

Clarion Review $\star \star \star \star$

A Time To Pay

David Woods

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Dirty money takes an intriguing cast of characters from heaven to hell and back in this fast-paced historical thriller. A bag of stolen diamonds is the catalyst for David Woods's *A Time To Pay*, a 1960s escapade that brings out the best and worst in his fallible protagonists as they travel across Europe and Russia at the height of the Cold War. Woods has incorporated extensive knowledge about the agricultural supply industry into his fiction. *A Time To Pay* is his second suspense novel.

A farmer's son, Brian, discovers the valuable loot hidden in rural England, and attempts to cash in the raw stones without being detected. The criminals who stashed the sack pursue him. Along the way, Brian meets Anna, a gentle woman and the love of his life.

The book includes a variety of criminal figures. A psychopathic villain known as Venk steals the show, as his attempts to intercept the couple are repeatedly thwarted: "Venk put the receiver down and began to think deeply about the situation. He was a man with considerable experience in all aspects of crime, having carried out numerous armed robberies in the past, but here he was having great difficulty extracting money from an inexperienced boy and girl on an unprotected and vulnerable motorcycle."

Time passes, and Brian revitalizes the farm and starts a lucrative business selling agricultural equipment. His problems are far from over, however, as Venk is intent on revenge.

Brian is portrayed as a human being who succumbs to overwhelming temptation, thereby irrevocably changing his life. Some may find it difficult to empathize with a pseudo-hero who foolishly intercepts a diamond heist, even during a time of extreme financial trouble, but this well-crafted novel will entertain the curious much like a good crime movie.

The book's sole flaw is an abundance of typos and missing punctuation marks, especially in dialogue. These errors detract from the quality of the novel's meticulous plotline.

Woods has a gift for developing his main characters to a high degree, skillfully blending introspection, description, and action to depict vibrant personalities. Every trait, emotion, and motivation is apparent, offering an insider's look at the complex world of organized crime. For those who want to know what a malevolent man thinks before torturing a victim, this book will not disappoint, and for those who enjoy light romance with the threat of disaster looming, *A Time To Pay* will provide a vicarious glimpse.

JULIA ANN CHARPENTIER (August 26, 2014)

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