10. July 23, 2021

On July 23, 2021, Holly Gibney finds herself grappling with the shocking news of inheriting over six million dollars from her family, unable to reconcile her newfound wealth with her current life as a private investigator and the simple needs she has. Despite the heatwave, Holly delays the comfort of her car's AC to focus on her case: locating a missing woman named Bonnie Dahl. Holly's investigation leads her to George Rafferty, who alongside Marvin Brown, found Bonnie's bike abandoned at a defunct auto shop. Both men provide insights, but Holly feels the key to the case might lie with Lakeisha Stone, a close friend of Bonnie's.

Lakeisha is unavailable, so Holly speaks with Penny Dahl, Bonnie's mother, deepening her understanding of Bonnie's recent activities through discussions about credit card transactions and Bonnie's phone. Holly reflects on her own family's secrets, pushing aside personal woes to concentrate on the case. She obtains crucial leads from library employees, Edie Brookings and Margaret Brenner, who confirm an earring found near Bonnie's bike belongs to her, stressing Bonnie's introverted nature and close friendship with Lakeisha.

Throughout her investigation, Holly contemplates the implications of her inheritance and the mysteries surrounding her own family, alongside her commitment to her client. Contacts with old friends and professional affiliations like Pete Huntley offer a blend of support and distraction from her personal sorrows. Holly's day ends with unresolved questions about Bonnie's disappearance, hints of illegal investigative methods for financial insight, and the looming task of managing her mother's estate. Holly's deep sense of duty to her case and her clients, coupled with her internal struggles, paints a vivid picture of a complex character facing life-changing circumstances while dedicated to solving a perplexing mystery.