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One thing very often leads to another. But until my little adventure that summer of 1900, my life had never been ruled by the cliché so thoroughly. I left Brooklyn as an underemployed insurance investigator in desperate need of ready cash and returned ten days later in much the same condition—though not without some additional baggage. In between, events unfolded with a determined unpredictability. And while the various forms of fraud held no novelty for me, the three murders did. Nevertheless, they had little to do with the unsettled feeling that would be with me ever afterward.

I was bound for Buffalo on the one o'clock limited out of Grand Central. I had a contract with a group of New York insurance companies to investigate a fire that had destroyed a grain elevator the week before. There was nothing surprising about a fire destroying a grain elevator. But the Eastern Elevator Company had enjoyed a colorful history. There had been accusations of shortchanging by grain shippers, a securities manipulation scandal had brought down a member of the New York Stock Exchange, one former officer was on the run from the law, the corporate secretary had disappeared just a month earlier, and to top it off, the firm had recently defaulted on the mortgage and had had the elevator sold out from under it.

The structure was insured for more than \$200,000, and each of the New York companies had taken on a portion of the risk through reinsurance policies. The new owner of the elevator had inherited the insurance coverage, but if the reinsurers could prove it was issued based on a fraudulent application, they stood a good chance of not having to pay some part of the claim, maybe just five or ten percent, maybe a lot more. To completely nullify the policy would require an act of extreme fraud, or arson. But even five percent of \$200,000 is \$10,000.

When there's enough money at stake, the insurers hire outside lawyers and investigators, like myself. I had started with a firm just out of college, but after a few years on the payroll I had been good enough, or at least lucky enough, to set up on my own.

Unfortunately, my luck had run out sometime that May. I had worked steadily for two years. But then, drought. I asked to go back on the payroll with my old employer. He was considering it when this job came up. I believe there were two reasons I was offered it. First, just about everyone else was working on claims arising from the huge fire at the Hoboken docks

which had occurred that same July. Second, the vagueness of the situation made a profitable outcome less than likely. Not wanting to put their own money at risk, the insurers offered me ten percent of any sum I saved them, and a per diem of just four dollars a day, to include expenses. I wangled a four-day advance, neglected to drop off August's rent, and arrived at Grand Central with something just under forty-eight dollars in my pocket. As soon as I bought my ticket I was down nine dollars.

After my meager dinner of sandwiches I'd brought from home, I entered a game of quarter-ante poker with three salesmen from New York. These fellows had been passing flasks around all afternoon and I was hoping to augment my funds by exploiting their compromised condition. One of them could barely keep his eyes open and I took that as auspicious. But working against me was the fact these men were drummers, and while there is surely something positive to be said about men who are willing and able to peddle anything from carnival acts to fine jewelry, it has to be admitted they tend to take a broad view of the norms of society. That's not to say they are common cheats. They aren't. More often than not, they're damn good at it. A first-rate drummer can get the better of you and then make you feel guilty for having noticed.

I had decided on a stratagem of deliberate stagnation. I would bore my opponents into submission. Never has a game of poker moved as slowly as this one did. If it was my deal, I would shuffle, then reshuffle, then shuffle a little more. When it was my bet, I'd stare at the cards, set them down, reach for a coin, stop, pick up my cards again, maybe scratch my head, etc. By the time the deal had gone around once, the lingerie man was out cold. He gave us a loud snort about every thirty seconds, just to let us know he was still breathing. A half hour later, the hat man went down. He took on the melody with a kind of half-snore, half-grunt. By now I was up two dollars and two bits, but the leather goods man seemed to get his second wind and I was soon barely even. I redoubled my lethargy and finally, through tiresome effort, the field was mine. The leather goods man added an almost soprano wheeze to the chorus. I withdrew four dollars from the pot—enough to appreciably strengthen my capital account, but, I hoped, not so much as to be missed. Then I moved to the other end of the car. The racket by then was pronounced.

It was close to midnight when we reached Buffalo's Exchange Street Station. I took my bag across the street to McLeod's Hotel and found a note waiting for me at the desk. It was from Ed Ketchum, a crack fire investigator I'd been told to check in with. He informed me that the

out-of-town insurance men were keeping court in the Broezel's taproom. The Broezel was the hotel of choice for commercial travelers. It was close to the station, but not so close the trains would keep you awake all night. Unfortunately, it was also two dollars more per night than McLeod's—just fifty cents, on the European plan.

"Hey, Harry! You're late!" a fellow yelled from the bar. Half a dozen New York men were there and I exchanged small talk with each of them. Whenever there's a big fire, train wreck, or natural disaster, you'll find the fraternity of adjusters and claims investigators holed up in some saloon they've designated as a temporary clubhouse. I spotted Ed Ketchum sitting alone at a table, engrossed in his paperwork. He beckoned me over.

"I think they're stuck paying here, Harry. I don't know why they called you in. It looks like a classic case of spontaneous combustion." Ed was now glancing at his notes. "The Eastern elevator was a wooden structure with metal cladding and had a capacity of 1.5 million bushels in 211 separate bins. The grain had been held for up to nine weeks in some of the bins. There had been a period of sustained rain and moist air. And, as is typical of this time of year, temperatures were rising. By the 24th of July all the ingredients were in place."

This is why Ed was sitting alone. He'd much rather spend time with a good treatise on spontaneous combustion than with a crowd of boisterous dipsomaniacs.

"So no chance it was arson?" I asked.

"There's certainly no evidence of it. No, I'm sure it was caused by natural conditions. There are another dozen elevators out along the waterfront and I wouldn't be surprised if another explodes before summer's out."

"The powers that be seem to be hoping that there was some misrepresentation by the Elevator Company in the policy," I said. "But they didn't offer any clues as to just what they had in mind."

"Well, I did find something that struck me as odd—an elaborate brick storeroom, but no one seems to know what it stored. It's not on the builder's plans. And there's no addendum to the original policy. We can look over the site tomorrow morning and I'll show you."

Ed's news gave me hope. Meaningfully altering a building after a policy has been issued required notification of the insurer. How meaningfully it was altered would determine how much the insurers might be able to withhold, ten percent of which would be mine.

We joined the others at the bar and found things had deteriorated markedly. They were at

Always a Cold Deck — Robert Bruce Stewart

the stage where each of them half-recollects some blurry memory of what happened sometime or other, to someone or other. The saving grace was that no one could remember who bought the last round. I got out without dropping a dime.

~~ *end of sample* ~~

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