

**JONATHON
KING**



A MAX FREEMAN MYSTERY

**A VISIBLE
DARKNESS**



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A Visible Darkness

Jonathon King



*This is for Lisa, Jessica and Adam,
my lifeline to the real world.*

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1

Eddie knew he was invisible. He'd known it forever. He had seen himself disappear day after day, year after year.

They could all see him when he was young, back when he was a target. The ones who called him Fat Albert or Donkey Kong when he walked to the bus stop. The ones who would hold out their arms and puff up their cheeks and waddle. He'd hang his head, roll up his already thick shoulders and say nothing. He heard the words. He knew the grins in their faces, marked the golden chains around their necks, recognized all the logos, all the shoes.

They thought he was an idiot, too dumb to know who did what to who. Too stupid to know who was the owner and who was owned. But Eddie watched everything and everybody. He kept his head down, but his eyes were always cutting, this way and that. No one saw what he saw, every day and especially at night.

It was at night when Eddie first started to become invisible. Since he was twelve or thirteen he'd been roaming the night streets, and he'd always known every alley cut-through, every neighborhood fence, every streetlight shadow. Before long he knew without thinking about it; the timing on the traffic light at Twenty-fourth and Sunrise, when the last spray of summer sun came cutting through the empty lot of the rundown shopping center, when the streetlights flickered on and when the Blue Goose Beer Saloon closed and they brought out the last plastic barrel of garbage and leftovers.

In the dark Eddie knew where the dogs were kept and which ones he could feed raw meat scraps through the chain link and talk sweet and low to until they hummed and growled their own low throat noise back to him. Eddie's skin was darker than most of the others, and that's why he thought he could stand there, late at night in the shadows of a ficus tree or Bartrum's Junkyard fence, and stare into the bluish glow of someone's living room and never be noticed. When he was young, he did get caught. Old Man Jackson or Ms. Stone would come outside and yell from their porch, "Boy, get your self outta there and get on home. You ain't got no bidness out here now." And he would. Just walk away with no response. Just hunch up his shoulders and go.

When he quit school Eddie started hanging in the streets in the daytime. At fifteen he'd already grown into a big, thick man's body. He wore the same dark T-shirt and dungarees nearly every day. His "workin' " clothes he called them. He walked everywhere he went. He never rode the bus. His mother never owned a car.

At some point he got hold of an abandoned shopping cart, sun flashing off chromed-up wire mesh, plastic handle name of Winn- Dixie. He would fill it with whatever pleased him: scrap metal and aluminum cans for profit, blankets and old coats for warmth, whiskey and wine bottles for company. He would push his cart through the alleys and streets and keep it next to him on the benches when he sat and everyone else got up and moved away.

Eddie would watch them all. People on their way to work. Mothers on their way to the clinic, kids in tow. Girls giggling and whispering secrets to each other. But soon, year after year, they stopped watching him. In time, Eddie became less than a neighborhood blemish. In time, he was a simple fact of life, a shuffling nothing.

Since they could not see him, Eddie had no fear of the night. That's why he now stood in the quiet dark of midnight under the royal poinciana that spread like a shroud over the corner bedroom of Ms. Philomena's house. He'd stood and watched as the lights had gone off one by one, until only the blue glow remained in the old woman's room. Still, Eddie waited. An hour. Two.

He knew Ms. Philomena. He had known her since he was a boy. She would walk her kids to the bus stop, dressed in her own workin' clothes; a long printed dress with a white apron and white shoes for her job on the east side. She was old even then. But Eddie never saw her out anymore. Only an occasional visitor, her daughter maybe, would stop to visit, and only in the day. Eddie would see Ms. Philomena's gray head just inside the door. He would watch her turn and slide her feet back and let them in. But now her daughter never knocked, she just unlocked and called out "Mama?" before disappearing inside. Eddie knew the old woman was weak. Tonight was her time.

He moved from his spot under the tree. No traffic had come down the alley for two hours. He crossed the narrow yard and knelt at the back jalousie windows of the Florida room and reached into his pockets for a pair of socks. He slipped them over each hand and then took a screwdriver from another pocket. Invisible in the shadows, he began the work of silently prying open the old, pitted aluminum clips that held each pane of glass in place. With the clips bent up, he could lift out each pane and carefully lay them in order on the ground outside. Eight panes out, and he was inside.

Eddie may have been a big man, but he was never clumsy. He had practiced all his life not to be clumsy. His movements were intentional and always precise. Once inside the house he stood breathing the odor of camphor and aged doilies, the scent of green tea and must from years of humidity and mold. The floors, like so many old Florida homes from the '60s, were hard, smooth terrazzo. No creaking wood. No popping joists. He moved down the hallway toward the glow. At the bedroom door he stopped to listen for breathing, something under the hiss of the television, a cough, a clearing of old phlegm. Nothing. Across the hall he could smell the scent of lilac soap drifting from the bath. He stood unmoving for several minutes until he was sure.

Inside, Ms. Philomena was laid out on the bed, her thin shoulders propped up on a corduroy-covered pillow. Her gray hair showed white in the TV light. Eddie could see her mouth hanging open in a slack O. The shadows on her caramel-colored skin made her eyes look sunken and her cheekbones sharp. She was nearly dead already, Eddie said to himself. He did not look at the old television screen. He knew it only robbed him of some night vision. He took careful steps to the bedside and with the socks still on both hands he laid his strong wide hands over Ms. Philomena's nose and mouth.

He was surprised how little she struggled, bucking her skinny chest only once, getting her fingertips barely into the material on his hands before that tiny whimper of death, when all went slack Eddie didn't move. He just pressed his hands, only strong enough to keep the air cut off until he was sure. When he straightened, he placed Ms. Philomena's hand again atop her chest, adjusted her pillow and stepped away.

Outside again he carefully replaced the windowpanes and with his thumbs, bent back the clips. She was almost dead anyway, he whispered to himself. As he moved back to the alley, a breeze riffled through the canopy of the poinciana tree, shaking loose a shower of the famous flame-orange blossoms that had turned dark and wilted in the autumn coolness and now dropped like hot rain outside the old lady's bedroom window.

2

I was sitting, balanced in the stern seat of my canoe, letting twenty feet of fly-fishing line lay stripped out on the river. The vision of the silver sides of a tarpon was still behind my eyes, but I'd given up on trying to entice him out of the mangrove edges. Anyone who describes fly-fishing with adjectives such as grace and concentration and thoughtful skill without including dire patience is probably an equipment salesman.

An hour after I'd seen the bastard jump, I hadn't lured him into a single strike. I finally gave up, leaned back into the V of the canoe and let the morning South Florida sun melt into me. The odor of clean sweat mixed with the salt-tinged breeze and I took a slow, deep draw. I felt my heart rhythm tick down a beat and let it fall. I was shirtless and in a pair of canvas shorts. My legs long and tan except for the white knurled splotch of scar tissue on my thigh where a tumbling 9mm round had done a nasty work some time back. I closed my eyes to the memory, a place I didn't need to go. I might have dozed off but a subtle change in the sunlight, like a twist of a dimmer switch, caused a shiver in my skin. When I opened my eyes I was staring up at the western sky. An osprey was perched near the top of a dead sabal palm. The bird was staring back with a more focused intent. He may have been trying to figure out the floating fishing line, or, raptor that he is, trying to gauge the unmoving beast in the canoe. A wind shift caught both of our attentions and I turned to see an unusual October rainstorm rolling gray and flat out of the southeast. Summer storms came from the western Glades, sucking up fuel from the thin layer of water that covers thousands of acres of sawgrass. Anvil-shaped clouds then pushed to the coast as the cities and beaches warmed in the sun and the rising heat drew the cooler clouds east. But in the fall the pattern changed, storms came with more reason and threat, and something was swirling in the atmosphere.

A distant rumble of thunder caused me to sit up and start reeling in. Smart boaters and golfers know there is nowhere in the country with as many lightning strikes as Florida. I stowed the reel, picked up my hand-crafted maple paddle and spun the canoe west, heading toward the cavern-like opening in the mangroves and live oak that led into the canopied part of my river. The tarpon had waited me out. I'd have to test him another day.

On the open water I got into a rhythm—digging the paddle into the water, pulling the stroke full through and then feathering a clean kick at the end. Before I'd come here, the only paddling I'd ever done was when a fellow Philadelphia cop took me sculling on the Schuylkill River along boathouse row. It had been a fiasco until I got my balance and began to feel the water. Without my friend in the other seat of the double, I would have flipped a dozen times. But the quiet isolation on a liquid artery through the middle of the city was something I never forgot. Here, the canoe paddling was different, but the isolation had the same feeling.

I made it into the tree canopy just as the storms first drops started pattering through the leaves. It was several degrees cooler in the shade tunnel, and I drifted while putting on an old Temple University T-shirt. It was also several shades darker on this part of the river, even more so with the sun slipping under storm clouds. This is an ancient river, running north through a flooded cypress forest before widening out through the mangroves and then flowing east out to sea. Inside it is a place of quiet water and the smells of wet wood and vegetation.

A mile in I slowed at a narrow water trail marked by two old-growth cypress trees. Fifty yards west, through shallow water and thick ferns, I pulled up to a platform dock attached to my stilt shack. I tied the canoe to a post and gathered my fishing gear. Before climbing the stairs I carefully checked the damp risers for footprints. I do not get company out here. No one else comes to my door.

Inside the single room it was dim, but I have so memorized its simple layout and content that I can find a matchbox with my eyes closed. I lit a single kerosene lantern and the glow grew just as fat raindrops start pinging off the tin roof.

When I first moved to this isolated place the rattling noise of showered tin had kept me awake for hours, but over the months the sound had turned somehow natural and sometimes I welcomed its heavy noise, if only to break the silence. At my potbellied wood stove I stirred some coals, started some kindling, and set a fresh pot of coffee to boil. While I waited, I stripped off my shirt and kicked out of my leather Dockside and sat at the wood-planked table. The air had gone thick and moist. I leaned back and propped my heels up on the table and surveyed: Bunk bed. Two warped armoires. A stainless-steel sink and drain board under a hanging row of mismatched cabinets. Old-style Key West shutters at the four windows on all sides and a high, pyramid-shaped ceiling topped with a slatted cupola to vent the rising warm air.

The shack had once been a hunting lodge for rich tourists in the early 1900s. It was passed to state researchers in the '50s, who used it as a home base for studying the surrounding ecosystem. It then lay abandoned for years, until my friend and attorney, Billy Manchester, somehow obtained the lease and rented it to me when I was searching for an escape from my Philadelphia past.

The only change I'd made was new screening and the installation of a wondrous trap Billy had found for the tiny gnats that could slip through the smallest barriers. One of his acquaintances, and Billy had hundreds, was a University of Florida researcher who'd cobbled together a CO₂ contraption to kill the no-see-ums. Knowing that it is the CO₂ that lures the insects to humans and other air-breathers, the researcher had configured a bucket-shaped container coated with a sticky oil and then inverted on a stem pedestal. Threaded with a CO₂ line, the stem emitted a small trail of gas, less than what two people talking would emit. The bugs came for the CO₂, got trapped in the oil, and I lived nearly unbiten on the edge of the Glades. I was ruminating on the simple genius of the idea when the rattle of my boiling coffeepot sat me up and then the electronic chirping of a cell phone made me curse. I went to the coffee first and then searched for the phone.

"Yeah?" I answered.

"Max," said Billy, his voice straight and efficient. "Max. I need your help."

3

In the morning I packed a gym bag with civilized clothes and a shaving kit and loaded my canoe. The sun was just beginning to streak through the high cypress cover, spackling the leaves and slowly igniting the greenness of the place. I untied and pushed off toward the river. The water was high from the rain. Dry ground was rare here, and the effect of the omnipresent water gave one a constant sense of floating. My shoulders and arms began to loosen after ten minutes of easy paddling. By the time I reached the open water I was ready to grind.

Billy had spent an hour on the phone explaining in his thorough and efficient way why he was making an uncharacteristic call for help. Billy is the most intelligent person I've ever met. A child chess prodigy from the north Philadelphia ghetto, he graduated top of his class at Temple's law school. He then took a second degree in business at Wharton.

He was an intellectually gifted black kid who grew up in one of the most depressed and depressing areas of the country. I was an unambitious son of a cop who grew up in the ethnic, blue-color neighborhoods of South Philly. Our mothers had met and formed a quiet and unusual friendship, one that we had only begun to decipher as men. We did not meet until we made contact on new ground in South Florida, where, for our own reasons, both of us had fled.

I learned early to trust Billy. I also learned to listen carefully to his advice and his stories. He rarely said anything that wasn't thought out and worthy. I had kept that in mind last night as he spun through his reason for calling and I worked through the pot of coffee.

"You know it was Henry Flagler, Rockefeller's Standard Oil partner, who brought the first train down into South Florida?"

"No. But I do now," I said. "Go on."

"It was Flagler who pushed his tracks down the east coast to Palm Beach, where he built the largest winter resort in the world at the time for the rich and powerful New Yorkers like himself.

"Tough old guy," Billy said. "And pretty ballsy too."

There was reverence in his voice when he told how Flagler then took his rail line to Miami when it was just a fishing town, and then took on the superhuman task of building the overseas rail line from island to island all the way to Key West.

Some of this history I knew. Billy had been my lending library, passing on books about Florida's past, Audubon guides when I stared dumbly at a species I didn't know and maps to give me a larger idea of where I was. He rarely gave tutorials. But this felt different. My friend was a lawyer, he was building a case.

"Flagler employed thousands of southern blacks, free men who left their birth homes in Georgia and Alabama to hack his trail down the coast. They were the ones

who piled the sand and gravel for a roadbed and then laid the ties and rails to carry Flagler's class to the sunshine."

"But better work than trying to scratch out the sand where they had been," I offered.

"Agreed," said Billy. "They weren't forced and they weren't stupid. But Flagler was also a businessman. He knew that deadheading empty trains back north wasn't profitable. So he encouraged and often subsidized farmers to grow citrus and winter vegetables on the land west of his tracks."

"So he could fill the empty trains going back north, and make a buck selling oranges in the winter," I said.

"Exactly. And once the rails were down, many of the black workers stayed and went to the fields to harvest that fruit and those winter vegetables."

For generations those families would be the muscled backbone for a thriving agricultural industry. It was not, we both knew, unlike the working core of North Philadelphia's factories and machine shops that once built thriving neighborhoods there.

"By the 1940s, stable communities were set west of Flagler's tracks," Billy went on. "And entrepreneurial women started small businesses, stores and restaurants that created an internal economy."

Billy's command of the facts was always solid, his telling of the stories always eloquent, especially over the phone when he felt most comfortable. But deep into my fourth cup of coffee, I finally interrupted him.

"Wonderful history, Billy. And I appreciate your constant efforts to educate me. But your point is?"

He waited a few studied beats.

"The matriarchs, the ones who were forward-thinking and looked to guide and care for their family's future?" he said, hesitating, letting the leading question hang.

"Yes?"

"I think they are being killed."

I paddled for more than an hour, east and south toward the sea. The river water had turned a dull blue green and its banks changed from the low tangle of mangroves to sandy banks sprouting skinny pines. I was sweating heavily, but had perfected my strokes so that I could wipe the perspiration from my eyes with a swipe of my shoulder without breaking the rhythm. Since leaving the canopy the smell of brackish water had thickened and the east wind brought in the salt odor of the Atlantic. By the time I swung around the last bend and spotted the boat ramp at the ranger station, the morning sun was full, the dome of blue sky cloudless.

I sprinted the last 300 yards, digging deep and long, straining muscle and lungs until the blood pounded in my ears, and then I coasted into the graveled edge of land. I sat with my elbows on my knees and waited until my heart tripped down and my breathing eased before I stepped out into ankle-deep water. I pulled the boat up into a worn patch of shaded grass and pine needles and unloaded.

The dock was empty but for the new ranger's Boston Whaler tied up at one end. Further down the river I could see a single fisherman in a bass boat working the edges of an outcropping of pine root. I shouldered my gym bag and walked up to the washrooms and showered in hot water for the first time in weeks. I shaved and then

dressed in canvas pants, a short sleeved polo shirt and better Dockside. When I came out I stopped just outside the doors and glanced over to the ranger's office. No one appeared, even though I knew the 24-hour shift man was on duty and had seen me arrive. As I walked back to my canoe and gathered the rest of my things, I could feel eyes on my back. I crossed the parking lot and opened the cab door to my midnight-blue pickup truck to let the heat escape and tossed my bag in. I went back and flipped the canoe under the shade tree, placed a black plastic bag of trash I'd brought from the shack in a nearby barrel and cut my eyes once to the windows of the office.

Several months ago innocent blood had been spilled on the river. An old and revered ranger and his young assistant were killed. Some of it had been on my hands. I believed it, and I could not blame others if they shared that belief. I climbed into my truck and pulled out of the parking lot, the white shell surface crunching and popping under my tires.

Twenty minutes later I was climbing the entrance ramp to I-95 and, as always, dreading the traffic and the stench of exhaust in the urban world. Billy had asked me to meet him in his office just south of downtown. I dutifully stayed in my proper lanes, cruising south at the acceptable ten miles an hour over the speed limit, and slipped off the packed interstate onto an equally busy avenue. In downtown West Palm Beach I maneuvered through the one-way streets to a commercial block of high-rises that carried the names of banks and financial institutions on the façades. The buildings were all done in the same sandstone texture with the same contemporary block design. It was like a cookie-cutter Levittown gone vertical.

When I got to Billy's building I took the side entrance to the parking garage and stopped at the booth.

"Visitors spots right there to the left," the attendant said after checking my name on a clipboard. He'd given me a pleasant enough smile in response when I'd given Billy's name, but like a trained street cop he'd also let his eyes roam my face and I could almost feel him reciting hair color, eyes, collared shirt and no tie. In my rearview I saw him taking down my tag number. It was a careful building.

I locked the truck and walked through a tiled passageway to the main lobby. There I ignored the scrutiny of the desk clerks and crossed to the bank of elevators, stepped in, and pushed 15. The entrance to Billy's suite was unmarked, just a double wood door of solid varnished oak. Inside the carpet was thick and simply patterned in a soft burgundy. There were several fine seventeenth-century English landscapes on the walls of the reception area that surrounded a large cherry wood desk. Behind a computer screen and a multi-button phone was Billy's secretary.

"Good morning, Mr. Freeman," she said, standing to reach over the desk to shake my hand. "A pleasure to see you again."

"It is always my pleasure, Allie."

"Thank you," she replied without a flutter. When Billy had first introduced me and told her where I lived and that I would have no mailing address, she'd seemed mildly amused. She was a third-generation Floridian, was creative and cultured and had only a cursory knowledge of the Everglades. The idea that a newcomer would live at its rough edge seemed a curiosity to her. The idea that the most dominating physical feature of an entire state could be ignored seemed to me an equal curiosity.

“Go right in, Mr. Freeman. He’s waiting,” she said. “I’ll bring coffee.”

Billy came around from behind his desk when I entered and smiled broadly. He was dressed impeccably in a starched, hand-tailored white shirt buttoned at the throat. His vest was brocaded in a swarm of subtle color. His suit pants were lightweight and charcoal, the matching coat was on a hanger. His shirt cuffs were rolled, carefully, twice.

“M-Max. Y-You are 1-looking well,” he said in his standard greeting.

It had taken me some time to get used to Billy’s stutter, and only part of the effort had been because of the incongruity with his appearance and obvious success. But the constant reminder was the way his speech pattern turned on and off. His is a tension stutterer. On the phone, from the other side of a wall, even through a darkened doorway opening, his voice is clear, smooth and flawless. Face-to-face, his words clatter and fall from his mouth. The distinction seems a joke or a deception at first. But I learned early to listen to the words themselves, and judged him only by what he said, not how.

Billy was the one who’d convinced me to come to South Florida after bailing out of ten years and a family tradition with the Philadelphia Police Department. He was the one who invested my disability buyout into a profitable stock portfolio. He motioned to the leather sofa that faced the floor-to-ceiling windows looking out on the city.

I considered it a humbling debt to help Billy Manchester in any way I could.

“I h-h-hope m-my recitation last n-night was n-not too confusing,” Billy said, bringing a stack of legal folders to the coffee table and sitting. “I have g-gathered as m-much information as there is, and it’s n-not m-much.”

He spread five folders out like a hand of cards. Fanning them with the tips of his fingers. I scanned through them. Each was labeled with a name. Some contained death certificates. Some included paramedics’ run sheets and police reports. The medical examiner’s reports were scant. The one similarity among them all was the cause of death: natural.

Allie came in with coffee and set the china service on the table and then smiled when she slipped the large, flat-bottomed sailing mug in front of my place.

“I didn’t forget how much you like your coffee, Mr. Freeman.”

We both thanked her and Billy uncrossed his legs and poured. I thumbed through the documents again, hiding the growing skepticism I’d been pushing back all morning. All the women named in the case files were elderly. All over eighty. All lived in the same general area west of Fort Lauderdale. All were widows.

“Not much to go on here, Billy.”

“I know. And that’s w-what’s wr-wrong. Not w-what’s there, b-but w-what isn’t.”

He was up now, pacing as if in front of a jury, a place his brilliant lawyer’s mind could make him a star but where his stutter had never let him go.

“An acquaintance came to m-me after the most recent death, her m-mother,” he said. “At the funeral sh-she saw old f-friends. Longtime folks f-from the neighborhood. Her m-mother was somewhat p-prominent and it brought many of them together for the first t-time in years.”

He was staring out the big windows. Outside the city spread out in the unbroken sunlight. Billy loved high views, and the thing about South Florida from a height was its complete lack of borders. No mountains or hills or even small rises, nothing but the

horizon to hold it. Billy always looked out, he never succumbed to the natural urge to look down.

“The d-daughter c-came to me with questions about the l-life insurance,” he continued. “It had b-been sold. All of them had b-been sold.”

I refilled my coffee, stacked the files again so each of the names lay exposed on top of one another. Billy had done some homework. The five women, all Florida born and raised, had lived somewhat similar lives, he said. They had grown up in the '30s and '40s, had raised families and worked well into their sixties. They had survived in a South Florida that in their time was a predominately Deep South society.

But all had also done an extraordinary thing. They had each bought life insurance policies for their families, sizable ones for their time, and had paid their premiums like clockwork. Then, late in life, they had inexplicably sold those long-held policies.

The viatical purchases were legal, Billy said. Each woman had been paid for the transfer to an investment company. Some had brought the women large windfalls. But the purchase price was only a part of the policy's worth. When the women finally died, the investors would cash in the policies for the full amount and walk away with the profit.

“All legal?” I asked, looking down at the names.

“P-Perfectly.”

“And the twist?”

“The tw-twist is that the longer the insured lives, the more p- premiums the investors have to p-pay. That is w-why they usually look for medical infirmities, which all these w-women had,” Billy said.

“But they m-might have underestimated the t-toughness of these ladies. The longer they lived, the more it cut into the investor's p-profit.”

Billy was looking east now. In between the high rises, out past the Intracoastal Waterway to the red tile roofs of the beachfront mansions and estates of Palm Beach. I let him stand in silence, the dark skin of his profile a silhouette against the hot glass.

“You don't think that's kind of a shaky motive for murder?” I finally said.

He turned his dark eyes on me.

“M-Max. Since when has greed been a shaky m-motive?”

4

We walked up Atlantic Boulevard for lunch. The breeze had pulled the temperature down into the mid-seventies. An early lunch crowd was mixing on the street with women in business skirts, office workers in pressed white oxfords and cinched ties, and tourists in shorts and tropical prints floating from one window display to the next.

As we walked Billy explained how he'd tried to slip his theory in through the back door of the Broward Sheriff's Office. His contacts were extensive, but his pleadings fell on deaf ears. Drug enforcement, computer crime, demands from every sector to keep kids safe. School resource officers, traffic details in an overflowing maze of urban streets. Rapes, robberies and *real* homicides. Too much crime, too little time. "Bring me something with substance, Billy. Hell, the M.E. won't even go out on a limb." Even his political connections told him to back off. "It's not a good time to be screaming that they won't investigate crime in the black community. Not now, not with some *theory*, Billy. You got to pick your battles." He'd hired a P.I. who after three weeks came up with nothing: "I know that neighborhood, Billy, and nobody knows a damn thing about old ladies getting killed."

The recitation of his dead ends pulled at Billy's face, but still a knot of jaw muscle rippled in his cheek. When I suggested his suspicions might best be handed off to an insurance investigator, he was, as usual, ahead of me. He had contacted several who worked for the three different companies who insured the five women. There had been little interest. They too had written the deaths off as natural and paid out without question. Only one of the companies, a small, independent firm, had agreed to send out a representative. We were meeting him for lunch.

"I am s-sorry, M-Max. I'm asking too m-much. But I only want your advice." Billy said. "You decide. I w-will introduce you and b-be off."

Billy was not an ungracious man. I looked at him when he said it. I know he felt my eyes on him.

"This is w-why I need your help," was his only response.

As we approached Arturo's, one of Billy's favorite sidewalk cafes, I could see a tall, thick-bodied man pacing the curb in front. From a distance I thought of one of those Russian nesting dolls, rounded at the top and sloping down to a wide, heavy base. Ten steps closer and I thought: lineman. His muscled neck melted down from the ears into thick shoulders and then, like a lava flow, down through the arms and belly, settling in the buttocks and thighs. I had played some undistinguished football in high school at tight end. I knew from unsuccessful experience how hard it was to move such a man off that substantial base.

Ten more steps and I thought: ex-cop.

The man had turned our way, his head tilted down, one hand in his pocket, the other cupping a cigarette. He made himself look like someone lost in thought but I could see

he was scanning the block, his eyes, in the shadow of his heavy brow, measuring every pedestrian, noting the makes of cars, marking those in parking spaces. Nothing entered his turf without being scrutinized. And that included us.

A few more steps and he took a final drag, flicked the cigarette into the gutter and squared to meet us.

“G-Good afternoon, Mr. McCane,” Billy said, stopping short of handshaking distance. “This is M-Max Freeman, the gentleman I t-told you about.”

McCane took my hand in a heavy, dry handshake.

“Frank McCane. Tidewater Insurance Company.”

I nodded.

He had gray hair cut short to the scalp and looked to be in his mid-fifties. His face had a florid, jowly look. His nose had a broken bend as if from a quick meeting with a bottle. It also held a web of striated veins from a longer association with the same. But his facial features were overpowered by his eyes; pale gray to the point of being nearly colorless. They gave the impression of soaking in all the light that entered their field and reflecting back none. I am six-foot-three, and we were nearly eye to eye.

I held his gaze long after the appropriate time for a business handshake. Without a flinch of emotion his eyes moved off mine, focused on something behind my left shoulder, and then swung to the other side. Street cop, I thought. Street cops hate to be stared at. They need to know what’s around them. I knew from walking a beat myself. Once a street cop, always a street cop.

As we stood on the sidewalk, Arturo approached from under the awning of his cafe. He had recognized Billy and knew how to treat an important customer.

“Ah. Mr. Manchester. Gentlemen, gentlemen. So good to see you, sirs,” Arturo started, talking to us all but looking only at Billy. “May we seat your party please, Mr. Manchester?”

A gracious host, Arturo had taken Billy’s hand in both of his and was guiding him toward a table.

“Arturo, gracias,” Billy said. “P-Please take care of m-my guests. But I cannot s-stay.”

“Of course, Mr. Manchester. I am disappointed but honored.”

Billy turned to us.

“I have a m-meeting. Mr. McCane will fill you in, Max. I will sp- speak with you later.”

I watched as Billy walked away. McCane had not moved from his spot on the sidewalk. When Arturo again extended his palm to an umbrella shaded table, I turned to him.

“Let’s eat.”

The big man sat in a chair and then scraped the legs across the flagstone so he could sit at an angle to the glass-topped table. He lit a cigarette and ordered “sweet tea.” I asked the waiter for a Rolling Rock and McCane cut his eyes at me.

“Ya’ll were on the job somewhere?” he said, the New York cop phrase sounding odd in his southern accent.

“Philadelphia. Ten years.”

“Retired?”

“Quit,” I said. “Took disability after a shooting.”

“I seen that scar,” he said, his eyes going to the penny-sized disc of scar tissue above my collarbone. I repressed the urge to touch the soft spot left by a bullet that had miraculously passed through my neck without killing me. I stared across the street, a flash of sun on the window of an opening door flickering behind my eye where the memory of the pale face of a dead twelve-year-old boy hid. I blinked away the vision.

“You?” I asked, turning back to McCane.

“Charleston P.D. for a while. Then over to Savannah some. Retired there. Picked up this investigative work through an old boy I knew for years. Money’s all right. Don’t like the travel much.”

The waiter brought my beer with a glass. McCane sipped his tea, and refused to look as I took a deep draw from the bottle.

Out in the street a river of cars filled up the block and then flushed away with a change of the stoplight. It was a bustle, but unlike a fall day in a northeast city. The people weren’t locked onto a destination; the subway, the train station, the office building where they could get out of the cold. Even on a busy downtown street here you can not stand under a blue sky next to a palm tree and be in too much of a hurry.

“Hard to find P.I. work down here?” he asked, taking another drag on his cigarette.

“I wouldn’t know,” I said, wondering how much Billy had told him about me. “Why do you ask?”

McCane released a lung-full of smoke.

“You know. Just figured if you had to work for him,” he said, nodding in the direction Billy had walked, “things must be tight.”

“It’s a favor,” I said, recognizing now the subtle edge of racism in the man’s voice.

“Yeah, well,” he said. “It all spends the same, don’t it?”

The waiter came back for our orders. I asked for grilled yellowtail, knowing Arturo’s chef would spice it nicely with a Cuban flavor.

“Black beans, sir?” the waiter asked.

“Yes, please.”

McCane had not looked at the menu.

“I’ll have the same,” he said. “Nix the beans, heh?”

The waiter nodded politely and left. When he was gone McCane shifted into business mode.

The connection between two ex-cops was settled at arm’s length. I now knew why Billy called me in to work with a man with whom he could not.

“My company owns three of the policies written on these women more than forty years,” he started. “Some go-getter salesman comes down here in the ’50s. Figures Florida is boomin’ what with all the young WWII vets makin’ a new start.

“But he gets down here and the GIs and flyboys have already been scooped up by insurance companies with government connections. But this ol’ boy ain’t gonna waste a trip. He sniffs out another market and works the other side of the tracks, sellin’ to the blacks who have a few bucks because the whole place is flush.”

Again he seemed to stop a moment for effect.

“Got to give the boy some credit. He targeted the women. The housekeepers who had regular work in white homes. Shop owners who were runnin’ little businesses. He sweet talks them with the old promise of security for the kids. Something for their

future. A better life for them when you're gone. He signs up dozens of them, gets a few bucks up front, figures what the hell, they get a few premiums in before they quit paying, it's easy money."

I ate while McCane talked. I was listening, but watching other customers come and go, marking cars in traffic that held more than one male, and noting that each time I took a drink from my beer, McCane would look away. I was also thinking of Billy's history lesson.

"But some of these women kept up with their payments," I finally said.

"Yeah. And some even bought additional policies over the years. Especially this last one. Two hundred thousand worth when she sold to the viatical investors."

I finally cut to it: "You think someone killed them?"

"Hell, I don't know. The cops don't think so. The M.E. don't. But your boy Manchester does and he's got some kinda clout, cause here I am."

Billy's famous connections, I thought. But back in his office he'd admitted that without the cooperation and inside knowledge of the insurance carrier his abilities were limited. McCane picked at the fish, washing nearly every bite down with his tea.

"You know why Manchester's bringing you in on this? Cause unless you got some kinda inside track I don't know about, I'm not sure how it's gonna help," McCane said.

I didn't answer because I didn't know myself.

"Maybe you know people we can use for an inside look, cause I'm tellin' you, the incident reports are damn thin and I ain't gonna get shit from the relatives," McCane said. "To be honest, this is lookin' like a bad fishin' trip to me."

I drained my beer and came close to agreeing with him out loud. But I kept it to myself.

"I'll get with Billy," I said as the waiter cleared the table, presented the check and offered Cuban coffee as a parting gift from Arturo. I took the shot of sweet caffeine. McCane took the check and pulled out a silver clip of folded cash and refused my offer to split the cost.

"Expense money," he said with a slight grin. "They do take American, right?"

When I got back to Billy's office, he was still out. I left word with Allie that I'd call him as soon as I could and update him on my lunch with McCane. She raised her eyebrows at the mention of the insurance investigator's name.

"Will you be taking over for Mr. McCane?" she asked, an optimism in her voice.

The question caught me off guard. Billy knew how deep my vow had been to leave police work behind. He wouldn't have spoken openly about bringing me back in, even if that were his intention.

"I mean, it's just, you can see that he doesn't have much respect for Mr. Manchester," she said.

"He's Old South, Allie," I said. "Some people never leave it behind."

"I'm sorry. It's not my business," she said.

"No apology necessary."

As I turned to leave she said, "Have a nice day, Mr. Freeman."

I got my truck out of the garage, gave a short wave to the alert attendant, and headed back west. The heat of the day was rising off asphalt and concrete, parking lots