

## CHAPTER 1

### A PICTURE IS WORTH A THOUSAND WORDS

Danvers, Massachusetts, north of Boston

A Monday night in September

“Do you know what today's date is?” Harry Bartlett asked the Kings Grant Inn bartender.

Harry had already checked his watch three times today. Five days left. Fifty-five days gone. Maybe hearing someone else say the date would spark a new idea.

“September 18,” Charlie said.

Harry stared at the first letter of the name of a whiskey directly in front of him. Everything but the one letter retreated into the background. He slowed his breathing and relaxed every muscle. The usual “monkey-mind” thoughts that raced through his brain vanished. He was calm, at peace.

It was a trick he'd used when he was a Chief Financial Officer facing a difficult problem. His staff had laughed and asked if he was having an LSD flashback, and he'd laughed along with them. But there was nothing crazy about what he did. It was his way of getting his conscious brain out of the way and letting his unconscious brain roam around for solutions.

But this time there was nothing. Zippo. Zilch. Bupkus. Not one new idea.

“You want a refill?”

Harry finished the last remnant of Johnny Walker Blue and lowered the cut glass tumbler. “Sure. Why not?” Harry asked. A good old-fashioned buzz might stir a thought.

Charlie obliged.

Harry pulled a laminated photo from the pocket of his double-breasted, dark blue pinstripe suit and placed it on the bar. The photo was of a fifty-ish man with a choir-boy face. Harry looked at the photo at least once a day. Lately, it had been more like three or four.

“Now he looks like a guy you could trust,” Charlie said.

Harry knew people who’d done it. The lucky ones only lost their lives savings. The unlucky ones also lost their lives. Harry’s best and only friend, Ian Bradford, had been one of the unlucky ones. The man had killed Ian, taken his money, and left his widow Ginny to raise their two young kids.

“Who is he?” Charlie asked.

“His name is Yesac Trebor.”

“Weird name. Why do you have his picture?”

“Because the bastard killed my best friend, paralyzed my business partner, and scammed money from orphans,” Harry said. “And I’m going to personally lock him in a jail cell and throw away the key.”

“Well, good luck with that,” Charlie said. “I’ll be right over there if you need anything.” He looked at his watch. “I’ve got a drink to make.”

Harry watched Charlie shuffle away. I must sound like a crazy old man, Harry thought. He looked at his image in the mirror behind the liquor bottles. He was wearing a white, Red Sox cap with a red “B.” He was wearing a suit. He was drinking alone in a bar. He might be a crazy old man. Well, not old. On the road to crazy chasing Yesac? Maybe.

Harry watched Charlie make a Bloody Mary. Harry looked around the bar. He was the only customer. Who was he making it for? Himself?

Harry's phone rang with the song "Kokomo." The call was from Megan Webster, the TV consumer reporter. Linking her with the Beach Boys island song was a no-brainer; they'd worked well together investigating Yesac on Nantucket Island. In fact, he still owed her a dinner for driving to Cape Cod to rescue him after he'd been drugged by one of Yesac's minions.

"Hi, Megan."

"Hi, Harry. Am I still Kokomo?"

"Yes."

There was a beat, then two.

"You're looking at his photo, aren't you?" she asked.

"Yes."

"Why do you keep looking at it? Never mind. I know why. Where are you?"

Harry told her.

"How about you put the photo on the bar, cover it with a napkin, and focus on me?"

"Done," he said.

Megan hung up. He started counting, "a thousand one, a thousand two..."

He'd always counted things. It was an occupational hazard of being a numbers guy.

There were 53 bottles in front of him. The bar had 22 table set-ups. Charlie slipped four green olives on the toothpick for the Bloody Mary.

He got to three.

Her tune sounded again. "Hi, Megan."

"Hi, Harry. Am I still Kokomo?"

"Unless you come up with a better one, then yes."

"Much better. How's business?" Megan asked.

“Let me see. The 60 days I said I needed to find Yesac is up in 5 days. Cash is getting tight because no new clients have magically shown up at our doorstep. The staff is bored and Steve Malarkey is self-medicating with booze. The tally board in my office of money stolen by fraudsters keeps growing. I haven’t properly thanked you with a dinner for saving my butt. And tomorrow morning I’m giving a speech at the Waves restaurant to the Essex Chamber of Commerce to drum up business.”

“I’ve been there. Stay away from the eggs. Your stomach will thank you,” she said.

“I’ll try to remember. Oh, and Steve said I suck at asking people to hire us so he’s got Matt Rowley recording my speeches to critique my performance.”

“Harry, it’s not a bad idea. Getting clients isn’t like being a big-time Chief Financial Officer spouting numbers to breathless shareholders and analysts.”

“So I’m learning the hard way,” Harry said.

“How’s Uncle Louie?” she asked. “Still sticking to you like glue?”

Uncle Louie rarely let Harry out of his sight since he’d shot the alligator Yesac had sic’d on Harry. The reptile had been payback for Harry tying Yesac up and letting snapping turtles pluck away at him. Harry thought the ‘gator thing was taking revenge too far, but it was clever in a sick kind of way. Harry had bet a small reptile. Yesac had raised the bet with a bigger one.

“He let me out on my own this once. No ‘gators in Danvers,” Harry said. “Sorry I haven’t called. Things have been crazy. I’ve got circles under my eyes deeper than a Boston pothole.”

“Chasing a ghost will do that to you,” she said. “I’ve been pretty busy, too.” She was a whirlwind, breaking fraud stories, solving consumer issues, and giving speeches. “A guy called me today and I thought of you,” Megan said.

“A guy asked you out and you called me?”

“No, he called about his CFO, you idiot. I thought it might be a case for you.”

Harry didn't respond right away.

“Hello?” Megan asked. “Anybody home?”

“I was thinking,” Harry said.

“Didn't you just say the Fraud Detective Group needed work?” she asked.

“Yes.”

“So, this is work. For a fee and everything.”

“I know.”

“Harry, you can't look for Yesac 24/7. You'll go bat-shit crazy and broke.”

“I'm ...”

“I know, you're pissed at yourself for not getting him the last time. Harry, take a break.

Meet the guy. Hear his story. It's interesting.”

“Okay, you win. And thanks for thinking of me and the FDG.”

“You're welcome. I'll bring the guy to the meeting. His name is Brian Norwood and he owns a construction company.”

“What's his problem?”

“His CFO is acting weird.”

“Weird doesn't translate into fraud,” Harry said.

“Wait 'til you hear the rest of it. Good night, Harry.”

“Good night, Megan.”

“And now you owe me 2 dinners. Don't let the bedbugs bite,” Megan said.

He meant what he'd said about appreciating the new case. After all, he and Steve Malarkey had formed the FDG to help any and all fraud victims. It wasn't Harry's personal investigative unit to find Yesac at all costs.

Taking the case would make the FDG staff happy, he'd be able to make payroll, and a new case would be a good step toward growing the business. The problem was his gut was still telling him to spend every waking hour hunting Yesac down.

He emptied the tumbler. It wasn't late. He could still do some more searching.

"Check, please."

## CHAPTER 2

### LOUBOUTINS

Kings Grant Inn

Monday night

A sedan pulled into a front-row parking space. The headlights reflected off the bar's mirror, causing Harry to squint until the driver extinguished them. The car was a hunter-green Audi R8 Spyder worth at least \$150,000. It had a vanity license plate—1TSEVNI.

Harry translated it—INVEST1. He guessed the driver was in the financial industry, someone like a stockbroker or a money manager.

The driver's door swung open and a pair of black stilettos hit the blacktop. The rest of the driver emerged. A gust of wind adhered her emerald-green dress to her not unsubstantial curves. She shook her head and auburn curls bounced on her shoulders. She ran fiery red nails through her hair to untangle any mischievous strands. Her long slender neck supported a face beautiful enough to make Harry wonder if he'd seen it in a movie.

Charlie hustled from behind the counter to open the bar door.

Harry chuckled. He'd only received an "Evening, sir. What'll it be?" from Charlie. But he couldn't blame the guy; he'd have done the same thing. She was gorgeous from head to toe. But her hair was especially striking. The combination of the unique color and the bouncing curls was something from Hollywood, not an out-of-the-way bar in a Boston suburb.

She glided through the open door, smiled at Charlie, and touched his cheek. "Thanks, Charlie."

He blushed.

She gracefully sat on a barstool two seats to Harry's right. The Bloody Mary was waiting. Mystery solved.

She removed the celery stalk, ate an olive from a toothpick, and took a sip.

"The first is the best, don't you think?" she asked. She had no hint of a Boston accent and she didn't sound like she was from south of the Mason-Dixon line. Somewhere in the Midwest.

"I'm past that number," Harry said.

"Tough day?" she asked.

"Days. Weeks. Months."

"Ouch," she said. "Mine come in streaks."

"It's my first," Harry said.

"Ah, a virgin. The first time hurts, but it gets better with practice."

Harry expected her next lines to be "You know how to whistle, don't you? You just put your lips together and blow."

She sized Harry up. "Let me guess. New job?"

Damn. He wanted to respond with a whistle. "I'm a newly-minted fraud detective."

“That’s a new one. Kaitlan Kennedy,” she said and reached to shake his right hand. Her left hand produced a business card from her black Gucci purse as smoothly as a magician plucked a rabbit from a hat.

Harry held the card between his thumb and forefinger. The front of the sturdy cream-colored card had a high-gloss finish with raised bold lettering.

**Kaitlan Kennedy, Certified Financial Planner®**  
**Walsingham Wealth Management**  
**94 Knoll Terrace**  
**Essex, Massachusetts 01929**

“You know Walsingham was Queen Elizabeth’s chief confidant, right?” Harry asked.

“I do and you win a free drink. Fix him up, Charlie,” she said.

He pivoted the card. The flip side was uncoated and had a hand-written message “Call me.” He’d never seen a pick-up line on a business card before. Or at least not one given to him by a stranger in a bar.

“I’m not one, you know,” Kaitlan said. “What you’re thinking.”

Harry looked at her. “And I’m thinking what?”

“That I’m a hooker trolling for lonely executives,” Kaitlan said.

Harry started to speak but Kaitlan put her hand on his. It was soft and warm.

“It’s okay. It makes an impression. Men think it’s suggestive. Women take it at face value or think it’s daring. Either way, everyone keeps the card.”

She had a point. “I’m Harry Bartlett. Can I hire you as my marketing expert?”

“You couldn’t afford me,” she said. Kaitlan leaned back and studied Harry. “Weren’t you on TV last summer? Something about cheap wines being sold as premium vintages.”

“You’ve got a good memory,” Harry said.

“I recognize the hat,” she said.

He removed his cap and stared at it. Uncle Louie had said Harry looked like a “frickin’ igit” wearing it with a suit. In Boston lingo, “frickin’ igit” is the opposite of “wicked smaht.” But Harry worked for himself and could wear what he wanted. Besides, Uncle Louie’s fashion sense extended to what shade of black he’d wear.

“It’s a nice marketing idea. Your version of Sherlock Holmes’ deerstalker hat?”

She was good. It was his secret reason for wearing it. “Smoking a pipe makes me look old,” Harry said.

“Well, then, to paraphrase the old saying, if God gives you melons, wear a tight dress,” Kaitlan said and extended her glass toward him.

“Here’s to melons and caps,” he said and clinked his tumbler against hers.

She shimmied onto the seat next to him. She touched his arm to steady herself.

He caught a flash of red on the sole of her shoe. “Louboutins?” he asked.

“You have a pair in your closet?”

“No, I can’t walk in heels. Bad ankles,” Harry said. “Actually, a friend wore them.”

“A current friend?” she asked.

“An ex-girlfriend,” Harry said. He was tempted to add details but he resisted the urge.

Talking about former wives or girlfriends was a sure way to kill a conversation.

“Too bad for her,” Kaitlan said. She touched the laminated photo on the bar with a bright red fingernail. “Mind if I take a look?” she asked.

Harry shrugged.

She examined the photo. “He looks like a choir boy. He should be in sales,” Kaitlan said.

“Friend?”

“A ruthless psychopathic con man named Yesac Trebor.”

“I’m guessing he’s on somebody’s ten most wanted list?” Kaitlan asked.

“Mine,” Harry said. “Public enemy number one.”

“Remind me not to get on your bad side,” she said and slid it back to him.

Harry returned the photo to his pants pocket. “Has anyone ever told you that you look like, oh? What’s her name? She was in that movie about stealing a painting.” Harry rubbed his brow, trying to energize his brain cells. He could recall numbers and facts instantly but he’d never had the skill to remember people and faces. “You know who I mean, right?” Harry asked.

“I do,” Kaitlan chuckled.

“And?”

“It’s a game I play. I let people twist themselves into a knot trying to remember her name. Nine out of ten beg for the answer. But you knew my shoes so I’ll give you a hint. Her initials are the same letter.”

Snippets of golf and baseball scenes flashed through Harry’s mind. “Rene Russo,” he said and slapped his palm on the bar.

“And we have a winner,” Kaitlan said. She kissed his cheek.

She smelled very nice.

“So, you’re a fraud detective. That sounds interesting.”

“It would be if we had any cases. I’m giving a speech to drum up business,” Harry said.

“I do the same thing. I talk to everyone I can.” She rested her hand on his forearm. “I’ll tell you a secret.” She lowered her voice to a whisper and leaned in, invading his personal space.

He felt her warm breath on his neck. Her perfume wafted around him. He recognized it. He’d always had a sensitive nose, and he’d bought it for his executive assistant last year. It was Frederic Malle’s ‘Portrait of a Lady.’

“It takes three years to build a base. Five to make a decent living. Seven to get rich.”

“How many years are you in?” Harry asked.

She flashed diamond and emerald rings on her right hand. Her left hand was naked.

“You’ve got to stick with it,” she said and leaned away.

Harry had his personal space back. He would’ve been fine if he hadn’t.

“I’d ease up on those drinks if your speech is tonight,” Kaitlan said.

“No, it’s tomorrow morning to the Essex Chamber of Commerce,” Harry said.

“What’s the topic?”

“Avoiding fraud.”

“This may be a stupid question, but if everyone did that, won’t you be out of business?”

“My powers of persuasion aren’t that strong,” he said.

“Oh, I’ll bet you’re plenty strong,” she said.

He felt a squeeze on his forearm. His “meeting women in bars” antennae were rusty at best if they ever existed at all, but he was pretty sure that she was hitting on him.

“You look like you’ve done okay. I’ll bet you manage your money yourself, right?”

Kaitlan asked.

Harry was a smart guy, but the sudden sharp turn of their conversation fried his brain cells. “What’s left of it,” Harry said after recovering.

“Hit a rough patch?” Kaitlan asked. “You don’t have to tell me if you don’t want to.” She uncrossed her legs, switched to right over left, and turned toward him. He glimpsed a birthmark on her inner right thigh. Her right knee had small dark patches.

Harry told her about his investment in Ian's multi-vineyard ownership scheme and the partial sale of Harry's Black Fedora vineyard to reimburse the charities that had been conned by Yesac.

"You're a generous guy," Kaitlan said. "Smart, too. But you know that you need to diversify, right?"

Harry nodded. "There's other money invested differently."

"I know you know what you're doing, but I might have some ideas for you," she said. She took a full sip of her Bloody Mary. "I've got materials in my room." She slid off the stool. "Put our tabs on room 125, Charlie," she said and walked toward the exit.

She stopped and looked over her shoulder, catching Harry's eye. She held her gaze, then ever-so-slightly flicked her head toward the motel end of the Kings Grant Inn.

Harry dropped her business card into his pants pocket. He'd forgotten to give her one of his. No wonder the FDG didn't have any cases. He'd try to remember to give her one later.

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LATER

Harry woke up. He'd been having the oddest dream. Words spelled backward were floating around him. He could make out 1TSEVNI as INVEST1, Kaitlan's license plate. The other words were indecipherable.

He could smell her perfume. He reached to his left but the bed was empty. He didn't hear the shower running. He looked across the room. Kaitlan's investment materials were gone. So were the champagne glasses and strawberry stems. Harry checked the bedside clock. It was 7

AM. He was mildly irritated at himself for not doing research last night on finding Yesac. But only mildly. He'd put in extra hours tonight. He still had 5 days.

He went to the gym and worked out on a rowing machine. He showered and got dressed. He put his phone into his pocket and hit something. It was her business card. He'd forgotten to give one of his to her. He needed to get better at marketing. He checked out. He'd get breakfast at the event, schmooze the audience, then get back to the office.