still hair, Beth thought, her stomach churning.

And even *tissue*.

She didn’t want the girls seeing what they had discovered any more closely.

Beth felt as if the blood in her veins had suddenly turned to ice. She didn’t touch the skull; she

Beth felt as if the blood in her veins had suddenly turned to ice. She didn't touch the skull, she carefully laid a palm frond over it, so she would recognize the spot when she returned to it. She wasn't about to dig anything up with the girls here.

She dusted her hands and stood quickly, determined that they had to get back to her brother; who was busy setting up their campsite. They were going to have to radio the police, since cell phones didn't seem to work out here.

A feeling of deep unease was beginning to ooze along her spine as vague recollections of a haunting news story flashed into her mind: *Molly and Ted Monoco, expert sailors, had seemed to vanish into thin air.*

The last place they'd actually been seen was Calliope Key, right where they were now.

"Let's go get Ben," she suggested, trying not to sound as upset as she felt.

"It's a skull, isn't it?" Amber demanded.

She was a beautiful girl, tall and slender, with huge hazel eyes and long dark hair. The way she looked in a bathing suit—a two-piece, but hardly a risqué bikini—was enough to draw the attention of boys who were much too old for her, at least in Beth's opinion. Kimberly was the opposite of Amber, a petite blonde with bright blue eyes, pretty as a picture.

Sometimes the fact that she was in charge of two such attractive and impressionable girls seemed daunting. She knew she tended to be a worrywart, but the idea of any harm coming to the girls was...

Okay! She was the adult here. In charge. And it was time to do something about that.

But they were practically alone on an island with no phones, no cars...not a single luxury. A popular destination for the local boat crowd, but distant and desolate.

It was two to three hours back to Miami with the engine running, though Fort Lauderdale was closer, and it was hardly an hour to a few of the Bahamian islands.

She inhaled and exhaled. Slowly.

The human mind was amazing. Moments ago she had been delighted by the very remoteness of the island, pleased that there weren't any refreshment stands, automobiles or modern appliances of any kind.

But now...

"Might be a skull," Beth admitted, and she forced a grin, lifting her hands. "And might not be," she lied. "Your dad isn't going to be happy about this, Amber, when he's been planning this vacation for so long, but—"

She broke off. She hadn't heard the sound of footsteps or even the rustle of foliage, but as she spoke, a man appeared.

He had emerged from an overgrown trail through one of the thick nummocks or pines and palms that grew so profusely on the island.

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It was that elemental landscape that brought real boat people here, the lack of all the things that came with the real world.

So why did his arrival feel so threatening?

Trying to be rational with herself, she decided that he looked just right for the type of person who should be here. He had sandy hair and was deeply tanned. No, not just tanned but *bronzed*, with the kind of dyed-in-deep coloring that true boat people frequently seemed to acquire. He was in good shape, but not heavily muscled. He was in wellworn denim cutoffs, and his feet were clad in deck shoes, no socks. His feet were as bronze as his body, so he must have spent plenty of time barefoot.

Like a guy who belonged on a boat, cruising the out islands. One who knew what he was doing. One who would camp where there were no amenities.

He also wore shades.

Anyone would, she told herself. She had on sunglasses, as did the girls. So why did his seem suspicious, dark and secretive.

She needed to be reasonable, she told herself. She was only feeling this sudden wariness because she had just found a skull, and instinctive panic was setting in. It was odd how the psyche worked. Another time, if she had run into someone else on the island, she would have been friendly.

But she had just found a skull, and he reminded her of the unknown fate of Ted and Molly Monoco, who had been here, and then...

Sailed into the sunset?

An old friend had reported them missing when they hadn't radioed in, as they usually did.

And she had just found a skull at their last known location.

So she froze, just staring at the man.

Amber, at fourteen, hadn't yet begun to think of personal danger in the current situation. Her father was a boat person, so she was accustomed to other boat people, and she was friendly when she met them. She wasn't stupid or naive, and she had been taught street smarts—she went to school in downtown Miami, for one thing. She could be careful when she knew she should.

Apparently that didn't seem to be now.

Amber smiled at the stranger and said, "Hi."

"Hi," he returned.

"Hi," Kim said.

Amber nudged Beth. “Um—hi.”

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“Keith Henson,” the man said, and though she couldn’t see his eyes, his shades were directed toward her. His face had good solid lines. Strong chin, high-set cheekbones. The voice was rich and deep.

He should have been doing voice-overs for commercials or modeling.

Hey, she mocked herself. Maybe that was what he *did* do.

“I’m Amber Anderson,” her niece volunteered. “This is Kim Smith, and that’s my aunt Beth.” She was obviously intrigued and went on to say, “We’re camping here.”

“Maybe,” Beth said quickly.

Amber frowned. “Oh, come on! Just because—”

“How do you do, Mr. Henson,” Beth said, cutting off her niece’s words. She stepped forward quickly, away from their find. “Nice to meet you. Down here on vacation? Where are you from?”

Oh, good, that was casual. A complete third degree in ten seconds or less.

“Recent transplant, actually a bit of a roamer,” he told her, smiling, offering her his hand. It was a fine hand. Long fingered, as bronzed as the rest of him, nails clipped and clean. Palm callused. He used his hands for work. He was a real sailor, definitely, or did some other kind of manual labor.

She had the most bizarre thought that when she accepted his handshake, he would wrench her forward, and then his fingers would wind around her neck. The fear became so palpable that she almost screamed aloud to the girls to run.

He took her hand briefly in a firm but not too powerful grip, then released it. “Amber, Kim,” he said, and shook their hands as he spoke.

“So are you folks are from the area?” he asked, and looked at the girls, smiling. Apparently he’d already written Beth off as a total flake.

She slipped between the two girls, feeling her bulldog attitude coming on and setting an arm around each girl’s shoulders.

“Yep!” Amber said.

“Well, kind of,” Kim said.

“I mean, we’re not from the island we’re standing on, but nearby,” Amber said.

Henson’s smile deepened.

Beth tried to breathe normally and told herself that she was watching far too many forensics shows on television. There was no reason to believe she had to protect the girls from this man.

But no reason to trust him on sight, either.

“Are you planning on camping on the island?” Beth asked.

He waved a hand toward the sea. “I’m not sure yet. I’m with some friends...we’re doing some diving, some fishing. We haven’t decided whether we’re in a camping mood or not.”

“Where are your friends?” Beth asked. A little sharply? she wondered. So much for being casual able to easily escape a bad situation, if it should prove to be one.

“At the moment I’m on my own.”

“I didn’t see your dinghy,” Beth said. “In fact, I didn’t even notice another boat in the area.”

“It’s there,” he said, “the *Sea Serpent*.” He cocked his head wryly. “My friend, Lee, who owns her, likes to think of himself as the brave, adventurous type. Did you sail out here on your own?”

It might have been an innocent question, but not to Beth. Not at this moment.

She had been swearing for years that she was going to take kung fu classes or karate, but as yet, she hadn’t quite done so.

She always carried pepper spray in her purse. But, of course, she had been wandering inland with the girls, just walking, and she wasn’t carrying her purse. She wasn’t carrying anything. She had on sandals and a bathing suit. Like the girls.

“Are you alone?” Keith Henson repeated politely.

Politely? Or menacingly?

“Oh, no. We’re with my brother. And a whole crowd.”

“A whole crowd—” Amber began.

Beth pinched her shoulder.

“Ow!” Amber gasped.

“Lots of my brother’s friends are coming in. Sailors...boat people...you know, big guys, the kind who can twist off beer caps with their teeth,” Beth said, trying to sound light.

Amber and Kim were both staring at her as if she’d lost her mind.

“Oh, yeah, all my dad’s friends are, like, big, tough-guy nature freaks,” Amber said, staring at Beth. “Yeah right, the kind that open beer bottles with their teeth.”

“They are?” Kim asked, sounding very confused.

“At any rate, there will be a bunch of us. A couple of cops, even,” Beth said, realizing

immediately now ridiculous that sounded.

---

Time to move on!

Tugging at the girls' shoulders, she added, "Well, it's a pleasure to meet you. We'd better get back to my brother before he misses us. We're supposed to be helping with the setup."

"We'll see you, if you're hanging around," Kim told him cheerfully.

"Yes, nice to meet you," Amber said.

"Bye, then," Keith Henson said.

A plastic smile in place, Beth continued to force the girls away from the man and toward the beach where they'd come ashore in the dinghy. And where they would find her brother, she prayed. Surely he hadn't gone wandering off.

"Aunt Beth," Amber whispered, "what on earth is the matter with you? You were so weird to the man."

Kimberly cleared her throat, "Um, actually, you were pretty rude," she said hesitantly.

"He was alone, he appeared out of nowhere—and we had just found a skull," Beth said, after glancing back to assure herself that they were out of earshot.

"You said you weren't sure if it was a skull or not," Kim said.

"I wasn't sure—I'm *not* sure."

"But it looked like he just got here, too," Amber said. "And the skull—it *is* a skull, isn't it?—has been there a while."

"Criminals often return to the scene of the crime," Beth said, quoting some program or other, and anxiously moving forward.

Amber burst out laughing. "Aunt Beth! Okay, so you got the heebie-jeebies. But puh-lease. Did you see a gun on him?"

"Or anywhere he could have stuffed one?" Kim asked, giggling.

They weren't such bad questions, really.

"No," Beth admitted.

"So why were you so rude?" Amber persisted.

Beth groaned. "I don't know. I guess when you think you might have found a skull, you become very careful about your own health and well-being, okay?"

"Okay," Amber said after a moment. "He looked like a decent guy."

Okay, Amber said after a moment. He looked like a decent guy.

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“He probably is.”

Kim giggled suddenly. “He was *hot*.”

“He’s way too old for you guys,” Beth replied a little too sharply.

“So is Brad Pitt, but that doesn’t mean he’s not hot,” Amber said, shaking her head as if it was a sadly difficult thing to deal with adults.

“Right,” Beth murmured.

A thud sounded from behind. Beth jumped, ready to cover the girls with her own body against any threatened danger.

“Aunt Beth,” Amber said, “it was a palm frond.”

Beth exhaled. “Right,” she murmured.

The girls were looking at one another again. As if they had to be very careful with her.

As if she were losing her mind.

“Come on, let’s find your dad,” Beth said to Amber.

THE WOMAN HAD TO BE ONE OF the strangest he’d ever come across, Keith decided, watching as the threesome walked away.

She’d acted as if she’d been hiding something.

As if she was guilty of...something.

He shook his head. No, not with those two teens at her side. They were far too innocent and friendly for anything to have been going on. Not that teens couldn’t be guilty of a lot. But he had learned to be a pretty good judge of character, and those two were simply young and friendly, like a pair of puppies, fresh and eager to explore the world, expecting only good things from it.

But as for the woman...

Beth Anderson. She and the tall girl were obviously related. Both had the same very sleek dark hair. Not dead straight, but lush and wavy. And Beth had the kind of eyes that picked up the elements that could be dark or light, that held a bit of the exotic, the mysterious. Very nicely built, which was more than evident, since all three were in two-piece suits. She appeared to be in her mid to late twenties, naturally sensual and sexy, though not in an overt way. Athletic. With shapely legs that were forever...

She was compellingly attractive.

. . . .

And a little crazy.

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No. *Frightened.*

Of him?

This was his first trip to Calliope Key. But he surely looked the part. So why had he appeared so menacing to her?

She wouldn't ever have come to the island with the girls if she had been afraid of something from the get-go. So...?

They must have found something.

He looked quickly around the clearing. There was nothing immediately evident that would have disturbed anyone, whatever they'd found had to be right around where they had been standing.

For a moment everything in him seemed to tighten and burn; his jaw locked. The heat of anger filled him, the raging sense of fury that the world was never just, and no effort on his part could change that.

And that was part of the reason he was here, he reminded himself, though he kept that fact private. Keep your eye on the prize—that was the standing order. There was one objective. Find what they were seeking, and do it discreetly. Then the rest would fall into place. He hoped. He wasn't certain anyone else really believed that, and he would be damned if he even knew what he believed himself.

He heard his name called. It was Lee.

He forced a deep breath, aware that he had to tamp down his emotions over his current situation.

He shouted back, "I'm over here."

A minute later, Lee Gomez and Matt Albright appeared in the clearing. "What's going on?" Lee asked him. Half-Ecuadorian and half-American mutt, Lee had brilliant blue eyes and pitch-dark hair, and skin that never seemed to mind the sun.

"Not much. Met a woman and two girls—they're with the woman's brother, maybe some other people, camping on the island tonight," Keith said.

Matt shook his head, swearing. He was the redhead in their group, quick to anger, quicker to apologize, but at all times easily irritated. "There's more. Two more good-size boats, both anchored not far from us. I saw a dinghy coming in with several people."

"Well, what are you going to do," Keith asked with a shrug. "Boaters have been coming out here since...well, hell, probably since forever."

"Yeah, but dammit, they shouldn't be here now," Matt muttered.

"T-----"



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