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DAVID BALDACCI

The 6:20 Man

**IT'S TIME TO CATCH
A KILLER . . .**



**DAVID
BALDACCI**



The 6:20 Man

MACMILLAN

To Anthony Forbes Watson, my brilliant UK publisher and dear friend. You taught me a lot during our time together, and not just about books and publishing, but about great French wines and important moral philosophies. Wherever your future path takes you, I will be cheering you on. And our friendship will endure, as all true friendships do.

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CHAPTER

1

TRAVIS DEVINE TOOK A SHALLOW breath, ignored the heat and humidity that was rising fast along with the sun, and rushed to board the 6:20 train, like it was the last flight out of Saigon. He was wearing an off-the-rack pearl-gray suit, a wrinkled white shirt that needed laundering, and a muted dark tie. He would rather be in jeans and a T-shirt, or cammies and Army jump boots. But that couldn't happen, not on this ride.

He was freshly showered although already starting to perspire; his thick hodgepodge of hair was as neatly combed as he could manage it. His face was shaved and mildly scented with a nondescript cologne. He wore cheap tasseled loafers shined fore and aft. The imitation leather briefcase held his company-issued laptop with special encryption and no personal use permitted thereon, along with breath mints and a packet of Pepcid AC. He no longer took the neat little power pills he'd popped when suited up to fight for his country. The Army used to give them out like gummy bears so the grunts would battle longer and harder on less sleep and less to eat.

Now they cost money.

His primary weapons, instead of the Army-issued M4 carbine and M9 sidearm of yesteryear, were twin Apple Mac twenty-seven-inch screens, connected by digital tethers to mighty, encrypted clouds seeded with all the data he would ever need. It was all bull-shit, really, and, strangely enough, more important to him than anything else on earth right now.

What they taught you in the world of high finance was simple really: win or lose. Eat or starve. It was a binary choice. No Taliban or Afghan soldier pretending to be your ally before banging a round into the back of your head. Here, his chief concerns were quarterly earnings projections, liquidity, free and closed markets, monopolies and oligarchies, in-house lawyers who wanted you to stick to the rules, and bosses who insisted that you didn't. And most significant of all, the persons sitting right next to Devine at the office. They were mortal foes. It was him or them in Wall Street's version of mixed martial arts.

Devine was commuting south to the big city on Metro North's Harlem Line. At age thirty-two, his entire life had changed. And he wasn't sure how he felt about it. No, he was sure. He hated it. That meant things were working according to plan.

He sat where he always did when commuting into the city—third row, window seat on the starboard side. He switched to the port side on the way back. The train pattered along with no real ambition, unlike the humans it carried. Sleek trains ran like cheetahs in Europe and Asia, but here they were snails. Yet they were faster than the cars stuck in the murderous traffic that piled in and out of the city morning, noon, and night.

Generations before him had ridden this very same route to make their living in the sweatshop spires of Manhattan. Many had died along the way from the usual suspects: widowmaker heart attacks, strokes, aneurysms, the slow death of neurological disorders and cancers, a liver painfully scuttled by too much alcohol, or self-inflicted deaths among those who could take the strain no longer.

Devine lived in Mount Kisco in a saggy town house shared with three twentysomethings trying to forge their futures in various ways. He had left them all asleep as he tried to shape his future day by day. The train would continue to fill as it wended its way along to Manhattan. It was summer, the sun was well on its way up, and the heat was building. He could have lived in the city, and paid a lot more money for the easier commute. But he liked trees and open spaces, and being surrounded by skyscrapers and concrete at all times was not his preference. He had actually been mulling over where to live when a Realtor who knew a friend of his had called out of the blue and told him she had found him a room at the town house. It was cheap enough that he was able to save a bit. And lots of people commuted into the city, even though it made for long days and nights. But that philosophy had been beaten into his psyche for most of his life.

“You work till you drop, Travis,” his father had told him over and over. “Nobody in this world gives you a damn thing. You have to take it, and you take it by working harder than anybody else. Look at your sister and brother. You think they had it easy?”

Yes, his older brother and sister, Danny and Claire. Board-certified neurosurgeon at the Mayo Clinic, and CFO of a Fortune 100, respectively. They were eight and nine years older than he was, and already minted

superstars. They had reached heights he never would. He had been told this so often, nothing could persuade him not to believe it.

Devine's birth had clearly been a mistake. Whether his father forgot the condom or his mother didn't realize she was ovulating and failed to keep her lustful man at bay, out he had popped and pissed off everybody in his family. His mother went back to work immediately at his father's thriving dental practice in Connecticut, where she was a hygienist. He'd learned this later, of course, but maybe he'd also sensed his parents' indifference to him as an infant. That indifference had turned to fury when Devine was a senior in high school.

That was when he'd been accepted into West Point.

His father had roared, "Playing soldier instead of going out into the world and earning a living? Well, boy, you are off the family payroll starting now. Your mother and I don't deserve this crap."

However, he'd found his place in the world of the military. After graduating from West Point he'd gone through the arduous Ranger School, passing the crawl, walk, and run tests, which was how the three phases were described. By far the hardest part had been sleep deprivation. He and his comrades had literally fallen unconscious while standing up. He'd later qualified to become a member of the elite Seventy-Fifth Ranger Regiment. That had even been tougher than Ranger School, but he had loved the special forces and the dangerous and demanding quick-strike missions that came with being a member.

These were serious accomplishments and he had written to his parents about them, hoping for some praise. He had never heard back from his mother. His father had sent an email asking him what national park he would be assigned to now that he was a *ranger*. He had signed the email, "Proud father of Smokey the Bear." He might have assumed his dad was utilizing his sense of humor, only he knew his father didn't have one.

Devine had earned twin Purples, a Silver Star, and a slew of other bits of metal and ribbons. In the world of the Army, he was known as a combat stud. He would only term himself a *survivor*.

He had gone into uniform as a boy and come out as a war machine. Six foot one and one-quarter inches, as the Army had precisely measured him, he had entered West Point a lanky 180 pounds of average physique. Then the Army, and his own determination, had transformed him into 225 pounds of bone, muscle, and gristle. His grip was like the jaws of a croc; his

stamina was off the charts; his skills at killing and not being killed placed him at the top of the food chain with orcas and great whites.

He'd risen to Captain right on schedule and had worn the twin silver bars proudly, but then Devine had called it quits because he had to. It had torn him up back then. It still tore him up. He was an Army man through and through, until he could be one no longer. Yet it was a decision he had to make.

After that he had sat in an apartment for a month wondering what to do, while old comrades phoned, emailed, and texted, asking him what the hell was he doing leaving the uniform. He had not gotten back to any of them. He had nothing he could say to them. A leader who had never had an issue giving orders and being in command, he couldn't find the words to explain what he had done.

He did have the Post-9/11 GI Bill to help him. It paid for a full ride to an in-state public university. It seemed a fair trade-off for nearly dying for his country. He'd gotten his MBA that way.

He was the oldest person in his class at Cowl and Comely, the minted powerhouse investment firm where he worked at an entry-level analyst position. When he'd applied at Cowl, he knew they had looked upon him with suspicion because of his age and unusual background. They had outwardly thanked him for his military service, because that was always automatic. But they probably had to fill a veterans quota, and he was it. He didn't care why they had picked him so long as he got a shot to make himself as miserable as possible.

Yes, he thought, as he stared out the window. As miserable as possible.

He had tried later trains into the city, but there were too many suits on board just like him, heading to work, heading to war. He needed to get there first, because whoever got there first, with the most, often was victorious. The military had also taught him that.

And so he stepped onto the 6:20 train every morning, and traveled to the city as punishment. And as much as he hated the work and the life that came with it, that penance would never manage to match his crime.

CHAPTER

2

THE 6:20 TRAIN PASSED THROUGH bucolic countryside lurking outside a metropolis of unequalled breadth and complexity. Along the way, it picked up people at stations set in affluent small towns that existed mostly to serve the hungry beast due south. It finally chugged past an enclave of homes that were some of the most expensive in the country. It seemed unfair to call them mere homes. A place nearly as large as a shopping center should have a grander name, even *mansion* or *estate* didn't cut it, Devine thought. *Palace*, maybe, yeah, *palace* seemed to work.

He lifted his gaze from his laptop, as he did every morning when passing by this area. Every time he looked out, another structure was going up, or an existing one was being made even more lavish. The cement trucks drove in with wet loads for larger and more elaborate pools, the houses went higher or wider, or a guesthouse was being built or a putting green added. It kept the working class employed, so there was some good in the greed and pretentiousness, he supposed.

The train slowed as it approached a bend and lazily snaked upward over a lumpy knoll. It slowed some more, coming nearly to a stop. There was a signal-switching hitch here that the train people either couldn't or wouldn't do anything about. To say they had a monopoly was to say the earth revolved around the sun, so why would they give a damn?

And as they came to a complete halt, Devine *saw* her. He had seen her only a few times before, and only when the weather turned warm. He had no idea why she was up so early, but he was glad she was.

The privacy wall was high, but not high enough to block the sight line of those on the train at this point on the knoll. He knew who the owner of this particular palace was, and he also knew that there were height limits on perimeter walls and fences here. The owner had planted trees along the rear wall to compensate for this, but because of the space between the bottom of the tree canopy and the top of the wall, there was a fairly large gap that one could see through.

It was an oversight, he knew, that the owner would no doubt rectify one day, though Devine hoped not, at least while he was riding the 6:20. He felt a bit like Jimmy Stewart in *Rear Window*, the champion voyeur movie of all time. But he wasn't looking out the window because his leg was broken and he was bored, as was the case with Stewart's character. He was looking out the window because of *her*.

The woman had sauntered out from the rear door of the largest palace in this enclave. *Sauntered* was the only word that worked for how she moved. It was a smooth, leisurely pace, like a panther just getting warmed up before breaking into a sprint. The hips and glutes and thighs and shoulders all moved in the most gloriously primal choreography.

The place looming behind her was all modernistic, with glass and metal and concrete whipped into odd geometric shapes. Only the mind of an architectural savant snorting nostrils of coke could have conceived it.

She had on a short, white terry cloth robe that clung to her tanned thighs. When she took it off, revealed was an emerald-green string bikini and a body that seemed too flawless to be genuine. Her hair was all blond highlights with intricate cuts and waves that had probably cost more than his suit.

Devine looked around to see who else was watching. All the guys were, of course. One of the women had glanced up from her computer, seen the lady in question, looked at the gents with their faces burned to the glass, and turned back to her screen in disgust. Two other women, one in her forties and dressed like a hippie, and one in her seventies, didn't look up. The former was on her phone. The latter was diligently reading her Bible, which had plenty of warnings about sins of the flesh.

The woman placed her painted toenails in the water, shivered slightly, and then in she dove. She did a graceful arc under the water, pushed off the other side, and came back up to where she had started. She hoisted herself out and sat on the pool surround facing his way. She didn't seem to notice the train or anyone staring from inside it. Devine could imagine at this distance all she might see was the train's glass reflecting the sunlight.

With her body wet, the tiny bikini seemed to have shrunk. She looked to the left and right and then behind her at the house. Next, she slipped off her top and then her bottom. She sat there for a long moment totally naked; Devine could glimpse comingled white and tanned skin. Then she jumped once more into the water and vanished.

It was about this time that the train started up again, and the next palace in the enclave appeared, only it didn't have a beautiful woman skinny-dipping in its pool. In fact, this homeowner had planted not trees but tall, thick Leland cypresses that left no gaps through which one could peer.

Pretty much every other man on the train car groaned under his breath and slumped back with a mix of ecstasy and disappointment. Devine eyed some of them. They looked back at him, smiled, shook their heads, and mouthed things that sounded basically like, *Dude, WTF was that?*

Devine had never seen her strip down before. He wondered what had caused her to do it beyond some sort of playful impulse. He wondered about many things in that particular palace. It was fascinating to him what people did with all that money. Some were philanthropic; others just kept buying bigger toys. Devine told himself that if he ever got to be that rich, he would not buy the toys. He would give it all away.

Yeah, sure you would.

At the next station more people got on. And then at the next station still more.

As he looked around at the mostly twentysomethings on the train, who were already on their fired-up laptops and yanking down data clouds, and scanning documents and fine-tuning presentations and excelling at Excel, Devine knew that the enemy was everywhere. He was completely surrounded. And that should have panicked the former soldier.

And yet this morning, all Devine could think about was the naked woman in the water. And it wasn't for the obvious reasons.

To the former Ranger and Army scout, something about the lovely woman just seemed off.

CHAPTER

3

WHEN HE HEARD THE DING while he was sitting at his desk at Cowl and Comely, Devine checked the message on his phone's personal email. He looked at it for a long moment, wondering whether it was a joke or he had simply lost the ability to read.

She is dead.

It was the shortest of declarative sentences, its noun, verb, and predicate adjective filled with ominous potency.

Then he checked out the rest of the email.

Apparently, Sara Ewes had been found hanging in a storage room on the fifty-second floor of the very building Devine was in, the message told him. She had been found by a janitor, her high heels lying on the floor beneath her. The woman's neck was elongated, her spine cracked, her life over. Or so the mysterious note said.

She had just turned twenty-eight, Devine knew, and had been at Cowl and Comely a little over six years. Ewes was tall and lean, with a long-distance runner's build. No slouch academically, she'd earned her MBA from Columbia while toiling here, and had obviously made the cut. Normally, the weed-out was complete after one year. Devine had been here six months, which meant he had another six to go before he was either shown the door or elevated to the next level.

He looked at the missive again. *Sara dead? It can't be.*

Devine had secretly dated Ewes while they both worked at Cowl. They had slept together, but only once. He had wanted more, maybe much more, in the way of a relationship with her. But then it was over. And now she was dead?

He focused on the sender. He didn't recognize the email address at all. In fact, he suddenly realized, it didn't look like any email address he'd ever seen. It didn't have a domain name, or a suffix like dot-com or dot-gov. It

wasn't a Gmail. It was just a series of numbers. Who had sent it? And how? And why to him?

He looked around at the other cubicles where fingers rat-atatted keys and commerce moved on and fortunes were won or given back. This email hadn't gone out to his company email account. The compliance folks would be able to see all of that. This had come directly to his personal email. And no one around him was reacting like they had gotten a similar message.

Am I the only one that got it? Is it for real? Is it a hoax? Is Sara really dead?

He wrote a reply to the email: Who is this? And sent it off. Then he looked at his screen and saw that his reply had failed to go. He tried again with the same result.

Okay, this seems to be a one-way message stream.

Devine rose and headed for the door. Not one head lifted to see him leaving. Their battle was won on the screens in front of them and by the amount of time their butts stayed in these chairs. The pie just got one slice bigger, some of them were doubtless thinking, as they heard Devine walk out.

He stepped onto the elevator and headed to the fifty-second floor. As he approached the fifty-first, on impulse, he hit the button for that floor. But even with his security card, the floor button did not light up. In his six months at the firm, Devine had never met anyone who had access to that floor. It was known, informally, as Area 51. He had heard rumors that no one worked on that floor. He had been on the sidewalk and counted the floors from the top down to the fifty-first, and wondered what was really going on there. Then again, it might just be the firm's high-frequency trading platform. All the major investment houses had them.

As soon as the elevator doors opened, a uniformed policeman stationed there came forward and put his hand out to stop Devine.

Something's happened, thought Devine. *The email wasn't a sick joke.* He felt a wave of dread spill over his body.

"Floor's closed, sir."

Devine lied and said, "But I work on this floor."

"Not today you don't," said the cop, and he looked like he meant it. "Nobody does."

Devine caught the eye of Wanda Simms, a senior member of staff who had been assigned as the admin liaison for his incoming class of Burners, as

the group of interns was known—as in burning the candle at both ends. She hurried over to him, looking gray and haggard.

He hit the button to hold the doors open.

“Oh, it’s terrible, Travis, just terrible. They’re keeping everyone off the floor. I just had to go around and check to make sure no one was here.”

She was around fifty and dressed diplomatically in the preapproved black dress and black hose and black shoes attire of Cowl and Comely, but it could have been Goldman Sachs, BlackRock, JP Morgan, Merrill Lynch, or any of the other usual suspects. Glasses dangled from a chain around her neck, along with her security RFID card on a lanyard.

“Why, what’s happened? What’s going on, Wanda?”

She seemed flustered enough to not wonder why he was on this floor during the workday.

“You haven’t heard? It’s Sara Ewes. Did you know her? I remember she was a mentor to your class of interns.”

“No, not very well,” he lied. “What happened to her?”

“She’s dead.”

He didn’t have to pretend to be surprised. The realization that the message was accurate hit him like an IED. “Dead! What happened?”

“She killed herself, or so I overheard the police saying. Hanged herself.”

Oh my God.

“Folks, if you don’t mind, thanks,” butted in the cop.

Simms took Devine’s arm. “Come on, I can talk on the way.”

She swiped her card through the reader in the elevator car and pushed the button for the ground floor.

“Wait, what floor are you?” she asked. “I can never keep track.”

“I’ll go all the way. I have an errand to run.”

She made a show of hiking her eyebrows. As a rule, death in the building or not, Burners didn’t leave their desks until it was time to slink home and fall asleep for a few pitiful hours before the hamster wheel started to crank again.

“So, about Sara?”

The doors closed and Simms said, “One of the custodians found her in the supply closet this morning hanging from the ceiling. Apparently, she lifted one of the panels, hung a cord around a metal pipe there, and jumped off a chair.”

The person who sent me that note knew all of this. How? And why tell me? “When was she supposed to have done this?”

“Late last night or very, very early this morning. It seems she had on her same clothes from yesterday. I guess they can tell from the condition of the body how long she’d been dead,” she added, turning pale.

“Meaning she never went home?”

“Apparently not.”

He thought about the email. “Did she leave a note?”

“Not that I’ve heard. And she seemed so levelheaded. You probably know she worked in the M and A Division,” she added, referring to Mergers and Acquisitions. “She was really going places. The sky was the limit. Mr. Cowl was her personal mentor.”

“I can’t believe she’s dead.”

“I’ve never even seen a dead body, I mean, not unless it was in a coffin. Have you?”

Devine eyed her and said truthfully, “Never in an office building.”

“Her parents will be an absolute wreck. They live out of the country, so it will take a bit of time for them to get here. And it certainly won’t be a good look for the firm.” She put a hand to her mouth. “Oh, I shouldn’t have said that. I mean, someone *has* died.”

They reached the ground floor and Simms stepped off. “Aren’t you coming?”

“I forgot I have something to finish up,” said Devine. “I’ll see you later.”

Devine swiped his card in the reader and pushed the button for his floor. He imagined Sara Ewes doing this yesterday and perhaps not knowing it would be the last time she ever would. Or maybe she did know. Suicides were often planned. It certainly sounded like this one had been.

As he shot skyward in the elevator shaft, Devine reflected on the fact that he had not told Simms the truth, since he *did* know Sara Ewes very well. Given time, they perhaps could have grown to love each other. But it hadn’t turned out that way.

And now Sara Ewes was no more. And he needed to know why.

CHAPTER

4

A CLOUDLESS, STARRY NIGHT AND Travis Devine was mostly unaware of it. He hadn't really looked at the sky since going to work for Cowl and Comely. He had gone from the office to the subway, taken it to Grand Central, and was now on the evening train heading home. From there he would walk from the station.

On leaving the Cowl Building he had nodded at the night security guard, as he always did. For obvious reasons, he related to men who carried guns. The bulky man usually glanced at the clock behind his desk, nodded back, and gave him a patronizing look as if to say, *Really? Seriously? Is this shit really worth it, dude? Come on. How much damn money do you need?*

But not tonight. Not after Ewes's death. They just exchanged somber looks.

On the train Devine had his AirPods in and was half listening to a financial news channel on his phone. Money was already being made and lost overseas in Asian markets that would be officially up and running in about an hour. He would rather be listening to Janis Joplin or AC/DC, but he was now a budding financial whiz with a job to do and a career to build. He had no moments to waste on "Me and Bobby McGee" or "Highway to Hell." And with the latter, he was probably already on it.

The train car was packed with weary, sweat-logged warriors, some of whom would have the next two days off to lick their wounds and get ready for another week's slog on Monday. He was nearly cheek to jowl with the man seated next to him.

Devine's mother was a first-generation American of Greek extraction, and he had taken after her in looks, while his siblings had favored their Irish father. Devine had dark, wavy hair, olive skin, a thickened nose, rugged chin, square jawline, and deep-set eyes that seemed to automatically broadcast "brooding" regardless of what he was actually thinking. Some people just thought he always looked pissed off. And maybe he was. And

his five o'clock shadow seemed to sneak up on him at noon. It didn't look exotic or cool; it just looked grungy.

He leaned toward the window when they reached the knoll and the commuter train slowed even more. The rear lights were on in the palace of the skinny-dipping woman. He knew she had taken a chance earlier that morning by stripping down in public. These days everybody had a camera in their phone, which put her in danger of being plastered across social media platforms for all of eternity. But maybe she didn't care. Which intrigued him even more.

Party lights were strung up around the outdoor area now, resembling tiny stars that had lost their buoyancy. The pool surround was littered with guests in chic dress that managed to be both casual and, he was sure, costly. It took Devine a few moments to find her in the crowd as the train ground to a stop when the mysterious signal problem reared its head once more.

She had on a white, clingy dress that slid to midhigh and, like the bikini, accented the woman's tan. Her shoes were golden stilettos. She had a drink in hand and was talking to another woman of nearly equal beauty. He watched her laugh and the other woman followed suit. Devine wondered what they were talking about. He also wondered what made women like that laugh, or be happy.

Then Devine started to feel guilty and also stupid for maybe wishing he could be part of that world, especially after learning of Sara Ewes's death.

I don't want to be like the guy who owns this palace. I will never be like him. I hope.

He was about to turn away when he saw the very man he was thinking about walk up to the women. He was in his forties, with short, dark hair and a bulky gym build, too heavy in the arms and shoulders, and too light in the legs. The Army built you from the ground up, with legs and core being the dominant muscles. The frat boys always did the biceps curls and couldn't squat or deadlift shit. They looked strong and were puny. The Army would kill them during Basic.

With his clothes and manner, the man was clearly trying to look younger and hip and very nearly succeeding.

His name was Bradley Cowl, his boss of all bosses, and the force behind Cowl and Comely. Devine didn't know the name of the young woman who paraded at dawn in her bikini or less.