

DUBIOUS

THE LOAN SHARK DUET (BOOK 1)

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Valentina

I never take the yellow glow of a light bulb or the blue staccato flicker of the television screen for granted. Looking for signs of life is an ingrained habit for people like me, people who live in fear. Already from the corner, I strain my neck to look at our floor. Then I stop dead. The rectangle of our window stares down at me. Black. Dark.

Oh, my God.

Charlie!

My palms turn clammy. I wipe them on my tunic and sprint up the remaining stairs to the second floor, almost tripping on the last step. A quick jerk on the handle confirms the door is locked. Thank God. Someone didn't break in, attack Charlie, and leave him for dead. I drop my keys twice before I fit them in the lock. From inside, Puff starts barking.

The damn lock mechanism resists. One of these days, the flimsy nickel is going to break off in the door. I force until the key turns. In my rush to get inside, I stumble over Puff who runs out to

greet me. He scurries away with a yelp and his tail between his legs.

The darkness is menacing. Flicking on the lights doesn't expel the emptiness or the sick feeling pushing up in my throat. A hollowness settles in my chest as I take in the bowl of half eaten Rice Krispies and the glass of milk on the table.

"Charlie!"

Even if I know what I'll find, I run to the bathroom.

No one.

"Dammit."

Leaning on the wall, I cover my eyes and allow myself one second to gather strength. Something wet and warm touches my calf. Puff stares at me with his hopeful, sad eyes, his tail wagging in blissful ignorance.

"It's all right, baby." I pet his wiry hair, needing the reassurance of his warm little body more than he needs my caress.

Lightning rips through the sky, the sound lashing out a beat later. I close the curtains. Puff hates thunderstorms. After feeding him, I lock up and knock next door, but, like ours, Jerry's flat is dark.

Damn him. Jerry promised me.

It's a wild guess, but I'm betting on Napoli's being Jerry's favorite hangout. It's the only place he ever goes.

The rickety framework clangs under my trainers as I charge down the two flights of stairs. It's after eight. Having a car thief as a neighbor keeps me protected to an extent, but only from criminals lower in the hierarchy than Jerry. There are the drug dealers, mafia, and gangs to be reckoned with. I remain alert as I go, checking the abandoned houses, parked cars, and alleys. Staying under the streetlights, at least the ones not broken, I walk like my mom taught me--like I'm not a victim.

The brewing storm dissolves, taking with it the rain that would've washed away the neighborhood's stench and soot. It's summer, but the smoke from the cooking fires gives the

Johannesburg air a thick, wintry smell as I cross from Berea into Hillbrow. Most buildings in Hillbrow no longer have electricity. When crime took over, people who could afford municipal services moved to the suburbs, turning the city center into a ghost town. Shortly after, the homeless and others with more sinister goals invaded the deserted skyscrapers. The door and windowless buildings look like skulls with empty sockets and gaping mouths. Doors have long since been used for firewood. What is left is the carcass of a city. The vultures have picked the meat off the bones, and now there are only the scavengers who prey on each other, and if I'm lucky tonight, not on me.

The walk to Napoli's takes almost forty-five minutes. I'm scared, and my legs ache from standing in the veterinary clinic all day, but worry over my brother outweighs fear and exhaustion. By the time I get to the club, I'm close to collapsing. It's not the first time Charlie has disappeared. From experience, I know the police won't help. They have their hands full with murder cases and so many missing persons they don't have enough space on milk cartons to post everyone. Anyway, most of them are corrupt. I'll more likely get gang-raped by officials in a police cell than get assistance. I have to find my brother myself.

A group of teenagers in dirty vests sniffing glue at the corner shout insults.

The tallest climbs to his feet, his skin shiny with perspiration and the whites of his eyes like saucers. "Yo, white bitch. What ya doin' on my block?"

"Hey!" A meaty bouncer in a T-shirt with a Napoli's logo shuts them up with a look.

The bouncer doesn't stop me when I push through the entrance, but I feel his eyes burn at the back of my head as I walk down the black-painted corridor into the brightly lit interior. A song from a local rave-rock band blares from oversized speakers. The walls are covered in street art, the day-glo colors popping off the bricks under the fluorescent lights. The club smells of poppers

and disco machine smoke. There's every kind of generalization inside, from the dark-suited Portuguese to the gold-chained Nigerians. Half-naked women do the rounds, most of them looking spaced out.

Please let them be here.

I run my gaze over the bar and the roulette tables at the back. On the left, raucous cheering is directed at the flat screen where a horse race is taking place. The spectators go quiet when they notice me. One of the men touches his buckle and widens his stance. A sign says the money lending office is upstairs. There's a queue outside the door. That's where gamblers and people who can't make the rent or pay off the mafia sign away their lives, pledging interest of up to a hundred and fifty percent on loans that will literally cost them an arm and a leg.

The men playing darts turn their heads as I pass. Shit. I'm getting increasingly anxious. As panic is about to seize me, I spot Jerry's orange afro in a circle of heads at one of the card tables. Charlie sits in the chair next to him. Almost crying with relief, I push people with plastic beer cups in their hands out of the way to reach my brother. Charlie's curls fall over his forehead, and his eyes are scrunched up in concentration. He's wearing a Spiderman T-shirt and his flannel pajama bottoms. The attire makes him look vulnerable despite his age and bulky frame. Anyone can see he doesn't belong here. How dare the sick son of a bitch who runs this cesspool allow my brother inside?

"How could you?" I say in Jerry's ear.

He jumps and gives me a startled look. "What are you doing here?"

Charlie is studying the cards in his hand. He hasn't noticed me, yet.

I press a hand to my forehead and count to five. "You said you'd watch him for me."

"I *am* watching him."

"He's not supposed to be here."

“He’s a grown man.”

“My brother is not accountable for his actions, and you know it.”

Charlie looks up. “Va–Val! I’m wi–winning.”

For now, my focus remains on Jerry. Alcohol and gambling are not his only addictions. “What did you give him?”

“Relax.” He gives me an exasperated shrug. “Orange juice, that’s all.”

“Come, Charlie.”

I take my brother’s arm, but the croupier snatches my wrist.

“He’s not going anywhere until his debt is paid.”

My mouth drops open. How could Jerry let this happen? He knows I barely make ends meet. I jerk my arm from the dealer’s grip. “How much?”

“Four hundred.”

“Four hundred rand!” That’s almost half of my weekly wage.

“Four hundred *thousand*.”

The strength leaves my legs. Letting go of Charlie, I brace myself with my palms on the tabletop. We may as well carve dead on our foreheads.

“It’s impossible.” I can’t process that amount. “In one night?”

The croupier regards me strangely. “Charlie’s a regular. He’s been running a tab, and his time’s up.”

“Jerry?” I look at him for an explanation, a solution, to tell me it’s a joke, anything, but he gnaws on his bottom lip and looks away.

I slam down a fist, rattling the plastic chips. “Look at me!”

The table goes quiet, but not because of my outburst. The men’s heads are turned toward the landing on the upper floor. When I follow their gazes, I can’t miss the man who stands under the light, his hands gripping the rail. He wears a dark suit, like the Portuguese, but he’s anything but a generalization. He’s nothing short of a monster.

His body is muscular. Too big. There’s not enough space in the

room for him. He drowns everything in power and dominance. He's not young, but he isn't old, either. Rather than defining his age, his years give him the distinguished edge of men with experience. Thick, black hair falls messily over his forehead, the wisps brushing his ears. His features are rogue, wild, and uncompromising. The lines running from his nose to his mouth are deeply etched. They're the kind of lines men with hard, rough lives wear. A ghastly network of scars runs from his left eyebrow to his cheek. Under the disfigured patchwork, his complexion is tanned. The ruggedness of his skin gives the impression of being marred by bullets. A short-trimmed beard and moustache cover some of his imperfections, but the damage is too vast to hide. It's a face you don't want to see in the dark and definitely not in your dreams. It's a face that stares straight at me.

Heat of the scary kind crawls over my skin. When I look into his eyes, it's as if a bucket of ice is emptied down my shirt. An unwelcome shiver contracts my skin, and my fear turns from hot to cold. His irises are blue like the far-off glaziers I've only seen in pictures. Everything about him seems foreign. Out of place. Dangerous. He's the kind of bad that's even out of Napoli's league.

"Fucken fuck," Jerry mumbles when he finds his voice. "Gabriel Louw."

I've lived here long enough to recognize the name. His family runs Napoli's. If Hillbrow is the crime capital, Gabriel Louw is the king of the money lords. They call him The Breaker. He's a loan shark, and I've heard stories about him that make my blood freeze with their brutality.

The best time to run is when your opponent is distracted. If we have any chance of getting out of here alive, it's now, while Gabriel holds the attention of the room with unyielding demand. Taking Charlie against his will won't work. He weighs twice as much as me, and when he gets obstinate, he's an unmovable, dead weight.

"Let's get an ice cream," I whisper in his ear, "but you have to come quietly."

Charlie knows about being quiet. We practice it enough times when we hide from the mafia, pretending we're not home.

Charlie gets up like I silently prayed he would and allows me to lead him to the door. I pinch my eyes shut and wait for someone to shout, grab us, shoot, or all three, but when I glance back Gabriel lifts a palm, and the bouncer steps aside for us to exit.

Outside, I suck in a breath of polluted air. Clutching my brother's arm, I walk him back to our side of the tracks, which isn't much better, but it's all we have. He talks, and I let his voice soothe me, trying not to think. When we're home, I'll go over what happened. For now, I'm too preoccupied with lurking dangers.

At Three Sisters, I buy Charlie a cone with vanilla ice cream dunked in caramel, his favorite. It's not until we round the corner of our building that trouble strikes again. Tiny leans in the entrance, smoking a joint. When he sees us, he straightens, takes a last drag, and flicks the butt into the gutter.

"Well, well." He wipes his hands over his dreadlocks and saunters over. "Hello, sunshine. Tiny was looking for you." There's an edge to his voice. "Where were you?"

"Ice crea-cream," Charlie says.

"Is that so?" Tiny stops short of me. He's not Nigerian or Zimbabwean like most of the people on our block, but Zambian. His skinny frame towers over me, his black skin lost in the darkness of the night, except for the whites of his eyes and teeth. "You've got money to spoil your ol' brother here, but not for Tiny's tax?"

He calls himself the Tax Collector. He's not the landlord, but he gathers 'tax' on the rent from everyone who lives in our building. He's a mini-mafia within a bigger mafia, but dealing with him means I don't have to deal with the bigger mafia, and he's the lessor of two evils.

Putting his nose in my hair, he sniffs. "You smell like smoke. Club smoke. Who were you with?"

Tiny pretends he owns me. Mostly, he pretends I like him. In

reality, he's a coward, but he still has the power to hurt me. I know this from a split lip and blue eye.

"You're dating now?"

"It's none of your business." Charlie's key is not on the cord around his neck. I'll have to ask Jerry about it later. I fish my key from my bag and hand it to Charlie. "Go up and lock the door."

Charlie takes the key, but doesn't move.

"Go on," I urge. "I'll be right up."

"O-okay." Charlie takes two steps and stops.

I give him an encouraging smile. "Quickly. I don't want you to catch a cold."

Tiny grabs hold of my hair. I close my eyes. *Please, Charlie. Obey.* I don't want him to see this. When I lift my lashes, my brother is climbing the stairs on the side of the building.

"Got the money?" Tiny pulls on my ponytail.

The bond on our flat is fully paid. My parents paid cash for the property years ago before anyone could predict how crime and dilapidation would render their investment worthless.

"We don't pay rent," I bit out. This means nothing to Tiny, but I have to try. God knows why, but I try every time.

"You still owe." He grins, flashing a row of straight teeth. "Tiny can't let you stay without paying tax. What example will that be for the others? Give it up, Valentina."

I freeze. "Don't you dare say my name."

He scoffs. "That's right, because you're my bitch." He yanks on my hair. "Ain't it so, *bitch*?"

"Go to hell."

"Now, now. That's no way to speak to Tiny." He clicks his tongue. "Who's gonna protect you if Tiny ain't around?" He tilts his head. "Won't ask you again. Where's Tiny's money?"

I swallow. "I'll have it by the end of the month."

"You know the rules. The fifteenth is payday."

"Please, Tiny." Tears burn at the back of my eyes. A cold weight presses on my heart.

In the middle of the dirty road, he pushes me down to my knees in the gravel, the stones digging into my skin. His eyes take on a feverish light as he unties the string of his sweatpants and lets them fall to his ankles.

“If you bite again, you’ll walk away with more than a shiner. This time, I’ll break your arm.”

Taking the root of his dick in one hand, he grips my hair in the other and guides my mouth to his cock. Disgust wells in my throat.

He pushes against my lips. “Suck me, white bitch.”

I don’t do anything of the kind. I tune out of the moment and become an empty shell. It’s a routine he knows well. He lets go of his penis to catch my jaw, squeezing painfully on the joints until my mouth opens of its own accord. Then he simply uses me, pumping and shoving until I gag. Tears roll over my cheeks. The saltiness slips into my mouth, mixing with the taste of sweat and filth. Mercifully, like always, Tiny comes fast. Not even a minute later, he ejaculates with a grunt and shoots his load into my mouth. When he pulls out, panting like a pig, I turn my head to the side and spit.

He chuckles. “One of these days, you’re gonna swallow.”

I wipe my mouth with the back of my hand. “When you’re pretty and your parents are rich.”

“Come on, baby.” He pulls me up by the arm, his dick hanging limp between us. “Give Tiny a kiss. Let Tiny taste himself on that useless mouth of yours, because you sure as fuck don’t know how to suck cock.”

“Let go.” I jerk free and snatch my bag up from where it has fallen on the ground.

His laugh follows me down the road as I run to our flat, hating myself as much as I hate him.

Jerry leans on our door as I come up the stairs. He looks away, avoiding my eyes. He must’ve left Napoli’s shortly after us. That means he slipped past me in the street while Tiny got off in my mouth.

“You’re a scumbag.” I try to push him aside, but he doesn’t budge.

“Val...”

“Did you get a kick out of watching?”

He shoves his hands into his pockets. “I’m sorry.”

“For being a peeping Tom or dragging Charlie to Napoli’s?”

“I couldn’t resist the temptation. A Napoli’s VIP pass doesn’t happen every day.”

“Four hundred thousand rand, Jerry.”

“We’ll sort it. Don’t sweat.”

“Right.” The only way to *sort it* is to disappear, and we have nowhere to go. “How long has this been going on?”

He scratches his head and has the decency to look guilty. “A few months.”

“You dragged Charlie out there at night, without my permission?”

“Come on, Val.” Jerry braces his shoulder on the door. “I said I’m sorry.”

I knock for Charlie to open. I’m physically and mentally too exhausted to fight now. “Whatever.”

I cook and clean for Jerry to keep an eye on Charlie while I work, and although Jerry is a thief, he’s not physically mean, at least not to Charlie.

After a while, when Charlie doesn’t open, Jerry takes Charlie’s key from his pocket and hands it to me. Puff barks as I unlock the door. He waits with a wagging tail.

“Good night, Jerry.”

“Can I come in?”

“It’s late. I need to study.” I use the excuse even if I know there’s no way I’ll focus on a textbook tonight, but it’s the quickest way to get rid of Jerry. Otherwise, he’ll stay until four in the morning.

“Oh, come on. Just an hour.”

I close and lock the door on his plea, waiting until his shoes shuffle down the landing. I brush my teeth three times before I fix

Charlie scrambled eggs and toast for dinner, put him to bed, and settle down on the sleeper couch with Puff.

Sleep doesn't come. I think of Charlie and the handsome fifteen year-old boy he'd been. He was one of those all-rounders who was good at sports and first in his class. He was my big brother. My hero. Two years younger than Charlie, I was in primary school when he went to high school. He fetched me when the bell went at the end of the day, carried my schoolbag, took my hand, and walked me to ballet practice. We didn't tell my parents he made a deal with Miss Paula to work in her garden so I could carry on dancing. If they knew, my father would've demanded he worked for money to buy *necessities*, those necessities being booze and cigarettes. Charlie helped me fit the ballet shoes Miss Paula lent me and waited the hour the dance practice lasted before walking me home to fix me a sandwich. He could've hung out with his friends, but he didn't. He took care of me.

If the accident hadn't happened, if I didn't want a stupid piece of chocolate cake that night, Charlie would've been Charles. My brother would've grown into the man he was born to be. Like every night, I weep into my pillow, shedding bitter tears that won't help one damn bit. Brain damage is irreparable.

PUFF CRIES AT THE DOOR, letting me know he needs to go. The sun is up, but it's barely five. I wait downstairs on the cracked concrete while he does his business against a dead tree and throw a stick for him to fetch a couple of times. Beside himself with joy, he trips over his paws to lay the broken branch at my feet. Puff is always a happy dog. One morning, yelping coming from a garden trashcan alerted me. I pulled out a starved, dirty, flea-ridden puppy. To this day, Puff is scared of trashcans.

He's not done playing, but I have to call Kris and tell her I won't make it to work today. I hate leaving her in the lurch, but I've got

to figure out what to do. Four hundred thousand rand isn't going away. Maybe I can explain about Charlie's condition at Napoli's. Maybe if Jerry backs me up, we stand a chance. Napoli's is part of the big fish. They make mince of petty criminals like Jerry, but he's a regular, no less with a VIP pass. They feed on addicts like him. They need his business.

Back inside, Charlie is up. He offers me a smile that breaks my heart, because it's a smile that hasn't grown beyond fifteen years. Ruffling his hair, I turn to the kitchenette so he won't see the tears in my eyes. I call Kris, but her phone goes straight onto voicemail. Perhaps she's in the shower. I leave a quick message, telling her I won't be in and that I'll call back later to explain.

"Are you not going to wo-work?"

"Not today." I open the cupboards and scan the contents. There isn't much. Charlie eats like a horse.

"What's for brea-breakfast?"

I can't tell him how sorry I am. We can't have mature discussions about guilt and penance. "How about cookies?" The simple treats that make him happy are all I can offer.

"Cho-chocolate?"

There are flour, powdered milk, one egg, and cocoa. I can concoct something. If I could, I'd give him the world.

I heat the two-plate, portable oven, and let him mix the dough. While the cookies bake, I shower and dress before sending Charlie to do his morning grooming. At the same time the timer on my phone pings for the oven, there's a text message from Jerry.

Run.

A tremor rattles my bones. I shiver, even if it's hot inside from the oven. Hurrying to the window, I peer through. A black Mercedes is parked across the road. A woman sits in the front, but with the glare of the sun on the window I can't make out anything other than her black hair. A man in a suit gets out from the driver seat and another from the back. He holds the door. A third man folds his large frame double to exit, adjusting the sleeves of his

jacket as he looks up and down the street before turning his head in the direction of our window.

Gabriel Louw.

My breath catches. I jump back before he sees me. Charlie comes out of the bathroom and starts making his bed like I taught him.

“The coo-cookies.”

They’re burning. I switch off the oven and use a dishcloth to dump the baking tray on a cork plate, trying not to panic.

There’s no backdoor or window. The only way out is through the front. We’re trapped. I lean on the wall, shaking and feeling sick.

Please, don’t let him kill us. Scrap that. Rather let him kill us than torture us.

Everyone from Aucklandpark to Bez Valley knows what The Breaker does to debtors who don’t pay. He has a reputation built on a trail of broken bodies and burnt houses. Puff, always sensing anxiety, licks my ankles.

Footsteps fall on the landing. It’s too late. Fighting instinct flares in me. My need to protect my brother takes over.

I grab Charlie’s hand. “Listen to me.” My voice is urgent, but calm. “Can you be brave?”

“Bra-brave.”

Puff barks once.

The knock on the door startles me, even if I expected it. I can’t move. I should’ve taken Charlie and run last night. No, they would’ve found us. Then it would’ve been worse. You can’t outrun The Breaker.

Another knock falls, harder this time. The sound is hollow on the false wood.

“Stand up straight.” Don’t show your fear, I want to say, but Charlie won’t understand.

No third knock comes.

The door breaks inward, pressed wood splintering with a dry,

brittle sound. Three men file through the frame to make my worst nightmare come true. They're carrying guns. Dark complexions, Portuguese, except for the one in the middle. He's South African. He moves with a limp, his right leg stiff. Gabriel is even uglier up close. In the daylight, the blue of his eyes look frozen. They hold the warmth of an iceberg as his gaze does a merry-go-round of the room, gauging the situation to the minutest details with a single glance.

He knows we're unprotected. He knows we're frightened, and he likes it. He feeds off it. His chest swells, stretching the jacket over his broad shoulders. He taps the gun against his thigh while his free hand closes and opens around empty air.

Tap, tap. Tap, tap.

Those hands. My God, they're enormous. The skin is dark and rough with strong veins and a light coat of black hair. Those are hands not afraid of getting dirty. They're hands that can wrap around a neck and crush a windpipe with a squeeze.

I swallow and lift my gaze to his face. He's no longer taking stock of the room. He's assessing me. His eyes run over my body as if he's looking for sins in my soul. It feels as if he cuts me open and lets my secrets pour out. He makes me feel exposed. Vulnerable. His presence is so intense, we're communicating with the energy alone that vibrates around us. His stare reaches deep inside of me and filters through my private thoughts to see the truth, that his cruel self-assurance stirs both hate and awe. It's the awe he takes, as if it's his right to explore my intimate feelings, but he does so probingly, tenderly almost, executing the invasive act with respect.

Then he loses interest. As soon as he's sucked me dry, I cease to exist. I'm the carpet he wipes his feet on. His expression turns bored as he fixes his attention on Charlie.

Taking back some power, I say, "What do you want?"

His lips twitch. He knows I'm bluffing. "You know why I'm here."

His voice is deep. The rasp of that dark tone resonates with

authority and something more disturbing—sensuality. He speaks evenly, articulating every word. Somehow, the musical quality and controlled volume of his voice make the statement sound ten times more threatening than if he'd shouted it. Under different circumstances I would've been enchanted by the rich timbre. All I feel now is fear, and it's reflected on Charlie's face. I hate that I can't take it away for him.

"I'll only ask you once," Gabriel says, "and I want a simply yes or no answer." *Tap, tap. Tap, tap.* "Do you have my money?"

Spatters of words dribble from Charlie's lips. "I-I do—don't li-like them. Not ni-nice me-men."

The man on the left, the one with the lime green eyes, lifts his gun and aims at Charlie's feet. It happens too fast. Before I can charge, his finger tightens on the trigger. The silencer dampens the shot. I wait for the damage, blood to color the white of Charlie's tennis shoe, but instead there's a wail, and Puff falls over.

Oh, no. Please. No. Dear God. No, no, no.

It has to be a horror movie, but the hole between Puff's eyes is very real. So is the blood running onto the linoleum. The lifeless body on the floor unfurls a rage in me. He was only a defenseless animal. The unfairness, the cruelty, and my own helplessness are fuel on my shocked senses.

In a fit of blind fury, I storm the man with the gun. "You sorry excuse of a man!"

He ducks, easily grabbing both my wrists in one hand. When he aims the gun at my head, Gabriel says, his beautiful voice vibrating like a tight-pulled guitar string, "Let her go."

The man obliges, giving me a shove that makes me stumble. The minute I'm free, I go for Gabriel, punching my fists in his stomach and on his chest. The more he stands there and takes my hammering, my assault having no effect on him, the closer I come to tears.

Gabriel lets me carry on, to make a fool of myself, no doubt, but I can't help it. I go on until my energy is spent, and I have to

stop in painful defeat. Going down on my knees, I feel Puff's tiny chest. His heartbeat is gone. I want to hug him to my body, but Charlie is huddled in the corner, ripping at his hair.

Ignoring the men, I straighten and cup Charlie's hands, pulling them away from his head. "Remember what I said about being brave?"

"Bra-brave."

So much hatred for Gabriel and his cronies fills me that my heart is as black as a burnt-out volcano. There's no space for anything good in there. I know I shouldn't give in to the darkness of the sensations coursing through my soul, but it's as if the blackness is an ink stain that bleeds over the edges of a page. I embrace the anger. If I don't, fear will consume me.

Gabriel gives me a strangely compassionate look. "You owe me an answer."

"Look around you." I motion at our flat. "Does it look like we can afford that kind of money? You're a twisted man for giving a mentally disabled person a loan."

His eyes narrow and crinkle in the corners. "You have no idea how twisted I'm willing to get." Gabriel grasps Charlie by the collar of his T-shirt, dragging him closer. "For the record, if you didn't want your brother to make debt, you should've declared him incompetent and revoked his financial signing power."

"Leave him alone!"

I grab Gabriel's arm and hang on it with my full weight, but it makes no difference. I'm dangling on him like a piece of washing on a line. He swats me away, sending me flying to the ground, and presses the barrel of his pistol against my brother's soft temple where a vein pulses with an innocent life not yet lived.

"Va-Val!"

He cocks the safety. "Yes or no?"

"Yes!" Using the wall at my back for support, I scramble to my feet. "I'll pay it."

Charlie cries softly. Gabriel looks at me as if he notices nothing

else. His eyes pin me to the spot. Under his gaze, I'm a frog splayed and nailed to a board, and he holds the scalpel in his hand.

He doesn't lower the gun. "Do you know how much?"

"Yes." My voice doesn't waver.

"Say it."

"Four hundred thousand."

"Where's the money?"

The ghost of a smile is back on his face. Behind the scarred mask is a man who knows how to hurt people to get what he wants, but for now he's entertained. The bastard finds the situation amusing.

"I'll pay it off."

He tilts his head. "You'll pay it off." He makes it sound as if I'm mad.

"With interest."

"Miss Haynes, I assume." Despite his declared assumption, he says it like it's a fact. Everything about him shouts confidence and arrogance. "Tell me your name."

"You know my name." Men like him know the names of all the family members before they move in for the kill.

"I want to hear you say it."

I wet my dry lips. "Valentina."

He seems to digest the sound like a person would taste wine on his tongue. "How much do you earn, Valentina?"

I refuse to cower. "Sixty thousand."

He lowers the gun. It's a game to him now. "Per month?"

"Per year."

He laughs softly. "What do you do?"

"I'm an assistant." I don't offer more. It's enough that he already knows my name.

He regards me with his arms hanging loosely at his sides. "Nine years."

It sounds ridiculous, but the quick calculation I do in my head assures me it's not. That's almost five thousand per month,

including thirty percent interest on the lump sum. I can't call him unfair. Loan sharks in this neighborhood ask anything between fifty to a hundred and fifty percent interest.

"Nine years if you pay it back with the lowest of interests," he continues, confirming my calculation.

Of course, I'm not planning on staying a vet assistant forever. It's only until I qualify as a vet in four more years. By then, I'll be earning more. "I'll pay it off faster when I get a better job."

He closes the two steps between us with an uneven gait. He's standing so near I can smell the detergent of his shirt and the faint, spicy fragrance of his skin.

"You misunderstood my offer." His eyes drill into mine. "You'll work for *me* for nine years."

My breath catches. "For you?"

He just looks at me.

"Doing what?" I ask on a whisper.

The intensity in those iced, blue depths sharpens. "Any duty I see fit. Think carefully, Valentina. If you accept, it'll be a live-in position."

I know what *any duty* implies. He's no different than Tiny. Loathing fills me.

Gabriel regards me as if he's making a bet with himself. "Either I shoot your brother and you walk away, or he's free, and you work off his debt."

"Give me whatever contract I need to sign, and I'll find my own way to pay you."

He chuckles. "It's my terms or none."

What choice do I have? My knees feel shaky, but it's hardly the time to be weak.

"I'll do it." As I say the words, a ball of ice sinks to my stomach.

For a moment, he looks surprised, but then his expression becomes closed-off. "You have five minutes to pack."

"I have a condition."

The amusement is back on his face. He taps the gun on his thigh and waits.

"I want my brother's safety guaranteed." If I'm not around, Charlie will need protection. I don't want a repeat of what got us into this mess.

"Fair enough. He'll have my protection."

"I need to call someone to fetch him. He can't stay alone."

He takes his phone from his pocket, punches in a code, and pushes it into my hand. "You'll use mine until we've ensured yours isn't compromised."

Turning my back on them, I type my only friend's number. While I'm dialing Kris, the man with the dark eyes searches my purse that hangs over a chair in the kitchen. I watch the men from the corner of my eye, my hand shaking as I wait for Kris to take the call.

"It's Valentina," I say when she answers.

Dogs bark in the background. "I didn't recognize this number. Do you have a new phone? I saw you called earlier, but I haven't listened to your message yet."

"Kris, listen to me. I need you to fetch Charlie. Can he stay with you for a while?"

"What happened?"

"Charlie made debt at Napoli's. I'm with the creditor."

"What?" she shrieks. "You're with a loan shark? Where?"

"My place. Things have changed. I'm going to work off Charlie's debt, but he can't stay alone." My cheeks grow hot as I add, "It's a live-in position."

"What about your job here?"

"I'm sorry. I know how much you need me."

It's always hectic at the clinic, and I feel bad for what I have to do. Kris is one of the best vets I know. She gave me a job when nobody else would, and I hate turning my back on her.

Gabriel checks his watch. "You have three minutes."

"I have to go. Will you call me when you've got Charlie?"

“I’m on my way.”

“Thank you, Kris.” I glance at Puff’s body, forcing down my tears. “You’ll have to--”

Gabriel takes the phone from my hand. “Hello, Kris.” He keeps his piercing gaze trained on me. “The door to Valentina’s flat is broken, but don’t worry. I’ll have it replaced.” He cuts the call. “Two minutes. I suppose you’ll pack light.”

Stress drives me as I shove the few outfits and toiletries I own in our only travel bag. What will become of Charlie? For now, he’s alive. I’m alive. That’s what I need to focus on.

Gabriel’s cronies help themselves to the cookies cooling on the table. Gabriel says nothing. Only his disturbing stare follows me as I move through the room.

I’ve barely zipped up my bag before he says, “Let’s go.”

Adrenalin from the shock makes me strong, strong enough to walk to my brother with confident steps and take his tear-streaked face in my hands.

I go on tiptoes and kiss his forehead. “Remember what I said about being brave. You can do it.” I want to say I’ll call him, but I don’t want to lie. “Wait for Kris. She’ll be here soon.”

Gabriel takes my bag and steers me to the door, stopping in the frame to say to the man who shot Puff, “Stay with her brother until the woman arrives and bury the dog. Have the door fixed before you go.”

The man nods. He’s shorter than Gabriel, but not less muscled.

I look over my shoulder and take in everything I can-- Charlie’s haphazard hair, his soft hazel eyes, and the washed-out Spiderman T-shirt--because I don’t know if I’ll ever see him again.