

# **Killing Floor Study Guide**

## **Killing Floor by Lee Child**

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## Plot Summary

Killing Floor by Lee Child is about a man named Jack Reacher who comes to the little town of Margrave looking for information about the mysterious death of a guitar player named Blind Blake. Instead, he finds one of the largest counterfeiting operations in history. His desire for anonymity is challenged before he can finish breakfast on his first morning in Margrave, as he is found himself being taken to the police station for questioning on a murder. The Chief of Police has already decided Jack is guilty. Since it is Friday, while Jack's alibi is being checked, he finds himself a guest of the state run facility in Warburton with another detainee named Paul Hubble. Though merely held for questioning, they are caged on the third floor with the hard-core lifers. Jack's military background comes in handy as he finds himself defending the less aggressive banker against the caliber of men there. Earning his trust in the process, Jack learns that Hubble fears for his life and for his family's lives. He is so fearful that he won't say much more, so Jack is unable to do much for him and all he really wants to do is escape this town now and return to anonymity. Then he finds out the murder victim is his brother Joe and everything changes.

Jack can't leave Margrave until he knows who killed his brother, and why. When Chief Morrison swears Jack was at the scene of the murder, Jack knows the Chief is involved. He isn't sure who to trust, but then he discovers that Chief of Detectives Finlay has only been with the Margrave Department for six months so Jack feels him out. He also starts to trust an officer named Roscoe who gets him coffee on the first day, and treats him as though she knows he is innocent from the start. Both seem honest, but Morrison outranks them, so their investigation has to be careful. Together, what they uncover is nothing short of astounding. In a plan that almost defies attempts to uncover it, ten people collect hundreds of thousands of dollars in single dollar bills and send them out of the country where they are bleached and reprinted as hundreds and thousands of one hundred dollar bills instead. They have until the following Sunday before the millions in singles is shipped out. In that week, Jack falls in love with Roscoe, uncovers the largest counterfeiting operation in history, solves the murders of his brother and several others, cleans up a corrupt Margrave Police Department, rescues kidnapped victims that include Hubble's family and Roscoe and in the process destroyed the police station, the fire house and burned four warehouses to the ground. A fast-paced story that keeps the reader guessing until the end in which Lee Child successfully weaves intrigue, romance, counterfeiting and murder in a winning combination.



# Chapter 1

## Chapter 1 Summary

Jack Reacher is a thirty-six-year-old ex military man who is traveling around the country he helped to keep safe for most of his life. At six foot five, he is about two hundred and ten pounds and in good shape for his age. He travels the country by ground in anonymity, paying for his expenses in cash. It gives him a feeling of absolute freedom.

Having spent most of his childhood going from base to base, he is used to being on the move without a permanent address. As an adult, he followed in his father's footsteps, joining the military himself. He excels there, spends some time in military intelligence and is even involved in homicide investigation until peace brings layoffs to the military. His job is one that ended. Jack has collected some unusual skills to date. His military background and training taught him how to look after himself, and how to minimize danger to himself and those around him. He learned how to track people down during a stint where he traced deserters for the army, and having worked in homicide as well he is also familiar with man's inhumanity to man. All of these skills will come into play as Jack is pulled out of a restaurant he was having breakfast in, and brought in for questioning in a homicide.

When they come for him, he is having breakfast in Eno's Diner. He immediately knows they've come for him. It's obvious. He is the only outsider. Two men with shotguns and two with handguns, all professionals, converge on him as he sits quietly, hands in plain sight. The arrest is made by Sergeant Baker. He gives the Miranda warning from memory, and tells his men to take note that there is no response from their prisoner. He is put in the back of their car, and silently takes the ride to the station house in Margrave, Georgia. He isn't worried. He hasn't done anything wrong here, at least not for a long time.

## Chapter 1 Analysis

The diner is quiet. Excepting the cook, and serving staff, and two old men, he is the only customer and definitely the only outsider. He knows that had the police presence been for one of them, their approach would have been much gentler. The officer might have come in and invited the offending party to have a chat at the station, but for a local, the response would not likely have been four well-armed police men.



# Chapter 2

## Chapter 2 Summary

At the police station, Baker takes him in for processing. He signals to another officer who takes his picture and his prints and then agrees to his silent request to have his cuffs removed. Baker takes him to the chief who introduces himself as Morrison and tells him he is being charged with murder. There is no presumption of innocence. Next, the chief of detectives comes in and introduces himself as Captain Finlay. He confirms Miranda warnings were given, and has him sign a release form. Unable to read his signature, he begins recording the interview, and asks him his name, address and date of birth. The man decides to play it straight, and tells the Captain that his name is Jack Reacher - no middle name, no address. The Captain presses, and Jack explains he is the product of an army family, followed by a career in the army. As a result of the peace dividend, he is recently unemployed and without responsibilities, Jack tells the Captain. Finlay asks him to account for the past twenty-four hours, and when Jack has, Finlay questions him on the details. While Finlay checks his story out, Jack will be a guest of the county. They take him to a holding cell he notes is carpeted, but has no bed. He knows then he'll be transferred and is not happy about it. Since it is Friday afternoon, it is easy to assume that he'll be a 'guest' until Monday. He naps using his jacket as a pillow until Baker rattles the bars, asking him again where he was at midnight. Jack tells him, but Baker says they have a witness placing him at the scene. Improbably, the Chief of Police is the witness who swears he saw Jack at that time. It's impossible, as Jack in Tampa getting on a Greyhound.

## Chapter 2 Analysis

He is taken to the station for processing, and meets the Captain for just long enough to know he'll have no respect for him. Then the Chief of detectives arrives, sets up his tape recorder and begins to ask questions. First, he asks where his lawyer is. Jack explains he doesn't want one, and is asked to sign a release, which he happily does. He gives his name as Jack Reacher, and tells them he has no address. The Captain is calm as he continues to interrogate him. Slowly Jack explains his military upbringing and subsequent employment. He gives a detailed rendition of his activities for the previous twenty-four hours, and is feeling reasonably confident that everything will be fine when they check his alibi, but then Baker returns and tells Jack that they have a witness. The Chief of police is willing to swear that he saw Jack at midnight at the scene of the crime. While impossible, as Jack was boarding a bus at Tampa at that time, the witness makes up in credibility what he loses in honesty.



# Chapter 3

## Chapter 3 Summary

Jack is taken back to the chief's office in cuffs, and asked to go over the past 24 hours. He slowly repeats the details of his whereabouts, and the questioning begins. Baker and Finlay both question him now, trying to trip him, but Jack isn't lying so their plan is unsuccessful. He asks them to clarify why they are so certain about time of death, and Baker tells him that the body was wet from the rain, but the pavement under him was dry. They also let slip that the victim was kicked and viciously beaten after he was already dead. They ask Reacher again and again who the man. Then they tell him that the first shot killed the man, but what they can't fathom is why Reacher would then beat his dead body so ferociously. Jack slips into the mode without thinking, asking the investigators questions, and surprisingly they answer. They ask Jack where his mobile phone is, telling him the victim had a mobile phone number on a piece of paper in his shoe, along with the word Pluribus. Jack suggests the obvious solution—call the number and see who answers. He can tell by their reaction that it is something they hadn't thought of. Baker dials the number and a Mr. Paul Hubble answers identifying himself. Baker smoothly tells him there has been some technical trouble on the line, and asks him to confirm his home address. The man lives in Margrave. Finlay has only been in town six months, and doesn't know the name. Jack is taken back to his cell to await transport to the state facility, and Finlay heads out to invite Mr. Hubble in to chat about why his number would be in a dead man's shoes.

## Chapter 3 Analysis

Jack isn't worried at first, knowing he's done nothing wrong, but as time marches forward, the events that unfold make him look guilty. The time of death will help Jack as long as he can prove he only got on the bus at midnight. By listening to their questions, Jack learns that the victim was shot, then savagely beaten, and then shrouded under cardboard. He interprets this to mean that at least two if not three perpetrators are involved. He also learns that a telephone number was found in the dead man's shoe with the name Pluribus. Jack suggests that Finlay call the mobile number to see who answers, and his experience tells him that this is an option they hadn't thought of. Finlay dials and the phone is answered by a local resident named Mr. Paul Hubble. Finlay is relatively new to the job still, doesn't know all the locals, and can't place this one. He puts Jack back in the holding cell to wait for transportation at six to the state facility while they go out to pick up Mr. Hubble.



# Chapter 4

## Chapter 4 Summary

Reacher kills time listening to music in his head until the fingerprint officer gets him coffee. He knows that she doesn't think he's guilty, and talks to her until Baker comes back with Mr. Hubble. Hubble looks like the idle rich, waiting for doors to be opened for him as they lead him to the office Reacher had been in earlier. The commotion starts soon after, and Finlay stops to talk to Reacher. He tells him that Hubble recognized his voice as the one on the phone and was indignant at first, but after some questioning, broke down and confessed. Jack thinks he sees light at the end of the tunnel, but Finlay isn't finished. He tells Jack that he believes his theory that there must have been more than one perpetrator, and asks Reacher which player he thinks Hubble is. Running through the alternatives, he doesn't think any fit, and as it turns out, Hubble wasn't even there at midnight because he was actually with his sister in law's brother in law - none other than Stevenson. Officer Stevenson swears he took Hubble home himself at two in the morning. He tells Reacher that either way, he still isn't totally convinced that Reacher isn't involved so he'll still be a guest of the state for the weekend. Jack is unamused.

## Chapter 4 Analysis

It's beginning to look a lot like Jack Reacher is being set up as a patsy for this murder. Somehow, the alibi's that keep popping up are all backed by law enforcement officials. Reacher is in a delicate position. He knows he didn't do this, but he can't very well yell foul in this small town police station where he is the outsider. He has no choice but to allow himself to be taken to the state facility, and despite the fact that he is no longer being so carefully guarded or watched as the take him to the bus, he decides against using his advantage to overcome the officer and leave.





# Chapter 5

## Chapter 5 Summary

Chief Morrison has made it known that he wants both Reacher and Hubble taken to the state facility for the weekend - case closed. Finlay apologizes to Reacher, but says his hands are tied. Reacher calls Finlay a coward, telling him that's the only reason he is being locked up. Finlay stays calm, replying that he would deal with the Chief on Monday if necessary. Reacher knows he's running out of time, so he surprises the detective by telling him things about himself that Reacher couldn't have known. Once he has Finlay's attention, he asks him to run the prints on the victim one more time because something didn't seem right. Handcuffed to Hubble, Reacher gets on the bus for Warburton. They ride past the diner, Hubble silent in the seat beside him. The bus comes to a halt in front of what can easily be mistaken for a chemical factory. The bus rolled slowly through outer fences and inner vehicle cages before finally coming to a stop. A guard takes them to a room where another guard explains the facts. They haven't been charged, but are being held without bail. As such, they won't be put through the indignities of searches and uniforms and general population, but in return, they expected certain decorum. They would be given dinner in the room they were currently in, and then would be left till ten o'clock when the assistant warden would come to take them upstairs. Shortly after ten, Assistant Warden Spivey arrived and took both men up to their accommodations for the weekend. He told them there is no talking after lights out and ushered them into a cell, locking it behind them. Jack settled himself into the top bunk and thought about his plans for the future, drifting off. Then, Saturday morning arrived.

## Chapter 5 Analysis

Despite his innocence, Jack finds himself riding the bus to the state facility with Hubble. It is a quiet trip. When they arrive, they are not treated like regular prisoners because, as yet, they had not been charged with any crime. So far, they were merely being held without bail until Monday. Reacher and Hubble listen as the guard tells them they won't be searched or put in uniforms, and all they really have to do is behave. They are given dinner, and left alone until ten when the assistant warden takes them upstairs to their room. A shared accommodation, Reacher takes the top bunk and has no trouble drifting off because the next thing he knows, it's Saturday morning.



# Chapter 6

## Chapter 6 Summary

Reacher wakes and takes stock. A cleaner pushes his mop stopping when he sees them there. He cackles, so amused he can hardly tell Reacher why. Finally, he says he's never seen anyone wearing those kinds of clothing in all the years he's been there. Reacher explains they were told as detainees, they could keep their clothes. The old man still laughing agrees, and confused Reacher doesn't make the connection at first. Then the old man tells him they aren't in the holding cells. They are on floor three with the lifers. At seven-thirty, the cell locks clanged open.

One of the lifers spots Hubble and Reacher. Fresh meat, he tells his friends. He steps into the cell and begins with Hubble, telling him that he is in the wrong place, and is expected to pay a tax. He asks for Hubble's sweater, and gets it. Then he asks for his glasses, puts them on the floor and smashes them. When he tells Hubble to open his zipper with his teeth Hubble freaks, scampering to the far side of the cell behind the toilet. Reacher knows he has to do something, or be lumped in with Hubble as a coward so he gets off his bunk and lands in front of the leading aggressor. He tells the man that he's about to leave and how is up to him. He starts counting and after two, the man still hasn't moved, so Reacher head butts him instead of counting three, and he goes down hard. Reacher looks around, asks for Hubble's sweater and glasses, and after being given both asks for another inmate's glasses, as Hubble's are broken. The inmate only briefly hesitates before giving them up. Then Reacher tells them to leave, or join their friend in the infirmary. From then on Hubble and Reacher are left alone. Hubble thanks Reacher and, after consideration, confesses that he and his family have been and are being threatened. He's been told that if he tells, they will cut off his balls and make his wife eat them before cutting both their throats. Afterward they threatened they would play with their children. Hubble doesn't know what to do and asks for Reacher's help.

## Chapter 6 Analysis

Reacher and Hubble wake to find themselves on the third floor with the lifers and hard timers instead of on the sixth floor in a nice holding cell. Reacher briefly debates trying to find a guard, but discards the idea knowing they will be scarce in this wing. He waits while the cell doors are unlocked, and it isn't long before they get their first visit from the locals. A not so friendly group, they take Hubble's sweater and break his glasses before Jack knows he has to step in. His training comes in handy as he quickly gets the upper hand and sends the leader to the infirmary. Word gets around the cellblock quickly and they are left alone, but Hubble is in trouble. After considering his options, he decides to take Reacher into his confidence, telling him that he and his family are being threatened. He asks Reacher what he should do.



# Chapter 7

## Chapter 7 Summary

Hubble again asks Reacher what he should do, and Reacher tells him he only has one choice. He has to shut up, and do as he is told. Hubble tries to argue, but soon realizes that Reacher is right. Jack wants to wash his face, and heads out to find a sink. Hubble stays close, and they go into a bathroom where Reacher washes his face. He barely hears the warning from Hubble in time to turn around and see six large white men with swastika tattoos. Thinking they want to recruit him, he is surprised when they single him out and attack. Jack fights for his life as one man tries to strangle him, and it takes everything he has to stay conscious and stay fighting. He uses every trick he can think of, gouging eyes, breaking fingers and kicking one man in the balls to gain advantage. Then the black convicts he scuffled with earlier show up and tell him to run. They're happy to take credit for the damage done to their rivals. Reacher and Hubble make it back to their cell while sirens around them blare, just in time to be hustled out by assistant warden Spivey. He took them quickly up to the sixth floor and put them in a much larger and much more comfortable room. A meal soon follows and Reacher is left to wonder at the assistant warden's motive for trying to have him killed.

## Chapter 7 Analysis

Reacher is lucky to be alive after another confrontation with a second gang. This group of six men sporting swastika tattoos quickly surrounds and attacks Reacher, singling him out. Hubble is pushed out the door and left alone, while the men take turns receiving abuse as they try to dish it out. Reacher is fighting for his life, and he knows it. He barely manages to hold his own when he's aware that the other group of inmates has come in. They quickly offer to take credit for the damage to their rivals, and tell Hubble and Reacher to return to their cells. Sirens blaring, they race back just in time to be taken out again by the assistant warden. Later, sitting in a nice holding cell on the sixth floor, Reacher wonders what part in this the assistant warden plays. He can't figure out why the warden would set him up to be killed, and yet have such a clear exit plan in place just in case.



# Chapter 8

## Chapter 8 Summary

Reacher tries again to talk to Hubble, but beyond confessing that he hired the victim to investigate his situation, he isn't forthcoming. Fear is evident as he tells Reacher the knowledge is too dangerous to share. Reacher asks generic questions to determine the depth of the trouble Hubble is in, but all he learns is that there are ten people directly involved in something very big, a time limit of about one week exists after which things will be settled one way or another, and that Hubble is a crucial cog but not irreplaceable. Hubble tells Reacher that on Monday he is going to say he confessed under duress and he has nothing to do with the death of the bald man. Reacher agrees it's probably his best bet.

On Sunday morning, the lights come on, and breakfast is served. The door unlocks and Reacher and Hubble both get up to investigate. They walk into a guard who tells them they are being released in five minutes. True to his word, he leads them to the elevator and then out a side door into the sunshine. Reacher is delighted to see that Officer Roscoe is there waiting to give him a ride. He watches Hubble greet his wife happily and waves to them as they leave. Roscoe explains that after digging into his alibi, it was apparent he was telling the truth about everything, so the release was arranged as soon as possible. In fact, he would have been out the day before but a disturbance in the prison bathroom shut the prison down for the day. Reacher doesn't explain that he is the one responsible. Instead, he tells Roscoe he'd like to take her to lunch to thank her. She accepts and they head for town.

## Chapter 8 Analysis

Reacher tries to help Hubble, but the man is too afraid to come clean about the situation he's in. He tells Reacher the bare minimum and then fear overcomes his need to talk about it, and he is quiet. Reacher tells him a little bit about his experiences the past six months in an effort to distract him from his fearful brooding. All Hubble will tell Reacher is that he is an important cog in a machine that is on a timetable of one week. Ten others are involved directly, and though Hubble is important, he is not irreplaceable. The bald man who died was actually an investigator hired by Hubble and the fact that he was found out terrifies him. The next morning after breakfast a guard arrives to tell them they are being released early.

In the parking lot, Reacher is almost as happy to see Roscoe waiting for him as Hubble is to see his wife. They both climb into their respective rides and head for town. Roscoe fills Reacher in on the way, explaining that after checking his alibi, his story matched and he would even have been released yesterday were it not for a fight that broke out in the prison bathroom. Reacher doesn't tell her he was involved.



# Chapter 9

## Chapter 9 Summary

Roscoe drops Reacher off in town, and spends the morning sightseeing. Main Street is four blocks long and the buildings all look new or freshly painted, awnings stretched out over well-kept wide sidewalks. Reacher goes into a convenience store, buys a paper and sits at the counter with a cup of coffee. A pale woman comes in, and sits quietly at the counter until a pick up pulls up and she goes out to it. Reacher asks and is told she is Mrs. Kliner. He goes to the barbershop for a much-needed shave and haircut, and talks to the barber about Blind Blake, trying to recapture the reason he stopped in Margrave. Afterward, he walks back to the station house to pick Roscoe up for lunch. Finlay found a second body. This man has also been shot on the same night as the first victim. Finlay goes to pick Hubble up for more questioning, but he isn't home, so Finlay decides to keep Reacher around, convinced that Paul told him something while they were in jail together.

Finlay, Roscoe and Reacher drive to the morgue. The coroner tells them that the first victim was shot dead, and then savagely kicked. The second victim was shot with the same twenty-two caliber soft nose and silencer, but escaped his attackers. Hiding, he then bled to death. Finlay gets a call from Stevenson telling him the second attempt to run the first victim's prints yielded a result and Finlay tells him to fax it over. Reacher picks up the fax. He is stunned to see the identity of the first victim, and tells Roscoe and Finlay that the dental work was done in many countries because the victim grew up abroad, and he broke his right arm and has had his tonsils out. The first victim is his brother Joe.

## Chapter 9 Analysis

Reacher tries to recapture the reason he came to Margrave. Roscoe drops him off in town after Reacher arranges to meet her for lunch. Then he wanders down the four blocks that constitute Main Street. He marvels at how clean and freshly updated everything looks. He buys a newspaper and has a coffee in a convenience store, and then treats himself to a badly needed shave and haircut. He talks to the barbers about Blind Blake, and then heads to the station house to pick Roscoe up. Their plans change when another body turns up because of a more thorough search of the area by Finlay, who immediately went to Hubble's to pick him up for further questioning, but he isn't home. Sure that Reacher knows more than he's telling, he wants to keep him around, and so they all go to the morgue.

The coroner tells them that the first victim was shot dead, and then savagely kicked many times. The second victim was shot seemingly with the same gun, and then bled to death while in hiding. Finlay gets a call, and has Stevenson send him a fax with the first victim's identification, which has come as a result of the second fingerprint scan done by



Roscoe. While the coroner is telling them that the first victim has dental work from other countries, Reacher picks up the incoming fax and reads it. He tells Roscoe and Finlay that the victim grew up abroad, broke his right arm and had his tonsils out. The victim is his brother Joe.



# Chapter 10

## Chapter 10 Summary

Jack rides back to the station in contemplation. He hasn't seen his brother in seven years, and the last time, Joe had been with the Treasury Department. Reacher plays his cards close, wanting to find Hubble himself. He confirms Finlay is happy with his alibi and leaves the station telling them he needs a walk. Roscoe goes out after him, and offers him a ride and Jack asks her to take him by Hubble's house. They find the house empty, but as they return to the car, Mrs. Hubble pulls into the driveway with her children. They wait but Paul doesn't show. When they leave, Roscoe asks Jack where he's staying, offering to take him home. He accepts, and they barely make it in her front door before they undress each other. The next morning Jack hears Roscoe getting ready for work, and lounges for a while before getting up to find her note inviting him to an early lunch. He tries Hubble's phone, gets no answer, showers, dresses, and tries again. Still, there is no answer.

He goes to Eno's to meet Roscoe, and kisses her hello when he gets there, laughing about the damage it will do to her reputation. He apologizes in advance to her, telling her he has to find out what happened to his brother. Roscoe is understanding, and tells him they have identification on the second body. His name is Sherman Stoller. The name means nothing to Jack. Roscoe's pager goes off and she tells Jack to order as she goes out to the car to call in. Seconds later, she pantomimes that he should stay but she had to leave. Jack knew from her behavior that Hubble is dead.

## Chapter 10 Analysis

Jack is stunned by the news that his brother is the first victim. He rides back to the station, but he plays it close and quiet. He knows that the one person who has answers is Hubble, and he is the only one Jack wants to talk to. He leaves the station to take a walk, and Roscoe comes after him to see if he's alright and to offer him a lift if he needs one. Jack wants to go to Hubble's and she takes him. He isn't there, and after waiting for a while, they head back to town. Roscoe invites Jack back to her place, and he accepts. They barely get through the front door before undressing. The next morning Roscoe leaves him in bed and heads to work. He gets up to find a note inviting him to an early lunch and asking him to leave the investigation to Finlay. He tries Hubble's number and gets no answer. Then he showers and tries again with the same result. He goes to Eno's for lunch and Roscoe tells him who the second victim was. Then she gets a page that has her returning to the station without lunch. Jack knows without asking that Hubble is dead.



# Chapter 11

## Chapter 11 Summary

As Reacher sits there, a few things dawn on him. When he asked Roscoe which waitress was theirs, she told him the one with the glasses. He knew then that in the prison bathroom, when he had been singled out, it was because he was wearing the glasses he had taken from the punk earlier. They thought he was Hubble. Jack asks the waitress to get him a cab. His mind works overtime, imagining a scenario where the entire Hubble family is dead as the cab heads for the Hubble residence. Surprisingly, it is quiet when they get there. Confused, he stands there a minute as the cab pulls away and Charlie Hubble comes running out to him. Paul had been taken right out of the house, and she is hysterical. She asks for his help and loans him her car. He goes to the station to find out what is going on, and where Hubble's body is. Walking in the door, he sees the whole staff with very serious faces. Most of them can hardly meet his gaze. Even Roscoe barely looks at him with red-rimmed eyes before looking down again. Jack motions for Finlay to join him in the back office, and asks him what happened. Finlay is rattled, and Jack just waits until he explains. He tells Jack it is the worst he's ever seen. They had stripped him naked, and nailed him to the wall with big carpenter's nails. Then they cut off his balls, cut his throat ear to ear, and that's not the worst, he tells Jack. "You should see what they did to his wife. " Reacher is confused. He tells Finlay that he just left Charlie and she's fine. Finlay asks what the Hubble's have to do with it, telling him it was Chief Morrison and his wife that were killed.

## Chapter 11 Analysis

Reacher does some thinking, and suddenly realizes that the attempt on his life in prison was actually an attempt on Hubble's life. Jack had been wearing glasses at the time, and they just assumed he was Hubble. Guilt overwhelms him as he imagines the Hubble family slaughtered. He asks the waitress to call a cab, and heads for Hubble's home. When he gets there, all is quiet. Confused, he is about to leave when Charlie Hubble comes out hysterical, telling him her husband has been taken. They took him right from the house. She asks Jack to help, and loans him her car so that he can drive back to the station and find out what is going on. When he gets to the station, he finds the entire staff in a state of mourning. Hubble wasn't found. Chief Morrison and his wife were - badly tortured.





# Chapter 12

## Chapter 12 Summary

Mayor Teale is on his way to the station, Finlay tells Reacher. Describing his as a southern asshole, from a long line of them, he says someone from the Teale has been mayor from the beginning. Reacher wants to know if there is any way that Finlay will become the Chief now in Morrison's place, but he assures Jack that isn't going to happen. They go out for coffee at Reacher's request, and Finlay gives him some background as to how he came to be in the Margrave Police department. Satisfied with Finlay's assessment that he is merely a token black man in the department, Reacher tells him that he's wrong. He won't make Chief because he isn't a criminal. Finlay tells Reacher how he had arrived first on the scene at Morrison's, and Jack asks him to take him there and walk him through it.

They go to Morrison's, and Finlay shows Reacher the open Sunday edition of the paper half read, the breakfast fixings left behind, all pointing to a Sunday morning execution. They go upstairs where Finlay shows Jack what's left of the scene and tells him about the footprints in blood made by overshoes. The killers had been prepared. There were four of them, he figured. Pointing to the rubbery prints on the wall, he added that they all wore gloves. The blood was already turning black. Finlay is already downstairs when Reacher is done. Reacher searches the Chief's car finding only a knife in the glove box, and feeling nakedly unarmed, he slides it into his pocket just in case. He tells Finlay he found nothing and they leave together.

## Chapter 12 Analysis

Jack is looking for people he can trust. The mayor is quick to come onto the scene, and Reacher wants to know if Finlay could become the next Chief. Finlay assures him it isn't possible. His introduction to the Mayor at his initial hiring had not gone well, and Finlay was sure the Mayor thought he was a complete idiot. As such, he was certain he was merely a token black man in the department. He also tells Reacher how he came to work for Margrave, how his marriage had worked until he wanted to retire and then fallen apart, and how he spiraled until finding this position posted. He took it needing the change. Jack decides it's safe to trust Finlay and has him go through Morrison's house and murder details with him. On the way out, Reacher searches the Chief's car. He takes a switchblade he finds in the glove box, feeling the need for a weapon of some sort.



# Chapter 13

## Chapter 13 Summary

Reacher wants one more thing. He wants to know if Morrison's balls were found. When Finlay tells him they are gone, Jack suggests he look for them during the wife's autopsy. She may have been forced to eat them before her death. Finlay wants answers, and Jack explains there have been no other homicides in Margrave for years, so it can easily be concluded that these five homicides are related. He tells Finlay what Hubble told him in prison and how they said they would punish him. It is exactly what has been done to Morrison and his wife. It's no coincidence. Ten people are involved, and with Morrison dead, there are nine remaining. The time limit expires on Sunday. Someone made an example of Morrison, which assumes he screwed something up. Jack also tells Finlay that Morrison was at the warehouse when his brother was killed because Morrison recognized Jack and he as his brother look a lot alike. Jack assumes that Morrison mistook him for his brother. Jack also believes Morrison was killed as punishment for exposing Hubble, which required his death as well. It can only be a message for the next Chief in line. As such, Jack is glad it isn't going to be Finlay. Since Jack doesn't think that Morrison could have overcome Joe, he knows someone else was there.

Jack trusts only Finlay and Roscoe. He asks Finlay to take Roscoe aside and fill her in, and try to find out from Washington what Joe was doing in Margrave. Meanwhile, Jack goes over to the Kliner stepson who's been giving him the evil eye for some time already. The kid is six foot two and about a hundred and ninety pounds, and has a restless quality about his mannerisms. He tells Jack that Roscoe is his, and he's just waiting for the time to be right. Jack tells him he'll leave when Roscoe wants him to, and the kid boils at first but remarkably manages to control himself, smile, and offer a "no hard feelings" kind of handshake. Just in time, Jack realized the ploy and curled his fingers, drawing them back to avoid the crush that was coming and neutralizing the kid's strength.

## Chapter 13 Analysis

Reacher finally tells Finlay all of the details Hubble shared with him. They talk about their similar modus operandi, and Jack explains why he believes Morrison was killed. Logically following the events, Jack concludes that Morrison failed to notice the phone number in Hubble's shoe before the 'authorities' arrived, and inadvertently involved Hubble, making his death a necessity. Because the people involved were angry that Morrison exposed Hubble, they killed him in the manner they did to send a message to the next Chief that is loud and clear. He tells Finlay he doesn't believe that Morrison could have overpowered Joe making the argument that someone else was there. He suggests that Finlay fill Roscoe in and then investigate Washington to find out why Joe was in Margrave.

Meanwhile, Jack crosses the street to deal with the Kliner kid who believes that Roscoe is on a back burner waiting for him. Jack sets him straight, and though the kid tries to get the upper hand, he gets nowhere.



# Chapter 14

## Chapter 14 Summary

Mayor Teale shows up in his big white Cadillac, and limping around the office with his cane, he announces that he will be the interim Chief. Jack and Finlay easily make the leap that the rest of the small department is clean. Teale is insisting that the team devote their time to looking for a connection to a violent felony arrest that might have been released and was looking for revenge with Morrison. It is a blind alley, and they know it, but can't call Teale on it without exposing themselves. Jack wants to talk to Assistant Warden Spivey at Warburton. He thinks he can get Spivey to tell him who wanted Hubble dead. Finlay tells Jack to be careful, telling him if he gets too close, they'll kill him, and Charlie Hubble and her children flash before Jack's eyes. He asks Finlay to arrange for them to go into hiding, and have protection.

As Jack is leaving, the Mayor calls out to him and invites him politely to leave town. Jack tells him he thinks he'll stay awhile, but thanks anyway. He went to Hubble's home to see that Charlie and her kids stayed safe until the FBI could arrive and take her to a safe house. Charlie asks Jack if he will allow her to hire him to find her husband, but Jack tells her he's already looking for his brother's killer and that takes precedence. She understands, but asks him to keep her informed and keep his eyes open which he agrees to. She tells him to keep the Bentley for as long as he needs, and gives him an envelope of hundred dollar bills for expenses. Jack convinces her to pack for her and the kids. When the FBI agent showed up, he cited some ground rules. The first and most important was that all of this was off the record. Picard said he would take Charlie and her kids to a place in Atlanta and he shouldn't ask him or her where that is. Jack agrees and waves as they drive away.

## Chapter 14 Analysis

An overweight and overbearing Mayor Teale announces that he will be the interim Chief until further notice. Since no one inside the department was promoted, Jack and Finlay assume the department is clean. Jack thinks Spivey will tell him who hired him to kill Hubble, but first he goes to Charlie Hubble to watch her and the kids until they can be taken somewhere for their own safety. Charlie tries to hire Jack but he refuses, agreeing only to report to her if anything relating to her husband is found. She gives him money and unlimited use of the Bentley. Picard from the FBI shows up as a special favor to Finlay, but he tells Jack that everything they are doing is off the record. He asks that Jack not question him or Charlie about the safe house's location. Jack agrees, they shake and he waves goodbye.



# Chapter 15

## Chapter 15 Summary

Reacher drives to the Warburton prison, and manages to convince Spivey to come outside to see him. When Spivey comes out, he recognizes Jack and when Jack asks him what Friday was all about, Spivey doesn't answer. He says Morrison is dead, and Jack agrees, putting the assistant warden between himself and the guard. With encouragement from Morrison's engraved knife, Spivey admits that Morrison had called him and told him to arrange Hubble's death. Jack asks who is giving the orders, but Spivey sees the prison bus coming, and knows he can escape the predicament he's in. He doesn't answer and Jack leaves, heading back to Roscoe's place. He's ten minutes early for their meeting, but lays back in the Bentley and thinks about taking her across the state line to a bar somewhere and just forgetting about all of it for the night. He tells Roscoe his plans when she gets home, and she is all for it, wanting only to shower first. Her disrobing changes Jack's priorities temporarily, but afterward they dress and head out in the Bentley. They end up in a small bar called "The Pond". A band is just setting up as they arrive, and they turn out to be surprisingly good. They drink and dance until the band stops playing, and they decide to stay in a motel close by instead of driving back.

The motel stay is revealing as they both wind up telling each other stories they would normally keep to themselves. All in all, the night is spectacular, and Jack finds himself wishing it would never end. In the morning, their wake up call comes way too early for Jack, and he reluctantly gets ready to go. The drive back is silent, each savoring the night before. They pull into her driveway, and see that the door is open. Jack helps her clear the house, and then notices the multiple footprints visible, despite the appearance that nothing is taken. Again, the intruders wore rubber overshoes.

## Chapter 15 Analysis

Reacher confronts Spivey and learns that he was merely operating on Morrison's instructions. Reacher wanted to know who pulled the strings, and almost gets the information, but an inopportune arrival of the prison bus gets him off the hook. Jack heads back to Margrave for his rendezvous with Roscoe and beating her there, he contemplates what he would like to do for the evening. When she gets home, she showers, and after a brief distraction, they head out in the Bentley. They wind up at "The Pond", listening to a reasonably good band that even has them up dancing. When the band quit, they make the decision to stay in the nearby motel, and both find themselves revealing intimate details about themselves normally kept hidden. Feeling close and happy, they go back to Margrave the next morning quietly, each wrapped in their own thoughts. Arriving, they find the front door open, and though nothing seems to be missing, Jack notices several sets of footprints made by rubber overshoes going back and forth across her kitchen floor.



# Chapter 16

## Chapter 16 Summary

Jack realizes that the men with the rubber overshoes and rubber gloves had come to take them out, and missed. Roscoe looks rattled and Jack knows she needs courage so he tells her he wishes he had been there when they came. After killing three, the fourth would have talked he assures her, giving her his best marine melting stare. He needs her to be confident, and slowly he sees the courage returning. Jack tells her to pack a bag.

Kliner's name keeps coming up, and money must be involved since Joe worked for the Treasury Department the last time Jack saw him. Finlay calls Washington, and talks to Molly Beth Gordon at the Treasury Department. She will talk only to Jack. Roscoe asks if Jack needs anything and he tells her he'd like a copy of the arrest warrant for Sherman Stoller from two years back, and a gun. Jack drops her off at the station, and they run into Finlay and instead join him at the morgue. The coroner reveals Jack is right about Mrs. Morrison's stomach contents.

Jack calls Molly Beth Gordon at lunch, and learns Joe ran the counterfeiting department for years. As a result of his genius, counterfeiting in the country had ground to a halt. She tells Jack she can get into Joe's computer with his password, and she'll look deeper into what he was doing. Jack tells her to trust the information to no one but himself, Finlay or Roscoe. He buys a suit jacket and slacks with some of Hubble's expense money, and heads back to the barbershop for a shave. He finds out two Hispanic men were looking for him earlier from one barber as he's leaving, and then goes in where the older barber confides they get very little business but the Kliner foundation gives the businesses a thousand dollars a week regardless.

## Chapter 16 Analysis

Jack and Roscoe just miss an unpleasant encounter with the same men who killed the Morrison's and likely the other victims as well. Jack tells her to get a bag, and then go to work and pretend she hasn't been home. Jack asks Roscoe to get him a gun, under the radar, and a copy of Sherman Stoller's arrest record. Jack takes her to the station where they run into Finlay. Jack learns that Finlay made a contact at the Treasury with a woman named Molly Beth Gordon, who agreed to talk but only to Jack. They all go to the morgue together, and learn that Jack was right about Chief Morrison's balls. They were in his wife's stomach. Roscoe realizes it could just have easily happened to her and Jack the night before had they been at her house.

Jack calls Molly Beth at lunchtime, and she breaks down because he sounds so much like Joe. She admits knowing Joe's password, which Jack recognizes as high praise from Joe, and she agrees to look deeper into what Joe was doing. Joe had been



running the treasury department's counterfeiting division and in only six years had made counterfeiting in the country obsolete. The only counterfeit money now came from other countries. He tells her to talk only to him, Finlay or Roscoe, and then goes out to buy a jacket and slacks out of Hubble's expense money. Then he goes for a shave and inadvertently learns that all the businesses are being paid a thousand dollars a week by the Kliner foundation just to be there. The pieces are starting to make more sense.



# Chapter 17

## Chapter 17 Summary

Jack drives to Atlanta an hour away, parks the Bentley near the city center and asks the next officer he sees where the financial district is. A mile down the road, he finds the building that Paul Hubble worked from. He is met by a banker who tells Jack that because of downsizing, Paul had been let go eighteen months previously. He had been their currency manager. When Jack plays ignorant, the banker tells Jack how economy really works, and that there is only about a hundred and thirty billion actual cash dollars in the whole of the United States. With a population base of nearly three hundred million, it works out to cash amounting to four hundred and fifty actual dollars for each person. Most of the cash isn't even in the banks, he continues. It's in Vegas or at the racetrack. Jack realizes he's been wrong about Hubble. Hubble isn't a victim, he's a criminal.

Things are happening while Jack is gone in Margrave. The State police identified what they believe might be Joe's car and Roscoe waits for confirmation while Finlay tells Jack about Stoller's arrest. He had been driving a truckload of air conditioners, pulled over for speeding, and the officer suspected alcohol. He was taken into custody, got his one phone call, and within the hour the lawyer had him out on the street. It's unusual, without doubt. Jack heads out for a drive instantly picking up the two Hispanics in a tail. He drives without attracting attention, allowing them to follow him.

## Chapter 17 Analysis

Jack finds out that Hubble hasn't had his job for eighteen months. No one seems to know what he was doing, but it isn't hard to make the leap that he wasn't a victim and in fact is a criminal. Meanwhile, the State police have found what they believe might have been Joe's car, and Finlay tells Jack about Stoller's very brief stay in custody. Roscoe gives Jack a weapon that he takes out to the vehicle to have a closer look at, and notices two Hispanics sitting in a vehicle watching him. They didn't approach, so he loads the gun discreetly, and puts it out of sight. He goes for a drive in the country, and predictably, the Hispanic men follow him.





# Chapter 18

## Chapter 18 Summary

Reacher heads toward Warburton and the copse of trees he noticed both times he went to the prison. It would be the perfect place to make a stand. He sped up just before getting there to give him time to pull in and bail out of the car with the gun Roscoe had given him. He let them pull in, and get out of their vehicle. They searched for him, and when they returned, he shot them dead. He knew he had to act quickly, so he began working immediately. He opened the trunk of their car intending to put them into it, and instead finds the body of Assistant Warden Spivey. Though he hadn't told Reacher anything, someone wasn't taking any chances. Spivey had been shot in the head at close range. Jack barely manages to get them into the trunk with Spivey. He took the cell phone from one man, removed the battery and put it in the pocket of the second guy. Then he threw their gun in the trunk with them and closed it. Jack took off his clothes next, exchanging them for his old ones still in the trunk of the Bentley. He put the blood-spattered clothing in the trunk, and swept away as many footprints as possible. He drove slowly back to the station.

He called Molly again asking for more background on Joe's job. She tells him that counterfeiting elsewhere is a problem that is being acknowledged and down played at the same time. Joe wanted to stop it, but at the same time, faith in the US currency had to be maintained, so not too much attention could be drawn to it.

## Chapter 18 Analysis

Reacher knows what to do about the men following him. He drives to the copse of trees he remembers on the way to the prison, and lures the assassins into his trap. He hides very close while they search and then shoots them both. He is resigned to that much of it, but when he opens the trunk to clean up, he finds the assistant warden Spivey there. Surprised, he adds the two men to the trunk, changes, cleans up the crime scene and goes back to town.

Jack tells Roscoe about the two men, and about Spivey. He calls Molly again, and she gives him a better background on the double-edged sword counterfeiting is to the economy. She explains that there is only about a hundred and thirty billion real dollars in the US. Exactly twice that much is held offshore, mostly because of the world's trust in the American dollar. If foreign markets get flooded with fake bills, and this trust is lost, they may exchange those dollars for Yen or Marks instead. If government had to pay a two hundred and sixty billion dollar foreign loan, it would bankrupt them. All the Treasury department can do is try hard to stop it, and pretend it isn't happening at the same time.

Jack has Roscoe take him back to the copse of trees and drop him at the side of the highway, kisses her goodbye arranging to meet her at the hotel. He gets into the Buick,



and drives it to the long term parking at the airport and then catches a shuttle to the hotel where he finds Roscoe waiting. He uses money he took from the two Hispanic men to pay cash for a room, they clean up and have dinner. Afterward, they drive to Sherman Stoller's house, and find his parents who confide that Sherman moved out two years previously. They go to his new address, and find his girlfriend Judy. They tell her he's dead, and she is not surprised, telling them he was ripping someone off. His employer was Island Air Conditioning, she says, and offers them a photo. Roscoe looks at and registers excited surprise. They keep the photo and leave.



# Chapter 19

## Chapter 19 Summary

Back in her car, Roscoe explains that Sherman Stoller is standing beside Kliner's warehouse. She called in the license number visible on Stoller's truck in the photo and it comes back registered to Kliner Industries. Roscoe speculates that they might be printing money in Kliner's warehouse, but Jack reminds her that it isn't happening here in the states according to Molly Beth. They ride back to the hotel, both bringing their weapons inside with them, and leaving them loaded and ready under the bed. They order room service and call Finlay to update him. Finlay finally calls and tells Jack that his FBI friend Picard is willing to talk to him, but only in person.

They drive to Atlanta, and Picard tells them that the rental Pontiac that Finlay found was Joe's rental. Better still, the car had been delivered to Joe's hotel. They thank him and head for Joe's hotel. The manager tells them they already boxed Joe's stuff and directs them downstairs to the basement where a chambermaid tells them that Joe picked his stuff up that morning. They get a description of the man, and head outside after getting an inventory of Joe's stuff. Thinking Joe might have hid his notes somewhere other than his briefcase, they search the local dumpsters and in a stroke of luck, find Joe's organizer. They unzip it and searching it, they find a computer printout.

## Chapter 19 Analysis

When they get back to the car, Roscoe tells Jack that in the photo, Stoller is standing beside Kliner's warehouse. She calls in the license number on Stoller's truck and it comes back to Kliner Industries. They go back to the hotel and wait for Finlay to call with a break. He finally does, sending them to his friend at the FBI, Picard. They drive to Atlanta to meet Picard, and he tells them that the car Finlay found was Joe's rental, and since it had been delivered to him at his hotel, they knew where he'd been staying. Although they head there immediately, it isn't fast enough. Someone came ahead of them, identifying himself as Joe Reacher, and claimed all of his things. Dejected, they leave with an inventory of Joe's room. Outside, Jack speculates that maybe the man kept only the obvious information in the briefcase and threw away the rest. They check local dumpsters, and find Joe's garment bag. Inside one of the two pairs of shoes, and under the sole is a plastic bag with a computer printed sheet inside.



# Chapter 20

## Chapter 20 Summary

Finlay has news too. Molly Beth Gordon found the files they need, and is on her way now. Jack tells Finlay they have the rest of the computer page that Pluribus and Hubble's phone number were on. The heading is "Operation E Unum Pluribus", and underneath is a list of initials with telephone numbers beside them. The first set is P.H. and the number is ripped off. There are four more sets of initials: W.B., K.K., J.S. and M.B.G. K.K. has a New York area code, and M.B.G. is from Washington while J.S. is from New Orleans. W.B. Jack would have to look up. MBG is Molly Beth Gordon, though the number is different from the one Jack has. At the bottom of the page, there are two notations. The first is "Stollers' Garage", and under it is "Gray's Kliner File". Jack points out that the motto at the top is backwards. It should be 'out of the many comes one' whereas Joe wrote 'out of the one comes many', more or less.

Jack begins dialing numbers. WB is in New Jersey. Princeton University's Faculty of modern history answers, and Jack hangs up. KK is the Columbia University, Faculty of modern history. JS in New Orleans connects him with the NOPD, fifteenth squad. He asks if someone there has the initials JS and is told three people do. Jack asks the desk sergeant if the name Joe Reacher means anything to him, and then requests that he ask each JS if they know a Joe Reacher. Then they waited until it is time to pick Molly up at the airport. They meet Finlay in the lot, and finally find the right terminal. The plane arrives, and people pour out. Molly recognizes Jack, and they lock eyes on opposite sides of a windowed divider. Molly headed toward the door and Jack, Finlay and Roscoe headed the same way but Molly is moving with the crowd and they are against. They lose sight of her, and after struggling through the people in their way, they can't find her. Her briefcase is on the ground, and Jack begins to worry. They look all over for her and checking the baggage carousel, one of the last pieces to come out is a burgundy bag with it's catch slashed open. It manages the monogrammed briefcase they found. Jack climbs up the carousel, and hunts for Molly, finding first one shoe, and then the other. When he finally finds her, she is barely alive, her gut slashed open wide. "Got to get in before Sunday" she tells him and then dies in his arms.

## Chapter 20 Analysis

When they return to the hotel, they hear from Finlay who tells them that Molly Beth Gordon hit the jackpot. She found the files, copied them, and was on her way. Finlay gave them the arrival time and gate and arranged to meet them there. They tell Finlay about the printout in Joe's shoe, and open it to read the contents. Underneath are initials followed by phone numbers. They recognize Molly Beth's initials, and P.H. at the top can only be Paul Hubble as the telephone number is ripped off. Jack notes that the motto is backwards. With nothing else to do, Jack begins calling numbers on the page. WB turns out to be from New Jersey, and the phone is answered by the Princeton



University Faculty of modern history. He hangs up. The next set of initials connects him to the Faculty of modern history at Columbia University. The last unknown set belongs to the New Orleans Police Department. He talks to the desk sergeant trying to find out who has the initials JS, but there are three people with those initials. He asks the Sergeant to ask those three people if they know a Joe Reacher, and tells him he will call back later.

They head to pick Molly up at the airport. She recognizes Jack because of how much he looks like Joe, and heads towards them. Somehow, the airport crowds separate them and they lose sight of her. They struggle in her direction, but by the time they get to where she was last, all that remains is her monogrammed briefcase on the floor. They frantically begin searching, but it isn't until the matching bag comes down the turnstile with a cut latch. Jack climbs the carousel to the next room and begins looking for it. He finds one shoe and then another, and when he finally finds her she is barely clinging to life, her gut slashed open wide. "Got to get in before Sunday", she tells him before dying in his arms.



# Chapter 21

## Chapter 21 Summary

Stunned they leaned against Roscoe's fender in the parking lot. Finlay wants to stay behind and help but Jack drags him out. In the station again, Jack shows Finlay the printout. Finlay catches the backwards motto as well. They know that their best bet is to find Gray's files. They go down to the file room, and find the meticulous records Gray kept. The file on Kliner is not there. In the space for Kliner is a file load of random reports. Jack realizes Gray wouldn't have given a personal weapon to Roscoe. It could only have been an excuse. She gets the box from her desk, and Jack opens it, and finds a key carefully concealed between layers of the lid. Jack remembers what the barbers told him. Gray was the only white customer they had for years. They hurry to the barbershop and Jack holds up the key telling them they had come for Gray's files.

When they get them, they find more than they bargain for. A thick stack of police reports include a series of homicides assigned to Detective James Spirezza from the New Orleans Police Department. Part of the homicide department, Detective Spirezza had diligently investigated finding that the cases were all related to a textile processing plant. The plant had been pumping chemicals directly into the river polluting it, and the first victim had been the owner of the textile plant, the second was the first victim's lead foreman, and the remaining six were government EPA employees. All were killed by two shots to the head, and while he investigated the owner of the textile company thoroughly, the detective was unable to find a link. The file had been unresolved until the detective received a call from Margrave's chief of detectives, Gray. More files indicated that Gray had been watching the Kliner's warehouse for many months. In the first year, each day one truck arrived, and up to six left for all points of the country. In the second year, the incoming trucks increases until during the final five months of his life, Gray observed two trucks incoming a year. In the last twelve days, no incoming trucks arrive, but the outgoing trucks continue.

## Chapter 21 Analysis

Using logical deduction, Jack, Roscoe and Finlay manage to find the files Gray had hidden. His files are meticulous, and show a family that has already gotten away with murder. The links become clear as they read through files relating to eight homicides and their relationship to the Kliner family and foundation. One by one the pieces fall together, until they finally see the truth. The Kliner foundation is a front for national counterfeiting distribution. By buying up the businesses in the sleepy town of Margrave, the Kliner foundation effectively buy the loyalty and silence of it's townspeople, and their central location makes them the likely choice as importer and distributor. All of the evidence points to Kliner's warehouse holding a substantial amount of counterfeit money. Detective Spirezza is obviously the 'J.S.' listed in Joe's file.



# Chapter 22

## Chapter 22 Summary

After Roscoe sums it all up for Finlay, he has to agree. Jack picks it up from there, explaining Hubble's position as a currency manager. He helped them to slip the phony money into the system, knowing where it wouldn't be noticed. The air conditioners were just a legal decoy. Then he held up some of Hubble's expense money to the light and examined it closely. None of them could see any difference in the bills. Finlay goes back to the station, asking Roscoe and Jack to meet him back there the next day and Roscoe and Jack go to an anonymous hotel near Macon County. Reacher speculates aloud that perhaps Gray hadn't killed himself at all. Knowing that they killed Joe, Stoller, the Morrison's, Hubble, and Molly Beth Gordon, Jack believes it is a possibility.

The next morning they drive to the hospital morgue to see the autopsy that was done on Chief Gray. The coroner tells them it was open and shut suicide. Morrison and Teale had given the coroner background on Gray that included his supposed depression for some time, and one evening after getting falling down drunk they took him home and left him there where he supposedly hung himself. Chief Morrison and Teale told the coroner that Gray had been depressed about an unsolved case. The coroner hadn't even done a postmortem. They go back out to the car where Roscoe rages, suspecting the truth. They killed him. When they get to the station, Finlay tells Roscoe that Picard has exhausted his free time available, and needs Roscoe to watch Charlie Hubble and her daughter for twenty-four hours. She agrees, and learns that Picard should be there any minute. He picks her up and they leave without disclosing their destination, and Jack watches them leave.

## Chapter 22 Analysis

Roscoe is learning some unpleasant realities about the small town she loves. Margrave is a rat's nest of corruption. The Chief and Teale are both part of Kliner's front, and knowing that, she is livid. Roscoe liked Gray, and wants revenge, which Jack promises he'll get for her. He hasn't forgotten Joe or Molly Beth either.

They go to the morgue to check out Gray's autopsy report, but it is thin. The coroner tells them that once Chief Morrison and Teale finished telling him about Gray's depression, and his drunken state that night, it was easy to conclude the obvious. He killed himself. They head back to the station, and Finlay tells Roscoe that Picard needs to be relieved. All of his work had been off the books and he had no more free time to invest. Roscoe agrees and leaves with Picard to an undisclosed location where she will look after Charlie Hubble and her daughter for the next twenty-four hours.



# Chapter 23

## Chapter 23 Summary

While Roscoe babysat Charlie Hubble, and Finlay sat in the office looking innocent and uninformed, Jack is left to watch the warehouse. First, he leaves Margrave, and finds a small shopping area about an hour away. He leaves the Bentley at an automotive shop to have the windows tinted dark and gets a nondescript loaner for a few days. Then he buys a camouflage outfit including jacket, canteen, sap and field glasses. He buy candy bars and water, and disperses it all in the various pockets of his new jacket after he changes into the new clothes. Then he sets out to keep a watch on Kliner's warehouse.

Jack observes trucks going into the first three warehouses and finally a few trucks go to the fourth and final warehouse. The driver is replaced by the gate man, the truck is driven in, and fifteen to twenty minutes later, it comes back out. Then a Californian license plate goes in without exchanging drivers. This truck is in the longest, so Jack decides to follow it. The driver is the Kliner kid, and he goes out of his way to make sure the truck is safe. Wanting a look inside, Jack waits until he stops for the night, but to his surprise finds the truck is empty.

## Chapter 23 Analysis

First, Jack drives out of Margrave and finding a shopping area, he accomplishes several things. He buys camouflage clothing, a sap, a canteen and field glasses. Then he has the Bentley's windows tinted and gets a nondescript vehicle as a loaner. He takes this vehicle back to the spot he picked out to watch the Kliner foundations warehouses. He watches the activity in the first three warehouses, and everything appears normal. The fourth warehouse is the likely place, and he confirms it when he sees the extra gate men there. Finally, a few trucks begin to pull into the fourth warehouse. They are greeted at the gate where the driver is replaced by the gate man and then driven into the warehouse. The drivers never enter until the truck with Californian plates arrives. He drives straight in, and Jack decides he is the best one to follow.

He follows the truck for hours, recognizing the driver as the Kliner kid, which explains his access to the warehouse. Finally, he stops for the night, and Jack creeps up to get a closer look. When he opens a section of the truck and looks in, he's surprised to find it empty - blowing their theory of what is going on.





## Chapter 24

### Chapter 24 Summary

He drives back to Margrave and tells Finlay. Finlay tells him Roscoe's is required for one more day at the safe house with Charlie, and that someone is working the initials list ahead of them. All of the people on it are dying, and the last one had information he was about to disclose to Joe. Someone made him talk. Reacher tries to reach the last name on the list only to find he is the second one. Two men asked after any professors with the initials K.K. earlier and made an appointment to take the professor to lunch. Reacher scares the secretary sufficiently that she agrees to warn the professor not only to avoid these two men, but to go to the security station and stay with a guard behind a door until Jack to get there approximately three hours later. Finlay drives to the airport, while Jack tells him how he knows that Baker is in on everything and is the one who gave the other side the list when he photocopied it for them. They conclude that the air conditioners weren't the decoy. Whatever was being smuggled was originally done inside them, but Stoller had been eliminated and so had his position. That had stopped a year previously. It explained why they behaved so vulnerably. They were. They were sitting on all of it right now.

### Chapter 24 Analysis

Things are changing fast. Since the truck Jack followed was empty, they have to revise their assumption that funny money is being dispersed. They realize that the money must be coming the other way. Still unsure of all the details, they follow leads but are always a step behind. The names they've begun to track down on the list belong to people who are dying. All the deaths are recent. Only one name remains and they hurry to save the professor who's initials are K. K. The other side has already found him as well, but, with luck, Jack has managed to convey to his secretary that she must interrupt him immediately and tell him to go to the security office and stay there until Jack and Finlay arrive. With luck, he'll believe the danger he is in. Jack also tells Finlay how he knows that Baker is also involved. Though they thought he was clean, the list was only in one other hand - his. When he considered Baker's behavior from the beginning, he now saw many inconsistencies. The reality that the entire load is now stored in Kliner's warehouse is a heady one, and they know now why everyone involved is so nervous. Still, there is a deadline approaching...



# Chapter 25

## Chapter 25 Summary

Jack gets to Manhattan shortly after four thirty, going immediately to the Columbia University campus. Jack tells Professor Kelstein he is the only surviving person on the list of contacts Joe Reacher made. The professor explains that Joe only spoke in generalities, using him as a sounding board and confesses he is one of the biggest counterfeiters in history. Bartholomew was at the top of the list until his death. Kelstein explains how they were both drafted into counterfeiting in the war for the army to destabilize Nazi economy by flooding it with counterfeit German marks. The interest in the subject stays with both men. Kelstein explains that there are four problems to counterfeiting correctly. They are the press, the plates, the inks, and the paper. Presses can be purchased, plates can be forged, and ink can be purchased abroad, but the largest hurdle is the paper.

Joe eradicates counterfeiting for the most part in the United States, but believes that there are problems elsewhere as two thirds of US currency is not held in the country. In Russia for example, there are more dollars than rubles. Joe believed the two main problem areas were the Middle East, and South America. The Syrian government was involved in the Middle East and therefore the solution could only be diplomatic in approach so instead Joe concentrated his efforts on the phony one hundred dollar bills coming out of Venezuela. He was surprised to find it was all run by Kliner. The problem Joe was unable to resolve was that Kliner's paper is perfect, and since the paper is virtually impossible to copy, Joe couldn't figure out how they were printing upwards of four billion dollars worth of hundreds and maintain consistency. Bartholomew called Kelstein Thursday night saying he had solved it, and would call again in the morning. He is killed before he could do so.

Jack leaves the Professor, and is so deep in thought that he doesn't notice the two men until a gun is shown to him. Jack is ushered to a waiting car, but gambling they won't shoot him, he refuses to get in. He wrestled the one with the gun briefly, and made his escape in the busy street. It is nine o'clock Friday evening by the time his plane touched down, and he goes directly to the Bentley that Finlay left in short term parking for him. He drives back to Margrave, but tired, pulls off to nap. Awakened by a knock at the window, he finds himself looking into Officer Baker's smiling face. He grins back and gets out the opposite door, an idea quickly forming. He tells Baker over coffee at Eno's that Finlay asked him to search Hubble's place for any paperwork he can find. Then he leaves Baker and heads for Hubble's home - the trap set.

## Chapter 25 Analysis

Jack goes to Columbia University, and talks to Professor Kelstein. He gets a quick education in counterfeiting from the self-proclaimed expert on the subject, and discovers



what Joe was working on. Concentrating on the Venezuela operation, Joe realized that the entire operation boiled down to Kliner. Somehow, he had managed to overcome the largest hurdle in counterfeiting. He had successfully reproduced the paper in large quantities. A feat of this kind is supposed to be impossible. Jack is so deep in thought that he doesn't notice the two men approach him until he sees the gun that one is holding. The men want him to get into a car at the curb, but Jack figures they are unlikely to shoot him on a crowded street so he simply refuses to get in. After a moment of confusion, Jack wrestles with the man who held the gun, pushing him into his companion and escaping on foot. He goes straight to the airport, and drives back to Margrave.

He naps in the Bentley for half an hour until Baker wakes him by knocking on the window. He gets out and in a stroke of genius tells Baker that Finlay has asked him to go to Hubble's and collect any papers that might be of value. He tells Baker his intention is to spend the night at Hubble's and then they go their separate ways. Jack heads immediately to Hubble's knowing he has set an effective trap to find out exactly who else is involved.



# Chapter 26

## Chapter 26 Summary

Jack spends some time making it look like he is actually in Hubble's house, leaving the Bentley parked out front and turning on lamps and television. Then he helps himself to gloves, a ski hat and some mascara to darken his face. He locks the door and walks across the street to secrete himself in the bushes and wait. A Kliner foundation truck shows up less than an hour later. The tracks made by the truck are like the ones Finlay described at the Morrison house. The first one to get out is the Kliner kid. He is dressed to kill in a white nylon body suit with a hood, a surgical mask, rubber overshoes and thin rubber gloves. He opens the back and four more men get out of the truck all dressed the same. Two are carrying shotguns. They head for the house, leaving one man behind at the truck. Jack kills him first, and then one at a time eliminates the other four. The Kliner boy is the last one, and the fight ends in the pool with Jack holding him under until he drowns. Then the clean up begins.

He goes to the garage and gets a wheeled barrow that he uses to haul the five bodies back to the Kliner truck. He throws them in the back. Then he goes back in, dismantles his weapon and puts it in the oven very low to dry. He removes all traces of his scuffle with Kliner's men, wanting to keep the old man unbalanced and off his game. He drives the truck to Morrison's house and parks it, throws the keys as far as he can into a field, and walks the distance back to Hubble's house. All the way back, facts circle in his mind, and he recalls Joe's notations - particularly the last two about Stollers' garage and Gray's Kliner file. Jack reaches the logical conclusion that there must be something to see in Stollers' garage.

## Chapter 26 Analysis

Jack sets a trap, and is successful in not only evading but also in eliminating five of Kliner's men. One is his son, two are men from the warehouse that he recognizes and the other two are part time police officers that he remembered from when they burst in on him his first day in Margrave. There is little doubt that this is the same crew that killed Morrison and his wife, and his brother Joe, Hubble and so many others. As such, he feels little guilt about having to cut their time on the earth short. Once he manages to kill all five including Kliner's son, he loads them all into the back of Kliner's van, and drives it to the Morrison residence. He parks it there and throws the keys into the field as far as he can. Walking back to the Hubble's place, he's struck by two things. One is at the bottom of Joe's list and the other has to do with serial numbers that were reported to have been written by hand on the air conditioning boxes. On Joe's list is the notation 'Stollers' garage', along with Gray's Kliner file. Jack knows he needs to go there.



# Chapter 27

## Chapter 27 Summary

Getting back to Hubble's, Jack hunted down the necessities to make coffee, put his clothes in a dryer and took a shower. When he got out, he debated what to do. He sat looking at the titles of the many periodicals Hubble read. No complete series existed, but there were banking and financial periodicals dated long after his job there had ended. Looking through Hubble's books, Jack's eyes settle on a thick volume by Kelstein and Bartholomew. Surprised he takes it down and begins to read. Slowly he puts it all together in his mind. It all makes sense to him now and he knows what Joe had figured out. His list title - out of the one come many, gave part of it away, but having Joe's list wash away in the chlorine pool helped push him to his conclusion. Excited, he gets dressed and drives to the motel he and Roscoe shared, and now Finlay waits in.

He wakes Finlay and tells him to get dressed. Fifteen minutes later, they are driving east while Jack explains his conclusions to Finlay. The paper being the largest hurdle is the biggest clue. Also, the fact that American bills are all the same size regardless of denomination point to the logical realization that Kliner Industries was buying up one dollar bills, bleaching them out, and reprinting them as one hundred dollar bills. The numbers on the outside of the air conditioning boxes weren't serial numbers. They were dollar values representing the amount inside. Finlay still doesn't understand where they are going until Jack reminds him of the difference between Stoller's garage and Stollers' garage, the latter having been the notation Joe made. They drive to the elderly Stoller's home and ask to see the garage. No argument is given, and going inside, they find two of the boxes they are looking for. Each contains about a hundred thousand dollars, and weighs about two hundred pounds. They manage to load one box into the Bentley and leave the other behind for Stoller's parents after checking to confirm that it is indeed filled with one-dollar bills as suspected. Finlay calls Picard, and they drive there to plan their next move.

## Chapter 27 Analysis

Jack gets back to Hubble's and makes himself more comfortable before idling thumbing his way through the many banking periodicals Hubble read. Some issues though not sequential continued long after his job ended. Curious, Jack reads through the well-thumbed areas, and then looks through Hubble's books. He finds a large volume by Kelstein and Bartholomew, and reading it finds that it is a veritable who's who in counterfeiting. It painstakingly describes the many techniques, and things to look for, and the challenges involved in counterfeiting today. Suddenly, Jack understands it all. The big picture comes into focus, and he can hardly wait to tell Finlay. He drives to the motel that he and Roscoe had stayed in, and now Finlay stays in. He wakes him and tells him to get dressed.



On the way to the Stollers' garage, Jack tells Finlay all of it. He explains how he came to his conclusions, and Finlay has to agree, but argues that Stoller's garage had been burnt down. Jack corrects his grammar, telling him that it was actually Stollers' garage on the list, not Stoller's garage. Then it all made sense. Stoller's parents let them in immediately, and going into the garage, they find two boxes from the air conditioning company. Jack opens one and confirms the notation outside. Just under a hundred thousand dollars is inside. They load the closed box into the Bentley with some difficulty and head for Picard's office to determine their plan of action.



# Chapter 28

## Chapter 28 Summary

They meet with Picard and lay the whole scenario out for him. He is suitably impressed by the growing size of this case. They go through it step by step and then Picard tells them to go back to Margrave. They know they have to flush out the last man, and that tenth man could be anyone. Picard arranges to go and get Roscoe and then meet Jack and Finlay in Margrave.

They drive ahead, speculating the whole way as to who the tenth man might be. Finally, they decide to just wait for Picard and when he finally arrives, he stuns them both by coming in with his pistol drawn and ready, and pointing toward Finlay in a gesture that is anything but friendly and Roscoe isn't with him.

## Chapter 28 Analysis

Picard listens to them lay out the entire plan, and he agrees. He sees how big this case is now. He tells them to go back to Margrave and wait for him, which they do. Most of the drive is spent speculating as to who the tenth man might be, but neither of them can come up with a logical candidate so they just wait. It isn't long before Picard shows up, and his entrance is a little surprising. He has his weapon drawn and pointed with intention at Finlay and Roscoe is not with him.



# Chapter 29

## Chapter 29 Summary

Finlay is stunned. Picard sarcastically thanks them for their help along the way. A moment later Mayor Teale joined them, holding a shotgun that took away any ideas Jack had about overtaking Picard. The situation continues to worsen as Kliner enters also carrying a shotgun. He ushers Finlay and Reacher together and taking out a recorder, plays two tapes for them. The first is of Roscoe to Reacher telling him that if he doesn't do as they say, she will end up like Mrs. Morrison. The second is a surprise. Charlie Hubble is pleading with her husband to come home. She tells him if he doesn't, the same fate awaits their children. Jack can't believe what he's hearing. Hubble is alive and hiding out somewhere.

Kliner tells Picard to go with Jack and help him find Hubble. He explained the deadline carefully. If Picard has not called in with Hubble's location by six am, Finlay dies. Then he has one more hour during which he will be sure to make Roscoe clean up after Finlay. If by seven am he still hadn't heard anything, Roscoe would die, but not before he entertained himself considerably first. All the while that he is explaining, he is half forcing Finlay off his seat with the gun in his hand. Jack looks at Kliner, tells him how useless he is, and asks him where his son is. He knows right away that he's scored a hit, and prods deeper. Where's your son, Kliner? Don't you know? Jack nods to Finlay and leaves smiling knowing that Kliner is not handling the stress well.

## Chapter 29 Analysis

Jack begins evaluating the situation almost immediately. He could be a distraction, and still possibly survive, giving Finlay a chance to get his weapon out of his holster, but before he can act, they are joined by Mayor Teale and Kliner - both armed with shotguns. When Kliner plays the first tape of Roscoe, Jack barely restrains himself. The second tape gave them a chance. If Hubble is really holed up somewhere, they still have a chance to stop Kliner and his henchmen.

Kliner makes the mistake of sending Picard out with Jack. He believes that Jack will play by the rules, but Jack listens to the time limits Kliner gives him. When Kliner is finished, Jack runs him into the ground, telling him he's useless and undermining him entirely. Then he asks Kliner why his son doesn't get Hubble. He asks is Kliner knows where his son is even and he can tell by the flash in his eyes that he'd dearly love to ask but to do so would be to admit his son was dead. He couldn't yet.





# Chapter 30

## Chapter 30 Summary

They leave the station and Picard gestures with his gun for Reacher to get into the Bentley. He does without arguing and pulls out. He drives to Eno's diner, orders breakfast and coffee, and uses the time to think. He knows he has to find Hubble, but he doesn't have the time to go from place to place. He spreads a map on the table after breakfast and looks at it for a long time before getting up to go. He takes note of the two men tailing them when they stop for fuel, and he smiles at them knowing they have merely an hour or so to live. He fuels the Bentley and manages to use a knife and fork to ensure the tire won't last long.

The ruse works and before long on the highway, they are forced to pull over and change the tire. Picard makes the two Hispanics following them do the work while he and Jack wait. To get at the spare, the box of dollar bills had to come out, and Picard laughs at how they mistakenly burned down the wrong house. He doesn't notice Jack cut the box open wide, and while he's momentarily distracted by the hundreds of bills suddenly loose on the highway, Jack dives over the concrete and down the embankment. He turns quickly and takes the two Hispanics out. Picard is standing at the top of the hill with his gun pointed at him, but he knows he can't shoot. If he kills Reacher, all chances of finding Hubble are gone, and Kliner would not take that well. They agree not to shoot each other, and Jack comes back up to the Bentley. He gets close and without warning, he shoots Picard. It is satisfying, and long overdue. Picard had told him all he needed to know. Kliner and his son and murderous bastards and Kliner senior were responsible for Joe's death - personally.

## Chapter 30 Analysis

Jack knows he has to work fast. He doesn't have much time, and he can't afford to run around randomly. He takes himself out for breakfast, and afterward studies a map for almost an hour. He has to be sure. He gets back in the Bentley with Picard and they get out on the highway. Reacher tells Picard that they are going to a friend of Hubble's in Augusta. Picard is skeptical, but has no choice but to go along. They stop for fuel and Jack nods toward the Hispanics following them. He knows they have less than an hour to live. While he's filling the tank, Jack manages to sabotage the tire so that it goes flat within a few miles. The trick works, and they pull over. Picard helps Reacher get the box of singles out of the trunk and tells the Hispanics to change the tire. Jack uses the opportunity to slice open the box of singles and create enough of a distraction to slip over the bank. From there he turns and begins to eliminate his enemies. Three shots later the two Hispanics are dead, and Picard and Reacher are at a stalemate. They stand, facing each other, each with a loaded weapon. Jack knows that Picard can't shoot him, or risk the wrath of Kliner, so they promise each other that they won't shoot,

and Jack comes back up the bank. When he gets close enough, he breaks his promise and shoots Picard dead. Then he gets behind the wheel and drives.



# Chapter 31

## Chapter 31 Summary

When Jack reaches Augustus, he finds a motel and checks himself in as Roscoe Finlay. All he really needed was time to work. He takes out the Yellow pages and looks up motels, and then using a map he bought at the desk on his way in, he narrows his search down to eighteen motels. He calls each in turn, asking the clerk for Paul Lennon. Almost through the list, he strikes gold. Given the room number, he leaves his key on the bed, and goes to pay Hubble a call. Surprised at first, and then resigned, Hubble greets him, and Jack tells him immediately they have to go. Hubble looks around the room once, and leaves taking nothing with him. He asks how Jack found him, his pride a little wounded, and Jack explains, telling Paul the situation, saving the fact that Picard had been the FBI agent who was supposed to be guarding Charlie for last. Hubble recovers quickly though, saying only they had to get her back. Jack asks how Hubble got mixed up in it all, and long before getting back to Margrave, he knows the whole story.

He tells Paul he needs his help, and spends the rest of the time going over it again and again until Jack is sure he has it right. They get Hubble's car, a twin Bentley to his wife's, from his home and drive to the fire hall that adjoins the station house. Paul parked his Bentley a few spaces down, waiting and when Jack gave the signal, he quickly turned and backed into the fire hall. Jack jumps in through the wall and grabs bolt cutters. Then Hubble drives forward through the glass windows and right through the wall that is common with the station house. Finlay looks up in surprise as Jack jumps through the hole again and makes room for Hubble to drive at the cage and break Finlay out. Then Jack uses the bolt cutters to free him and they quickly hurry to Charlie's Bentley, still parked at the curb. Ninety seconds has passed since they started, and no one says much in the first few minutes afterward as they drive away.

## Chapter 31 Analysis

Jack does the only thing he can. Having thought about Paul's habits, he guesses that Paul is now in Augustus. With no time for error, he checks into the first motel he sees and begins calling a target area near the highway, but not on it, and asking for Paul Lennon. He rightfully guessed that in choosing an alias, Paul would cycle through the names of the Beatles - his favorite band, and since most people keep their first names the same for simplicity sake, he guessed Paul would as well. He knew Paul couldn't go far without credit cards or access to much cash, and with the wealth of experience he had catching deserters in the army, Jack had little difficulty predicting Paul's behavior.

When he gets to him, and hears all there is to hear from him, he asks Paul for his help. He spends a great deal of time going over and over what he wants Paul to do, and his plan goes off without a hitch. Using Paul's second Bentley as a battering ram, they

manage to get a pair of bolt cutters, and free Finlay from the cell in the station house where he is being held until the first deadline at 6 am.



# Chapter 32

## Chapter 32 Summary

Knowing that the best time to attack is four a.m., Jack wants to hole up somewhere for a while. He's sure that the hostages are being held at the warehouse, having taken note of the booming quality of the tape they had played him of Roscoe. The only safe place he can think of is the barbershop, and he pulls the Bentley around behind the store out of sight. They knock on the back door, and it is opened almost right away by the elder barber. Jack asks for his help, and he ushers them in, telling them they've helped many in their time. They are led upstairs to a sparsely furnished, but clean room that Jack feels comfortable in immediately. Hubble draws detailed maps of the warehouse inside and out, and they go over their plan again and again looking for flaws. Then Finlay naps in a chair while Hubble anxiously waits for the time to go.

A knock on the door gets Jack up and the older barber tells Jack there is someone here to see him. Jack reaches for his gun, but the barber tells him he doesn't need it, and leads Jack down to his sister who had woken when they arrived. He had told her that Jack was asking about Blind Blake, and now for the first time after all those years, she is ready to tell her story to someone. She relates how Blind Blake had been a happy boy who had played while she sang, and played so beautifully that all you wanted to do was hear more and sing along. One day walking down the sidewalk, Blake hadn't realized a white man and his son were walking towards them, and walked right into the boy instead of stepping off the curb as he was supposed to. The old woman's tears are evident all these years later as she describes how the father of the boy had beaten Blake to death for the incident right there in front of her. Then, while he made her clean her friends brains off his cane, he told her he would do the same to her if she ever spoke of it. Jack asks who the boy was, and she tells him it was Teale who now held the Mayor's seat.

## Chapter 32 Analysis

They secrete themselves in the barbershop and work on a plan to rescue Charlie, the kids, and Roscoe. They have narrowed the field to three men and are reasonably sure that the hostages are being held in the warehouse. Hubble gives them every detail he can about the place, and a plan comes together. Then all that remains is to wait for four am, the best time of day to catch a victim unawares.

A quiet knock at the door summons Jack downstairs for a conversation with the barber's sister. She knew Blind Blake, and heard that Jack had been asking. Now when he asks her the truth about his death, she reveals it for the first time. Jack is the first to have ever asked. She tells him how a father and his son walking down the street had been accidentally walked into by Blind Blake, and then how the father at urging from his son beat Blind Blake to death in front of her. She was told she would be killed if she ever

spoke, and till now she hadn't. Jack asks, and learns the identity of the child is Mayor Teale himself.



# Chapter 33

## Chapter 33 Summary

They all get back into Charlie's Bentley and stopping off at the station house for a weapon, Finlay drops a match under the wrecked Bentley still jammed in the middle of the station house. Having created a diversion, they drive to the warehouse complex, and parking far enough away, they walk in quietly. Jack eliminates the one outside guard that turns out to be Baker, hitting him with a sap. Then they crept up the outside fire escape stairs to the office on the second story. Inside, Jack can't believe their luck. The children are sleeping on the floor. Quietly he motions for Finlay and Hubble to each grab a child and take them back to the car. Hubble then stays there while Finlay returns. They do so while Jack surveys the situation below. He can see Charlie and Roscoe shovel dollar bills into boxes, while Kliner and Teale sat supervising with shotguns at the ready. The amount of money below is mind numbing and Jack is truly amazed at the sight of the piles and piles of one dollar bills. Lit brighter than daytime, the money is piled fifty feet high at the back and the building is one hundred by eighty feet square of dollar bills. There's a mountain of them. The amount dwarfs the people working below. He watches the women and tries to formulate a plan that doesn't end up with one or both of them killed in shotgun spray. Finlay returns and gets his first look at forty million in singles. They go back out to the fire escape and Jack hands Finlay a plastic bottle of gasoline and a package of matches. Moments later Jack can see the pool of gasoline forming on the floor and then the blue flame that followed it in under the door. He stands up, braces, and shoots Teale dead. Kliner dives towards Teale's shotgun instead of going for his own. Surprised, Jack spins toward him working on automatic, and manages to fire just before Kliner. The shot spun him and his shot went off harmlessly into the mountain of money.

Jack races down the stairs, grabs the two women and hauls them back to the staircase with him. He can feel the oxygen leaving the room quickly and the flames and smoke are spreading fast. He turns and runs straight into Picard who even with his shoulder blown half off is a force to be reckoned with. Finlay fires several shots into his back as he approaches and still Picard stands there until Jack shoots him in the head and finally takes him down. They ran for the Bentley, Charlie and Roscoe still screaming and with detached reality, Jack realizes he is screaming too. Half a mile down the road, they stop and pile out hugging each other and rejoicing in their victory. Jack drives the Hubble family home, and drops Finlay in town. Then he and Roscoe drive back to her place where they pile a chest of drawers against the door for privacy, temporarily shutting out the rest of the world.

## Chapter 33 Analysis

After setting fire to the wrecked Bentley in the station house, and collecting a weapon for himself, Finlay, Jack and Hubble head for the warehouse. The plan has been worked



out carefully, and each knows what they are supposed to do. They cut through the fencing, and Jack kills Baker who is the outside guard. The plan is much easier to carry out when they creep upstairs and find the children sleeping quietly in the office alone. Jack gets Finlay and Hubble to cover their mouths and take them out before they get hurt, and then he and Finlay manage to free Charlie and Roscoe. The plan almost backfires when Jack first shoots Teale. Finlay almost manages to get the upper hand, but Jack swings around and fires a fraction of a second sooner. The shotgun goes off harmlessly into the pile of money. Jack races for the women and is going to take them back up and out the fire escape when he turns and runs into Picard.

Far from dead, Picard is lame in one shoulder where Jack's shot hit him, but still a foe to be reckoned with. He might even have gotten the upper hand had Finlay not emptied his gun into Picard's back. Amazingly, he still doesn't go down, but it gives Jack enough time to fire his own weapon and take Picard's head off. Finally, he falls down dead.

They get out safely and drive the Hubble family home. After dropping Finlay in the middle of town, Jack and Roscoe go back to her place and piling a chest of drawers against the broken door, they hide from reality for a little while.





# Chapter 34

## Chapter 34 Summary

Jack quickly discovers that he and Roscoe are not meant to be. It didn't start right away, but the first inkling of trouble begins when Roscoe tells him of her captivity. She had barely finished bring Picard up to speed on the case when he pulled his weapon on her, cuffed her and disarmed her, and then drove her to the warehouse where Charlie is already being held. She had been there several days already, being used as slave labor and cuffed only briefly to the stairs to sleep each night. When Jack had eliminated the four men after him, the labor expected from Charlie and Roscoe doubled. Working alone from then forward, they were not allowed to sleep. They had been in the warehouse the entire time Jack watched from the overpass. When Jack followed the empty truck, they had unloaded it. He apologizes, feeling guilty for having contributed to how harsh their confinement was, and Roscoe repeatedly assures him it is not his fault, but still it was there. The second hurdle reveals itself when Roscoe tells him what is going on in town. The Kliner Foundation was definitely dead, as the town needed a new fire hall, station house and mayor. Plus, all of the Kliner warehouses had burned to the ground. Every agency imaginable was there trying to figure out what happened, and Jack realizes that if he stays, he will get jammed up in the middle of it. It's not as though he couldn't talk his way out of it, but it could take up to two years to do so. Reluctantly, he knows he has to leave.

They shower, and go back to bed again, but it would be their last time. In the morning, Roscoe speaks with enthusiasm about rebuilding the town and elections upcoming, and Jack knows before asking her that she won't leave. Somehow, Roscoe knows he won't stay either, although that doesn't stop either of them from asking. Sadly, Jack asks one last favor of her. Plan a funeral for Joe, and invite the barbers, their sister, Finlay and herself of course. He asks that the sister sing something sad, and that they scatter his ashes in the meadow that Blind Blake and the barbers' sister used to play and make music in. Roscoe agrees, and drives Jack discretely to the bus depot in Macon. She gives him an envelope, telling him to open it later, and he gets out and walks away without looking back. He can tell by the sound that her vehicle has pulled away. Jack buys a ticket for California and goes into a cheap store to get some new clothes. He gets on the bus, and is surprised to find tears in his eyes for over a hundred miles. He opens the envelope and finds Joe's picture, cut down to fit in his pocket with Roscoe's phone number on the back. It is a number he wouldn't forget.

## Chapter 34 Analysis

Though filled with intensity, their relationship is not to be. Before twenty-four hours can pass, Jack is on the road again. It is a combination of things that lead to his departure. However, they boil down to Jack feeling guilty about Roscoe's confinement and the role he played in it. It also includes Roscoe's attitude toward Jack's elimination of the four



men who came after him despite Jack's belief that she would have been happy to hear they were dead - but she felt he reacted more with vengeance; and the fact that every agency investigating the situation in Margrave would eventually come back to him. It wasn't that Jack couldn't handle it or eventually talk his way out of it, but with so many agencies wanting answers, he knew his privacy and freedom would be sacrificed if he stayed. One final hurdle in their relationship, but likely the largest, was that Roscoe looked forward to rebuilding the town, and having elections, and to Jack that all sounded like slow, stagnant death. It wasn't at all what he wanted. They both ask each other to give up their life and join the other, but neither is willing. With everything already said, Jack leaves the next morning. Roscoe drives him discretely to the bus depot where he buys a ticket to California and after buying some new clothes, he gets on the bus and leaves. He's surprised to find tears streaming down his face for better than a hundred miles. Finally, he opens the envelope she gave him and finds a photo of Joe with her phone number on the back... as if he would forget it.



# Characters

## Jack Reacher

Jack Reacher is a thirty-six-year-old ex military man who is traveling around the country he helped to keep safe for most of his life. At six foot five, he is about two hundred and ten pounds and in good shape for his age. He travels the country by ground in anonymity, paying for his expenses in cash. It gives him a feeling of absolute freedom.

Having spent most of his childhood going from base to base, he is used to being on the move without a permanent address. As an adult, he followed in his father's footsteps, joining the military himself. He excels there, spends some time in military intelligence and is even involved in homicide investigation until peace brings layoffs to the military. His job is one that ended. Jack has collected some unusual skills to date. His military background and training taught him how to look after himself, and how to minimize danger to himself and those around him. He learned how to track people down during a stint where he traced deserters for the army, and having worked in homicide as well he is also familiar with man's inhumanity to man. All of these skills will come into play as Jack is pulled out of a restaurant he was having breakfast in, and brought in for questioning in a homicide.

Accused of the crime to begin with, he is stunned to find out one of the homicide victims is his brother, and finds himself explaining his rather unusual reasons for stopping in the little town of Margrave. Oddly, it was a letter from his brother that prompted the visit, and a story he told about a guitar player named Blind Blake who died in mysterious circumstances there. Always intrigued by mystery, Jack had stopped to see the place Blake was supposedly killed. It takes most of the weekend to prove he was miles away at the time of the murder, and by then another body has been found. He is released and then discovers in a quirk of fate that his brother Joe was the first victim.

Now Jack needs to know what happened. He decides to stay in Margrave, and unravel the web of lies and deceit that led to his brother's death. He finds so much more than he bargains for, discovering love along the way, and before the dust settles Jack manages to solve the counterfeiting crime of the century, save the girl, and eliminate most of the bad guys in the process. As the story unravels and approaches its climax, Jack even discovers the truth behind Blind Blake's death solving another murder riddle in the process. In the end, he is forced to leave Margrave and the woman he loves behind, knowing that if he stays there are several government agencies from Treasury to the FBI who will want explanations from him and they will be willing to keep him until they are satisfied. Not willing to give away any more of his freedom, and unable to see himself staying to help rebuild what is left of Margrave, he quietly slips out of town and anonymously gets on a bus again.



## Finlay

After twenty years with the Boston police department, Finlay looked forward to retirement, but the years of long hours and time away from home took their toll on his marriage. His wife decided she had no interest in having him home full time and with little warning, she leaves him. Stunned and deeply hurt, his life seems pointless and retirement on his own is lonely and miserable. He notices and applies for a position in the town of Margrave and is hired despite what amounts to a very poor interview. With the rank of Captain, he becomes the Chief and only employee of the Detectives Division of the Margrave Police Department. Finlay grows to enjoy the small town atmosphere quickly and at only forty-five, he quickly regains his forthright demeanor, and presents himself with an air of authority. He is a cautious man, and his strength of character is reflected in his decision to quit smoking the previous April when his new job began.

A Harvard man originally, he is well dressed and spoken. He is tall black man, going gray where he isn't already bald and has only been working for the Margrave department for six months when Jack Reacher comes to town. Finlay was hired to replace Chief of Detectives, Gray. With a degree in criminology, he is more than qualified for the position, but his poor interview turns out to be what got him the position. The police department is run by Chief Morrison who is part of the inner circle of one of the largest counterfeiting operations ever. When Finlay was given his position, the Chief took one look at him and decided that he would be a harmless replacement for Gray who had definitely gotten too close for his own good, forcing his elimination. Finlay is honest though, and when Jack explains himself and has his alibi checked out, he quickly realizes that something is not right. He begins by quietly investigating, unsure whom to trust and with officer Roscoe they feed information to Jack including him in wherever possible. When he involves his long time friend Picard from the FBI, Finlay makes his first mistake as unknown to him, Picard is one of the ten members of the inner circle. Unwittingly, he gives Picard the information they have, and even enables him to kidnap Roscoe as well as the people he was supposed to be keeping safe. In the end, Finlay gets the opportunity to right that mistake by helping Jack take Picard down permanently while rescuing Roscoe and the others.

## Chief Morrison

Chief of police in Margrave, Georgia, Morrison is an overweight and arrogant man. Sweating with exertion, he has thin and dirty hair and a red and gray blotchy complexion. His weight contributes to his high blood pressure and arteries that harden enthusiastically. When Jack Reacher comes through town, he is the perfect scapegoat for murder, and Chief Morrison jumps on it. He is quick to tell Jack right from the beginning that he is guilty and will go to the chair for his complicity. Waddling to the door, he turns the investigation over to Finlay, all the while feeling strangely as though he knows Jack. His comment to that effect is one that Jack remembers later, and it gives him a clue as to Morrison's true involvement.



Chief Morrison is not the only one in the department that is more criminal than criminologist. Officer Baker is also involved in the counterfeiting scheme hatched by the town's most prominent citizen and benefactor, Mr. Kliner. Together they make sure that Joe Reacher's prints come back as unidentified the first time they are run, and see to it that Jack Reacher and Paul Hubble are in the state jail facility for the weekend. One of Chief Morrison's final acts of authority included calling Assistant Warden Spivey and telling him to see to it that Hubble not get out alive on Monday. Because Spivey's men failed to complete their assignment resulting in Hubble's release and escape into hiding, Morrison and his wife paid the ultimate price. They lost their lives to the very men they were in collusion with.

## Officer Roscoe

The first officer to treat Reacher with any kindness or respect, Roscoe is an attractive woman with large eyes, soft dark hair and a face that radiates intelligence. She is calm and methodical, and an honest member of the Margrave police department. About thirty years old, she is dark but not tall, and has an obvious vitality. Reacher is drawn to her immediately. Roscoe offers him a coffee while he waits to be transferred to the state facility and the bond between them begins. Roscoe helps Jack Reacher from the beginning. She not only aids him in clearing his own name, but works diligently towards solving his brother Joe's murder as well.

Feeling the same connection as Jack does, she knows he will be released, and spends the weekend that he is in the state facility attempting to verify his alibi and free him. It is largely her work that gets him out early, and Hubble with him. Jack investigates his brother's death with her and Finlay's help. Roscoe provides him information, and even gives him a weapon to use, which turns out to be a major breakthrough in their case. The gun is one that Gray gave her to lock in her desk for him before he supposedly shot himself. In the box that held the gun, Gray had secreted a key. He had done such a good job of hiding it that Roscoe hadn't seen it. With the key, they gain access to the files that Gray collected on Kliner and his foundation, and the whole plot begins to unfold.

While helping Jack clear himself, and find his brother's killer, Roscoe unexpectedly falls in love with Jack, and their short but passionate time together is one she'll never forget. Jack is a rock of strength for her when her house is broken into and it is obvious that the intention was to kill her and Jack both, and though she is rattled, she manages to draw courage from him and continue. Later, when she believes the FBI agent Picard is taking her to guard Charlie Hubble and her children, and finds that he is in on the scheme, she is kidnapped and forced to pack a warehouse of dollar bills into boxes for transportation. Rescued by Jack, Finlay and Hubble later, she hears the events that occurred when she was being held, and though she says little, the reproach is evident in her eyes. Roscoe is a straight arrow, and even though her life was threatened, she would rather that Jack had found a way to arrest the four men who came for them instead of killing them.



## Paul Hubble

Hubble has a normally confident manner with a southern accent. A tall white man, Hubble is in his early thirties and in trim condition. He has sandy colored hair that is beginning to recede, and a square jaw. He wears gold-rimmed round eyeglasses and when he smiles, his teeth are white and straight. Comfortable in polo shirts and chino pants, he wore boat shoes and draped a thick white sweater over his back the first time Jack Reacher saw him in the Margrave Police Department.

Paul is initially brought in for questioning regarding the killing of an unidentified man near the overpass for the freeway. Paul Hubble's telephone number had been found in the victim's shoe, and when he is questioned, he breaks down and confesses although he had nothing to do with the actual murder. Paul's part in this murder is limited to the fact that he called Joe Reacher at the Treasury Department in hopes that he could help bring Kliner down. When he is found dead, Paul panics. Thinking he would be safer in jail than out where he could be killed, he confesses, and ends up going to the state facility on the bus with Jack Reacher.

As they are only being held pending alibi confirmation, they are supposed to be put in a holding cell, but a call from Chief Morrison to Assistant Warden Spivey has them housed with the hard-core lifers instead. Though Hubble finds himself in trouble right away, Jack steps in and saves him. Grateful, he later takes Jack partially into his confidence, telling him about the threats they had made on his wife and kids. Paul goes home when he is released, still uncertain if his own people want him dead, but when Kliner calls and tells him to stay home because a couple of men were coming for him, Paul reads between the lines and knows he's a dead man if he stays. He leaves immediately and goes into hiding, circling Margrave and changing his aliases every night in an effort to remain hidden. Jack finds him, but only because he has so much experience finding deserters for the Army, and takes him back to Margrave. To save the lives of Finlay and Roscoe, as well as Hubble's wife and children, Jack needs Paul's help. Paul rises to the occasion and using his immaculate Bentley as a battering ram he breaks into the station house and helps Jack to rescue Finlay. Then he goes with them both to rescue his wife and kids, and Roscoe. Successful, he gratefully takes his family home.

## Joe Reacher

Joe is the first victim in this story. He is introduced as such, having been shot dead, and then savagely kicked repeatedly. Joe was about six foot six inches tall and about two hundred pounds. He was a bald man who had been working as an investigator for the Treasury Department when he was murdered. Hired by Paul Hubble, Joe was meeting with another of Hubble's contacts, Sherman Stoller, when he was killed.

Joe spent his childhood abroad, getting dental work in multiple countries. He had broken his right arm as a child, and had his tonsils out. He worked in military intelligence for a while as well, and then for the Treasury department. Organized and methodical, Joe is single handedly responsible for all but eliminating counterfeiting in the United



States. Concentrating his efforts now on the counterfeiting done overseas, he finds himself regularly consulting people like Walter Bartholomew and Kelvin Kelstein. Both were professors at prestigious universities, and both were considered the two biggest counterfeiters in history. As such, Joe relied on them for their wealth of information and as a sounding board for ideas and schemes he came across. Their information was often invaluable. His investigation, and a tip from Paul Hubble, takes him to Margrave where he is killed.

## **Picard**

Picard is a friend of Finlay's. Finlay gives Jack the impression that this is a man that can be depended on. Working out of Atlanta, Special Agent Picard is a big bear of an FBI agent. He helps Jack initially with information relating to his brother's murder investigation, ingratiating him with Jack as well. When an extra man is needed to guard Charlie Hubble and her two children, Finlay doesn't hesitate to enlist Picard's help. Picard is quick to respond, taking Charlie and her children straight to the warehouse and holding them hostage instead of protecting them. He gets updates, feigns the need for secrecy as to the house's location, and then insists he could use some help. Could Roscoe relieve him? In a moment of sheer cunning genius, Picard manages to get another person to hold hostage at the warehouse. He manages to hide his true intentions right until the very end when he returns to the station house to meet with Finlay and Jack and enters with his gun drawn. It is quickly clear that he is not on their side, even before Kliner comes in behind him.

His last contribution to criminal life involves going with Jack ostensibly to find Paul Hubble, and call Kliner when they have him. Jack manages to give him the slip though, and Picard takes a gunshot at close range. Jack thinks he's dead or dying, but Picard shows up at the warehouse later to continue his efforts to kill Jack, but finally meets his end when Finlay empties his gun into Picard's back and Jack puts a bullet in his head.

## **Sergeant Baker**

Leader of the original arrest team, Sergeant Baker is a complete professional. Lean and well tanned, he looks to be about the same age as Jack Reacher is. Calm and confident under pressure, he takes Jack into custody, searches him, and sits him down in a small interrogation room. He leaves for a moment and returns with coffee to supervise the taking of Jack Reacher's prints. He escorts Jack to see the Chief, all business.

## **Charlie Hubble**

Charlie Hubble is an attractive blonde woman who was tall with good carriage. She gave the impression of being well cared for, expensively groomed and well dressed. Her name is Charlene, but she prefers Charlie. She has courage and strength, and her character is immediately reflected in the behavior and manner of their two children named Ben and Lucy.



## Blind Blake

Blind Blake was a guitar player that died sixty years ago under questionable circumstances. The information that he had been killed in Margrave came from a record sleeve that was owned by Joe Reacher, and he told the story to his brother, Jack. It was the story of Blind Blake that had Jack stopping in Margrave. Blind Blake played with such grace that the barber's sister used to sing with him every chance she got. One day they were walking down the road and Grover Teale as a young lad and his father approached. Blind Blake didn't see them coming and instead of stepping off the curb as all black folk were expected to when white folk passed by, he bowled over the young Teale. Incensed, Grover shrieked and would not be silenced until his father beat Blind Blake to death for his lapse in decorum.

## Grover Teale

Mayor Grover Teale walks with a cane and runs the town of Margrave with no regard for the law. From an old Georgia family, Grover Teale had ancestors in the railroad that owned much of Margrave in the earlier years. A statue of Caspar Teale, the first Teale to have arrived still graced the center of town, and a Teale had been Mayor since the town's inception. Grover Teale was a tall old man with silver hair who looks every bit like the jerk he is. About seventy-five-years-old, he is pushy, loud, and as corrupt as the Chief of Police Morrison that he replaces.

## Walter Bartholomew

One of two former counterfeiters in the United States that Joe consulted during his investigation of counterfeiters including Kliner Industries. Bartholomew and Kelstein were considered the best in their field, having been trained during the second World War originally in an effort to destabilize the German economy. Drafted into intelligence or SIS, which later became the CIA, Walter's job was to attack the enemy's economy. His project with Kelvin Kelstein was responsible for the manufacture of hundreds of billions in counterfeit Reich Marks. Since the Germans quickly found other means of currency including chocolate and cigarettes, the project was considered only a partial success.

Joe Reacher kept a list of initials and telephone numbers that falls into the wrong hands, and as a result, Walter Bartholomew was killed in what authorities were calling a mugging gone bad.

## Kelvin Kelstein

Kelvin Kelstein worked with Walter Bartholomew in the second World War on a project designed to destabilize the German economy. As a result of this work, they both became obsessed with the history of forging and the interest followed them into private





life. Kelvin and Walter co authored a book that rapidly became the bible for the Treasury Department where counterfeiting was concerned.

## **Sherman Stoller**

The second victim to be found and identified, Sherman Stoller is killed during his first meeting with Joe Reacher. Thirty to thirty five years old, Sherman drove a truck for most of his life. He had poor posture and his rear end was flabby reflective of long hours behind the wheel. His hands were rough and ingrained with old diesel fuel.

## **Assistant Warden Spivey**

Assistant Warden Spivey is a heavy man with a high-pitched voice. He has small eyes and a wide neck with reddened skin that is overly fleshy. He has large farmer's hands and a big hard stomach. Part of the conspiracy, Spivey first places Hubble and Reacher in with the long-term offenders. When an attack on them fails, and Reacher manages to keep himself and Hubble alive, Spivey 'rescues' them and takes them to the large holding cell they were supposed to be in to begin with.

## **Kliner's son**

At six feet two, and about one hundred and ninety pounds, the Kliner's son is no lightweight. About thirty-years-old, he has a restless energy and his father's position in the town make him bolder than he should be. A tough looking guy, he is broad shouldered and black haired with black hair on his arms. When he notices that Jack is interested in Roscoe, he takes it upon himself to try to straighten Jack out. He tells him that Roscoe is off limits and that she is his and that for five years, she has been waiting for him. He is also one of the four men sent to kill Jack at Hubble's, and is killed by Jack for his insolence.

## **Molly Beth Gordon**

Molly Beth Gordon is about thirty-five-years-old and works for the Treasury Department as assistant to Joe Reacher. She was at first very reluctant to discuss anything Joe might have been doing, but when she heard Jack's voice she wanted to help him. She tells him she knows Joe's passwords and will investigate his files. Days later, when she comes to Margrave, she arrives with a heavy briefcase and a huge smile. She is blond and small, and vanishes almost as soon as Jack first sees her in the airport. By the time he manages to find her, she is barely clinging to life with her guts open wide. She lives long enough to tell Jack that they have to get in before Sunday.



# Objects/Places

## Margrave

Margrave is a small town in Georgia. The police station and firehouse stand alone together, neat and new, like all of the buildings in the town. Looking as though a generous budget is employed, the town all but sparkles with fresh paint, smooth tarmac, red block sidewalks and new awnings. Everything is crisp and clean, the lawns are green and the church gleams behind a small group of buildings. The town is immaculate. There are no potholes or cracks in the cement, the shops look like they get painted weekly and the lawns and other greenery are trimmed and tidy. Flags are flying everywhere and all in all, Margrave appears to be a prosperous community.

## Margrave Police Department

Consisting of merely eight employees, the Margrave Police Department is headed by a useless and excessive man named Chief Morrison. He's been part of the department for years along with four uniformed men and one woman, and the Chief of Detectives named Gray who was replaced with Chief of Detectives Finlay when he seemingly killed himself.

## Kliner Foundation

Created by the Kliner family, the Kliner foundation is a company formed to launder counterfeit money and enable other borderline illegal companies to operate. The Kliner Foundation paid each and every business in town a thousand dollars a week to remain in town and remain prosperous. It helped if they also turned a blind eye to anything they may or may not notice going on over there at those warehouses.

## Treasury Department

Joe Reacher worked for the Treasury Department as an agent to eliminate counterfeiting in this country. Receiving a tip from Paul Hubble, Joe Reacher had come to Margrave where he had met his death.

## Warburton State Prison

Jack Reacher and Paul Hubble are taken to the Warburton State Prison on Friday night. It is where the attempt is made on Hubble's life and Jack saves him, in effect causing the death of Chief Morrison and his wife as he hadn't accomplished Hubble's elimination.



## **Island Air Conditioning**

Island Air Conditioning is the front company name used to haul single dollar bills in large amounts to Florida where they would be shipped to Venezuela for bleaching and reprinting. It's single employee is Sherman Stoller.

## **Atlanta FBI**

Housed in downtown Atlanta in a new federal building, the Atlanta FBI is the workplace of Special Agent Picard.

## **Operation E Unum Pluribus**

Meaning out of the one come the many, loosely translated, this is a turnaround on the US motto E Pluribus Unum which is out of the many come one. It is the title Joe Reacher gives to the investigation he is running in Margrave.

## **Eno's Restaurant**

The first place Jack Reacher goes to in Margrave for breakfast is Eno's Restaurant, where he is interrupted before he can finish and brought to the police station for questioning regarding a murder. The only restaurant in Margrave, it is likely one of the more popular businesses in town.

## **Beckman Drive**

Beckman Drive is where Paul and Charlie Hubble live. Located on the south edge of town, it is a small residential street that runs to the west, loops left and right around a large green space with a church on it.

## **Crane and Company**

Crane and company are producers of paper for currency in the United States. Located in Dalton, Massachusetts, the company has been making greeting cards and supplying currency stock to the Treasury Department since 1879.

## **Sunrise International**

Sunrise International is a bank in Atlanta that Paul Hubble worked in up until he got involved with the Kliner Foundation.



# Themes

## Love and Marriage vs Freedom and Anonymity

Jack Reacher is pleasantly surprised by the depth of his feelings for Roscoe. Though less than a week passes from when they first meet, and their introduction doesn't place Jack in a very favorable light, she falls for him too. Together they begin to investigate the murders and their irregularities. The further involved they become, the more Jack finds that overcoming fear and adversity has more purpose with Roscoe in his life. When they are separated, even briefly, he can't stop thinking about her, and looking forward to the next time he sees her. Smitten, he surprises even himself when he realizes he's thinking about staying with her in Margrave. He finds himself telling her all about the things that happen while he is not with her, but that kind of honesty inevitably has a downside. With surprise, he concludes that Roscoe is unhappy with the way that he handled things. Believing he is overly aggressive, or used more force than the task required, she questions his motives and Jack goes from feeling like the hero rescuing the damsel in distress to a man who can't control his aggression and acts with vengeance taking the law into his own hands.

Though not actually accused by Roscoe, there it is. It's the first elephant in the room. Jack is no longer thinking about staying in Margrave. Now he sees with clarity that if he does, the collection of agencies involved in sorting out the mess remaining will keep him from living a normal life for some time. Having just regained his freedom from the army, Jack can't see staying, being interrogated and investigated long enough for each agency to finish with him. However, he is reasonably sure that he would be able to completely clear himself. Anonymity is Jack's higher road, and he leaves all thoughts of marriage behind.

## Honesty vs Survival

Someone once said that all it takes for evil to flourish is for good men to do nothing. The town of Margrave could be considered a perfect example of that phrase. Before Kliner and his family came to town, Margrave was doing a slow death spiral into obscurity. The town had been a lively affair and everyone stopped there on their way to Atlanta at one time though. Margrave had once been right on the main road to Florida, the old barber had told Jack. It was the only route through Georgia north to south until the new highway came through. During those days, people from all over stopped in Margrave, and the town flourished. For some reason, when the government built the highway, they put it fourteen miles from Margrave, and the passing traffic stopped. The town on its own wasn't big enough to support itself so slowly businesses began to fail. People lost their livelihoods and as jobs were lost, the town slowly died. Then along came Kliner.

For five years, Kliner and his family had been living in the Margrave area. They presented themselves as wealthy by way of a peculiar new type of cotton processing



they had devised. The process involved Chlorine, and fish began to die because of what they were dumping. Deaths were noticed as far away as New Orleans and the EPA became involved, so Kliner avoided the whole issue by moving the entire plant to Venezuela where the laws were more relaxed. Then he showed up needing warehouse space for consumer goods. He hires truck drivers, paying them well, and goods are hauled in and out. He begins supplementing the upkeep of the town. Roads were paved, buildings painted or rebuilt if necessary, and doing whatever necessary to keep the town running. Flags flew everywhere, awnings hung over wide sidewalks and all of it was courtesy of the Kliner foundation. So much money is hard to ignore, and when the Kliner Foundation offered the businessmen of Margrave a thousand dollars a week to remain open and profitable, only one business in the town stopped to even think about it. The barbers knew the money had come too easy and that something was wrong so hadn't spent any of it. They'd put it in a closet and made do with what little business came in. Had the entire town thought about it, perhaps there would not have been the deaths of so many people, but the businessmen couldn't see past the perceived life preserver offered by the foundation. There is no way that in a five-year period, the town could not have known, and by closing their eyes to the presence of evil, they endorsed it and merely prolonged the inevitable because Margrave can't be saved by a generous benefactor. Fourteen miles is fourteen miles.

## **Army Family Life vs Regular Family Life**

The Reacher family is a military family in every respect. Having a father in the military, Jack and Joe quickly learned to make their core family unit their support system. As children, there wasn't much reason to make friends because within a short period of time it was assured they would be moving again. Making friends would be impractical. They were very close as a result - perhaps closer than most brothers would be. As the Reacher boys matured, they naturally followed in their father's footsteps, both finding careers in the military as well. As the army had been the core of their entire lives, this wasn't a huge leap for either young man. Both excelled, having been raised in the environment all their lives and both were large contributors to any mission or assignment.

When the time came to make the transition from military to regular life, Joe fared better than Jack did. Joe found a post in the Treasury Department that allowed him to use his talents without the harness of higher authority. Given free rein, his job was to eliminate counterfeiting of United States money. The job allowed him to travel, and to follow leads wherever they took him. It was satisfying work and his background made it easy. Jack felt the urge to become anonymous after his military career ended. He wanted to see the country, traveling alone, and letting fate take him where it will. The wanderer in him is satisfied with this lifestyle, but it doesn't encourage relationships of lasting quality. When Jack realizes the first victim is his brother Joe, he has absolutely no one to call. There isn't anyone in his life to share the tragedy with. In a rare taste of regular life, Jack experiences feelings he is unfamiliar with as Roscoe breaks through his veneer. He finds himself imagining settling down with her and staying in Margrave. Somehow,

despite his feelings for her, Jack can't be a regular family guy. He leaves her, and Margrave hoping to find anonymity again.



# Style

## Point of View

Told in the first person from Jack Reacher's perspective, *Killing Floor* is a straightforward read. Jack is a military child who had a military career as an adult. As such, when peace brings the end of his position in the army, he begins to travel the land he spent most of his adult life protecting. Preferring total anonymity, Jack travels by Greyhound, paying cash as he goes and leaving little if no footprint behind. His path is aimless and his arrival in Margrave is an unplanned stop made because of a story his brother Joe told him about a guitar player named Blind Blake. Jack finds the answer to the mystery of Blind Blake's death, and in the process unravels two other mysteries as well.

He is an honest man and when accused of murder stays calm knowing they must have the wrong man. When his alibi clears him, he is released from jail only to find that the murder victim is his brother Joe. Stunned, he begins digging into what his brother was doing in the little town of Margrave. Because they were a military family, and never stayed long in any given place, they came to rely on each other more. Though they may not have communicated often, the loss of his brother is deeply felt by Jack, and the author does a good job of expressing this in how Jack responds. Learning that Joe was an agent with the Treasury department at the time of his death, Jack assumes counterfeiting is involved and he is right. Before the story is finished, Jack will get a crash course in US economics, an overview of currency, how it is printed and counterfeiting. In the midst of his grief, he will unexpectedly fall in love with one of the few honest officers in the Margrave Police Department, he'll help save four people who were kidnapped and break up a multi million dollar counterfeiting operation, killing several of the criminals in the process, including those that killed his brother Joe. Jack doesn't stick around though. Needing to be anonymous, he knows that if he stays in Margrave he will lose his privacy and he finds that love can't bridge that gap. He slips out as quietly as he slipped in, leaving a town behind open with fresh wounds, but free of corruption.

## Setting

*Killing Floor* is set mostly in the town of Margrave and its surrounding areas, but also has ties to Venezuela, Atlanta, Macon, California and other US destinations. Margrave is actually a collection center for one-dollar bills. Gathered from all corners of the United States, one-dollar bills are trucked into Margrave and unloaded. They are then reloaded and sent overseas to the Kliner Industries cotton factory in Venezuela where they are bleached and reprinted as one hundred dollar bills and then distributed and/or sent back. The book is primarily centered in Margrave, although there are several instances where Jack leaves briefly to investigate his brother's death.



Kliner Industries, headed by the Kliner family, is behind the huge counterfeiting operation that includes a banker, a chief of police and several officers, an FBI agent and businessmen. The Kliner family made their original fortune in cotton processing in Mississippi. Having invented a new chlorine process, the Kliner's were making a huge fortune, but the EPA became involved when fish started dying. The problems ended when Kliner moved the entire cotton plant to Venezuela instead where the rules were more lax. Then Kliner Industries buys land from the township of Margrave, which has been struggling since the building of the freeway just fourteen miles away. Close enough to see, it isn't close enough to encourage freeway traffic. One of their four warehouses Kliner owns is the storage place for one-dollar bills and the location that the hostages Roscoe and Hubble family were held. Forced to shovel money into boxes at gunpoint while Kliner and Teale watch, they are finally rescued by Jack and Finlay. The final outcome involves police and government agencies of several varieties; destroys a fire hall and a police station; burns four Kliner warehouses to the ground and in the process much of the money inside; and kills most of the counterfeiters, including those that killed Joe Reacher.

## Language and Meaning

Written in modern English, *Killing Floor* is straightforward and easy to read. Lee Child writes in a captivating style that grabs the reader from the first page and never lets go. His descriptions of Margrave make it easy to imagine the town, and its inhabitants. Child artistically takes the plot line from beginning to end with such creative flair that the reader is never sure which direction the story will take. Full of surprises, but still easy to follow, *Killing Floor* is a good read from beginning to end. There is enough information about the printing of currency and counterfeiting in the United States that the reader comes away feeling informed and both confident of the strength of the United States dollar and nervous about the out of country counterfeiting possibilities.

Since the story is told from Jack's perspective, there are many police and military connections and references made. Knowledge of weapons and their operation interspersed with tactical knowledge and execution is an essential part of the story plot line.

## Structure

Lee Child writes *Killing Floor* in thirty-four straightforward chapters. He adeptly weaves this thriller involving the counterfeiting scheme of the century, many millions of dollars and many lives. As the tale unfolds, the main character, Jack Reacher, finds himself the subject of a murder investigation in the small town of Margrave. Jack wants nothing more than to return to anonymity, but in a queer twist, by the time his alibi clears, Jack discovers that the man he's accused of murdering is his brother Joe. Now he knows he has to stay and find out what happened to his brother.





Joe was an agent of the Treasury Department and was investigating a tip called in by Paul Hubble. He is barely in town before he is killed, and Jack can't leave town until he unravels it all. The corrupted police force and mayor make the investigation difficult, but Jack doesn't give up. The scheme is nothing even close to what they think it is and the end surprises Jack as he uncovers the counterfeiters and corruption in Margrave that will require the rebuilding of half the town. Despite his depth of feeling for Officer Roscoe by the time the week is finished, Jack listens to her plan for a future in Margrave and knows he has to go. Anonymity, with brief moments that include people like Roscoe, is what life is all about.



## Quotes

I thought: should I be worried? Pg. 5 Chp. 1

Jack Reacher in response to Miranda warnings being read and being told he is under arrest for murder.

"I am chief of the police department down here in Margrave. And you are a murdering outsider bastard." Pg.10 Chp 2

Spoken by way of introduction by Chief Morrison to Jack Reacher the first day he was arrested in Margrave.

"And then you're going to jail, and then you're going to the chair. And then I'm going to take a dump on your shitty little pauper's grave." Pg.10 Chp 2

Chief Morrison to Jack Reacher as part of his welcome to Margrave speech.

"...And he's definitely not the shooter, for God's sake. Guy like that couldn't shoot pool."

Pg. 46 Chp. 4

Finlay to Jack Reacher regarding Paul Hubble's confession to killing as yet unidentified Joe Reacher.

"You're sending two guys who couldn't have done it to jail and you're sorry?" Pg. 48

Chp. 5

Jack Reacher to Finlay when he finds out he's going to the Warburton state facility for the weekend.

"I've been in this joint since God's dog was a puppy, yes sir." Pg. 60 Chp. 6

Old man in the state facility in Warburton on the third floor said to Jack and Paul when he first saw them in the cell in their own clothes - a sight he'd never seen in all his time there before.

"I'm asking you to help us. Hub's in trouble, I know it." Pg. 132 Chp. 11

Charlie Hubble to Jack Reacher after her husband Paul disappears without a word leaving behind his car, wallet, credit cards, etc.

"He's just a southern asshole... Old Georgia family, probably a long line of southern assholes." Pg. 138 Chp. 12

Finlay to Jack Reacher in description of Mayor Teale.

"Thank God we weren't here last night." Pg 179 Chp 16

Roscoe to Reacher after they get back to her place to find that the murderous crew was there to take them out.

"You were our last customer. Nobody in between to muddle me up." Pg. 195 Chp. 16

Older barber to Jack Reacher.



"People all over the world are holding onto two hundred and sixty billion dollars worth of American cash." Pg 216 Chp 18

From Molly Beth Gordon to Jack Reacher explaining some background about currency.

"Got to get in before Sunday." Pg 247 Chp 20

Last words of Molly Beth Gordon spoken just before she dies in Jack's arms at the airport.

"How do you feel when you put roach powder down?" Pg.341 Chp 28

Jack Reacher to Finlay in response to Finlay asking how Jack felt about taking the lives of the four men who had come to kill him.

"I want to know who the tenth guy is." Pg. 343 Chp 28

Finlay to Jack as they wait at the station house for Picard to come back with Roscoe.



## Topics for Discussion

How did Jack Reacher come to be in Margrave? Who gave him the information that took him there?

Why is Jack arrested on his first day in Margrave? Who does he end up in the state facility with and protect over the weekend, and why? What 'mistake' is made when they arrive at the prison and by whom?

Two people in the Margrave police department begin to see that Jack could not have been involved. Who are they, and what clues lead them to believe that Jack is telling the truth?

Why didn't the earlier attempt to undermine the German economy with counterfeit money work? What did the German people do instead? What were the two most common monetary replacements?

What is the most difficult part of counterfeiting American money? Why is it such a hurdle? What separates US currency from any other country's currency making it easier in that regard to reproduce?

Name some of the safeguards taken when printing US money that help to prevent counterfeiting? What three colors are used? Which color is different from the others and why?

The government has a very low key approach to counterfeiting in the United States. Why? What is the risk of honesty in this area?

What are the four main ingredients needed to make money? Which of them can be purchased out of the country and why?

What was the significance of the title Joe Reacher gave his investigation? What other realization did Jack come to regarding the list his brother wrote, and where did it lead him? What grammatical nuance did Jack remember?

How much of the United States' currency is not held in it's own country? What is the most important factor when the government considers this fact? If the currency in the United States were gathered together and divided equally between it's residents, how much would each person be able to withdraw before the country got into trouble?

Joe Reacher stopped counterfeiting in the US almost immediately. How?

Joe believed that there were two main problem areas. Where were they? Discuss why one of those areas was beyond Joe Reacher's ability to respond to.