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The Ledger of Lies

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Introduction

When Maya first noticed the phantom transfers, she thought it was a sloppy nonprofit; she didn't yet understand it was a map to someone's life — or their death. The numbers sat cleanly in the general ledger of Northbridge Outreach, a mid-sized charity that kept after-school programs running on the South Side of Chicago. On paper, everything reconciled. Cash in equaled cash out. But buried in a cluster of year-end journal entries was an off-cycle movement of two hundred and fifty thousand dollars tagged to a catchall: Operating Reserve—Misc. It was the kind of line that asked you not to look too hard.

Maya Bennett's job was to look anyway. Thirty-six, precise to a fault, she prized quiet offices and the modest triumph of balancing columns other people forgot. She worked from a corner desk in a boutique firm off LaSalle, a second monitor humming with spreadsheets while the city's winter pressed its cold against the glass. She liked the ritual: coffee cooling to the perfect temperature, headphones canceling out the world, and the rhythm of honest numbers. The ache for her brother Evan—ten years gone without a body or a goodbye—sat in the background like a low frequency she had learned to live with. She kept his last voicemail pinned in her phone, the one where he had laughed softly and told her she was the only person he knew who could make math feel like a redemption.

The anomaly was subtle at first. A rounding pattern that didn't make sense, journal entries that stacked in increments that were a little too tidy, vendor IDs that resolved to names no one at Northbridge could place. The memo field on one transfer read Vendor Consolidation Q4; the vendor register showed no consolidation, no tender, no board approval. Maya pulled the bank statements, traced the funds into a clearing account that popped out of nowhere and disappeared again a week later. The transactions clustered around holidays when attention ran thin and approvals moved with rubber stamps. It could have been sloppiness. It looked like design.

She pulled threads. Cross-footing the entries, she ran a quick Benford analysis out of habit and frowned at the distortion. On a whim she checked the general ledger's audit trail: a senior staffer at Northbridge had edited the entries after midnight on a Sunday. Maya jotted a note in her legal pad: who edits reserves at 12:17 a.m.? Her phone buzzed with a text from her sister, Talia—Dinner Sunday? Mom's making pozole.—and the familiarity of it grounded her for a moment. She typed back a yes and stared again at the ledger. Evan used to say, Follow the money, May. Not the names. The names lie.

The personal space she had carved out around her grief collapsed an inch when a

second irregular transfer surfaced, smaller this time, a neat \$75,000 routed through a shell account with a civic-sounding name that felt too curated to be real. The memo on that one—Community Partnerships—matched a phrase Maya had seen years ago in a police report she had read until the paper went soft at the edges. It was probably a coincidence. It didn't feel like one. A decade had taught her what coincidences looked like; they didn't usually balance this cleanly.

She wasn't supposed to go beyond the engagement letter, not without a change order and a call to her managing partner. But something in the ledger had the tensile hum of a live wire. She saved copies to an encrypted drive, printed the entries, and slid them into a slim folder she labeled with the date. Outside, dusk dragged early over the Loop. As she shut down for the night, an automated alert flashed across her screen: Access denied—file moved or deleted. The bank PDF she had just reviewed was gone from the shared drive. Maya stared at the empty directory, pulse ticking up, and felt the old instinct—the one she had trained into a vocation—rise like a tide. Who was taking the money? Why was someone cleaning fingerprints off the trail? And what, exactly, were they willing to kill to keep buried?

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CHAPTER ONE: The Untraceable Transfer

Maya Bennett arrived at Northbridge Outreach at eight in the morning, when the nonprofit's offices were still a cathedral of quiet and the smell of yesterday's coffee still clung to the air. She had been hired to perform a routine audit—field examination, not full forensic—following a minor governance shakeup and a board that wanted to look diligent. The engagement letter was clear: review internal controls, test disbursements for the last fiscal year, deliver a report on compliance risks. She had done dozens like it. Most revealed timid sins: overdue reconciliations, lax approval hierarchies, an executive director with a weakness for first-class airfare.

She set up in a glass-walled conference room that overlooked an empty playground. The squeak of the coffee machine dovetailed with the city's low hum. She pulled the general ledger and the preceding two years of bank statements, organized her workspace with the neat geometry of ritual, and began the slow work of following each transaction back to its source. By ten she had found the first of two hundred and fifty thousand dollars, sitting in a line labeled Operating Reserve—Misc, posted as a credit on the last Friday of December. The debit side led to a clearing account with a number sequence that looked manufactured. She flagged it and kept going.

The rounding pattern caught her attention before lunch. Amounts landed in increments that felt too deliberate—ten thousand, twenty-five thousand, fifty thousand, never anything messy like nine thousand seven hundred and eighty-three. It was like watching someone iron a page until the fibers showed. She ran a quick test on the ledger's distribution of first digits and saw the distortion right away. It made her frown. She cross-referenced the vendor register and found no entry to justify the outflow. The memo field told a story no one had approved: Vendor Consolidation Q4. She took a note in her legal pad and underlined it twice.

The audit trail, when she finally coaxed it out of the accounting software, read like a midnight confession. A senior staffer had edited the journal entries at 12:17 a.m. on a Sunday, two days after the board had closed the books. The name on the log was Adrienne Kross, the CFO. Maya had met her briefly—efficient, clipped, with the kind of smile that didn't travel up to the eyes. She made a note to schedule a follow-up and asked herself the question she always asked when the numbers went quiet: who changes their books at midnight, and what are they afraid of?

She pulled the bank statements for the clearing account. The funds had vanished into a second account two days later, then evaporated entirely a week after that. The receiving account was labeled CivicBridge Fund and listed a P.O. box address in the West Loop. When she looked up the entity's registration, she found a nonprofit with a

website that consisted of a single page and a contact form that bounced. The name felt too curated to be accidental—CivicBridge. It sounded like something a committee would invent to reassure itself. It made the hair on her arms stand up.

Maya ran the vendor IDs against the city's vendor database. Two of the entries had placeholders that resolved to nothing. The third gave her a company named Lakeshore Strategic Partners, LLC. She found a website with stock photos of downtown Chicago and a mission statement heavy on words like synergy and infrastructure. No clear services rendered. No contracts in the Northbridge files. She tried the state's corporate registry and found a formation document dated two years earlier, listing a registered agent with an office suite in a building she knew housed at least two dozen shell LLCs. She set the paper aside and rubbed her eyes.

There was a rhythm to the fraud she could feel in her bones. Transactions were scheduled to hit on bank holidays or late on Friday afternoons. Approval fields were filled in after the fact. The timing was meant to take advantage of thin staffing and the natural human desire to let the quiet hours pass without friction. She printed the ledger, the bank statements, and the audit trail. As she slid the pages into a folder labeled with the date, she felt the familiar spark that came when a puzzle began to look less like noise and more like a map.

A soft knock on the glass made her look up. Daniel Cheung, Northbridge's interim director, stood in the doorway with a cautious smile. He was younger than the job required, with the earnest energy of someone who still believed he could fix things with memos. "How's it going?" he asked. "Find anything I should be worried about?" Maya kept her face neutral. "Just getting oriented," she said. "I may have a few questions on the reserve account later." Daniel nodded, relieved. "Adrienne can walk you through it. She's meticulous."

After he left, Maya tried to open the bank PDF she had downloaded an hour earlier. The system gave her a message that made her stomach tighten: Access denied—file moved or deleted. She refreshed, tried a different path, got the same result. It wasn't the first time a file had been misfiled, but it felt too precise to be an accident. She leaned back and stared at the ceiling. The numbers were a language she trusted more than people, but right now they were whispering something she couldn't quite hear.

She took a different approach and pulled the board minutes from the last two years, scanning for anything that referenced reserves or special projects. Northbridge's mission was simple and admirable—supporting after-school programs in neighborhoods that didn't have enough of them. The board was a mix of community leaders and a couple of corporate types who wrote bigger checks than everyone else. One name appeared more than the others in the donor logs: a fund connected to Hale Community Initiatives, the charitable arm of a construction conglomerate. She knew the name. Everyone in Chicago knew the name.

The afternoon light slanted in and turned the conference room briefly gold. Maya's phone vibrated with a text from her sister, a photo of their mother's pot of pozole simmering on the stove and the caption, Sunday. Don't bail. She typed a quick yes and added an emoji she wouldn't normally use. Then she turned back to the ledger. The more she stared, the more the entries looked like footprints left in wet cement. Someone had been careful. Not careful enough.

She opened the general ledger file in raw format and found a second irregular transfer she had missed earlier. Seventy-five thousand dollars, routed through a different account, with a memo that sent a prickle across her scalp: Community Partnerships. The phrase sat at the bottom of an old police report she had read too many times, the one that ended with a line about no known leads and a case number that lived in her head like a phone number she still knew by heart. Coincidences were her least favorite kind of data. This one balanced too well to ignore.

The thought of Evan surfaced like a pressure change. Ten years. No body. No goodbye. The last time she had heard his voice, he had been laughing on a voicemail, telling her she made math feel like redemption. She kept the message pinned, listened to it when the quiet grew too loud. He had been a contractor, freelance work that took him to job sites and offices where money changed hands in ways that weren't always clean. He used to say the city was built on invoices no one wanted to read. She had called him a cynic. He had called her an optimist with a calculator.

She saved copies of everything to an encrypted drive she kept for sensitive engagements, then printed a second set of pages and slipped them into her bag. She wasn't supposed to go beyond the scope of work without authorization, but she had learned the difference between rules and guardrails. This felt like the latter. She shut down her laptop and packed up, trying not to let the silence of the room talk her out of the instinct. Outside, the sky had begun to bruise with early dusk. The city's winter pressed against the glass, promising cold.

She was almost to the door when her phone buzzed again. This time it was an automated alert from the shared drive she used to store bank statements. The message was short and clinical: Document deleted by admin. She stared at the words until they blurred. Her pulse ticked up, that stubborn muscle memory from years of reading trouble into columns that had been forced to line up. It was easy to call it paranoia. It was harder to explain why someone would scrub a PDF from a secure drive two hours after she downloaded it.

She stood in the empty conference room and looked back at the desk where she had worked. The ledger lay on the table, quiet and orderly, a neat set of lines that pretended nothing was wrong. She thought of Evan again, and the thought was like a compass needle swinging. She picked up her coat and walked out into the hallway,

past the bulletin board with flyers for tutoring and food drives. Daniel waved from his office and called out, "See you tomorrow?" She nodded. She didn't tell him that tomorrow felt like the wrong kind of urgent.

On the street, the city was in its usual hurry. She flagged a cab and slid into the back seat, giving her address without thinking. The driver took the inner lanes, the kind of shortcuts only a Chicago native would know. Maya watched the storefronts blur and told herself to be methodical. She had a list of questions for Adrienne Kross. She had a vendor name to research. She had a phrase that didn't belong. She also had a cold feeling she couldn't shake—the sense of being watched by a set of eyes that lived behind spreadsheets and doorways.

The cab dropped her a block from her apartment. She walked fast, head down against the wind. As she turned onto her street, a car idled at the corner, engine low. It pulled away as she approached, brake lights bleeding into the dark. She told herself it meant nothing. She had lived in the city long enough to know that coincidence wasn't always conspiracy, but the ledger had shifted something in her. It felt like a map to a place she had been trying to find for ten years.

She climbed the stairs to her third-floor walk-up and fumbled for her keys. The hallway was quiet, the kind of quiet that magnified the smallest sounds. When she opened her door, the first thing she noticed was the smell. It wasn't perfume or cooking or the faint bleach of the building's cleaning crew. It was the smell of her own desk drawers—the cedar and dust—suddenly exposed to air. It was the smell of papers shuffled in a hurry.

She stepped inside and froze. The apartment wasn't ransacked. It was worse than that. It had been searched by someone who knew what they were doing. Cushions were replaced perfectly on the sofa. Books were back on the shelf, but upside down. Her desk drawers were closed, but the latch wasn't clicked. The little strand of red thread she always tucked into the top drawer to trap the overly curious lay on the floor beside it, cut and discarded. Someone had been here. Someone had looked for something. And they had left a message that terrified her more than any threat.

On her kitchen counter, placed dead center, sat a neat stack of printed pages. At the top, in crisp block letters that looked like they had come from a label maker: NOYB. None of your business. Beneath it, the second page was a single line from a bank statement she had downloaded only yesterday, the one that had disappeared from the shared drive. The transaction line was circled in red. She looked at the amount, the date, the routing numbers, and felt a cold line of sweat trace down her back. It was the \$250,000. The untraceable transfer. And someone had wanted her to know they knew she had seen it.

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