



**You Belong  
to Me**

**MARY  
HIGGINS  
CLARK**

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You Belong to Me

A black and white illustration of a ring with a textured band, positioned at the bottom of the large, stylized letter 'Y' in the title 'You Belong to Me'. The ring is tilted and appears to be part of the letter's structure.

*Simon & Schuster*

# Acknowledgments

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Love you all.

*For my husband, John Conheaney,*

---

*and for our grandchildren*

*Elizabeth and David Clark,*

*Andrew, Courtney, and Justin Clark,*

*Jerry Derenzo,*

*Robert and Ashley Lanzara,*

*Lauren, Megan, Kelly, and John Conheaney,*

*David, Courtney, and Thomas Tarleton*

*With love*

# Prologue

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He had played this same game before and had anticipated this time out it would be something of a letdown. It came as a pleasant surprise then to find that it gave him even more of a thrill.

He had boarded the ship in Perth, Australia, only yesterday, planning to sail as far as Kobe, but he had found her immediately, so the extra ports would not be necessary. She had been seated at a window table in the liner's paneled dining room, a discreetly elegant space typical of the *Gabrielle*. The luxury cruise ship was the perfect size for his purposes, and in fact he always traveled on smaller ships, always chose a segment of a deluxe world tour.

He was cautious by nature, although in truth there was little likelihood of his being recognized by previous shipmates. He had become a master at altering his appearance, a talent he had discovered during his college drama club fling at acting.

As he studied Regina Clausen, he decided that she could use a makeover. She was one of those fortyish women who could have been quite attractive if she only knew how to dress, how to present herself. She was wearing an expensive-looking ice-blue dinner suit that would have been stunning on a blonde, but it did nothing for her very pale complexion, making her look washed out and wan. And her light brown hair, her natural and not unflattering color, was so stiffly set that even from across the wide room it seemed to age her and even to date her, as though she were a suburban matron from the fifties.

Of course he knew who she was. He had seen Clausen in action at a stockholders' meeting only a few months ago, and he had also watched her on CNBC in her capacity as a stock research analyst. Certainly in those venues she had come across as forceful and very sure of herself.

That was why, when he had spotted her sitting wistfully and alone at the table, and later had witnessed her tremulous, almost girlish pleasure when one of the male hosts asked her to dance, he knew right away how easy it was going to be.

He raised his glass, and with the faintest movement in her direction, offered a silent toast.

*Your prayers have been answered, Regina, he promised. From now on, you belong to me.*

# Three years later

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Barring a blizzard or something bordering on a hurricane, Dr. Susan Chandler walked to work from her brownstone apartment in Greenwich Village to her office in the turn-of-the-century building in SoHo. A clinical psychologist, she had a thriving private practice and at the same time had established something of a public persona as host of a popular radio program, *Ask Dr. Susan*, that aired each weekday.

The early morning air on this October day was crisp and breezy, and she was glad she had opted for a long-sleeved, turtleneck sweater under her suit jacket.

Her shoulder-length dark blond hair, still damp from the shower, was windblown, causing her to regret not wearing a scarf. She remembered her grandmother's long-ago admonishment, "Don't ever go out with a wet head; you'll catch your death of cold," then realized that she seemed to think about Gran Susie a lot these days. But then, her grandmother had been raised in Greenwich Village, and Susan sometimes wondered if her spirit wasn't hovering nearby.

She stopped for a light at the corner of Mercer and Houston. It was only seven-thirty, and the streets weren't crowded yet. In another hour they would be teeming with Monday morning, back-to-work New Yorkers.

Thank God the weekend's over, Susan said to herself fervently. She had spent most of Saturday and Sunday in Rye with her mother, who had been in low spirits—understandably so, Susan thought, since Sunday would have been her fortieth wedding anniversary. Then, not helping the general situation, Susan had had an unfortunate encounter with her older sister, Dee, who was visiting from California.

Sunday afternoon, before coming back to the city, she had made a courtesy call to her father's palatial home in nearby Bedford Hills, where he and his second wife, Binky, were throwing a cocktail party. Susan suspected that the timing of the party was Binky's doing. "We had our first date four years ago today," she had gushed.

I dearly love both my parents, Susan thought as she reached her office building, but there are times when I want to tell them to please, grow up.

Susan was usually the first to arrive on the top floor, but as she passed the law offices of her old friend and mentor, Nedda Harding, she was startled to see that the lights in the reception area and hallway were already on. She knew Nedda had to be the early bird.

She shook her head ruefully as she opened the outer door—which should have been locked—walked down the hallway past the still-dark offices of Nedda's junior partners and clerks, then stopped at the open door leading to Nedda's office, and smiled. As usual, Nedda was concentrating so intensely that she was not even aware that Susan was standing there.

Nedda was frozen in her usual work pose, her left elbow on the desk, forehead resting on her palm, and her right hand poised to turn the pages of the thick file that was spread out before her. Nedda's short-clipped silver hair was already ruffled, her half glasses were slipping down her nose, and her solid body gave the impression of being ready to leap up and run. One of the most respected defense attorneys in New York, her somewhat grandmotherly appearance offered little indication of the cleverness and aggressive energy she brought to her work, never more apparent than when she cross-examined a witness in court.

The two women had met and become friends ten years ago at NYU, when Susan was a twenty-two-year-old

old second-year law student and Nedda was a guest lecturer. In her third year, Susan had scheduled her classes so that she could work two days a week clerking for Nedda.

All her friends, Nedda being the only exception, had been shocked when, after two years in the Westchester County District Attorney's office, Susan quit her job as assistant D.A. to go back to school and earn her doctorate in psychology. "It's something I have to do," was her only explanation at the time.

Sensing Susan's presence in her doorway, Nedda looked up. Her smile was brief but warm. "Well, look who's here. Good weekend, Susan, or should I ask?"

Nedda knew about both Binky's party and Susan's mother's anniversary.

"It was predictable," Susan said wryly. "Dee got to Mom's house on Saturday, and the two of them ended up sobbing their hearts out. I told Dee her depression was only making it harder for Mother to cope, and she blasted me. Said that if two years ago I had watched *my* husband swept to his death in an avalanche the way *she* had watched Jack die, I'd understand what she was going through. She also suggested that if I lent Mom my shoulder to cry on instead of always telling her to get on with her life, I'd be a lot more help to her. When she said that my shoulder is getting arthritic from all the tears, Dee got even angrier. But at least Mom laughed.

"Then there was Dad and Binky's party," she continued. "Incidentally, Dad now requests that I call him 'Charles,' which says it all on *that* subject." She sighed deeply. "And that was my weekend. Another one like that and I'll be the one who needs counseling. But then I'm too cheap to hire a therapist, so I'll just end up talking to myself."

Nedda eyed her sympathetically. She was the only one of Susan's friends who knew the full story about Jack and Dee, and about Susan's parents and the messy divorce. "Sounds to me as though you need a survival plan," she said.

Susan laughed. "Maybe you'll come up with one for me. Just put it on my tab, good friend, along with all I owe you already for getting me the radio job. Now I'd better get going. I've got stuff to prepare before the show. And by the way—have I said thanks recently?"

A year earlier, Marge Mackin, a popular radio host and a close friend of Nedda's, had invited Susan to sit in on her program during a highly publicized trial to comment, both as a legal expert and a psychologist. The success of that first on-air visit led to regular appearances on the program, and when Marge moved on to host a television program, Susan was invited to replace her on the daily radio talk show.

"You're being silly. You wouldn't have gotten the job unless you could handle it. You're darn good and you know it," Nedda said briskly. "Who's your guest today?"

"This week I'll be concentrating on why women should be safety conscious in social situations. Donald Richards, a psychiatrist specializing in criminology, has written a book called *Vanishing Women*. It deals with some of the disappearances he's been involved with. Many of the cases he solved, but a number of interesting ones are still open. I read the book and it's good. He covers the background of each woman and the circumstances under which she vanished. Then he discusses the possible reasons why such an intelligent woman might get involved with a killer, followed by the step-by-step process of attempting to find out what happened to her. So we'll talk about the book and some of the more interesting cases, and then we'll generally discuss how our listeners might avoid potentially dangerous situations."

"Good subject."

"I think so. I've decided to bring up the Regina Clausen disappearance. That one always intrigued me. Remember her? I used to watch her on CNBC and thought she was great. About six years ago I used my birthday check from Dad to buy a stock she recommended. It turned into a bonanza, so I guess I feel odd, like I owe her something."

Nedda looked up, frowning. "Regina Clausen disappeared about three years ago, after disembarking from a world cruise in Hong Kong. I remember it very well. It got a lot of publicity at the time."



“That was after I left the district attorney’s office,” Susan said, “but I was visiting a friend when Regina Clausen’s mother, Jane—she lived in Scarsdale at that time—came in to talk to the D.A. to see if he could help, but there was no indication that Regina had ever left Hong Kong, so of course the Westchester County District Attorney had no jurisdiction. The poor woman had pictures of Regina and kept saying how much her daughter had looked forward to that trip. Anyhow, I’ve never forgotten the case, so I’ll talk about it on a today.”

Nedda’s expression softened. “I know Jane Clausen slightly. She and I graduated from Smith the same year. She lives on Beekman Place now. She was always very quiet, and I gather Regina was also very shy socially.”

Susan raised her eyebrows. “I wish I had realized you know Mrs. Clausen. You might have been able to arrange for me to speak with her. According to my notes, Regina’s mother had no inkling that her daughter might be involved with someone, but if I could get her to talk about it, something that didn’t seem important at the time might come out and provide some clues.”

Nedda frowned in concentration. “Maybe it’s not too late. Doug Layton is the Clausen family lawyer. I’ve met him several times. I’ll call him at nine and see if he’ll put us in touch with her.”

At ten after nine, the intercom on Susan’s desk buzzed. It was Janet, her secretary. “Douglas Layton, an attorney, is on line one. Brace yourself, Doctor. He doesn’t sound happy.”

Every day, Susan wished that Janet, an otherwise excellent secretary, did not feel the need to do commentary on the people who called. Although the real problem, Susan thought, is that her reaction usually was right on target.

As soon as she began to speak to the Clausen family lawyer it became very clear that he was indeed not happy. “Dr. Chandler, we absolutely resent any exploitation of Mrs. Clausen’s grief,” he said brusquely. “Regina was her only child. It would be bad enough if her body had been found, but because it has not, Mrs. Clausen agonizes constantly, in a kind of limbo, wondering under what circumstances her daughter may be living, if indeed she is alive. I would have thought a friend of Nedda Harding would be above this kind of sensationalism, exploiting grief with pop psychology.”

Susan clamped her lips together for an instant to cut off the heated response she was tempted to make. When she spoke, her tone was chilly, but calm. “Mr. Layton, you’ve already given the reason the case *should* be discussed. Surely it is infinitely worse for Mrs. Clausen to be wondering every day of her life whether her daughter is alive and suffering somewhere than to have definite knowledge of what really happened to her. I understand that neither the police in Hong Kong nor the private investigators Mrs. Clausen hired were able to uncover a single clue as to what Regina did or where she might have gone after she disembarked. My program is heard in five states. It’s a very long shot, I know, but *maybe* someone who is listening today was on that ship, or was visiting Hong Kong at the same time, and will call in to tell us something helpful, hopefully about seeing Regina after she left the *Gabrielle*. After all, she was on CNBC regularly, and some people have an excellent memory for faces.”

Without waiting for a response, Susan hung up, leaned over and turned on the radio. She had made her promos for today’s program, referring to her guest author and to the Clausen case. They had run briefly last Friday, and Jed Geany, her producer, had promised that the station would air them again this morning. She uttered a fervent plea that he had not forgotten.

Twenty minutes later, as she studied the school reports of a seventeen-year-old patient, she heard the first of the promos. Now let’s keep our fingers crossed that someone who knows something about the case and is listening too, she thought.

It was definitely a lucky stroke that his car radio had been tuned to the talk radio station on Friday; otherwise he'd never have heard the announcement. As it was, traffic had slowed to a crawl, and he was barely listening. But at the mention of the name Regina Clausen, he had turned up the volume and concentrated intently.

Not that there was anything to worry about, of course. He reassured himself of that. After all, Regina had been the easiest, the most eager to comply and fall in with his plans, the most anxious to agree that no hint of their shipboard romance be apparent to others.

As always, he had taken every precaution. Hadn't he?

Now, hearing the promo again Monday morning, he became less sure. Next time he'd be especially careful. But then, the next one would be the last. There had been four so far. One more to go. He'd select her next week, and once she was his, his mission would be complete and he would finally be at peace.

Of course he had made no mistakes. It was his mission, and no one was going to stop him. Angrily he listened again to the promo, and to the warm, encouraging voice of Dr. Susan Chandler: "Regina Clausen was a renowned investment advisor. Beyond that, she was a daughter, a friend, and an extremely generous benefactor of numerous charities. We'll be talking about her disappearance on my show today. We'd like to solve the mystery. Maybe one of you has a piece of the puzzle. Listen in, please."

He snapped off the radio. "Dr. Susan," he said aloud, "get off it and fast. All this is none of your business and I warn you, if I have to make you my business, your days are numbered."

Dr. Donald Richards, the author of *Vanishing Women* and her guest for the day, was already in the studio when Susan arrived. He was tall and lean, with dark brown hair, and appeared to be in his late thirties. He pulled off his reading glasses as he stood up to greet her. His blue eyes were warm and his smile brief as he took the hand she extended to him. “Dr. Chandler, I warn you. This is my first book. I’m new at this publicizing business and I’m nervous. If I get tongue-tied, promise you’ll rescue me.”

Susan laughed. “Dr. Richards, the name is Susan, and just don’t think about the microphone. Pretend we’re hanging over the back fence and gossiping.”

Who’s he kidding? she wondered fifteen minutes later, as Richards discussed with calm and easy authority the true-life cases in his book. She nodded in agreement as he said, “When someone vanishes—I’m talking now, of course, of an adult, not a child—the question the authorities first ask is if the disappearance was voluntary. As you know, Susan, it’s surprising just how many people suddenly decide to do a U-turn on the way home and start a whole new life, take on a whole new existence. Usually it’s because of marital or financial problems, and it’s a pretty cowardly way out—but it *does* happen. Whatever the circumstances, however, the first step to tracing someone who has disappeared is to see if charges start to show up on the credit cards.”

“Either charged by them or by someone who stole those cards,” Susan interjected.

“That’s right,” Richards agreed. “And usually when we encounter a voluntary disappearance we find the person just couldn’t face whatever it is that’s troubling him or her for another day. This kind of disappearance is really a cry for help. Of course, *some* disappearances are not voluntary; some involve foul play. That, however, is not always easy to determine. It’s very difficult, for example, to prove someone guilty of murder if the body is never found. The murderers who don’t get convicted are often the ones who dispose of the victims so thoroughly that proof of death cannot be established. For example . . .”

They discussed several of the open cases he’d covered in his book, instances in which the victim had never been found. Then Susan said, “To remind my audience, we’re talking with Dr. Donald Richards, criminologist, psychiatrist, and author of *Vanishing Women*, a fascinating and totally accessible book of case histories of women who have disappeared, all of them in the last ten years. Now I’d like your opinion, Dr. Richards, on a case that is not covered in your book, that of Regina Clausen. Let me fill our listeners in on the circumstances of her disappearance.”

Susan did not need to consult her notes. “Regina Clausen was a highly respected investment advisor with Lang Taylor Securities. At the time of her disappearance, she was forty-three years old, and, according to those who knew her, very shy in her personal life. She lived alone and usually took vacations with her mother. Three years ago, her mother was recovering from a broken ankle, so Regina Clausen went alone on a segment of the world cruise of the luxury liner *Gabrielle*. She embarked in Perth, planning to sail to Bangkok, Hong Kong, Taiwan, and Japan, and disembark in Honolulu. However, in Hong Kong she got off the ship, saying that she was going to spend extra time there and rejoin the *Gabrielle* when it docked in Japan. This kind of alteration of itinerary is the sort of thing seasoned travelers regularly do, so her announced plan aroused no suspicions. Regina took only one suitcase and a carry-on with her when she disembarked, and she was reported to have been in good spirits, and appeared very happy. She took a cab to the Peninsula Hotel, checked in, dropped her bags in her room, and left the hotel immediately. She was never seen again.

“Dr. Richards, if you were just starting to investigate this case, what would you do?”

“I’d want to see that passenger list and find out if anyone else arranged to stay in Hong Kong,” Richards said promptly. “I’d want to know if she received phone calls or faxes on the ship. The communications office

would have records. I'd want to question her fellow passengers to see if anyone noticed that she had been getting particularly friendly with someone, most likely a man, also traveling alone."

Richards paused. "That's for openers."

"All of that was done," Susan told him. "A thorough investigation was undertaken, working through the steamship company and private investigators, and through the authorities in Hong Kong. Three years ago the British were still in charge there. All that could be determined for certain was that Regina Clausen vanished the moment she left that hotel."

"I'd say she was meeting someone and went to great pains to keep it a secret," Richards said. "It could have been a shipboard romance. I assume that angle was investigated."

"Yes, but none of the other passengers noticed her spending time with anyone in particular," Susan told him.

"Then she may have planned to meet someone in Hong Kong and for her own reasons wanted her decision to leave the ship there and catch up with it later to appear spontaneous," Richards suggested.

In her headphones, Susan heard a signal from the producer that calls were waiting. "Now, after the messages, let's go to the phones," she said.

She pulled off her earphones. "A couple of messages otherwise known as commercials. They pay the bills."

Richards nodded. "Nothing wrong with that. I was out of the country when the Clausen case was in the news, but it *is* an interesting one. From the little I know of it, however, I'd guess it's a guy who's to blame. A shy, lonely woman is particularly vulnerable when she's out of a familiar environment in which she has the reassurance and security of her job and family."

You must know my mother and sister, Susan thought wryly.

"Get ready. We're about to go back on air. We take fifteen minutes of questions," she said, "then that's it. I'll answer, then we'll both field."

"Whatever you say."

They put on their headphones, through which they heard the ten-second countdown. Then she began. "Dr. Susan Chandler with you again. My guest is Dr. Donald Richards, criminologist, psychiatrist, author of *Vanishing Women*. Before the break we were discussing the case of socialite stockbroker Regina Clausen, who disappeared in Hong Kong three years ago while on a segment of a world cruise of the luxury liner *Gabriel*. Now why don't we go to our phones?" She looked at the monitor. "We have a call from Louise, in Fort Le. You're on, Louise."

The calls were run of the mill: "*How can such smart women make the mistake of being taken in by a killer?*"

*"What does Dr. Richards think of the Jimmy Hoffa case?"*

*"Isn't it a fact that even years later, because of DNA, the identity of a skeleton can be established?"*

And then there was time for a final commercial and one more call.

During the break, the producer spoke to Susan from the control room. "There's one final call I want to put through. I warn you though, whoever it is, she's blocked off our Caller ID from her end. At first we weren't going to put her on, but she says she may know something about Regina Clausen's disappearance, so it's worth paying attention. She said to call her Karen. It's not her name."

"Put her on," Susan said. As the on-air light flashed, she spoke into the microphone: "Karen is our last caller, and my producer tells me she may have something important to tell us. Hello, Karen."

The caller spoke with a husky voice, almost too low to hear. "Dr. Susan, I took a segment of a round-the-world cruise two years ago. I was feeling pretty rotten because I was in the middle of a divorce. My husband's jealousy had become intolerable. There was a man on the trip. He made a big play for me, but he did it in a quiet, even discreet, way. At the places we docked, he'd have me meet him at some designated spot away from the ship, and we'd explore that port together. Then later we'd split up and return to the ship separately. I

said the reason for such secrecy was that he hated exposing us to gossip. He was quite charming and very attentive, ~~something I needed very badly at the time. Then he suggested that I leave the ship in Athens and spend more time there. Then we were going to fly to Algiers, and I could pick up the ship in Tangier.~~

Susan was reminded of the feeling she had gotten when she was in the prosecutor's office and was on the verge of learning something meaningful from a witness. She realized that Donald Richards was leaning forward as well, straining to catch every word. "Did you do what this man suggested?" she asked.

"I was going to, but my husband phoned just then and begged me to give our marriage another chance. The man I was planning to meet had already disembarked. I tried to phone to say I was staying on the ship but he wasn't registered at the hotel where he said he'd be staying, so I never saw him again. But I *do* have a photo with him in the background, and he gave me a ring that was inscribed 'You belong to me,' which, of course, I never got to return."

Susan chose her words carefully. "Karen, what you're telling us may be very important in the investigation of Regina Clausen's disappearance. Will you meet me and show me that ring and photograph?"

"I . . . I can't get involved. My husband would be furious if he knew I'd even considered changing my plans because I'd met someone."

There's something she isn't telling us, Susan thought. Her name isn't Karen, and she's been trying to disguise her voice. And soon she's going to hang up.

"Karen, please come to my office," Susan said quickly. "Here's the address." She rattled it off, then added in her voice pleading, "Regina Clausen's mother needs to find out what happened to her daughter. I promise, I will protect your privacy."

"I'll be there at three o'clock." The connection was broken.

Carolyn Wells turned off the radio and walked nervously to the window. Across the street, the Metropolitan Museum of Art was blanketed in the quiet typical of Monday, its closing day.

Since making that phone call to the *Ask Dr. Susan* radio show, she'd been unable to shake off a terrible sense of foreboding.

If only we hadn't teased Pamela to do one of her readings for us, she thought, remembering the unsettling events of the previous Friday evening. She had cooked a fortieth birthday dinner for her former roommate Pamela, and had invited as well the other two women with whom they used to share an apartment on East Eightieth Street. The group included Pamela, now a college professor; Lynn, partner in a public relations firm; Vickie, a cable TV anchorwoman; and herself, an interior designer.

They had decreed it to be a girls' night in, which meant no husbands or boyfriends, and the four of them had gossiped with the easy comfort of old friends.

They hadn't asked Pamela to do a reading for years. When they were younger and new to the city, they had almost made a ritual of somewhat jokingly asking her to assess their future with the new boyfriend, the new job offer. Later, though, her powers had been treated more seriously. A fact that Pamela no longer even liked to acknowledge was that her gift of second sight caused her to be called upon, however discreetly by the police in cases of kidnappings and missing persons. But her friends knew that while sometimes she could not help with the investigation, at other times she was able to "see" with stunning accuracy details they had helped to solve disappearances.

Then after dinner last Friday, when they'd all been relaxing with a glass of port, Pamela had relented and agreed to do a quick reading for each of them. As usual, she asked each woman to choose a personal object for her to hold while she did their individual readings.

I was the last, Carolyn thought, remembering the emotions aroused by that night, and something told me not to have a reading. And why did I pick out that damn ring for her to hold? I never actually wore it, and it was certainly not valuable. I don't even know why I've kept it.

The fact was she had plucked the ring out of her costume-jewelry box that night because, earlier in the day, she had had Owen Adams, the man who had given it to her, on her mind. She knew why she had been thinking about him. It was just two years ago that she had met him.

When Pamela held the ring, she had noticed the almost illegible inscription inside the band and had examined it closely.

"'You belong to me,'" she had read, her tone half amused, half horrified. "A little strong in this day and age, isn't it, Carolyn? I hope Justin meant it as a joke?"

Carolyn remembered her discomfort. "Justin doesn't know a thing about it. Back when we were separate some guy gave it to me on a cruise. I'd just met him, so I didn't really know him; but I've always been curious about what happened to him. He's been on my mind lately."

Pamela had closed her hand over the ring, and in an instant a perceptible change came over her. Her whole body became tense, and the expression on her face was suddenly grave. "Carolyn, this ring could have been the cause of your death," she said. "It may *still* be. Whoever gave it to you meant to harm you." Then, though it were burning her hand, she dropped the ring on the coffee table.

It was at that moment that the key had turned in the door, and they had all jumped like guilty schoolgirls caught being naughty. By unspoken consent, they immediately changed the subject. They all knew that the separation was a taboo subject for Justin, and they knew as well that he had no use for Pamela's readings.

Carolyn remembered how she had quickly scooped up the ring and put it in her pocket. It was still there.

Justin's excessive jealousy had been the cause of the breakup two years ago. Carolyn finally had had enough. "I can't live with someone who is always suspicious if I'm a few minutes late," she had told him. She had to have a job—make that a *career*—and if I'm stuck in the office because of a problem, then that's the way it is.

The day he called her on the ship, he had promised to change. And God knows he's *tried*, Carolyn thought. He's been in therapy, but if I get involved in this Dr. Susan thing, he'll think there really *was* something between Owen Adams and me, and we'll be back to square one.

She made a sudden decision. She wouldn't keep the appointment with Susan Chandler. Instead, she would send her the shipboard picture taken at the captain's cocktail party, the picture that showed Owen Adams in the background. She'd crop it so that she wasn't in the picture, and she'd send it, along with the ring and Owen's name, to Chandler. I'll print a note on plain paper, she thought, so they'll never be able to trace it to me. And I'll keep it short and simple.

If there was any tie between Owen Adams and Regina Clausen, it would be up to Chandler to find it. It would only look ridiculous for Carolyn to write that a psychic friend had claimed the ring was a symbol of death! Nobody would take *that* seriously.

“This is Dr. Susan Chandler, thanking our guest, Dr. Donald Richards, and all of you for being with me today.”

The red on-air signal went dark. Susan pulled off her headphones. “Well, that’s it,” she said.

Her producer, Jed Geany, came into the studio. “Do you think that woman was on the level, Susan?”

“Yes, I do. I can only hope she doesn’t change her mind about meeting me.”

Donald Richards left the studio with Susan and waited while she hailed a cab. As she got in, he said hesitantly, “I think it’s less than fifty-fifty that Karen will come to see you. If she does, though, I’d like to talk with you about what she has to say. Maybe I can help.”

Susan didn’t understand why she felt an immediate flash of resentment.

“Let’s see what happens,” she said, her tone noncommittal.

“Meaning ‘don’t butt in,’ ” Richards said quietly. “I hope she shows up. Here’s your cab.”



In her Beekman Place apartment, seventy-four-year-old Jane Clausen turned off the radio, then sat for a long time staring through her window at the swiftly flowing current of the East River. With a characteristic gesture, she smoothed back a wisp of soft, gray hair that had settled on her forehead. In the last three years ever since her daughter Regina's disappearance, she had felt as if she were frozen inside, always listening for the sound of a key in the latch, or a phone ringing, expecting to hear Regina's thoughtful greeting, "Mother, am I catching you at a busy time?"

She knew Regina was dead. In her heart it was a certainty. It was a knowledge that was primarily instinctive. She had known it from the start, from the moment she received the call from the ship to say that Regina had not reboarded as she had planned.

This morning her lawyer, Douglas Layton, had phoned angrily to warn her that Dr. Susan Chandler was planning to discuss Regina's disappearance on the radio. "I tried to dissuade her, but she insisted that it would be a favor to you if the full truth came out, and then she hung up," he had said, his voice tense.

Well, Dr. Chandler was wrong. Regina—so intelligent, so highly respected in the financial world—had been one of the most private individuals ever born.

Even more private than I am, Jane Clausen thought matter-of-factly. Two years ago that television program about missing persons had wanted to do a segment about her daughter. She had refused to cooperate then for the same reason that just now, listening to Dr. Chandler's program, she had been anguished when that author, Donald Richards, suggested that Regina might have been foolish enough to go off with some man she scarcely knew.

*I know my daughter*, Jane Clausen thought. That wasn't her style. But even if she *had* made that kind of mistake, she deserved better than to be exposed on television or radio for the world to pity or gloat over. Jane could imagine the tabloids blaring the fact that with her background and all her financial success, Regina Clausen had not been wise or sophisticated enough to see through a rogue.

Only Douglas Layton, the lawyer in the investment firm that handled the family assets, knew how desperately she had sought an answer to her daughter's disappearance. Only he knew that the top-flight private investigators had searched thoroughly, trying to solve the disappearance even long after the police had given up.

But I've been wrong, Jane Clausen thought. I've convinced myself that Regina's death was in some way an accident. That's made losing her more bearable. The scenario that she had created in her mind, and that had comforted her, was that Regina, who had a history of heart murmurs, had suffered the kind of sudden heart attack that took her father at such a young age, and that someone—perhaps a cabdriver—had been afraid of getting in trouble and had disposed of her body. In this fantasy, Regina would have neither known what was happening, nor would she have suffered.

But then how to explain the phone call, the one from Karen, who phoned in to report a man who had urged her to leave her cruise? She had talked about a ring—a ring with "You belong to me" inscribed on the inside of the band.

Jane Clausen had instantly recognized the phrase, and hearing the familiar words this morning had chilled her to the bone. Regina had been scheduled to disembark from the *Gabrielle* in Honolulu. When she did not return to the ship, her clothes and effects that had been left on board were packed and shipped home from that port. At the request of the authorities, Jane had gone through them thoroughly to see if anything was missing. She had noticed the ring because it was so frivolous, so obviously inexpensive—a pretty little turquoise thing, the kind that tourists purchase on a whim. She had been sure that Regina either had

noticed the sentiment engraved inside the band, or had ignored it. Turquoise was her birthstone.

~~But if this woman who called herself Karen had been given a similar ring only two years ago, did it mean~~ that the person responsible for Regina's death might still be preying on other women? Regina had disappeared in Hong Kong. Karen said she was supposed to get off her ship to go to Algiers.

Jane Clausen stood, waited for the pain in her back to ease, then walked slowly from the study to the room that she and her housekeeper carefully referred to as the guest room.

A year after the disappearance, she had given up Regina's apartment, then had sold her own too-big house in Scarsdale. She had bought this five-room apartment on Beekman Place and furnished the second bedroom with Regina's own furniture, filled the drawers and closets with her clothing, put her pictures and knickknacks around.

Sometimes, when she was alone, Jane brought a cup of tea into the room, sat on the brocade love seat Regina had purchased at an auction, and let her mind remember and relive a happier time.

Now she went to the dresser, opened the top drawer, and removed the leather box in which Regina had kept her jewelry.

The turquoise ring was in a velvet-lined compartment. She picked it up and slipped it on her finger.

She went to the telephone and phoned Douglas Layton. "Douglas," she said quietly, "today at quarter three you and I are going to be in Dr. Susan Chandler's office. I assume you listened to the program?"

"Yes, I did, Mrs. Clausen."

"I have got to talk to the woman who phoned in."

"I'd better call and tell Dr. Chandler we're coming."

"That's exactly what I *don't* want you to do. I intend to be there and speak to that young woman myself."

Jane Clausen replaced the receiver. Ever since she had heard how little time she had left, she had contented herself with the knowledge that this terrible sense of loss soon would be over. But now she felt a blazing need—she had to make sure that no other mother experienced the pain *she* had felt these past three years.

In the cab on the way back to her office, Susan Chandler mentally reviewed the appointments she had scheduled for the day. In less than an hour, at one, she was supposed to conduct a psychological evaluation of a seventh grader who was showing signs of moderate depression. She suspected that it went deeper than the typical preadolescent self-image problem. An hour later she was seeing a sixty-five-year-old woman who was about to retire and as a result was spending sleepless nights gripped with anxiety.

And at three o'clock she hoped she would be meeting the woman who called herself Karen. She had sounded so frightened when she phoned, though, that Susan worried she might change her mind. What did she have to be afraid of? she wondered.

Five minutes later, as Susan opened the door to her office, her secretary, Janet, greeted her with an approving smile. "Good program, Doctor. We've gotten a lot of calls about it. I can't wait to see what the Karen is like."

"Nor can I," Susan said, a pessimistic tone creeping into her voice. "Any important messages?"

"Yes. Your sister, Dee, phoned from the airport. She said she was sorry she missed you yesterday. She wanted to apologize for exploding at you Saturday. She also wanted to know what you thought of Alexander Wright. She met him at the party after you left. She says he's terribly attractive." Janet handed her a slip of paper. "I wrote it down."

Susan thought of the man who had overheard her father asking her to call him Charles. Fortyish, about six feet, sandy hair, an engaging smile, she remembered. He had come over to her when her father turned away to greet a new arrival. "Don't let it get you down. It was probably Binky's idea," he had said encouragingly. "Let's get some champagne and go outside."

It had been one of those glorious early fall afternoons, and they had stood on the terrace, languidly sipping from fluted glasses. The manicured lawn and formal gardens provided an exquisite setting for the turret mansion her father had built for Binky.

Susan had asked Alex Wright how he knew her father.

"I didn't until today," he had explained. "But I've known Binky for years." Then he had asked her who she did and raised his eyebrows when she said she was a clinical psychologist.

"I'm really not so completely out of touch," he had explained hurriedly, "it's just that I hear the title 'clinical psychologist' and think of a rather serious older person, not a young and extremely attractive woman such as you, and the two things don't go together."

She had been dressed in a dark green, wool crepe sheath accented with an apple green scarf, one of the outfits she had purchased recently to wear to her father's must-attend events.

"Most of my Sunday afternoons are spent in a bulky sweater and jeans," she told him. "Is that a more comfortable picture?"

Anxious to be away from the sight of her father gushing over Binky, and not anxious to run into her sister, Susan had left soon afterwards—though not before one of her friends whispered that Alex Wright was the son of the late Alexander Wright, the legendary philanthropist. "Wright Library; Wright Museum of Art; Wright Center for the Performing Arts. Big, *big* bucks!" she had whispered.

Susan studied the message left by her sister. He *is* very attractive, she thought. Hmmm.

Corey Marcus, her twelve-year-old patient, tested well. But as they talked, Susan was reminded that psychology involves the emotions more than the intellect. The boy's parents had been divorced when he was

two, but they had continued to live near each other, had stayed friendly, and for ten years he had grown comfortably from home to home. But now his mother had been offered a job in San Francisco, and the comfortable arrangement was suddenly threatened.

Corey struggled to blink back tears as he said, "I know she wants to take the job, but if she does, it means I won't see much of my dad."

Intellectually, he appreciated what this job opportunity meant to his mother's career. Emotionally, he hoped she would turn down the job rather than separate him from his father.

"What do you think she should do?" Susan asked.

He thought for a moment. "I guess Mom really should take the job. It's not fair for her to have to pass up."

What a good kid, Susan thought. Now *her* job was to help him put a positive spin on the change the move would make in his life.

Esther Foster, the sixty-five-year-old soon-to-be retiree who came in at two o'clock, looked drawn and pale. "Two weeks till the big party, translated as 'clean out your desk, Essy.'" Her face crumbled. "I've given my life to this job, Dr. Chandler," she said. "I recently ran into a man I could have married who now is very successful. He and his wife have a wonderful life together."

"Are you saying you're sorry you didn't marry him?" Susan asked quietly.

"Yes, I am!"

Susan looked steadily into Esther Foster's eyes. After a moment a hint of a smile pulled at the corners of the woman's mouth. "He was dull as dishwater then, and he hasn't improved that much since, Dr. Chandler," she admitted. "But at least I wouldn't be alone."

"Let's define the meaning of 'alone,'" Susan suggested.

When Esther Foster left at quarter of three, Janet appeared with a container of chicken soup and a package of crackers.

Less than a minute later, Janet informed her that Regina Clausen's mother and her attorney, Douglas Layton, were in the reception area.

"Put them in the conference room," Susan directed. "I'll see them there."

Jane Clausen looked very much the same as she had when Susan had glimpsed her in the office of the Westchester County District Attorney. Impeccably dressed in a black suit that must have cost the moon, gray hair perfectly coiffed, she had about her an air of reserve that, like her slender hands and ankles, suggested breeding.

The lawyer, who had been so sharp on the telephone this morning, seemed almost apologetic. "Dr. Chandler, I hope we're not intruding. Mrs. Clausen has something important to show you, and she'd very much like having the opportunity to meet the woman who called in on your program this morning."

Susan suppressed a smile as she detected a telltale tinge of red beneath his deep tan. Layton's dark blond hair was sun streaked, she noticed, and though he was soberly dressed in a dark business suit and tie, he somehow managed to give the impression of an outdoor man.

Sailing, Susan decided for no particular reason.

She glanced at her watch. It was ten minutes of three, time to get directly to the point. Ignoring Layton, she looked straight at Regina Clausen's mother. "Mrs. Clausen, I'm not at all sure that the woman who called on the program earlier is going to show up. I am afraid that if she realizes you are here she may make a beeline for the door. I'm going to ask you to stay in this room with the door closed; let me see her in my office, and after I've had a chance to find out what she may know, I'll ask her to consider speaking with you. But you understand that if she does not agree, I can't allow you to infringe on her privacy."

Jane Clausen opened her purse, reached inside, and pulled out a turquoise band. "My daughter had the

ring in her stateroom on the *Gabrielle*. I found it when her possessions were returned to me. Please show it to Karen. ~~If it's like the one she has, she simply *must* talk to me, although please emphasize that I have no way to know her true identity, only every detail of the man she began to become involved with.~~

She handed the ring to Susan.

“Look at the inscription,” Layton said.

Susan peered at the tiny lettering, squinting. Then she walked over to the window and held the ring up to the light, turning it until she could read the words. She gasped and turned back to the woman who stood waiting. “Please sit down, Mrs. Clausen. My secretary will bring you tea or coffee. And just pray that Karen shows up.”

“I’m afraid I can’t stay,” Layton said hurriedly. “Mrs. Clausen, I’m so sorry, but I was unable to cancel my appointment.”

“I do understand, Douglas.” There was a slight but distinct edge in the woman’s voice. “The car is waiting for me downstairs. I’ll be fine.”

His face brightened. “In that case, I’ll take my leave.” He nodded to Susan. “Dr. Chandler.”

Susan watched with increasing frustration as the hands of the clock crawled to five after three, then ten after three. Quarter past became three-thirty, then quarter of four. She went back to the conference room. Jarrod Clausen’s face was ashen. She’s in physical pain, Susan realized.

“I could use that tea now, if the offer is still open, Dr. Chandler,” Mrs. Clausen said. Only a faint tremor in her voice revealed her acute disappointment.

At four o'clock, Carolyn Wells was walking down Eighty-first Street toward the post office, a manila envelope addressed to Susan Chandler under her arm. Irresolution and doubt had been replaced with the sense of an absolute need to get rid of the ring and the picture of the man who had called himself Owen Adams. Any temptation to keep the appointment with Susan Chandler, however, had disappeared when her husband, Justin, phoned at one-thirty.

"Honey, the craziest thing," he had said, a joking tone in his voice. "Barbara, the receptionist, had the radio on this morning, listening to some call-in advice program; she said it was called *Ask Dr. Susan*, or something like that. Anyway, she said some woman named Karen was one of the callers and she sounded a lot like you and talked about meeting a guy on a cruise two years ago. Anything you haven't told me?"

The joking tone disappeared. "Carolyn, I want an answer. Anything I should know about that cruise?"

Carolyn had felt her palms become clammy. She could hear a question in his voice, a suspicion, the sound that was the sign of mounting anger. She laughed it off, assuring him that she didn't have time to listen to the radio in the middle of the day. But given Justin's past history of almost obsessive jealousy, she worried that she hadn't heard the last of this. Now all she wanted to do was to get this ring and this photo out of her life for good.

The traffic was unusually heavy, even for that time of day. The hour between four and five is the most miserable time to try to get a cab, she thought, as she observed frustrated would-be passengers trying to flag down taxis, all of which seemed to be displaying off-duty signs.

At Park Avenue, even though the light turned green, she was forced to wait at the front of an impatient throng of pedestrians as cars and vans continued to spin around the corner. Pedestrians have the right-of-way, she thought. Sure.

A delivery van was turning, its brakes screeching. Instinctively she tried to step back, away from the curb. She could not retreat. Someone was standing directly behind her, blocking her way. Suddenly she felt a hand grab the envelope from under her arm, just as another hand shoved against the small of her back.

Carolyn teetered on the edge of the sidewalk. Half turning, she glimpsed a familiar face and managed to whisper no as she tumbled forward and under the wheels of the van.

He had waited for her outside the building in which Susan Chandler had her office. As the minutes ticked by and she still failed to appear, his emotions ran the gamut from relief to irritation—relief that she wasn't going to show up, and anger that he had wasted so much time and now would have to track her down.

Fortunately, he had remembered her name and knew where she lived, so when Carolyn Wells didn't show up at Susan Chandler's office, he had phoned her home and then hung up when she answered. The instincts that had preserved him all these years had warned that even though she failed to keep the appointment today she was still dangerous.

He had gone to the Metropolitan Museum of Art and sat on the steps with the small crowd of students and tourists who were hanging around even though it was closed. From there, he had a clear view of his apartment building.

At four o'clock his patience had been rewarded. The doorman had held open the ornate door, and she had emerged, carrying a small manila envelope under her arm.

It was a bonus that the weather was so pleasant and that the streets were so filled with pedestrians. He had been able to walk closely behind her and even make out a few letters of the block printing on the envelope: D SU . . .

He had guessed that the envelope contained the ring and picture she had talked about when she called to the program. He knew he had to stop her before she reached the post office. His opportunity came at the corner of Park and Eighty-first, when frustrated motorists declined to yield the right-of-way to the pedestrians.

Carolyn had half turned when he shoved her, and their eyes had met. She had known him as Owen Adams, a British businessman. On that trip he had sported a mustache and an auburn wig, and worn glasses and colored contact lenses. Even so, he was sure he saw a flicker of recognition in her eyes just before she fell.

With satisfaction he remembered the screams and shrieks as observers watched her body disappear under the wheels of the van. It had been easy then just to slip away through the crowd, the envelope she had been carrying now hidden under his jacket.

Even though he was anxious to see what she had put in it, he had waited until he was in the safety of his office with the doors locked before he ripped the envelope open.

The ring and picture were enclosed in a plastic bag. There was no letter or note with them. He studied the picture carefully, remembering exactly where it had been taken—aboard ship, in the Grand Salon, at the captain's cocktail party for the newcomers who had joined the cruise in Haifa. Of course he had avoided the ritual of having his picture taken with the captain, but clearly he had been careless. In circling his prey, he had made the mistake of getting too close to Carolyn and ended up within camera range. He remembered that he had sensed immediately that aura of sadness about her, something he always required. Hers was so strong that he knew from the outset she was to be the next one.

He looked carefully at the photograph. Even though he was in profile, the mustache obvious, his hair russet, someone studying that picture with a trained eye might recognize him.

His posture was rigidly straight; his habit of hooking the thumb of his right hand in his pocket was also a potential giveaway; his stance, right foot a half step ahead of the left and bearing most of his weight because of an old injury, likewise would be noticeable to anyone looking for it.

He tossed the picture into the shredder and with grim satisfaction watched it transformed into unrecognizable strips. The ring, he slipped on his pinkie finger. He admired it, looked at it closer, then frowned and reached for a handkerchief with which to polish it.

Another woman would very soon have the privilege of wearing this same ring, he told himself. He smiled briefly as he thought of his next, his *final* victim.

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