

*Covering*  
*her* **ASSETS**

A DIX DODD MYSTERY

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## CHAPTER 1

LIFE'S FUNNY.

Okay, not always in that *ha ha, the-dirtbag-ex-boyfriend-fell-down-a-well* funny. Yet while I'm thinking of it, ha ha, my dirtbag ex-boyfriend fell down a well. But that's neither here nor there. What I'm saying is that life can be...*weird* funny.

Yeah, weird funny. Let's go with that. And why not? That about sums up the last few months of my life.

Business has been great. No complaints there. Lots of down-and-dirty in Marport City to keep this private detective very happy. And yeah, a big chunk of my business was still who's cheating on whom. Not to mention *with* whom. Also, where, when, how, and even for how long. And some of them were pretty long, in my learned experience...and I do research.

Oh, the snapshots I was getting of sneaking-around spouses. Some of them were downright giggle-worthy.

It wasn't just cheating spouses that kept my camera clicking. Increasingly, other business was coming our way. Well, trickling in.

Yes siree, the Dodd-Foreman partnership was working out nicely. That's right—no more apprentice work for Dylan. We

were business equals on paper and in every other way. Though, I sometimes had a hard time wrapping my head around it. Admittedly, I did have a wee bit of trouble *letting go* with Dylan. But I was trying.

Since that crazy case of Death by Cuddle Club, we'd even picked up a couple of stalk-the-stalker cases. Gotta love referrals. Stalker cases are similar to pin the tail on the donkey, except I pin the incriminating pics on the asses who were supposed to be staying well away from their former lady loves. (Hello peace bond, anyone?) Intense cases, those ones.

We had a couple of nice missing person cases too. Nice because we found the missing persons—easily solved by yours truly. Fortunately, they were all thrilled to have been looked for, let alone found.

Then there was that whole thing with Tatum Banks. Rochelle so owed me on that one! And everyone saw this debt except Rochelle. She still wouldn't pay up. Paying up being dishing the dirt on her new flame, Detective Richard Head. Was that so much to ask?

Okay so I knew who and with whom in this case. But what about the rest of it? How was the sex? You know the whole...where? when? how long? How long, as in how long they'd been seeing each other. Geez, get your mind out of the gutter! Only 'cause it's getting crowded and I was here first. (First...perpetually...I get those two mixed up.)

Again, was that so much to ask? It's just normal girl talk, right? But Rochelle wouldn't even be goaded into it.

Just so we're clear, Rochelle wasn't the only one getting some action.

Let me rephrase that:

**ROCHELLE WASN'T THE ONLY ONE GETTING SOME ACTION!**

That's right—I'm shouting. I actually have a love life! Like, with a real person and everything.

And not just any real person. With a hot one. One of those yummy manly men.

Since the Cuddle Club case—yes, I still have nightmares about that whole cuddle experience—Dylan Foreman and I have been a couple.

Actually, it had been exactly three months. Kind of cool.

My mother, Katt Dodd, was over-the-top thrilled. Mrs. Jane Presley? Well, she knew all along that we'd end up together. And me? I was happy. Cautiously happy. And yeah, scared to death, doing this relationship thing.

I know. Hard to believe, tough-as-nails Dix Dodd doing *close*. And yes, we were also doing *it* too—just ask Rochelle. Oh dear God, no, she wasn't watching! See, I gave up the details. Lots and lots of details. Too many? Yeah, like there's such a thing between BFFs.

Perhaps I wasn't doing close-close, but I was getting closer to it.

The fact is, I have a boyfriend. Wow, that still blows my mind.

So why the lament that life is weird? Because, like with everything else in my world, this traditional relationship couldn't be smooth going...

Or maybe I couldn't let it be.

That sounds like me.

Dylan Foreman is twenty-nine. Go ahead, do the math. At pushing forty-one, I'm well within that half-your-age-plus nine range—it *is* nine, right? Dylan's great. He's one of the good guys.

Oh, but that down-the-well boyfriend scenario I referenced earlier? There's a reason that brings a smile to my face. A bitter one.

Yup. I've had my own share of heartache. A big slice of it named Myles Gauthier.

Suffice it to say, I swore I'd never let my guard down or love that much again. After I kicked Myles to the curb, I swore I would never again let anyone get close. One of those nobody's-that-rich-or-that-well-hung vows.

Well, Dylan's not rich...

The point being, despite my past crappy experiences with Myles—yes, *experiences* plural; I'm a slow learner sometimes—I was trying with Dylan. It was new for him too. Dating the former-boss-turned-business-partner. Sleeping with an older woman. An *amazing* older woman. And though he was always very guarded, very mum, on the subject, I knew Dylan had once had his heart broken too. But not as bad as mine, I'd bet.

Except he wouldn't bet.

Which told me there was still a sting there.

Truly, there are no two people on the planet more competitive than me and Dylan. You'd think our romantic involvement would have lessened that. You'd be thinking wrong. It only intensified it.

Take our one month anniversary, for example. I hadn't even realized we had been dating one whole month when the fourteenth of December rolled around. But Dylan, the romantic, brought me a heart-shaped cookie that morning, still warm from Perky Joe's coffee shop around the corner. Dylan had obviously unwrapped the plastic and microwaved it there; nothing's fresh from the oven at Perky Joe's. Sweet? Yes, even I know cookies are sweet. Quite often chocolaty too.

It was a thoughtful gesture. Under normal circumstances, this would be kind of cute. But these weren't normal circumstances—this was Dylan and me.

"Didn't you remember our anniversary, Dix?" he'd asked. He'd had that smarmy smile on his face. That one-up smile.

I hadn't, of course.

"Of course I remembered!" I said. "I...I have a little something for you right...where did I put it?" I started rummaging through the things on my desk to find something—anything—resembling a gift. But somehow a length of staples and ball of rubber bands just didn't say *oh baby, oh baby*. I did have a rubber thimble with little nubby bumps all over it... Of course, that would be more for me than him. The things he could do with those nubby bumps...

Dylan had known I was bluffing about having a gift for him. He used that to his advantage.

Well played, Mr. Foreman...well played.

"It's okay, Dix. Just because our relationship means so much to me doesn't mean it has to be the same for you." He kissed me on the forehead and went back to his office, where he snagged the mailbox key and headed out the door.

The prick! That meant war!

Before I even took a single bite of that cookie, I threw on my coat, grabbed my purse, and raced across the office to the door. Then—what was I thinking?—I dashed back to that cookie.

With a mouthful of chocolate chip, I zoomed over to the pharmacy not far from the office. It was a block away, right next to Stoner Stan's, the adults-only toy, video, and smoke shop.

"Hi ya, Dix," Stan called to me as I ran past. "How's your mom? I haven't seen her in ages."

I didn't have time to chat. Much. "Katt's great, thanks Stan. Oh, and I'll pick up my order on Wednesday! Say hi to Bambi and the kids. Talk soon!"

He waved me along. As I took off again, I almost ran down a little old lady. If she hadn't jumped her pink- and blue-haired self out of the way, we'd have collided.

"Watch it, Dixie-Doodle."

What? Was that a lucky guess? She did look vaguely familiar...

But the clock was ticking. I didn't have time to ponder where I might have seen her before. So I carried on, blasted through the pharmacy door, and slid around the corner to the greeting card aisle. I just needed to get one of those sappy cards, sign it, and have it on Dylan's desk before he returned with the mail. I snatched up the first romantic-looking card I could find. There was a loving duo on the front. Great! I glanced inside and didn't see the words *DEEPEST SYMPATHY*. Perfect.

I practically threw the money across the counter at the clerk, pulled a pen from my purse, and scribbled a little something on the inside of the card.

I shoved the card into the envelope and then plowed through—er, passed by—that tough-looking pair of Salvation Army folk in front of Perky Joe's.

I tossed the card onto Dylan's desk and dove back in behind mine a full two seconds before he came back into the office.

"Happy..." *Puff puff...need air now.* "One month..." *Stitch in side...killing me.* "Anniversary!"

Dylan smiled as he picked up the card. Then he opened it and looked absolutely stricken. Pale as a sheet. Scared shitless.

"What?" I panted. "What's wrong?"

Big, tall, strapping Dylan Foreman didn't scare easily, but as he read the card again—out loud that time—he looked petrified. "*Congratulations on your pregnancy?*" He looked up at me. "Dix are you...are we...? I mean, I thought you'd put a little weight on, but—"

"No!" I protested. "You've got it all wrong... I retain water! It's a hormone thing."

"But...but you inscribed the card. 'To Dylan, from Dix...may there be many more.' Wait a minute..." His voice went comically high. His eyes shot to my stomach. "How many have you got in there?"

"It was a mistake, okay?"

"We sure as hell didn't plan it."

"Whoa! Dylan, take it easy," I said. "There's nothing in this oven. I must have picked up the wrong card."

He started to get it, as evidenced by the color that was coming back into his cheeks.

"Wait a minute." His eyes narrowed on me. "Don't tell me you just ran to the pharmacy while I was getting the mail and grabbed the first card you came to that had a couple on it. Surely you're not that competitive, Dix."

I said nothing. He had, after all, told me not to tell him.

But that was the only time he'd managed to one-up me on an anniversary.

At the two month mark, I came into the office first thing in the morning to find him leaning on my desk, a dozen roses in hand. But I'd been ready. Well prepared and planning for days. That's right: I gave him the rubber thimble after all. 'Cause the more I thought about nubby bumps...

That was a month ago.

So there we were, three months down the line. To the day. February fourteenth. I'd circled it in red on the calendar so I'd remember. Too anxious to sit, I stood leaning against my desk in the bright and early morning, sipping my coffee, and I knew I had that I'm-so-smart smile on my face. I know 'cause I kept checking it in the mirror. I watched the clock. And I watched the door.

I knew Dylan would soon arrive. But I had no idea who else would be charging/sashaying through our office door that day.

Did I mention how weird my life is?

It was just about to get weirder.



“Happy three months!” Dylan was calling the words out even as he opened the door. I mean, his hand was literally still gripping the door knob. Only one size thirteen foot was over the office threshold. No, I hadn't heard him approaching—I'll give him that. He'd sneaked up to the door as quietly as he could and surprised me with his entrance.

Romantic on his part?

Not a chance. He wanted to catch me giftless yet again. With no chance of saving face by running out for a card. And he knew I'd not been to Staples in weeks, so I couldn't even offer up a shapely pencil nub from my desktop. He wanted to catch me with that crap-I-forgot look on my face.

Told you it meant war.

In your face, Foreman!

He only got a very smug smile from me as I set my coffee down and picked up the wrapped gift from my desk. That's correct: wrapped. Ribbons and a bow.

His eyes lit up. "Well, good morning."

He locked the door behind him and strode into the office purposefully. No one would be barging in on us. There was a decisiveness to that flip of the deadbolt, not to mention the way Dylan shrugged out of his winter coat.

He crossed toward me at a leisurely, confident pace. He nodded a quick hello to Blow-up Betty sprawled out on the sofa. Then those chocolate brown eyes were back on me, raking their way down my body.

I went from zero to horny with every step he took. And when he arrived at the perfection known as me, he gave me one of those toe-curling kisses.

I pulled away, teasingly, and thrust my gift between us. Oh, there'd be time for the other kind of thrusting later, but I couldn't resist. I could not wait to give him his gift. The sexy little I-won-this-round gift.

"Can't it wait?" He bit my earlobe gently and whispered, "I'll open it later."

Lord, it was hard to hang onto any semblance of rational thought with his breath warm in my ear, but somehow I managed.

"Come on, Dylan. Humor me."

"Okay, a newspaper guy walks into a bar and shouts, 'Bartender, I'm looking for your nine-inch pianist.'"

I smacked him. "Stop."

"You heard that one?"

"Heard it? I'm the one who told it to you." I slammed the gift into his chest. "Open it, Foreman."

He unwrapped the package quickly.

"Er, socks? Again with the socks?"

I wagged my eyebrows.

"This makes 36 pairs you've given me since November."

*Best girlfriend ever.* That's what he had to be thinking.

I'd gotten him some awesome dress socks for Christmas. Imported ones, no less. Because hey, socks are just that sexy. Right up there with nubby rubber thimbles.

Dylan looked bewildered as he gazed down at the gift. He scratched his head.

Ha! I loved it when he pretended like that. Just another little game we play. That he wasn't just as turned on as I was right about then, looking at those six pairs of socks, so neatly folded, so perfectly lined up in the cellophane-wrapped box. Maybe we could take them out of the box and Dylan could try them on for me. One by one by...one.

"Yeah." I gave him my most provocative smile, inadvertently whistling through my teeth (because my provocative smile is a tight one). "Brown ones. Stretchy, ribbed, brown socks."

I wanted to jump his bones—one in particular—right then and there. "Do you like them?"

"I love them." He set them back down on the desk and pulled me in close for a full body hug.

"I win," I murmured against his neck. "Best gift ever."

He nuzzled back, laying a hand on my left breast while pulling my hips closer to his. "Is that right?"

"Why, Mr. Foreman," I whispered into his ear. "Is that a hoagie in your pocket, or are you glad to see me?"

*Please say hoagie; please say hoagie. We can pick up where we left off later.*

Yes, I'd skipped breakfast again.

He chuckled. "No, it's not a hoagie in my pocket, but I am very glad to see you."

To prove it even more eloquently, he pressed himself against me all the closer. Through the rough material of his jeans, I could feel his growing desire.

Actually, I felt it in a couple places.

What the heck? He'd had only one penis the last time I checked. And I'm a private detective after all; I'm pretty sure I

wouldn't have missed a second one!

I backed up and looked down at Dylan's crotch.

He did that little adjusty thing guys do with their jeans when they've got a semi, pulling the material away from the rising action. Then he reached into the right pocket of his jeans.

"Happy three months anniversary, Dix."

And dammit, there was that one-up smile again as I accepted the card. Immediately, he reached for his back pocket and pulled out another envelope. A suspiciously bright red one.

"Happy Valentine's Day too."

Crap! Valentine's Day.

"Surely you didn't forget V-Day?" he said.

"Of course not!" I opened the package of socks, took out three pair. "These three are the Valentine's Day ones. The other three are the anniversary gift. I just...economized on the wrapping. Times are challenging, you know. Everyone's cutting back a little. Consumer confidence is down and all that." I pumped my fist in the air. "Down with overpackaging. Power to the people."

He didn't buy it. I could tell by the look on his face. I lowered my eyes first.

"Dammit!" I thumped the socks down and grabbed the cards from his hands. "Why's it never about me?"

Sulkily, I took the Valentine card and ripped it open. It was cute but not mushy, thank God. Sweet, but nothing that meant we'd have to start calling each other Honey Bunny or anything like that.

Dylan's actual gift to me was even more prettily wrapped than mine had been. And I must admit, I was intrigued by the long, slender tube. Odd packaging, but...

I started unwrapping.

A necklace? A tennis bracelet? Oh, something shiny always rocks! Maybe it was a pen/pencil set, an inscribed one. I'd told Dylan all about those superhero stories I wanted to

write. Maybe he'd gotten me a pen set to encourage my literary endeavors. Or maybe—

"It's a dick." I looked up at him. "You gave me a penis for a present? A *plastic*, fake penis?"

Yes, in retrospect the emphasis on *plastic* may have been a little odd.

"Well, this is not just your ordinary, everyday plastic penis."

"I can see that. This is nothing like my ordinary, everyday—" Shutting up now.

He reached to take the object out of my hands.

"Oh for God's sake, Dix, let go."

I let go.

"It's a FUD," he explained.

"A what?"

"A female urination device. It lets you pee standing up. I mean, why squat when you can stand?"

I gasped. "Where did you ever buy such a thing?" I was thinking Stoner Stan's. But I'm quite sure Stanley would have mentioned Dylan being in there.

"Where else? The internet."

Okay, I'm pretty open-minded when it comes to all kinds of stuff. Fun. Games. Toys. Socks. And don't get me started on my DVD collection (some people think rent is expensive). But that little item that Dylan just handed me wasn't going into the pleasure drawer of my night stand—like even if there was room in that deep, deep drawer. However, I had been meaning to put in a second night stand...

"Why don't we just share the socks?"

"No, really, this is great. Let me show you how it works."

The shock must have shown on my face.

"I mean, let me take it out of the wrapping." Dylan removed it from its packaging. "See? You place this end with the big opening...there," he gave a guy nod to my nether region, "and then..."

The usually eloquent Mr. Foreman was suddenly lost for

words. The poor guy actually looked flustered.

Yes, I should have rescued him. I should've let him know that I got it. That I understood the mechanics of the thing in my hand. I should have done that.

"Go on," I said.

"Maybe you could read the insert," he suggested.

"The insert?" I held the FUD up to eye level for closer examination.

"The directions." Face flaming now, he handed me the small folded pamphlet. "Read the directions."

"I'll do that."

I wouldn't do that. I crumpled the slip of paper and shoved it in a pocket, to be jettisoned as soon as Dylan was out of sight. I didn't mean to seem unappreciative. Sure, it's the thought that counts and all that. But did I mention I got him *socks*?

"I thought you'd like it," he said. "I've been on enough stake-outs with you to know that you hate having to run behind bushes to pee. Or over to the bus station. Or use one of those blue portable things. Hey, remember that time you climbed onto that warehouse roof and hadn't noticed the security cam—"

"Okay! I get it."

"The point is I *hear* you."

"Serves me right for tinkling so loudly, I guess."

"No, I mean I hear you cursing about it all the time. You've said it more than once: the one and only advantage men have over women is our ability to pee standing up. This device lets you pee standing up."

Why couldn't I have told him the one advantage men have over women is the excess of hundred dollar bills in their lives?

Dylan sighed.

I was starting to feel kind of bad for him. I didn't want to hurt his feelings. And it was a thoughtful—if totally bizarre—gift. I had a boyfriend who actually listened to the things I said, even when they were less than my usual charming words

of wisdom. He'd really tried. The least I could do was to really try too.

So I looked the device over. Turned it around in my hand. Held it up, spy glass like, to get a different perspective. Well, it wasn't the most ingenious thing I'd ever seen, but it would work. It really would. No more running around the sides of houses, dropping my drawers just as the blare of yard lights came on to shine off my lily white butt. Really, it was...okay.

Oh, who was I kidding? It was a plastic dick!

"You don't like it," Dylan said.

"No, no, it's great." I shoved it in my oversized purse.

"So?" Dylan said. "I win?"

"Well, I wouldn't go that far." I gestured again to the socks. "Those are warm."

"Perfect, I can wear them this weekend when we go camping with my friends." He marked me with an earnest look. A very starting-up-the-discussion-all-over-again look.

Three of Dylan's law school buddies and two of their spouses (whom he'd never met) were going camping in a few days. Winter camping. Dylan and I had been invited to join them.

No, not deep in the woods with the moose and the bears and all that. But in a nice warm chalet overlooking a small lake. Skating, sledding, bonfire beside the frozen lake, beverages stuck in the snow bank. Heaven, you say? Well, it would be if it were just Dylan and me. But with his friends—his much-younger-than-me friends—I felt strange about it.

It wasn't that we were keeping our romance a secret. But going out with his friends was a bridge we hadn't crossed yet. And I wasn't sure I was ready to.

"I can't go camping," I said. "I have allergies."

"Only to tofu, and actually, Dix, I think it's an aversion more than—"

"What about my REM sleep disorder?"

"We'll have the upper loft all to ourselves. Besides, I've lived through nights of your thrashing around the bed in your

sleep before.” He waggled his eyebrows suggestively. “And when you were awake too.”

So he had.

This was getting desperate. Well, *I* was getting desperate. “Camping’s unsafe. Someone might wander into the woods and get attacked by a bobcat, or get impaled by...a loose icicle. Oh, someone might stumble onto an open well and fall in.”

He chuckled. “Geez, again with the well. What is it with you and wells lately?” He was trying to keep the discussion serious but light. Yet I could feel the tension in him. The deflation in his eyes. He wanted this.

“Dylan, can we please talk about the camping trip later?”

“I’d like to talk about it now, Dix. Come on, I haven’t seen these guys in years, and I’ve never met Jack’s and Chevy’s spouses. They’re in town for the weekend only, and the cottage is already rented. After the scandal when I got disbarred, most of my law school classmates turned their backs on me. I was suddenly the black sheep of the grad class. Jack, Chevy, and Saffron didn’t.”

Dylan’s disbarment was still a sore spot. A chip on the shoulder he wouldn’t—shouldn’t—deny. He had turned a child abuser over to the police, before the lowlife could abuse again. Noble? Damned straight it was. But that wasn’t the way the client saw it, nor the law society. And it sure as hell wasn’t how the high-powered, high-dollar law firm where Dylan had been working saw it. They didn’t just fire him—they did one hell of a job spinning his reputation into the gutter. That’s when he’d turned to private detective work. That was how we’d met.

“Dix, these people are important to me. I want them to meet you.” Those brown eyes darkened. “You’re my *girlfriend*.”

Damn. I could see how much he wanted this. And yet, I shrugged.

“I want to take this further.” He raked a hand through his hair. “I want to take *us* further. And I want—”

There was a pounding on the door. Rapid, frantic. Someone was in a panic. Clearly in dire need.

*Oh thank you! A legitimate interruption.*

I launched to get the door and get away from the conversation.

“We’ll talk more about this later,” Dylan said. “I really want this one. I’ve met your mother. We’ve gone out with Rochelle and Richard a few times. I really want you to take that leap of faith on us.”

“What if that leap lands me in a well?” I said.

He gave me that curious look. “This is getting weird.”

I hesitated and nodded. Then I went for the door before the beveled glass hit the floor under those pounding fists. “Let me innnnnnnnnnnn!” The doorknob rattled under a very determined grip.

And yet I froze at the sound. Oh damn. Double damn. I knew that voice.

“Aw, hell,” Dylan grumbled. Obviously, he recognized the unexpected visitor too. “This can’t be good.”

I unlocked the door and stepped out of the way in one fluid movement, as Elizabeth Bee swept into the room.

Well, technically it was more of a charge through the doorway than a sweep. And technically, it was Elizabeth Bee-Drammen now, young bride of geriatric hotel mogul Hugh Drammen.

The two of them had kicked that half-your-age-plus-nine rule to the curb. And then beat it with a great big stick. Drammen had at least fifty years on Elizabeth. And yet, from what I’d heard, he was happy, and she was happy. It was a win-win. He had his buxom, beautiful bride, and she had her sugar daddy. So why does the rest of the world get to judge them? People pooh-pooh it when they see it in the tabloids—Anna Nicole and all that. But really, if two people are happy, so what?

Wish my life could be so simple.

But why was Elizabeth there at our office? Perhaps all

wasn't so perfect in Elizabeth's newlywed world. She looked frazzled. Worried. Scared.

I couldn't help but know there was trouble. Big trouble.

How did I know, you ask? How am I just that amazingly brilliant? So very insightful?

Second-to-none investigative skills—I haz them. It's one of the reasons I'm such a kick-ass detective. That combined with my keen intuition, means that little—nay, *nothing*—escapes me. Elizabeth had that flicker of desperation in her eyes. There was a tightness in her demeanor. A hardness in her breath. Oh, and she greeted Dylan and me with, “There's trouble. Big trouble. You've got to help me!”

See? Nothing escapes me.

“What's going on?” I asked.

“It's my husband! Something's happened to Hugh! Something terrible.”

Like I said, Hugh Drammen is of an advanced age. So, naturally, the first thing I thought of was a stroke.

Then I shook my head. Knowing Elizabeth, she did a lot more than just stroke him.

Elizabeth sniff-sniff-sniffed back the tears. I handed her an opened box of tissues, one of many we keep around the office.

“I...I think someone's trying to kill Hugh!” she sobbed. “I'm worried over my sweet...my sweet...” She couldn't finish. Those sniff, sniffs turned into tears, tears.

Dylan was moved by the waterworks. He's always the softie.

Okay, maybe I was a little moved too. Elizabeth really looked shaken up. People change; people have the right to change. Maybe Elizabeth had done so. Maybe what she felt for Hugh wasn't exclusively a sugar-daddy sort of love.

“You're worried over your sweet husband?” Dylan said. “Is that what you were going to say, Elizabeth? The only man you've ever really loved?”

“Yes, right.” She nodded in a good-idea way and blew her nose. “Sweet husband. The only man I've ever loved and all

that. But I'm also worried about my sweet two million dollars!" She tossed her head back and wailed.

Dylan and I looked at each other.

Oh boy. This case would be a doozie.

I didn't have the details yet. Didn't have a bead on all the particulars. But just that finger-snapping quickly, I had a name for the case. I knew Elizabeth. I knew the stakes. And I knew—oh, how I knew!—we'd be covering her assets.