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The man at my screen door looked more like a pro halfback than a siding salesman or religion peddler. He was about forty, had iron-hard eyes, a square jaw line, a deep tan and huge arms. On an island where tropical-print shirts were as common as sunglasses, his stood out as garish. There wasn't a drop of sweat on his face and I suspected that his haircut had cost more than his shoes.

I had begun the day drinking coffee, listening to a Townes Van Zandt album, cleaning dust from the high sides of my ceiling fan blades. A pure South Florida kill-time task that promised to be the most thrill-packed half-hour of my week. I decided to give the man at the door a minute of ear time.

He launched his spiel without revealing his identity or confirming mine.

“Mr. Rutledge, straight to the point. I’m here to offer you one-point-one for your house. You’ll have six weeks to vacate.”

He wanted to make me a homeless millionaire.

Dumb-ass me, I said, “Let me think about it.”

His eyes filled with pity. “You heard the part about the money?”

I nodded and understood that puzzlement, not pity, had formed his expression. He had expected a fatter reaction to his big bucks offer. I was too stunned to give up a reaction, much less a celebration.

“Do you want to step inside?” I said.

“I’m fine out here.”

“How am I so blessed that my place is a target?”

He shrugged a whatever. “You’re the lucky dog for location.”

“Like every other house in Key West?”

He turned and feigned a judgment scan of the lane. “That about gets it. It’s your palm-trees

and flora, your fishing shorts and rum-drink lifestyle. It's the Caribbean and you can drive to it." He smirked and jammed his right knuckles into his flat left hand. "That's a great slogan. I just made it up."

"Some people on this island see all that as negative."

He slid his eyes back to mine. "How would that be?"

"We feel like victims of geography."

He exhaled a half-laugh through his teeth. "Every one of you came here for that geography. You and your neighbors were tourists to start with, right? And, take my word, that post-sale trip to the bank is a great high. If you could let me know inside of seventy-two hours, my mobile number's at the upper right..." He pulled a card from his shirt pocket, poked it through a slit in the door's screening. "We need to fix this slim little hole before the skeeters find it and carry you off."

"Great advice," I said, but he'd started to walk. Except for the card he hadn't offered his name, but where would etiquette fit in? It was all about the money.

I watched him scope his surroundings, alert for business prospects or immediate threats. I amended my first impression. He probably wasn't an ex-football player. With his quirky yardbird mannerisms, he moved more like a former prison handball champion. He turned right on Fleming. A moment later I heard two vehicle doors slam. I watched a dark green Yukon accelerate toward White Street. Tinted windows, of course, so I couldn't see the rest of the team.

It didn't matter what they looked like. He and his colleagues were errand boys for someone with cash flow as strong as the Gulf Stream. The business card for Worthwhile Investments, LLC, showed a string of capital-letter designations after Bob Catherman's name. They told of seminars and continuing education with no guarantee that anyone but Bob might benefit. They offered no promise that the man might be less mercenary in future visits. I knew that he would be around again—like the dust on my slowly turning fan blades.

I had returned to Key West the previous night after three days on Bimini. I needed to write a job summary and invoice for my photography—product shots of a hot sauce sold out of Pine-land, Florida. The gig could've been done on Pine Island, so I assumed the whole exercise was an excuse for the company owner—a retired light-tackle guide—to write off a Bahamas trip. I didn't complain. Who could bitch about fresh fish at every meal, including breakfast, boating the Yellow Bank, or a couple evenings spent bouncing between Big John's, the End of the World Saloon, and the Big Game Club? All while collecting a pay check.

I knew I'd return to Key West at a late hour, so I left messages for Bobbi Lewis, my confidant and lover, on her cell voice mail and at her home on Big Coppitt. She had called back before I was home to bemoan overwork, to beg off meeting my arrival, to promise quality time, soon. It was my turn again. I tried her direct line at the sheriff's department.

She picked up. "I've had less than eight hours' sleep in three days, so tonight might not be..."

"Sleep here, detective," I said.

"We'd want a week's worth of something else, darling. I catch myself making small mistakes. I have to rest before they get big and I hurt someone."

"I will sit here awaiting your call," I said.

"Thank you, Alex. Try to keep your hand out of your shorts. Or does that sound greedy on my part?"

I spent the afternoon running lightweight errands, catching a sundown beer at Schooner Wharf, running into some friends from St. Augustine and joining them for a light supper at Blue Heaven. I let a backlog of Bahamas fatigue guide me to my pillow well before midnight.

The next morning around nine the handball halfback knocked again on my door. A glance through the screening told me it wasn't a pressurized follow-up on his offer to buy my cottage. Bob Catherman had aged ten years, had lost his tropical flair and much of his bulk. This was a lost soul, new to the territory, and he was about to share baggage. He didn't speak, barely made eye contact, but entered when I opened the screen door.

"Coffee's gone," I said. "I can make a new pot."

He sat on a cushioned chair, focused downward as if inspecting the porch floor for splinters. "That might help," he said. "Maybe the caffeine will work backward and put me to sleep."

I opened the small window between the side porch and kitchen and went to brew a pot of Bustelo. "If you want to talk," I said, "I can hear you in here."

"It'll wait," he said. "I've been talking to walls for eighteen hours. Right now I need eyes and ears."

I kept quiet while I poured water and scooped dry grounds. A strong flash of "Why me?" blitzed my thoughts.

"You wouldn't have a cold one?" he said. "Like an appetizer for the coffee?"

I had three bottles left from a six-pack bought before Bimini. I popped two and returned to the porch. In contrast to Catherman's dismal appearance, the morning sun, muted by screen mesh, lighted the bougainvillea and reminded me why I hadn't jumped at the man's cash offer of a day earlier. But I wasn't sure why I had opened the second beer, or felt compelled to drink with this forlorn man only two hours after sun-up. Some kind of gut reaction.

I carried his to the porch. He grasped the bottle as if its contents might save his life, but he didn't tilt it back. He rested it on his knee and watched a damp ring form on the press line of his khakis. Then he shifted his gaze downward, used his free hand to rub his eyes and appeared to be organizing his thoughts, perhaps choosing his words. On closer look I decided that his shoes probably cost more than his haircut. I listened to a neighbor's air conditioning compressor kick on. Music from fifteen yards away told me that a rude guest over at the Eden House had downloaded a chorus of "Kokomo" for a max-volume ringtone. Breaking rules of the hotel and mankind. Aruba, Jamaica, my ass. A perfect reason to proscribe the death penalty for selected misdemeanors.

Two minutes passed before Catherman lifted his head and tried to say something. A moment of silent eye contact ended with, "You're a photographer."

I was hoping for something more informative. I couldn't think of a response that wasn't redundant. Respectful of the man's distress, I waited him out.

He said, "You've built quite a reputation for yourself."

Another one requiring no answer, though it could have been a negative shot rather than positive. To move things along I said, "How so?"

Catherman still hadn't tilted back his beer. He leaned to one side and pulled from his trouser pocket a wrinkled bank envelope stuffed with currency. "I want you to take pictures of my daughter. She's photogenic. You won't have trouble making her look wonderful. This is a token retainer. You can bill me your regular day rate beyond this, and I'll cover your expenses without question."

Like the brush of a frond, a stroke of apprehension painted goose bumps on my arms. I assumed the bills were hundreds; his "token" retainer looked fat enough to be three or four grand. He wasn't shopping for a photo shoot. I knew my answer ahead of time but I couldn't ignore the man's pain, the agony of a stranger.

Thankful that I had opened it, I took a slug from my bottle and said, "How long has she been missing?"

The next minute of silence informed me that my guess was dead on.