

DEAD MONEY

A N O V E L



JAKOB

KERR

DEAD MONEY

A NOVEL

JAKOB KERR



BANTAM BOOKS
New York

Dead Money is a work of fiction. Names, characters, places, and incidents are the products of the author's imagination or are used fictitiously. Any resemblance to actual events, locales, or persons, living or dead, is entirely coincidental.

Copyright © 2025 by Jakob Kerr

All rights reserved.

Published in the United States by Bantam Books, an imprint of Random House, a division of Penguin Random House LLC, New York.

BANTAM & B colophon are registered trademarks of Penguin Random House LLC.

LIBRARY OF CONGRESS CATALOGING-IN-PUBLICATION DATA

Names: Kerr, Jakob, author.

Title: *Dead money* : a novel / Jakob Kerr.

Description: First edition. | New York : Bantam Books, 2025.

Identifiers: LCCN 2024033539 (print) | LCCN 2024033540 (ebook) |

ISBN 9780593726709 (hardcover) | ebook ISBN 9780593726716

Subjects: LCGFT: Novels. | Detective and mystery fiction.

Classification: LCC PS3611.E763555 D43 2025 (print) | LCC PS3611.E763555 (ebook) | DDC 813/.6—dc23/eng/20240724

LC record available at <https://lcn.loc.gov/2024033539>

LC ebook record available at <https://lcn.loc.gov/2024033540>

randomhousebooks.com

Ebook ISBN 9780593726716

Book design by Alexis Flynn, adapted for ebook

Cover art and design: Will Staehle

ep_prh_7.1a_149973767_co_ro

CONTENTS

Dedication

Prologue

Chapter 1

Chapter 2

Chapter 3

Chapter 4

Chapter 5

Chapter 6

Chapter 7

Chapter 8

Chapter 9

Chapter 10

Chapter 11

[Chapter 12](#)

[Chapter 13](#)

[Chapter 14](#)

[Chapter 15](#)

[Chapter 16](#)

[Chapter 17](#)

[Chapter 18](#)

[Chapter 19](#)

[Chapter 20](#)

[Chapter 21](#)

[Chapter 22](#)

[Chapter 23](#)

[Chapter 24](#)

[Chapter 25](#)

[Chapter 26](#)

[Chapter 27](#)

[Chapter 28](#)

[Chapter 29](#)

[Chapter 30](#)

[Chapter 31](#)

[Chapter 32](#)

[Chapter 33](#)

[Chapter 34](#)

[Chapter 35](#)

[Chapter 36](#)

[Chapter 37](#)

[Chapter 38](#)

[Chapter 39](#)

[Chapter 40](#)

[Chapter 41](#)

[Chapter 42](#)

[Chapter 43](#)

Acknowledgments

About the Author

For Meghan, Teddy, and Sam

PROLOGUE

Tony found the body on a Tuesday.

The shift began like any other. Tony rolled his custodial station across the carpet, wheels echoing in the deserted office.

Standing desks lurked to either side, chairs abandoned. Whiteboards sat clustered with unfinished ideas, Post-its scattered in rainbows of paper buckshot. The conference rooms were shadowed and vacant.

The designer sofas were unoccupied.

The craft beer taps were covered.

The ping-pong tables were pingless.

The arcade games were unplugged, the movie theater shuttered, the alternative-milk frothers cleaned and dormant.

Even the ball pit was empty.

Tony was surrounded by black Apple monitors. Their quiet faces stared back at him, eerie and reflective in the soft darkness.

It was 2:36 A.M.

During the day, Tony imagined Journey's headquarters abuzz with energy, an idealistic thrum of twenty-something tech workers.

But now the building was a mausoleum. There was something distinctly ominous about the quiet of an office at night. The silence felt heavier in a place that was normally full of life.

Mind blank, body on autopilot, Tony stepped to the next workstation and executed his straightforward list of tasks.

One, push the chair under the desk.

Two, clean up leftover food. Empty mason jars of kombucha, crumbs of Journey's house-made vegan cookies.

Three, and most important: Don't touch anything else.

Tony moved to the desk and grabbed a plate. Its porcelain was smeared with the remnants of chicken parm. Tony shook it into the trash can on his station. He dropped the plate and utensils into a plastic tub. Then he glanced at the rest of the desk.

The gargantuan monitor was caked with dust, edges festooned with nonsensical stickers. A heap of papers was strewn across the composite work surface. Even the chair (a fuselage of webbed plastic that cost \$2800—Tony had looked it up) was askew, one of its many adjustment knobs dangling from the socket.

The scene was crying out for Tony's custodial services—even a single squeeze of the spray bottle would work wonders.

But Tony didn't give it a second look. Methodically, he moved back to his cart and rolled on to the next.

One-forty-one down. One-seventy to go.

Journey's facilities team was adamant about the rules for Tony and his colleagues. Push in the chair. Clean up the food. Otherwise, don't touch a thing.

Nothing.

Don't touch any papers on the desks, even if wadded up—they could be vital technological specs.

Don't adjust a chair's settings when you move it back into place—software engineers are *incredibly* specific about their ergonomics.

And under no circumstances, never, ever, even *think* about touching a keyboard.

Not that Tony cared. He'd worked in every type of office there was. Most of them had peculiarities. If anything, Journey's rules just made the job easier.

When Tony had started working Journey's offices, he'd assumed it was the same as the rest of the startups. Slick app, cartoony logo, rich white kid at the top.

But Tony had learned that Journey was a little different from the others. It was flush with cash—even by San Francisco standards. Tony had worked in a

lot of nice tech offices, but Journy took the opulence to another level.

More surprising was the way that Journy had seeped into Tony's everyday landscape. He saw the company's green go-karts and bikes all over the Bay Area—even out by his sister's place in Fremont. Their ads were inescapable: on BART, on TV, on the Web. And Tony had never met Journy's CEO, but he saw the guy's face everywhere. Magazine covers, local news, and, of course, pasted all over this very office.

None of that really mattered to Tony's job, of course. But he wondered if the company would stick around longer than some of the others.

One-sixty-two down. One-forty-nine to go.

Journy's headquarters were organized in the open-plan style that had become default in San Francisco. It was an airy, post-industrial warehouse space. Workstations were placed in long, orderly rows. The layout was all right angles and straight lines, easy to navigate. Tony took a familiar path as he rolled through the desks, completing his tasks at an unhurried pace.

Empty a beer glass.

Scrape kale chips off a desk.

Push in the chair.

Next.

After the desks Tony moved to the kitchen on his floor. He took a rag over the broad recycled-glass counters, swiping it between the gleaming taps, past the bowls of fresh fruit, over the Italian espresso machine. He dusted the enormous pantry shelves, bins full of gourmet snacks with whimsical, Journy-branded names: "Go Your Own Way Granola," "Off the Beaten Trail Mix."

Tony checked his watch: 3:25 A.M. Time to move.

Tony pushed his station down a wide hallway, heading toward his final task of the night. Journy's offices were organized around an atrium that ran vertically through the center of the building. Tony moved along one edge of the atrium, glancing over the waist-high glass that ran alongside. From here he could look down into the central courtyard.

During daylight hours the courtyard was the hub of Journy's headquarters: a broad plaza filled with tables, plants, artwork, and the steady buzz of optimistic conversation.

Now, like the rest of the building, the atrium slumbered. A full moon filtered through the retractable glass ceiling, bathing the courtyard in an ethereal glow. Tony looked for his colleagues on the lower floors but saw no one.

Tony moved to a back corner of the building, pushing his station toward a single, inconspicuous elevator. The elevator was plain and unmarked, as though it'd been purposefully tucked out of the way. The only sign of its important destination was the portrait that hung next to it.

Trevor Canon's face stared back at Tony in the dark.

Canon was the CEO and founder of Journy. If the magazine covers were to be believed, he was the visionary force behind the hottest startup on the planet. Every single piece of the company fell under Canon's domain, from the desks and taps that Tony had just spent two hours cleaning out to the green bicycles that now dotted his sister's neighborhood. All of it traced back to one man. Even the ping-pong balls, Tony thought.

Canon's portrait expression was stoic, his black hair cut short. His skin was pale and ghostly, calling attention to his bright blue eyes. They beamed out from the portrait with a strange intensity.

Tony found himself staring at the portrait for longer than he intended; he'd always found it unsettling. Canon's eyes felt like Tony's only companion in the deserted office, their cold, iridescent blue cutting like ice through the surrounding darkness.

Tony checked his watch. It was 3:30 exactly.

He pressed the call button. After a moment the doors opened and Tony rolled his station inside, grabbing a badge that dangled at his waist. The badge was part of Tony's additional security protocol. It only activated the elevator for a narrow sliver of time: 3:30 A.M. to 3:35 A.M.

Tony swiped the badge over a black card reader. It flashed green and beeped, the *ping* echoing in the quiet office.

The doors closed. The elevator rose smoothly.

It brought Tony to the most secluded part of Journy's headquarters. The sixth floor was a cube-shaped barnacle of steel and glass affixed to one quadrant of the building's roof. It housed Trevor Canon's private office and a small foyer. Outside lay a lavish roof deck replete with hot tub, wet bar, fire pit, and propane grill. Tony heard that Canon referred to it as his "sanctuary."

The doors opened and Tony stepped into the sanctuary's modest foyer. The ceiling was painted in bright Journy green. The floor was polished hardwood. To Tony's right, floor-to-ceiling glass treated him to a dazzling view of downtown San Francisco, a tableau of shadowed light clouded in the fog.

Straight ahead, Canon's office was guarded by a tall door of privacy glass. Through the frost Tony saw light glowing in Canon's office; a sliver of yellow spilled out from the door's edges.

Tony's orders for cleaning Trevor Canon's private sanctuary were explicit. If the light in Canon's office was off, Tony was free to execute a short checklist of tasks.

But Canon pulled the occasional all-nighter. Under absolutely no condition was Tony to disturb him. If Tony saw light in Canon's office, his orders were ironclad: Get back on the elevator and leave.

In practice this happened rarely. Tony had only seen it twice during his time on the job.

Tonight made three.

Tony's body began an automatic pivot back to the elevator. Time to make himself scarce.

But as he turned his eyes fell downward, catching on the thin band of light under Canon's door.

That was when he saw it.

Blood.

A narrow serpentine trail of red seeped across the foyer floor. It traced over the light wooden planks like a dark Nile through the floodplains.

Tony's eyes followed the blood trail as it led back to Canon's office door, disappearing underneath.

His immediate thought was a simple one.

Fuck.

His flight instinct cried out: Leave. Get back on the elevator. Pretend he hadn't seen a thing.

But he didn't move. He breathed in the silence, staring at the blood on the floor. His mind unspooled the consequences.

What did the blood lead back to?

What if Canon was hurt, and Tony didn't help him?

Tony had badged the elevator. They'd know he was in Canon's sanctuary. They'd see the blood trail. It was impossible to miss. They'd know that he ignored it.

Leaving his custodial station behind him, Tony clenched his jaw and crept forward. With each step, his anxiety settled deeper in his gut. There was no sound from Canon's office.

Tony reached for the door handle and gave a tug: It was unlocked. Carefully, one inch at a time, he pushed the door open.

Trevor Canon's body was splayed across the floor.

Canon was flat on his back. His arms were flailed in a graceless pose, feet facing Tony, head tumbled to one side.

Tony grimaced, but he forced himself ahead. He followed the blood trail as it led up to Canon's face.

Canon's bright blue eyes stared back at him, empty and lifeless. And pierced between them lay a single round bullet hole, red as ruby and filled with blood.

CHAPTER 1

Twenty-two days after Trevor Canon's death

In Mackenzie Clyde's experience, there were exactly two ways of dealing with a rich asshole.

The first method was universal. It applied across the full spectrum of the rich asshole genus: CEOs, athletes, actors and influencers, micro-dick hedge funders, god complex surgeons, trust-funded Ivy Leaguers.

Flattery.

The key, Mackenzie knew, was subtlety. You had to flatter the asshole without them realizing they were being flattered. Only total idiots enjoy being pandered to.

Flattery of any kind didn't come easily to Mackenzie. But out of professional necessity, she'd developed it as a weapon in her arsenal.

The second method of dealing with a rich asshole was far from universal.

It was a carefully tailored technique that Mackenzie had developed out of geographic, as well as professional, necessity. Mackenzie found it uniquely suited to a very particular strain of rich asshole: the young, entitled, uber-wealthy tech bros of modern San Francisco.

It was this second method that Mackenzie reflected on as she followed a hostess across the shiny wooden floor of the Battery. The Battery was a private social club in San Francisco, archetypal for the tech industry: expensive, exclusive, and utterly lacking in self-awareness. Mackenzie loathed it.

She took long strides into the Battery's bar area, an oozy space stuffed with polished concrete and reclaimed wood, the booths all tufted leather Chesterfields. She ignored the eyes that flitted in her direction. Most of

them, she knew, were compelled by simple anomaly: the instinctive curiosity that comes from something incongruous to the typical environment.

Not that it made the stares any more welcome. But after several decades, she'd learned to live with them. Mackenzie was a very tall woman.

Kevin Reiter waited in a corner booth, staring at his phone. The hostess pointed him out and slunk away, leaving Mackenzie solo for her approach.

"Hello, Kevin."

Kevin looked up, squinting with confusion. "Who are you?"

"Mackenzie Clyde."

Kevin blinked at her. "You're very tall."

"Taller than you." Mackenzie tossed her bag into the empty side of the booth. She plopped down next to it.

Kevin frowned. "I'm supposed to meet Rebecca."

Mackenzie settled into her seat. "Rebecca's not coming."

"What do you mean, she's not coming?"

"They sent me instead."

"Does Rebecca know about this?"

"Yep."

"So you work with her at Hammersmith Venture?"

"I do."

Kevin's eyes narrowed. "Are you a partner?"

Mackenzie tilted her head to one side. "Not exactly."

"Another lawyer, then." Kevin shook his head. "I've told you guys a million times: I didn't go with HV so I could get Legal shoved down my throat."

"I'm not a lawyer." Mackenzie paused. "Well, not *really*."

Kevin sniffed. "Look, I don't do surprises."

"Check your email," Mackenzie said. "You'll have something from Roger."

Kevin hesitated at the name. "He sent me," Mackenzie said, waving a hand. "The email explains."

Kevin opened his phone while Mackenzie glanced at a menu. A server approached in a uniform. It had suspenders. “Drinks?”

“Manhattan.” Kevin spoke, eyes still on his phone. “The Duniway. Up. Rocks glass. Light vermouth. Keep the twist on the rim. Don’t let it touch the Duniway.”

“Very good.” The server turned to Mackenzie. “And for you?”

She handed him the menu. “Glass of white.”

“Any preferences?”

“Anything that doesn’t come in a box.”

The server smiled and glided away.

Kevin finished with his phone. “Roger says you’re taking this off Rebecca’s desk.”

“I am.”

“But that’s all he says. He didn’t give a reason.”

Mackenzie shrugged. “Roger’s not big on explaining himself.”

Kevin shifted in his seat, scowling. He wore a tight black V-neck, the type that comes free with a CrossFit membership. Mackenzie didn’t recognize the logo on the chest pocket: an arrow pointing up and to the right, bisected by another half-line of equal width.

“Why are you replacing Rebecca? I worked with her for months.”

“Yeah,” Mackenzie replied. “That’s the problem.”

“What is?”

“It’s been *months*. Three of them, to be exact. And this lawsuit still hasn’t been resolved.”

Kevin bristled. “That’s not my fault.”

“No?”

“Fuck no.” Kevin’s brow fell. “Go talk to my neighbors. They’re the problem here.”

Kevin Reiter was the prototypical Peter Pan, an overgrown man-child set loose in the consequence-free playground of San Francisco. He was founder of a fintech company that’d just closed its Series B, making him worth a few hundred million on paper.

Kevin was also emblematic of the latest iteration of tech bro, one that fused the new age faux-optimism of Silicon Valley with the unapologetic, old money privilege of Wall Street. Ten years prior Kevin would've been safely ensconced in the buffoonery of an investment bank. But now the capital had moved west, and the money hounds like Kevin had followed the scent, tails wagging behind them.

Hammersmith Venture, Mackenzie's firm, had invested \$72 million in Kevin Reiter's company. Roger Hammersmith, Mackenzie's boss, had personally overseen the investment. And because the gravitational laws of corporate physics require that shit always slides downhill, Mackenzie now found herself at the Battery, tasked with talking reality into a man who'd grown accustomed to creating his own.

The server arrived with their drinks. Mackenzie took a long sip of her white wine, enjoying the familiar acidity as it washed down her throat. She stared at the twist of lemon perched on the edge of Kevin's glass.

"What does 'not really' mean?" Kevin asked.

"Excuse me?"

Kevin tasted his Manhattan. "I asked if you were a lawyer. You said 'not really.'"

"I went to law school. I'm a member of the Bar. I joined the legal department at Hammersmith Venture." Mackenzie took another sip. "But no, I'm not a lawyer."

"Then what are you?"

"Someone who finds things. Solves problems." Mackenzie paused. "Like this one."

"So you're a fixer."

Mackenzie gave a thin smile. "This isn't HBO." She dug into her bag and emerged with a business card, passing it to Kevin. He read the text aloud.

"Mackenzie Clyde. Director of investigations." The embossed text reflected in the Battery's calibrated light.

Mackenzie nodded. "That's right."

Kevin frowned. "I still don't know what that means."

It means nothing, Mackenzie thought. Her title had been vague for the five years she'd been in the role. Both she and Roger Hammersmith preferred it that way.

"When one of Hammersmith Venture's portfolio companies becomes entangled in a particularly thorny knot, I find a way to untie it." Mackenzie stared across the table. "Like I said: I solve problems."

"So Roger put you on this because he thinks it needs to be solved."

"Roger put me on this because it needs to *end*. Roger is bullish on your company. That's why he's so concerned about the specter of this nasty lawsuit. It's bad for you, bad for your company, bad for our firm." Mackenzie sipped her wine. "Roger sent me here to do my job: Make it all go away."

Kevin made a low snort. "And how do you expect to do that?"

"A settlement."

"No." Kevin's entire face fell; he dropped his glass heavily on the table. "I told Rebecca a thousand times: I'm not settling."

Mackenzie raised a hand. "Listen—" But Kevin cut her off.

"My neighbors are a bunch of whiny NIMBYs. They don't *want* to settle. They want to bleed me dry."

"Stop—"

Kevin jabbed a finger on the table. "I want to *countersue*. I want to take them to fucking court."

"*Stop*," Mackenzie said.

She took a breath and quelled her rising irritation. Stick to the game plan, she thought. "I've talked to Rebecca. I've talked to the neighbors. I know all the huffing and puffing. But that's exactly why I'm here. I've put something together that will make everyone happy."

Kevin's scowl lightened, but only slightly. "I don't know."

"Listen, Kevin, let's zoom out for a second." Mackenzie reclined against the tufted upholstery of the booth. "Your company's growing like a weed. You just closed the Series B."

Kevin shrugged. "So?"