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GENUINE FRAUD

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e. lockhart

GENUINE FRAUD



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Begin here:

THIRD WEEK IN JUNE, 2017
CABO SAN LUCAS, MEXICO

It was a bloody great hotel.

The minibar in Jule's room stocked potato chips and four different chocolate bars. The bathtub had bubble jets. There was an endless supply of fat towels and liquid gardenia soap. In the lobby, an elderly gentleman played Gershwin on a grand piano at four each afternoon. You could get hot clay skin treatments, if you didn't mind strangers touching you. Jule's skin smelled like chlorine all day.

The Playa Grande Resort in Baja had white curtains, white tile, white carpets, and explosions of lush white flowers. The staff members were nurselike in their white cotton garments. Jule had been alone at the hotel for nearly four weeks now. She was eighteen years old.

This morning, she was running in the Playa Grande gym. She wore custom sea-green shoes with navy laces. She ran without music. She had been doing intervals for nearly an hour when a woman stepped onto the treadmill next to her.

This woman was younger than thirty. Her black hair was in a tight ponytail, slicked with hair spray. She had big arms

and a solid torso, light brown skin, and a dusting of powdery blush on her cheeks. Her shoes were down at the heels and spattered with old mud.

No one else was in the gym.

Jule slowed to a walk, figuring to leave in a minute. She liked privacy, and she was pretty much done, anyway.

"You training?" the woman asked. She gestured at Jule's digital readout. "Like, for a marathon or something?" The accent was Mexican American. She was probably a New Yorker raised in a Spanish-speaking neighborhood.

"I ran track in secondary school. That's all." Jule's own speech was clipped, what the British call BBC English.

The woman gave her a penetrating look. "I like your accent," she said. "Where you from?"

"London. St. John's Wood."

"New York." The woman pointed to herself.

Jule stepped off the treadmill to stretch her quads.

"I'm here alone," the woman confided after a moment. "Got in last night. I booked this hotel at the last minute. You been here long?"

"It's never long enough," said Jule, "at a place like this."

"So what do you recommend? At the Playa Grande?"

Jule didn't often talk to other hotel guests, but she saw no harm in answering. "Go on the snorkel tour," she said. "I saw a bloody huge moray eel."

"No kidding. An eel?"

"The guide tempted it with fish guts he had in a plastic milk jug. The eel swam out from the rocks. She must have been eight feet long. Bright green."

The woman shivered. “I don’t like eels.”

“You could skip it. If you scare easy.”

The woman laughed. “How’s the food? I didn’t eat yet.”

“Get the chocolate cake.”

“For breakfast?”

“Oh, yeah. They’ll bring it to you special, if you ask.”

“Good to know. You traveling alone?”

“Listen, I’m gonna jet,” said Jule, feeling the conversation had turned personal. “Cheerio.” She headed for the door.

“My dad’s crazy sick,” the woman said, talking to Jule’s back. “I’ve been looking after him for a long time.”

A stab of sympathy. Jule stopped and turned.

“Every morning and every night after work, I’m with him,” the woman went on. “Now he’s finally stable, and I wanted to get away so badly I didn’t think about the price tag. I’m blowing a lot of cash here I shouldn’t blow.”

“What’s your father got?”

“MS,” said the woman. “Multiple sclerosis? And dementia. He used to be the head of our family. Very macho. Strong in all his opinions. Now he’s a twisted body in a bed. He doesn’t even know where he is half the time. He’s, like, asking me if I’m the waitress.”

“Damn.”

“I’m scared I’m gonna lose him and I hate being with him, both at the same time. And when he’s dead and I’m an orphan, I know I’m going to be sorry I took this trip away from him, d’you know?” The woman stopped running and put her feet on either side of the treadmill. She wiped her eyes with the back of her hand. “Sorry. Too much information.”

"S'okay."

"You go on. Go shower or whatever. Maybe I'll see you around later."

The woman pushed up the arms of her long-sleeved shirt and turned to the digital readout of her treadmill. A scar wound down her right forearm, jagged, like from a knife, not clean like from an operation. There was a story there.

"Listen, do you like to play trivia?" Jule asked, against her better judgment.

A smile. White but crooked teeth. "I'm excellent at trivia, actually."

"They run it every other night in the lounge downstairs," said Jule. "It's pretty much rubbish. You wanna go?"

"What kind of rubbish?"

"Good rubbish. Silly and loud."

"Okay. Yeah, all right."

"Good," said Jule. "We'll kill it. You'll be glad you took a vacation. I'm strong on superheroes, spy movies, YouTubers, fitness, money, makeup, and Victorian writers. What about you?"

"Victorian writers? Like Dickens?"

"Yeah, whatever." Jule felt her face flush. It suddenly seemed an odd set of things to be interested in.

"I love Dickens."

"Get out."

"I do." The woman smiled again. "I'm good on Dickens, cooking, current events, politics . . . let's see, oh, and cats."

"All right, then," said Jule. "It starts at eight o'clock in that lounge off the main lobby. The bar with sofas."

"Eight o'clock. You're on." The woman walked over and extended her hand. "What's your name again? I'm Noa."

Jule shook it. "I didn't tell you my name," she said. "But it's Imogen."

Jule West Williams was nice-enough-looking. She hardly ever got labeled *ugly,* nor was she commonly labeled *hot.* She was short, only five foot one, and carried herself with an up-tilted chin. Her hair was in a gamine cut, streaked blond in a salon and currently showing dark roots. Green eyes, white skin, light freckles. In most of her clothes, you couldn't see the strength of her frame. Jule had muscles that puffed off her bones in powerful arcs—like she'd been drawn by a comic-book artist, especially in the legs. There was a hard panel of abdominal muscle under a layer of fat in her midsection. She liked to eat meat and salt and chocolate and grease.

Jule believed that the more you sweat in practice, the less you bleed in battle.

She believed that the best way to avoid having your heart broken was to pretend you don't have one.

She believed that the *way* you speak is often more important than anything you have to say.

She also believed in action movies, weight training, the power of makeup, memorization, equal rights, and the idea that YouTube videos can teach you a million things you won't learn in college.

If she trusted you, Jule would tell you she went to Stanford for a year on a track-and-field scholarship. "I got

recruited," she explained to people she liked. "Stanford is Division One. The school gave me money for tuition, books, all that."

What happened?

Jule might shrug. "I wanted to study Victorian literature and sociology, but the head coach was a perv," she'd say. "Touching all the girls. When he got around to me, I kicked him where it counts and told everybody who would listen. Professors, students, the *Stanford Daily*. I shouted it to the top of the stupid ivory tower, but you know what happens to athletes who tell tales on their coaches."

She'd twist her fingers together and lower her eyes. "The other girls on the team denied it," she'd say. "They said I was lying and that pervert never touched anybody. They didn't want their parents to know, and they were afraid they'd lose their scholarships. That's how the story ended. The coach kept his job. I quit the team. That meant I didn't get my financial aid. And that's how you make a dropout of a straight-A student."

After the gym, Jule swam a mile in the Playa Grande pool and spent the rest of the morning as she often did, sitting in the business lounge, watching Spanish instruction videos. She was still in her bathing suit, but she wore her sea-green running shoes. She'd put on hot pink lipstick and some silver eyeliner. The suit was a gunmetal one-piece with a hoop at the chest and a deep plunge. It was a very Marvel Universe look.

The lounge was air-conditioned. No one else was ever in

there. Jule put her feet up and wore headphones and drank Diet Coke.

After two hours of Spanish she ate a Snickers bar for lunch and watched music videos. She danced around on her caffeine jag, singing to the line of swivel chairs in the empty lounge. Life was bloody gorgeous today. She liked that sad woman running away from her sick father, the woman with the interesting scar and the surprising taste in books.

They would kill it at trivia.

Jule drank another Diet Coke. She checked her makeup and kickboxed her own image in the reflective glass of the lounge window. Then she laughed aloud, because she looked both foolish and awesome. All the while, the beat pulsed in her ears.

The poolside bartender, Donovan, was a local guy. He was big-boned but soft. Slick hair. Given to winking at the clientele. He spoke English with the accent particular to Baja and knew Jule's drink: a Diet Coke with a shot of vanilla syrup.

Some afternoons, as she sat at the bar, Donovan asked Jule about growing up in London. Jule practiced her Spanish. They'd watch movies on the screen above the bar as they talked.

Today, at three in the afternoon, Jule perched on the corner barstool, still wearing her swimsuit. Donovan wore a Playa Grande white blazer and T-shirt. Stubble was growing on the back of his neck. "What's the movie?" she asked him, looking up at the TV.

"Hulk."

"Which Hulk?"

"I don't know."

"You put the DVD in. How can you not know?"

"I don't even know there's two Hulks."

"There's three Hulks. Wait, I take that back. Multiple Hulks. If you count TV, cartoons, all that."

"I don't know which Hulk it is, Ms. Williams."

The movie went on for a bit. Donovan rinsed glasses and wiped the counter. He made a scotch and soda for a woman who took it off to the other end of the pool area.

"It's the second-best Hulk," said Jule, when she had his attention again. "What's the word for *Scotch* in Spanish?"

"Escocés."

"*Escocés.* What's a good kind to get?"

"You never drink."

"But if I did."

"Maker's Mark," Donovan said, shrugging. "You want me to pour you a sample?"

He filled five shot glasses with different brands of high-end Scotch. He explained about Scotches and whiskeys and why you'd order one and not the other. Jule tasted each but didn't drink much.

"This one smells like armpit," she told him.

"You're crazy."

"And this one smells like lighter fluid."

He bent over the glass to smell it. "Maybe."

She pointed to the third. "Dog piss, like from a really angry dog."

Donovan laughed. "What do the others smell like?" he asked.

"Dried blood," Jule said. "And that powder you use to clean bathrooms. Cleaning powder."

"Which one d'you like the best?"

"The dried blood," she said, sticking her finger in the glass and tasting it again. "Tell me what it's called."

"That's the Maker's Mark." Donovan cleared the glasses. "Oh, and I forgot to say: a woman was asking about you earlier. Or maybe not you. She might have been confused."

"What woman?"

"A Mexican lady. Speaking Spanish. She asked about a white American girl with short blond hair, traveling alone," said Donovan. "She said freckles." He touched his face. "Across the nose."

"What did you tell her?"

"I said it's a big resort. Lots of Americans. I don't know who's staying alone and who's not."

"I'm not American," said Jule.

"I know. So I told her I hadn't seen anyone like that."

"That's what you said?"

"Yeah."

"But you still thought of me."

He looked at Jule for a long minute. "I did think of you," he said finally. "I'm not stupid, Ms. Williams."

Noa knew she was American.

That meant Noa was a cop. Or something. Had to be.

She had set Jule up, with all that talk. The ailing father, Dickens, becoming an orphan. Noa had known exactly what to say. She had laid that bait out—"my father is crazy sick"—and Jule had snapped it up, hungry.

Jule's face felt hot. She'd been lonely and weak and just bloody stupid, to fall for Noa's lines. It was all a ruse, so Jule would see Noa as a confidante, not an adversary.

Jule walked back to her room, looking as relaxed as she could. Once inside, she grabbed her valuables from the safe. She put on jeans, boots, and a T-shirt and threw as many clothes as would fit into her smallest suitcase. The rest she left behind. On the bed, she laid a hundred-dollar tip for Gloria, the maid she sometimes talked to. Then she wheeled the suitcase down the hall and tucked it next to the ice machine.

Back at the poolside bar, Jule told Donovan where the case was. She pushed a US twenty-dollar bill across the counter.

Asked a favor.

She pushed another twenty across and gave instructions.

In the staff parking lot, Jule looked around and found the bartender's little blue sedan, unlocked. She got in and lay down on the floor in the back. It was littered with empty plastic bags and coffee cups.

She had an hour to wait before Donovan finished his bar shift. With luck, Noa wouldn't realize anything was amiss until Jule was seriously late for trivia night, maybe around eight-thirty. Then she'd investigate the airport shuttle and the cab company records before thinking of the staff lot.

It was airless and hot in the car. Jule listened for footsteps.

Her shoulder cramped. She was thirsty.

Donovan would help her, right?

He would. He had already covered for her. He'd told Noa he didn't know anyone like that. He warned Jule and promised to collect the suitcase and give her a ride. She had paid him, too.

Besides, Donovan and Jule were friends.

Jule stretched her knees straight, one at a time, then folded herself back up in the space behind the seats.

She thought about what she was wearing, then took off her earrings and her jade ring, shoving them into her jeans pocket. She forced herself to calm her breathing.

Finally, there was the sound of a suitcase on rollers. The slam of the trunk. Donovan slipped behind the wheel, started the car, and pulled out of the lot. Jule stayed on the floor as he drove. The road had few streetlights. There was Mexican pop on the radio.

"Where d'you want to go?" Donovan asked eventually.

"Anywhere in town."

"I'm going home, then." His voice sounded predatory all of a sudden.

Damn. Was she wrong to have gotten in his car? Was Donovan one of those guys who thinks a girl who wants a favor has to mess around with him?

"Drop me a ways from where you live," she told him sharply. "I'll take care of myself."

"You don't have to say it like that," he said. "I'm putting myself out for you right now."

Imagine this: a sweet house sits on the outskirts of a town in Alabama. One night, eight-year-old Jule wakes up in the dark. Did she hear a noise?

She isn't sure. The house is quiet.

She goes downstairs in a thin pink nightgown.

On the ground floor, a spike of cold fear goes through her. The living room is trashed, books and papers everywhere. The office is even worse. File cabinets have been tipped over. The computers are gone.

"Mama? Papa?" Little Jule runs back upstairs to look in her parents' room.

Their beds are empty.

Now she is truly frightened. She slams open the bathroom. They aren't there. She sprints outside.

The yard is ringed with looming trees. Little Jule is halfway down the walkway when she realizes what she's seeing there, in the circle of light created by a streetlamp.

Mama and Papa lie in the grass, facedown. Their bodies are crumpled and limp. The blood pools black underneath them. Mama has been shot through the brain. She must have died instantly. Papa is clearly dead, but the only injuries Jule can see are on his arms. He must have bled out from his wounds. He is curled around Mama, as if he thought of only her in his last moments.

Jule runs back into the house to call the police. The phone line is disconnected.

She returns to the yard, wanting to say a prayer, thinking

to say good-bye, at least—but her parents' bodies have disappeared. Their killer has taken them away.

She does not let herself cry. She sits for the rest of the night in that circle of light from the streetlamp, soaking her nightgown in thickening blood.

For the next two weeks, Little Jule is alone in that ransacked house. She stays strong. She cooks for herself and sorts through the papers left behind, looking for clues. As she reads the documents, she pieces together lives of heroism, power, and secret identities.

One afternoon she is in the attic, looking at old photographs, when a woman in black appears in the room.

The woman steps forward, but Little Jule is quick. She throws a letter opener, hard and fast, but the woman catches it with her left hand. Little Jule climbs a pile of boxes, grabs an overhead attic beam, and pulls herself onto it. She runs across the beam and squeezes through a high window onto the roof. Panic thuds in her chest.

The woman takes after her. Jule leaps from the roof to the branches of a neighboring tree and breaks off a sharp stick to use as a weapon. She holds it in her mouth as she climbs down. She is sprinting into the underbrush when the woman shoots her in the ankle.

The pain is intense. Little Jule is sure that her parents' killer has come to finish her off—but the woman in black helps her up and tends the wound. She removes the bullet and treats the injury with antiseptic.

As she bandages, she explains that she is a recruiter. She has been watching these past two weeks. Not only is Jule the

child of two exceptionally skilled people, she is a remarkable intellect and an athlete with a fierce survival instinct. The woman wants to train Jule and help her seek revenge. The woman in black knew Jule's parents well and loved them. In fact, she is something of a long-lost aunt. She knows the secrets those parents kept from their beloved only daughter.

Here begins a highly unusual education. Jule goes to a specialized academy housed in a renovated mansion on an ordinary street in New York City. She learns surveillance techniques, performs backflips, and masters the removal of handcuffs and straitjackets. She wears leather pants and loads her pockets with gadgets. There are lessons in foreign languages, social customs, literature, martial arts, the use of firearms, disguises, various accents, methods of forgery, and fine points of the law. The education lasts ten years. By the time it is complete, Jule has become the kind of woman it would be a great mistake to underestimate.

That was the origin story of Jule West Williams. By the time she was living at the Playa Grande, Jule preferred it to any other story she might tell about herself.

Donovan stopped and opened the driver's-side door. The light came on inside the car.

"Where are we?" Jule asked. It was dark outside.

"San José del Cabo."

"This where you live?'

"Not too close."

Jule was relieved, but it seemed very black out. Shouldn't there be streetlights and businesses, lit up for the tourist crowd? "Anyone nearby?" she asked.

"I parked in an alley so you wouldn't be seen getting out of my car."

Jule crawled out. Her muscles were stiff and her face felt coated in grease. The alley was lined with garbage bins. There was light only from a couple of second-story windows. "Thanks for the ride. Pop the trunk, will you?"

"You said a hundred dollars American when I got you to town."

"Of course." Jule took her wallet from her back pocket and paid.

"But now it's more," Donovan added.

"What?"

"Three hundred more."

"I thought we were friends."

He took a step toward her. "I make you drinks because it's my job. I pretend to like talking to you, because that's my job, too. You think I don't see how you look down at me? Second-best Hulk. What kind of scotch. We're not friends, Ms. Williams. You're lying to me half the time, and I'm lying

to you all the time." She could smell liquor spilled on his shirt. His breath was hot in her face.

Jule had honestly believed he liked her. They had shared jokes and he'd given her free potato chips. "Wow," she said quietly.

"Another three hundred," he said.

Was he a small-time hustler jacking a girl who was carrying a lot of American dollars? Or was he a sleazeball who thought she'd rub up against him rather than give him the extra three hundred? Could Noa have paid him off?

Jule tucked her wallet back in her pocket. She shifted the strap so her bag went across her chest. "Donovan?" She stepped forward, close. She looked up at him with big eyes.

Then she brought her right forearm up hard, snapped his head back, and punched him in the groin. He doubled over. Jule grabbed his slick hair and yanked his head back. She twisted him around, forcing him off balance.

He jabbed with one elbow, slamming Jule in the chest. It hurt, but the second thrust of the elbow missed as she sidestepped, grabbed that elbow, and twisted it behind Donovan's back. His arm was soft, repulsive. She held on tight and with her free hand snatched her money out of his greedy fingers.

She shoved the cash into her jeans pocket and jerked Donovan's elbow hard while she tapped his hip pockets, looking for her phone.

Not there. Back pocket, then.

She found it and shoved the phone down her bra for lack of anywhere else. Now he couldn't call Noa with her location, but he still had the car keys in his left hand.

Donovan kicked out, hitting her in the shin. Jule punched him in the side of the neck and he crumpled forward. One hard shove and Donovan hit the ground. He started to push himself up, but Jule grabbed a metal lid from one of the nearby trash cans and banged it on his head twice and he collapsed on a pile of garbage bags, bleeding from the forehead and one eye.

Jule backed out of his reach. She still held the lid. "Drop your keys."

Moaning, Donovan extended his left hand and tossed them so they landed a couple of inches from his body.

Jule grabbed the keys and popped the trunk. Then she took her rolling suitcase and sprinted down the street before Donovan could stand up.