

# Chapter 1

It was mid-January in Arizona, and Sixty-eight-year-old Linda Riggs had spent the afternoon cleaning and preparing her home for that evening's book club meeting. Twice a month, the ladies of the Cactus View Book Club meet at 6:00 p.m. on a Wednesday to discuss their latest book reading. It was Linda's night to host the meeting, although, as the group leader, she hosted most of the meetings. She arranged chairs in her living room in a semi-circle to accommodate seven women. Linda had set the wine and glasses on the granite countertop, dividing the kitchen from the living room. Light snacks and freshly baked oatmeal cookies waited on the dining room table. Linda's husband, Ray, had left for the evening to play poker with some of his softball friends.

Cactus View is a picturesque fifty-five and older active adult residential community of about 18,000 residents in Surprise, Arizona, a northwestern suburb of the Phoenix metropolitan area. Cactus View sits on the west side of Surprise, nestled against the Sonoran Desert and close to the White Tank Mountain Regional Park of Maricopa County. The

community caters to the needs and desires of older adults and retirees. Cactus View offers many activities, including three golf courses, tennis, softball, pickleball, three athletic clubs with swimming pools, and many special interest groups. A community hub serves as a place for eating, socializing, events, and other activities. Cactus and palm trees are plentiful throughout the community. Residents enjoy breathtaking views and glorious sunsets over the mountains to the west.

At 5:50 p.m., the first club member to arrive was Maritza Perez.

"Come on in, Maritza," said Linda. "You are the first to arrive. Would you like a glass of wine?"

"Yes, the red for me, please," replied Maritza.

As Linda was pouring the wine, several more ladies arrived. "Hi Mary, Sharon, Judy. Come on in. Let me know what you'd like to drink."

"White wine for me," answered Mary.

"Me too," said Sharon.

"Red for me," shouted Judy.

Soon, Katy Cullen and Emily Settlemyre arrived.

"Listen up, everyone," announced Linda. "This is Emily Settlemyre. She is relatively new to our retirement oasis. She likes to read books, and Judy recently invited her to join our group."

"Welcome to the group," said Sharon.

Katy leaned over and whispered in Sharon's ear, "Look at that fancy black dress Emily is wearing."

"Once everyone has a drink, please find a seat, and we will go through introductions for Emily," announced Linda. "And please grab a cookie or snack."

After everyone had settled into a chair, Linda started the meeting.

"Thank you all for coming tonight. As you know, we have a new member joining our group. You've briefly met Emily Settlemyre. Thank you for joining us, Emily."

"It's my pleasure," replied Emily.

"I think it would be a good idea to go around the room and introduce ourselves and provide some background information for Emily," said Linda. "I will start. I'm Linda Riggs, and I've been part of this club for five years. We are primarily a book club, but as you will find out, we also get involved in other activities. Sometimes, we just have a ladies' night out. I'm sixty-eight years old and married to my husband, Ray. He's a retired electrician. Myself, I was an actress until about five years ago. I had some minor roles in several movies but mostly did character acting in plays and musicals. Now, I'm a member of our drama club, and I perform here in Cactus View. When Ray retired five years ago, we moved here from Oregon. We love all the activities this place offers."

"You are still an actress, Linda," said Maritza. "But now you are doing it for fun."

"I suppose," replied Linda. "Why don't you go next," suggested Linda as she motioned toward Maritza.

Maritza brushed back her dark hair. "I'm Maritza Perez, and I'm fifty-seven years old. I've only been living in Cactus View for three years. My husband, Ricardo, and I moved here

from Michigan three years ago. I was a corporate secretary, and my husband was an attorney. Well, my husband is still a part-time attorney here in Surprise. We have three children and five grandchildren. We came here to escape the cold Michigan winters. I joined this group because I love to read, especially crime mysteries. I also enjoy pickleball, bocce ball, and the photo club."

"Thank you, Maritza," said Linda. "Who's next?"

"I'll go," said Katy. "Welcome to the club, Emily."

Emily nodded, "Thank you."

Katy continued. "I'm Katy Cullen, and I'm sixty-seven now. I retired at sixty-five as a lab technician at a pharmaceutical company in Colorado two years ago. My husband is Jerry, a retired financial manager. We moved here after I left my job, and we both love this community. I'm also a member of the Art Club. My specialty is painting landscapes. I joined this book club to make new friends and because I like to read and share my thoughts with others."

"Who's next?" asked Linda.

"My name is Mary Hipple," said Mary. "I'm sixty-two and spent most of my time raising our four children. I now have three grandchildren. My home is in Minnesota, but after my husband sold his construction business, he moved us down here. It's been a struggle, but I like this group because you are all so supportive."

"You don't sound too happy to be here," replied Emily.

"Well, my husband forced me to move here," Mary said quietly. "I have an elderly mother who could use my help, and I miss my kids."

"I'm sorry to hear that," said Emily.

"Your turn, Sharon," said Linda.

"Welcome to the club, Emily. I'm Sharon Jansen, the youngster of the group at seventy-seven."

Several members chuckled. Sharon continued. "You can probably tell from my white hair. Anyway, I've been in Cactus View for twelve years now. My husband, Charles, and I started coming here as snowbirds twelve years ago. He was a college professor at the University of Wyoming teaching economics. We vacationed in Arizona several times before moving here. Once Charles could teach online, we started coming here in the winter for three to four months. When he retired, we moved here full time. Unfortunately, Charles passed away two years ago. I stayed because all my friends are here and there are things to keep me busy. But I miss my Charles. This club has been very supportive of me. I think you will like our group."

"Sharon was one of the founding members of our book club," Linda advised.

"Impressive," replied Emily.

"My name is Judy Kinderman," announced Judy. "My husband and I are snowbirds. We split our time equally between here and Washington. Once it gets too hot in Arizona, we retreat to Washington for the summer months. My husband is a surgeon licensed in both states. That allows us to travel back and forth. I love reading crime novels and mysteries. This club focuses on those types of books. The women here support each other, which has made it easier to get through some tough times."

"How long have you been a snowbird?" asked Emily.

"This is our fifth winter," replied Judy.

"We've all shared our age, Judy," reminded Linda.

"Oh, yeah. I'm sixty-four."

"You don't look sixty-four," said Emily.

"It's her long blond hair," stated Sharon.

"Too bad her husband doesn't appreciate her more," said Katy.

"Katy!" snapped Linda.

"What? Everyone knows," said Katy.

Emily was looking around the room. Several members looked uncomfortable.

"It's okay. She would hear it eventually," sighed Judy. "My husband cheated on me. We're trying to work things out."

"I'm surprised to hear that," replied Emily. "You're a beautiful woman."

Judy smiled.

"Let's move on," said Linda. "Emily, it's your turn to tell us a little about yourself."

"Well, I'm sixty-six years old. I moved to Surprise three years ago from California."

"Ah, another foreigner," laughed Katy.

"Yeah, I get that a lot," replied Emily. "I understand. My husband, well, my ex-husband and I purchased a home here in Cactus View two years ago. After his accident, I thought about moving back to California. As luck would have it, I met Bill, who helped me through my grief. So, I'm still here. When I heard about your book club and the books you generally read, I decided to join. I love good crime mysteries, both fictional and true."

"You've come to the right club," said Linda.

“Do you have any particular authors you like?” asked Emily.

“Many of the authors I’m sure you know,” answered Linda. “Authors like Ann Cleeves, James Patterson, David Baldacci, Lee Child.”

“I really liked *Along Came a Spider* by Patterson. Have you read that one yet?” asked Emily.

“We have,” said Linda.

“I think I will fit right in with this book club.”

“I’m sure you will,” agreed Linda. “Members are encouraged to suggest books to the group. After discussion, we all vote on which book to select. I will email you a list of the books we’ve read so that you know not to suggest those on the list.”

“Thank you,” replied Emily. “I’m not sure I can read two books a month. I might have to skim them.”

“No, we only read one book a month, and sometimes we skip a month, especially in the summer. Our second meeting of each month is just social. Sometimes we will discuss high-profile crimes that are in the news. We’re kind of like crime junkies, and we enjoy getting together.”

“I see,” replied Emily. “Sounds like fun.”

## Chapter 2

After the club members had finished discussing John Grisham's novel "The Reckoning," the conversation drifted into the happenings of their personal lives and the surrounding community. The Cactus View Book Club was as much about socializing as it was about books. Several members refilled wine glasses and sampled the snacks from the kitchen counter.

Katy Cullen drifted over to the newest member, Emily Settlemyre. "Judy is having a tough time," Katy whispered.

"You mean about the affair?" asked Emily.

"Yes."

"That's sad. Judy is such a beautiful woman, and she seems nice enough."

"I've met her husband, and he comes across as a jackass if you ask me."

"Judy said they were trying to work things out," Emily reminded her.

"She tries to hide it, but I believe he is having another affair."



"Has Judy told you that?" asked Emily.

"You can see the signs. Judy has gotten more sullen over the last couple of weeks. She mentioned something about him not being able to control himself."

"Well, there's a simple fix to that. She should kick his ass out."

"Judy won't do that," insisted Katy.

"Why not?"

"She needs the money. She was a stay-at-home mom for most of their marriage. When she finally found a job, it was in retail. I believe she worked at Kohl's."

"And her husband is a surgeon," replied Emily. "They must have a lot of money. She is entitled to at least half of it."

"Well, Judy worries he would fight her and tie up the money for years. She's also afraid he would get the main house in Washington because that's where his primary practice is. That would leave her the house in Cactus View. She's not sure she would enjoy living here full time."

"If Judy needs advice on getting out of an awful marriage, send her to me," said Emily.

"What can you do?" asked Katy.

Before Emily could answer, Linda Riggs walked over. "We are delighted to have you in our club, Emily."

"Thank you."

"I don't want to pry, but you said your ex-husband had an accident a couple of years ago. Excuse me if I didn't understand, but it sounded like he might have passed away."

"He did," responded Emily. "And it happened just this last September. Fred fell while hiking in the White Tank Mountains. It was horrible."

"I'm so sorry," said Linda. "When you said ex-husband, I thought maybe you were now divorced."

"Why do you call him your ex-husband?" asked Katy.

"I don't know. Fred is dead now, so he's no longer my husband, right?"

Maritza Perez interrupted the conversation. She had a bottle of red wine in her right hand and white wine in her left. "Anyone need a fill-up?"

"White for me," said Emily.

"And I know you two like red," Maritza nodded to Katy and Linda. She then filled each of their glasses.

"Thank you, Maritza," said Linda.

"The last few months must have been hard on you," said Katy.

Emily didn't respond.

"Are you living alone now?"

"No," replied Emily. "I'm living with Bill, the friend who helped me get through the trauma of losing Fred."

"Oh," said Katy with raised eyebrows. "How did you meet this Bill fellow?"

"I got to know him from playing pickleball," said Emily.

"We're happy you're doing well," said Linda.

Katy walked over to Judy Kinderman and Sharon Jansen. "Did you know Emily's husband died in September while hiking in White Tank Park?"

Both women shook their heads no.

"And now she's living with the man who helped her in her grief, whatever that means."

"So what, Katy?" responded Sharon, the eldest and some thought the wisest of the group. "It's good she had a friend to help her. And she's too young to live the rest of her life alone."

"You live alone," said Katy.

"I'm seventy-seven and set in my ways. I had a great husband for forty-eight years, and I am very content with my life."

"If something happened to Jerry, moving in with someone else wouldn't even cross my mind," said Katy.

"People react differently," insisted Sharon. "At least she's happy. She could be miserable like Mary."

"Mary is being stubborn," said Katy. "She hasn't even been here for two years. This book club is the only thing she does. Mary could be happy if she wanted to be."

"You don't know the entire story, Katy," replied Judy. "Mary's husband abuses her."

"What? How?"

"He physically abuses her. I've told her to leave him, but she is too frightened."

"She told you this?" asked Katy.

"Once she found out about my cheating husband, she confided in me. You can't spread this around. I only told you so you would understand why she is so unhappy here."

"I didn't know that," sighed Katy.

"Okay, ladies. We need to wrap things up," announced Linda. "I promised Ray I would have us out of here by eight o'clock. He should be home soon."

Everyone helped pick up the food, wine bottles, and dishes. Once the house was back in order, everyone thanked

Linda for hosting the book club meeting and sauntered out the door, chatting as they left.

Ray Riggs, Linda's husband, returned home at 8:15 p.m. "How did your book club go tonight?"

"It was interesting. We had a new member tonight. Her name is Emily Settlemyre. She is a retired nurse who recently lost her husband in a hiking accident at the White Tank Mountain Park."

"What kind of accident?" asked Ray.

"She said he fell off the mountain while hiking."

"You know, I seem to remember hearing about a man falling off a steep cliff in Willow Canyon a few months ago," said Ray.

"Yeah, she said her husband died in September."

"Hmmm," grunted Ray. "Do you know his name?"

"Fred Settlemyre."

"Fred Settlemyre? I'll search online in the morning. There should be something I can find about it."

"Katy was a bit obnoxious about it."

"Katy obnoxious? That's hard to believe."

Linda laughed. "She also mentioned Judy's husband had cheated on her. I didn't think that was appropriate."

"It sounds like Katy. How is Judy doing?"

"I'm not sure," answered Linda. "She seemed less talkative than usual tonight."

"I thought things had gotten better."

"Me too. I will call her later this week to see how things are going. Other than that, things went well. I think Emily will fit right in."

# Chapter 3

The next day, Thursday, thirty-three-year-old Maricopa County Detective Lou Begay was at his desk reviewing the reports on the death of Fred Levine. Levine had died three and a half months prior in a fall while hiking the Willow Canyon Trail in the White Tank Mountain Park just west of Surprise. Begay had doubts about whether the fall was accidental.

Fred Levine and his wife, Emily Levine, had been hiking the trail late afternoon on a Monday in September. As Emily reported, they were alone on the trail when Fred slipped or tripped on a rock, falling off the side of the trail into a steep canyon. He fell approximately eighty feet, coming to rest against some boulders near the bottom of the canyon. His injuries included several broken bones and a severe head wound. The coroner determined it was the head

wound that killed him. The only witness to the accident was Emily Levine.

Several factors created doubt in Begay's mind. One, the couple was hiking on a day of the week and at a time when most people would not be on that difficult trail. Second, he knew Emily had moved in with another man, Bill Hutchins, only six weeks after her husband's death. He also knew Fred Levine had owned a chain of popular restaurants in California. He sold the restaurants prior to moving to Arizona for a whopping 8.5 million dollars. Emily was the sole benefactor in his will.

Finally, the assessment of Surprise Detective Dan Baxter concerned him the most. Baxter was a forty-three-year-old detective with twenty-one years of police experience, the last twelve as a detective. One of his specialties was in forestry and desert forensics. Baxter had assisted Begay in processing the scene of the accident. It was Baxter's opinion that Fred Levine was likely pushed over the canyon's edge. He based his opinion on examining the body's trajectory as it fell. Baxter noted the lack of soil disturbance near the edge of the trail. Second, the first evidence of impact on the side of the canyon was approximately twenty feet down the slope and ten feet out from the edge of the trail. Forensic analysis of the disturbance at the impact point found traces of skin cells and blood belonging to Levine. Baxter hypothesized Levine was

pushed from the side of the trail with enough force to propel him away from the trail's edge. Another theory was that Levine was running as he went over the edge, propelling his body forward.

Begay picked up the phone and called Baxter at the Surprise Police Department.

"Detective Baxter speaking."

"Dan, It's Lou. Are you busy right now?"

"Not really."

"I'd like to review Fred Levine's death again. I have some additional information to share. Are you available for lunch? I'll buy."

"Uh, yeah, I can do that. You like Richi's Diner, correct?"

"Sure do."

"I'll meet you there in thirty minutes."

"See you then," agreed Begay.

Richi's Diner is a small restaurant in Surprise serving breakfast, lunch, and dinner. It is a favorite of the locals, especially the retired locals. The food is good, reasonably priced, and the staff is friendly.

Begay arrived at 11:45 a.m.. Baxter was already seated in a corner booth when he saw his Native American friend and detective approach. "Hi Lou," said Baxter.

Begay nodded. "Thanks for meeting with me."

"Sure. What's up?"

Just then, a young, dark-haired waitress walked up to ask them what they wanted to eat.

"The Philly Cheesesteak and a coffee for me," responded Begay.

"And I'll do the grilled cheese sandwich with bacon," said Baxter. "And an iced tea."

After the waitress left, Baxter looked at Begay. "Now, what's on your mind?"

"I've been going over the death of Fred Levine, and I have some new information I'd like to share."

"Sure, go ahead."

"Shortly after Levine's death, his widowed wife Emily changed her last name back to her maiden name, Settlemire. And get this, she inherited his eight million-dollar fortune."

"That could certainly be considered a motive," agreed Baxter.

"That's not all. I've discovered that six weeks after Fred's death, Emily moved into the home of family friend Bill Hutchins."

"Now that's interesting. Does Bill Hutchins also live in Cactus View?"

"He does. Bill Hutchins was a pickleball buddy of Fred's. He's also a retired fire captain. He retired from the Mesa Fire Department last June, then moved to Cactus View."

"Sounds to me like he might have been a friend of Emily's as well," responded Baxter.



“Yes. My sources have said Bill and Emily seemed overly friendly at times. Some were not surprised when Emily moved in with him.”

“Based on this conversation, I’m guessing you think Emily killed Fred by pushing him off the mountain.”

“You said the evidence indicated he may have been pushed.”

“It’s possible he could have been running and tripped, which may have propelled him over the side.”

“Emily said nothing about him running. In her statement, Emily said she was walking in front of Fred when she heard him yell. As she turned around, she saw him falling down the mountainside.”

“Had that happened,” said Baxter, “there should have been some disturbance in the dirt and rocks at the trail’s edge. I couldn’t find any.”

“Put it all together, and I believe Emily killed her husband for the money and to live with her secret lover,” said Begay.

“I’m not sure you have enough to arrest her, let alone convince a jury. I could not confidently testify that Fred did not simply fall off the trail,” said Baxter.

“But you don’t believe that,” said Begay.

“Here’s what I struggle with,” explained Baxter. “I don’t know if Emily Levine is strong enough to push her husband into the air over the edge of that trail.”

The first evidence of impact is twenty feet below the edge.”

Begay leaned back in the booth. “I hadn’t thought of that.”

“Fred Levine was about six-two and stocky. It would have taken someone stronger than Emily to shove him that hard.”

“Yes, but being that large, if he had just lost his balance and fell, wouldn’t he have tumbled down the mountainside from the edge of the trail?” asked Begay.

“Yes. And there should have been evidence of that long before twenty feet. That’s what makes this such a mystery.”

The waitress returned with their food and drinks. “Thank you,” said Begay.

“We may not be solving anything today, but this food sure looks good,” said Baxter.

Begay nodded as he bit into his juicy Philly Cheesesteak.

“I have an unrelated question,” said Baxter.

“Yeah? What is it?”

“Is Begay your original Native American last name?”

“It was my father’s surname. It translates to His Son. However, the original family name was Dancing Waters.”

“Why was it changed?”

“Many Native Americans were forced to change their names by the government in the late eighteen and early nineteen hundreds. It was supposed to help us conform and assimilate into the new American way of life.”

“Now that you say it, I remember reading that somewhere.”

“Getting back to the case, here’s a thought,” said Begay. “What if there was someone else with them on the trail?”

“Was anyone else around when the police arrived?”

“No. But it was about an hour before the police could get to the location. Emily was the only one there. But someone could have been with them earlier.”

“You might be reaching,” said Baxter.

“I’m brainstorming. Maybe Bill Hutchins and Emily planned the whole thing. Maybe Hutchins was waiting for them on the trail.”

“I suppose anything is possible, but you don’t have any evidence of that.”

“Hutchins is strong enough to shove Levine off the mountain, which would support your findings.”

“If Hutchins was there, where was he when the police arrived?” asked Baxter.

“Maybe he had time to get off the mountain before their arrival.”

“Even if you’re right, it will be hard to prove. But I have to admit, the circumstances are very suspicious. If you need any help, let me know.”

“Thank you, Dan. I think I’ll put some more pressure on Emily. The first couple of times we talked, I wasn’t aware of her relationship with Bill. We’ll see how she handles some tough questions.”

“Let me know if I can help,” said Baxter.

After finishing their meals, Begay grabbed the check.

“I can pay my own way,” insisted Baxter.

“Nope. I said I would buy if you met with me, and I appreciate your help.”

“Alright. Well, thank you. Good luck with your investigation.”