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It all began just after I arrived home Tuesday evening.

“Harry, you’ll never guess what Dorothy told me today.”

“She admitted she was sent here to poison us?”

“Don’t be cruel, Harry. She tries. The result is no sin of volition.” She was interrupted when Dorothy herself came in from the kitchen with a plate of carbonized meat, perhaps pork, and deposited it on the table. After we thanked her and she had made her exit, Emmie resumed. “She told me the previous tenants had been killed in their sleep.”

“It was an accident. They fell asleep without turning the gas off properly. I told you about it months ago. And Dorothy wasn’t even here at the time.”

“Well, the Eckerts’ maid told Dorothy that the others in the building suspected it was something more sinister.”

“Just what are you up to, Emmie?”

“I’m not up to anything, Harry. I’m just surprised you brought me to an apartment that had a pall over it.”

“I rented the apartment precisely because of the pall over it—the landlord offered me the first month free. And I brought you here so I could pay the past-due rent with the dowry you led me to believe I had coming.” I said this just as Dorothy made another entrance from the kitchen. Like the Eckerts, I knew there were two ways to keep your servants happy: pay them a living wage, or provide them with the sort of gossip their friends will find entertaining.

After Dorothy had left for the evening, Emmie raised the subject again.

“Mr. Ahearn is the chief suspect.”

“The janitor? Suspected of what?”

“Murder, of course. Murder of that young couple who died in this very apartment. He could have loosened the gas pipe, then tightened it before the police arrived.”

“I’d be careful, Emmie, repeating rumors like that. Besides, I’ve never known Ahearn to have any luck with leaky pipes.”

“Oh, I don’t believe it was him. What motive would he have had?”

“Maybe they forgot to give him his Christmas tip. I guess I had the best motive.”

“You? Did you know them?”

“No, but I got a free month’s rent out of the tragedy.”

That closed the subject until later that night. Three times Emmie woke me up asking if I was sure the gas was off, and three times I told her it had never been on. I knew this was all part of an act. Emmie isn’t the nervous type. In fact, she has a fascination with the sordid—particularly murder. She scours the newspapers for sensational crimes, and has even taken to attending trials. Our meeting, engagement, and marriage all occurred in an eight-day period punctuated by two murders. The truth was, if Emmie honestly believed there had been a murder, she’d be as happy as a clam.

There is another, far more troubling, facet of Emmie’s character. She lives under the misapprehension that I’m easily manipulated. Taking these two traits together left little room for doubt. She was up to something. And the next morning she lost no time getting back into it.

“You know, it’s funny your saying you had a motive to murder that poor couple.”

“Why is that funny?”

“Because the Lowerys already believe you have some sort of illicit occupation.”

“Who are the Lowerys?”

“Third floor, rear. Dorothy...”

“I don’t want to hear what their maid told Dorothy, Emmie. I’ve never even met the Lowerys.”

It was then that Emmie finally showed her hand. There was an opening in the Margaret and she thought we should take it. The Margaret was a sort of upscale house of flats just down Vanderbilt Avenue, on the Plaza.

“We have plenty of room here, Emmie. And we can’t afford a place like that.”

“It might be a bit of a pinch, but can we honestly continue to live here? With a murderer possibly still in the building?”

“There is no murderer, Emmie.”

“Well, leaky gas pipes then. And the neighbors spreading rumors about you.”

“I know how to handle that.” Dorothy had just arrived, so I set right to it. “What’s that Lowery fellow’s name?”

“You mean Martin Lowery, Mr. Reese? Up on the third floor?” I had Dorothy hooked.

“Martin Lowery, yes. And how old would you say he is?”

“Oh, he’s older. He has a time getting up the stairs.”

“Walks with a limp?”

“Yes, a bad limp, Mr. Reese.”

“Well, that’s interesting, because when I was a boy up in Utica there was a Martin Lowery who was run out of town after some dalliances with women of the altar guild.”

“Church women, Mr. Reese?”

“Yes, it was quite a scandal. And you know what’s very odd?”

“What’s that, Mr. Reese?”

“He walked with a limp.” I paused for dramatic effect. “Of course, that was twenty years ago. I wouldn’t recognize the man now.”

“And you think it’s the same Martin Lowery?”

“Oh, I’m sure it’s just a coincidence, Dorothy. That’s probably a common enough name.” Dorothy went into the kitchen and Emmie gave me a smile.

“Well, Harry, I’m not sure that will make our stay here any more agreeable.”

“Probably not, but now the neighbors will know I’m not someone to be toyed with.”

I bring up all that simply to explain why I had difficulty taking the subject of death-by-gas seriously when it arose later that morning. There’s no disputing that time spent with Emmie can be quite diverting. But it’s equally true that it leaves one unprepared for normal human intercourse. It’s as if you are exempt from the laws of physics while in her presence. Then, on leaving it, gravity brings you down with a jolt.

At the time, I was working for the Gotham Insurance Bureau, across the river in Manhattan. The Bureau was a sort of insurance information office that allowed insurers to find out if an applicant already carried similar insurance in suspicious amounts, or had a predilection for making well-timed claims. When something looked odd, and there was a potential for profit, the Bureau would offer the services of its investigators. The offices were on William Street, a few blocks up from Wall Street, where much of the insurance industry was headquartered.

Like everyone else, I was making a reasonable show of looking busy when the boss came up in the elevator. He had another fellow with him and summoned me into his office. That was about 10 a.m. on Wednesday, April 3rd.

Keegan, the owner of the Bureau, opened things by introducing me to Lewis Redfield, of the Sovereign Mutual Life Insurance Company. Redfield was a large, well-fed man, but too short to be accused of having a commanding presence. In another setting he might have looked

ridiculous, but standing beside Keegan, who was even better-fed and shorter, he looked almost normal.

We all sat down and Redfield told us that an agent his company did business with had committed suicide—with gas. Well, that’s when I put my foot in it. I gave a little chuckle—barely audible—but loud enough to incite quizzical looks. Quick as I could, I turned it into a sort of bronchial cough and they let it go at that.

“Was there something suspicious about his death?” Keegan asked.

“Well, he was young, healthy, and reasonably successful, so suicide seemed odd,” Redfield answered. “But the police seem sure that’s what happened. He lived and worked in Brooklyn. His name was Huber and he died in his office in Williamsburg. But it isn’t his death that really concerns us.”

“Someone else died with him?” I asked.

“No, no. You see, Huber had written a number of policies for us, and our man who oversees outside agencies, Byron Perkins, thought it a good idea to make sure the policies were all on the level. He concluded they were. There was one claim on a recent policy, but the death was accidental, nothing Huber could have spotted when he wrote the policy. Then two weeks after his suicide, another claim came in on one of Huber’s policies. This one wasn’t even a month old. And this fellow also died in an accident. And both men lived in Manhattan.”

“Couldn’t it just be a coincidence?” Keegan asked.

“Yes, I hope it is. But I want to know for sure.”

“What do the police say?” I asked.

“They say there’s no connection between the two accidents, and no apparent connection to Huber. But that’s one of the things that troubled Perkins. How did Huber meet these fellows? Why did two men living in Manhattan go over to Williamsburg to get a life policy?”

“So you just want to be reassured that there’s an innocent explanation?” I asked.

“Yes, exactly. Maybe they were friends of an uncle, or met Huber on a train.”

“Or maybe it’s something not so innocent and the reason Huber committed suicide?”

“That’s the fear, of course. And if it is that, I want to know about it as quickly as possible.”

Keegan instructed me to help in any way I could. He also made it clear I would be on his payroll and there was no chance of a bonus on this job. When we were sent to investigate

potential fraud cases, we were usually given a per diem and the promise of a bonus as an incentive. If we could provide the proof that allowed the insurer to avoid paying a claim, we'd receive five, or maybe ten, percent of whatever we saved them.

Redfield and I left for his company's offices, just a few blocks up William Street. He introduced me to Byron Perkins, Sovereign's Superintendent of Agencies, who led me to his office. Perkins was a rather tall fellow with a little too much nervous energy. He had several files laid out on his desk and began filling me in on the details. The whole time he spoke, he was continually flipping a letter opener.

William Huber was 26, had been to college, and had had a successful agency for the last three years. His death had occurred about three weeks earlier, on the 13th of March. His father was Conrad Huber, a prominent real estate lawyer in Brooklyn's Eastern District. They shared an office in Williamsburg, on Graham Street, just off Broadway. Much of William's success could be attributed to his father's associations, but Perkins felt he must have also put a lot of work into the business. Huber's was an independent agency—he could write policies for a number of insurers—but most of his life policies were with Sovereign. Perkins had cultivated a close relationship because he felt Huber was destined to expand and take on much of the business in the Eastern District. He knew nothing of Huber's private life, however, and conjectured that maybe a failed love affair was the motivation for the suicide.

The two policies that had caught Perkins' attention were both written earlier that year, 1901. Robert Barclay was a stock broker downtown and lived on East 58th Street. He was found dead on February 12th. He was 36 and already had a policy for \$2,000 through another agent when Huber wrote one for \$15,000.

“\$17,000 doesn't seem excessive for a Wall Street broker,” I said.

“No,” Perkins agreed. “But Barclay wasn't the typical Wall Street broker. And why didn't he go back to the agent who wrote the original policy?”

“Maybe he'd left the business?” I asked.

“No, Barclay bought a \$1,000 policy on his wife just last December through the same agent. And how did Huber meet Barclay?”

He sat there flipping the letter opener as if he were waiting for me to answer his question. So I asked one of my own. “Did his wife know about the \$15,000 policy?”

“Oh, yes. She remembered Huber coming by a couple times, and the doctor visiting for the physical.”

“How did Barclay die?”

“He fell in a hole being dug for a new building on 4th Avenue. It was late and apparently he was drunk. After Huber’s death,” Perkins explained, “I looked through the claims on his policies over the last year, and Barclay’s stood out. First, because the death occurred so soon after the policy was written. And second, because it was the only one outside of Brooklyn. Almost all the rest were written in the Eastern District: Williamsburg, Bushwick, and Greenpoint—with a few elsewhere in Brooklyn.”

“Maybe they just met at a club, or had a common friend,” I said.

“Yes, of course. And there was no reason Huber should have anticipated Barclay would get drunk enough to fall like that. He had passed the physical fine.”

There was another awkward pause and more flipping of the letter opener. “What happened next?” I asked.

“Then we received a claim on Christopher Farrell, another of Huber’s recent clients. He was a 43-year-old drummer who lived with his wife on West 19th Street. The policy was for \$5,000, a reasonable amount for a reasonably successful drummer. He was killed when he tripped on a platform of the 6th Avenue L, fell onto the tracks, and was decapitated by the next train. The accident occurred late on the night of March 22nd, just three weeks after the policy was written. And it was ascertained he had been drinking heavily.”

“I see. Any one bit of it might be easily explained, but you’ve got a lot to swallow when you put them together.”

“Yes, precisely.”

“But you haven’t found anything definitely suspicious?”

“Nothing. The signatures all seemed to check, the physicals, the police reports.”

“And Huber’s records?”

“All in order. Any payments he received were passed on. At least for our policies.” He paused and then went on. “But there is something else that’s suspicious. You see, we paid the policy on Barclay off, but I’ve held up payment on Farrell. And his wife has barely raised a peep.”

“What has she been told?”

“Just that we need to verify some facts. But usually a widow is damned insistent.”

“Maybe she has other things on her mind?”

“Sure, maybe.”

“Well, I suppose the best way for me to help you would be to fill in the blanks: why did Huber kill himself and how did he meet Farrell and Barclay.”

“Yes. If there’re innocent explanations to those questions, we can live with the rest of it.”

Once I had all the names and addresses, I set off for the Roosevelt Street ferry, just beyond the bridge. This was the quickest way to Williamsburg, and it came with a pleasant river cruise. I felt like a truant. I preferred being on my own this way, but had spent the last six months working regular hours on a project for Keegan. This was a time when insurers had begun writing burglary policies in large numbers and the grafters were quick to adapt. And while society generally frowns on fraud, if it’s an insurance company at the short end, society contents itself with something closer to a sly grin. Insurance companies have to look out for themselves. That’s why Keegan had three of us writing a monograph with the winning title *A Treatise on the Prevention and Detection of Fraud for the Underwriters of Burglary Insurance*.

The ferry landed at the foot of Broadway, just above one of the sugar refineries and just below the tower for the new East River bridge that was then under construction. At the time, the huge metal towers on opposite banks of the river were all there was of the bridge. The eastern tower dominated the Williamsburg riverfront, looking something like a flattened version of Eiffel’s.

I took the L down to Graham Street and found the building where the Hubers had their offices. William’s father was in but on the telephone. When he finished, he led me into his office and I explained who I was and why I was there. The conversation was an awkward one, of course. If his son had done anything wrong, the family would want it buried along with him. I had to use a line about clearing his son’s name because of rumors that were circulating. But you don’t build a successful real estate practice by being gullible. He told me he had no idea why William would take his own life, and yet he had no reason to believe it was anything but suicide. His son was successful and well-liked, with innumerable friends. He instructed me not to attempt to interview his staff, and above all, to stay well away from his wife.

I wasn’t likely to get any family secrets from him, but he did show me his son’s office and left me to look around. I had no trouble finding his copies of the policies on Farrell and

Barclay. Barclay's was written on the 2nd of January and Farrell's on February 28th. He wrote life, fire, and accident policies, and also a fair number of business policies. Most of the life policies were with Sovereign, but two were with other companies and I noted them. I went through his desk and then his correspondence, but saw nothing that would explain his suicide.

His calendar had notations on pretty much every page, even most Sundays. The majority were calls he made on clients, but I saw none to the Farrell or Barclay residences the previous winter. Evenings usually had a meeting or outing penciled in. Like most successful agents, Huber was a joiner. He was a member of the Broadway Merchants Association, the Broadway Board of Trade, the Grand Street Board of Trade, the Union League, the German-American Municipal League, and the Y.M.C.A. He was a Mason, an Elk, and in two rival societies of Foresters. On the walls were certificates from the Deutscher Orden der Harugari and the Seawanhaka Boat Club, and a diploma from Hamilton College. I made a list of these on the chance he met Farrell or Barclay at some meeting or other.

It was a small office, with large windows looking out over Graham Street, and a gas heater set in a corner. This is where he was found dead. I'm not a philosophical type, but I felt a connection to William Huber. He was just a year younger than I was, and we were both in college at the same time, not a hundred miles apart. So I felt motivated to explain his death. Of course, the prospect of a bonus would have been a far better motivator.

The cop who had investigated Huber's death was a sergeant at the Stagg Street station just a few blocks to the north. I never liked dealing with the police, but I particularly didn't like dealing with the police in New York. And it wasn't simply because they were all corrupt. It seemed as if the laws were purposely written just vaguely enough, and with just the right number of contradictions, to allow for the arbitrary enforcement that cops thrived on. And their badges gave them free rein to be as brutal as they liked. Add to that the fact that they *were* all corrupt and you have what one of their own number described as the largest gang in New York. The only thing that kept them in check was all the infighting over the spoils.

Things went pretty much as I expected. Sergeant Corwin was an older fellow with an unlighted cigar that never left his mouth. He treated me as if he had just learned I was the one who had defiled his daughter. I couldn't blame him for not wanting someone poking his nose in his business, but he didn't need to be so damn surly about it. The only real news I picked up was

that the coroner had determined William definitely died of asphyxiation due to gas inhalation, and that his body was discovered by his brother John, who worked at a law firm in Manhattan.

From there, I went back to Broadway and took the L down to Palmetto Street, where the Hubers had a house, just past Bushwick Avenue. It was a respectable place, but nothing opulent. The old man's prohibition didn't extend to servants, so I rang the bell and when a girl answered I tried to question her some about William. No go. The only thing more annoying than a gossiping servant is a discreet one. She offered to call her mistress, but I decided it would probably be unwise to establish just how successful old Conrad could be at making my life a hell on earth. I tried some of the neighbors and found out nothing more than that William was a fine boy who treated his parents well.

By then it was almost five o'clock and I remembered I had told Emmie I'd pick up her mother at Grand Central. Of course, I thought I'd be working at William Street and meeting the 5:40 would be a piece of cake. Now I was on the far side of Brooklyn. I had to take the Lexington L downtown, transfer to cross the bridge, and then transfer again on the other side. I didn't get to the station until after six. Emmie's mother was nowhere to be found. I combed the station and had three people paging her. Then I phoned home to tell Emmie.

~~ *end of sample* ~~

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