

FRAUD, WASTE, AND MURDER:

Silencing the Civil Servant

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Prologue: March 2025

Rebecca dialed John's number.

Three months. She'd been Daphne's therapist for three months. And now her client was talking about murder.

"Crossroads Counseling, this is John."

"It's Becca. I need to refer a client."

Pause. John never paused unless something seemed off.

"Well, this is a first. What's going on, Becca?"

She turned away from her desk, lowered her voice even though the office was empty. "Complex PTSD. Beyond anything I've handled."

John gave Becca all the silence she needed for her meltdown.

Rebecca pressed her palm against her forehead. "Last session. She started talking about a murder."

John broke his silence.

"Tell me about the client."

"Federal employee. Thirty-six. Loan analyst. Came to me a few months ago after workplace issues triggered severe depression and rage."

"Workplace issues?"

"That's what I thought at first." Rebecca pulled up Daphne's file on her computer. "But the history reveals more. Mother died when she was an infant. Drug overdose, probably. Father unknown. Grandparents raised her but refuse to discuss it."

"Avoidance pattern."

"Worse. The family photo albums stopped when her mother was twenty-five. Like she ceased to exist after that. Any stories about her—nothing past mid-twenties."

John's voice sharpened. "What aren't they telling her?"

"She's been piecing it together. The grandparents used to fight—grandfather is a Korean War vet, an alcoholic, but sober now. When they argued, things would slip out."

"What kind of things?"

Rebecca read from her notes. "Grandmother blames grandfather's drinking and abuse for pushing the mother into drugs. Grandfather blames grandmother for getting the mother into teenage modeling, which led to—his words—'those fucking flesh peddlers.'"

"Sex work."

"That's what I'm thinking. Drug-addicted sex worker who overdosed. But the grandparents never confirmed it. Just fought, then sobbed while my client learned to make herself invisible."

"Neglect through avoidance." John exhaled. "So why now? What triggered her rage and depression?"

"Her job. She underwrites loans—apartment buildings, that kind of thing. Recently reviewed applications from people with organized crime connections. Flagged them for money laundering."

"And?"

"John." Rebecca's voice dropped. "This particular criminal network had ties to the porn industry and massage parlor sex trafficking in the Bay Area around the time Daphne's mother died."

Silence on the line.

"That's the trigger," John finally said.

"Drug-addicted sex worker destroyed by traffickers. Now my client's having to review loans for people who might have done or still be doing the same thing her mother's predators did."

"Jesus."

"And here's the really fucked up part—when she reported her findings to her supervisor, when she refused to approve the loans, her agency retaliated against her. Washington came down on her like a hammer."

"Wait." John's tone shifted. "They're angry she found the fraud?"

"They're angry she won't sign off on her review of the loans."

"Classic bureaucratic corruption. I saw it at the VA. The problem isn't the fraud—it's the employee who won't look the other way."

John exhaled. "That's a hell of a therapeutic knot. Childhood abandonment, institutional betrayal, unresolved grief, and she's being retraumatized in real time by her own employer."

"Which brings me back to the murder."

"What exactly did she say about it?"

Rebecca pulled up her session notes. "She was talking about the loan applicants, their organized crime connections. Then she mentioned using AI to research them. Said she found links to an unsolved murder. Nineteen eighty-eight. San Francisco police detective."

"She's investigating on her own?"

"Obsessively. Says she's building a profile of the real killer."

"What do you mean, the real killer?"

"Apparently, the police named a suspect but refused to arrest them. Daphne says that this suspect is a classic patsy and that the real killer got away with it."

"Becca, that's not healthy coping. That's—"

"I know what it is, John. That's why I'm calling you."

John paused. "Does she understand she's looking for what stole her mother from her?"

"Not literally. But psychologically? Yes. She can't save her mother, so she's going to solve this murder instead. Get justice where she's been given none."

"Transference of unresolved grief into an obsessive investigation." John sighed. "And you think I can help?"

"You've treated VA whistleblowers—right? You know how institutional betrayal compounds any kind of trauma."

"I did. But this is more complex. She's not just a whistleblower—she's a victim becoming a vigilante."

"An amateur detective," Rebecca corrected. "She's not breaking laws. She's researching public information."

"While her employer retaliates against her for doing exactly what she's supposed to do."

"Exactly."

"Okay." John's voice became decisive. "I'll take her. Have her sign the HIPAA release and send me the full file. When can she start?"

"That's the other thing. She's been on remote work, so our sessions were regular. But Trump is bringing federal employees back to the office. Her schedule's about to get a lot tighter and her being back in the office is probably going to increase her anxiety of her boss."

"Right. DOGE and the return-to-office mandate." John paused. "Becca, one more thing."

"Yeah?"

"This murder she's investigating. Does she think the same people involved in the nineteen-eighties case are connected to the current loan applicants?"

Rebecca looked at her notes. "She hasn't said it directly. But the way she talks about them? Yes. I think she believes it's the same criminal network. Then and now."

"So in her mind, she's not just solving a cold case. She's exposing the people who might have destroyed her mother."

"And her agency wants her to approve their loans anyway."

John was quiet for a long moment. "Send me everything, Becca. This woman needs help before she gets herself killed."

The line went dead.

Rebecca set down her phone. *Before she gets herself killed.* She hadn't thought of it that way.

But John was right. Daphne wasn't just investigating a murder — she was hunting the people who made her an orphan.