

1

Even before we left Brooklyn, I had an inkling we'd stumble on a corpse before the business was over. Not that I lay claim to powers of premonition. I was just drawing a logical inference based on the evidence before me. You see, not only had Emmie—my wife—insisted on coming along, the job itself was her idea. You might even say she anticipated it.

Now, I'd been investigating insurance claims for several years. All told, there must have been five dozen cases. But only a handful had involved a homicide. And all of those had transpired since I'd met Emmie the summer before last. I'd had plenty of cases since then that hadn't involved murder, but she'd taken little interest in those. She was downright blasé about my most recent case—a fire claim in Allentown. She said her time would be better spent shopping for draperies. Emmie had no more interest in shopping for draperies than I did. She simply had no enthusiasm for a case without the prospect of a body. Hence my inkling.

What neither of us knew then was that there'd already been a murder related to the case, three weeks before. It would be another week before we learned of it—and only after the same hand had claimed a second life. But I'm getting ahead of the story.

It was a cold December morning and we'd taken a crowded, stuffy car up Flatbush to the Fulton ferry docks. From there, we caught the boat that takes you right to the Pennsylvania's depot in Jersey City. Emmie went into the women's cabin and I made my way up to the bow. The ferry's cabins would be as crowded and stuffy as the street car, and the train promised more of the same, so I thought I'd fill up on fresh air. As it was, there was a rather brisk breeze blowing across the bay that morning, and by the time we boarded the train, my hunger for fresh air was well sated. We took our seats and Emmie immersed herself in a book, which was just as well since my face was still too frozen to allow for conversation.

We were heading to Washington, where I was to investigate a string of burglaries—all of which involved the loss of jewelry of some value. Beyond the size of the claims, there was nothing exceptional about any one case. But there did seem to be something of a pattern—as if they'd been performed by the same thief. Normally, my arrangement with insurers is that I receive a per diem and a bonus based on whatever I save them in claims. For instance, in Allentown, I convinced the insured to reduce his claim by the \$3,800 he'd included for non-existent inventory, and thus avoid prosecution. The underwriter paid me ten percent of that

amount, plus eight dollars a day. But this Washington case was different. My task was to find the culprit, and as much of the loot as possible. I was getting a flat \$100, plus ten percent of whatever was recovered.

It was an unusual arrangement, one dreamed up by Emmie. Ostensibly, she was only coming along to visit a school chum, but that was complete nonsense. She had first taken note of these burglaries while reading the Washington newspapers at the library. *Why* was she reading the Washington newspapers at the library? Precisely the question I asked. Her answer was that she wanted to assure herself that Mr. Roosevelt had matters well in hand—this being not long after McKinley’s untimely death in Buffalo. Utter prattle. National politics ranked immediately behind draperies in the roll of Emmie’s concerns. She was up to something. My first thought was that it had something to do with the horse races at Bennings, the popular track just to the east of Washington. She had sworn off gambling that summer, but she’d made a similar assurance before. Then I found out the races at Bennings had ended the last week of November. That only increased my anxiety. Now I knew she was up to something, but had no idea what.

I was reading through the notes she had taken of the thefts when Emmie laid down her book. By then my jaw had regained a modicum of mobility and I took the opportunity to open conversation.

“You know, this seeming rash of burglaries could just be coincidence.”

“Don’t be silly, Harry. What are the odds of that many burglaries involving jewelry occurring in one city in a given six-week period?”

“Remote, perhaps. But given the size of the country, the odds of such a pattern occurring someplace at some time are decidedly short.”

“But I wasn’t reading the newspapers of every city. Just those of Washington.”

“Yes, to keep up on Mr. Roosevelt,” I smiled. “Tell me, who’s to be the new Secretary of Agriculture?”

“Mr. Clement, of Ohio.”

I doubted that was the case, but I’d unfortunately chosen as a test a question I wasn’t myself prepared to answer.

“There is another possible explanation, Emmie.”

“Explanation of what?”

“Explanation as to why these cases may be unrelated.”

“And what is that?”

“Moral hazard.”

“And what is moral hazard?”

“It’s an aspect of human behavior insurers must take into account.”

“What are you talking about?”

“Well, as an example, suppose a fellow has grown somewhat dependent on his wife. She prepares his dinner, cleans up after him, and, well, serves him in a variety of ways.”

“In other words, she’s allowed him to turn her into an *it*.”

“An *it*?”

“A dolt. She should have listened to her friends and never married the man.”

“Yes, well, in this case she didn’t listen and he’s become dependent on her. Now, suppose he sees a runaway street car headed for her. He’ll pull her out of the way without a second thought.”

“A true hero.”

“Ah, your sarcasm is warranted. For he is no hero, simply a man looking out for his interests. Now, suppose he has a \$2,000 policy on the old girl...”

“Are you suggesting this yap will allow his wife to be flattened by a street car for \$2,000?”

“No, certainly not. This yap happens to be a pillar of his community,” I assured her. “Nonetheless, the actuarial tables reveal that his reflexes will have slowed in proportion to the dollar amount of the policy. At \$2,000 they will have slackened a bit, at \$5,000 they’re tortoise-like, and at \$10,000, his feet are as lead. That’s moral hazard. Simply put, people become less careful with things when they’re insured against loss.”

“Why couldn’t you have just said that?”

“I thought the subject could use some color.”

“So, what you’re suggesting is that because the insurance companies have begun insuring against burglaries, the number of burglaries will increase.”

“Precisely.”

“But that doesn’t mean there isn’t a master jewel thief operating in Washington.”

“Master jewel thief?”

“Well, she *has* evaded capture.”

“She?”

“Or he, what does that matter?”

I should have been able to put two and two together right then, but we’d both become distracted by some people across the aisle having a game of bridge. They were playing for ten cents a point. I’ve alluded to Emmie’s weakness for gambling, but may not have conveyed a true sense of her interest in the subject. It began with bets at horse races, but the unpredictability of the outcomes troubled her. In the meantime, she’d been taught some simple manipulations of playing cards. This led to the epiphany that cheating was a very effective way of shortening the odds. The culmination came that spring, when she ran a ladies’ bridge academy out of our apartment. It was quite popular, for bridge was all the rage and Emmie had become something of a master of that game. Or, more accurately, she had become a master at gaming the game. And apparently the lady bridge players of Brooklyn were eager to learn this art. It was the money from that endeavor which paid for our abbreviated European tour that summer.

We had arrived in France expecting to stay some weeks, but left just a few days later when I took on a job finding some lost gold on a French steamship. It all came out fine in the end, but I wasn’t sure that Emmie’s enthusiasm for my taking the case wasn’t tied to some wager that had gone against her. My suspicion was more or less confirmed when we arrived back in Brooklyn and she swore off gambling for good. And, as far as I knew, she had held to her pledge. Of course, I’d been going out of town quite a bit and there was little chance she’d spent the time knitting me socks. I could see her now measuring up the players in the game across the aisle. She smiled their way, but then turned back to me.

“What do you plan on doing when we arrive in Washington, Harry?”

“Send you on to the hotel while I pay a call on Detective Sergeant Lacy of the Metropolitan Police.”

“We can send the bags on and I’ll go with you.”

“What about your school chum?”

“There’s something I should prepare you for in that regard.”

“There is no school chum, is there?”

“Oh, there most certainly is. And we’ll be dining with her this evening. In fact, it’s someone you know quite well.”

“My God.”

There was only one of Emmie's school chums I knew quite well and I wasn't particularly anxious to become reacquainted with her. That would be one Elizabeth Strout, though she had also used the alias Elizabeth Custis, and probably a few others besides. I was introduced to her while investigating a murder-for-insurance scheme, which, to her credit, she was not directly involved with. She had, however, been a principal of a divorce ring, and before that a sort of feminine barker for a bucket shop. In sum, not precisely the type of person you picture when your wife mentions a friend from her halcyon days at college. But the more immediate cause for concern was Emmie's comment of a little while earlier about a master jewel thief, whom she referred to as "she." I had no knowledge of Elizabeth's capacities in this regard, but I knew she was a young woman of myriad talents—and an extremely pliant moral compass.

"Has she confessed to you?" I asked.

"Confessed what? Elizabeth has taken a position as secretary to the Countess von Schnurrenberger. And the countess has gone to Washington to join her husband, who is with the German Embassy there."

"How did Elizabeth get a position as secretary to a German countess?"

"The countess was in Trouville when we were all there. We saw her at the hotel. Don't you remember?"

"Our time in France is a blur, but I certainly don't remember meeting any countesses."

"I didn't say we'd met her. Only that we'd seen her. Somehow, Elizabeth managed to be introduced to her, and then, one way or another, secured the position."

This part of the story had the sound of truth. Elizabeth was a champion at ingratiating herself. She had essentially ingratiated herself to France, crossing on the same yacht as Emmie and me, the *Spoils of the Sovereign*. It belonged to a man named Koestler who I had done some work for, solving that murder-for-insurance case. Emmie and I were invited on the cruise as thanks for our help in the matter. Elizabeth was working her way across. She had been hired by Koestler to keep an eye on his daughter, a girl easily led astray by men of dubious character. But there was a sort of side bet. If Elizabeth could maneuver the girl into a suitable marriage, she would be rewarded handsomely. She did, and she was. And apparently she wasted no time in finding her next appointment.

While pondering all this, I'd been flipping through Emmie's notebook. Suddenly, I noticed that the entry with the account of the initial burglary was dated September 24th, just three

days after it occurred. I hope you see the significance of that fact. But in case you don't, ask yourself this: *How could she know there would be an unusual number of such thefts after only the first had occurred?* The subject demanded further investigation.

"Tell me, Emmie, when did Elizabeth arrive in Washington?"

"Oh, I'm not sure exactly."

"Sometime in September, perhaps?"

"Perhaps."

Suddenly, the inexplicable became somewhat more explicable. To summarize, three events occurred in September. First, the President was assassinated. Second, Elizabeth arrived in Washington. Third, Emmie began taking an interest in Washington newspapers. Emmie alleged that the first was the causation of the third. But, as I explained earlier, we can dismiss Number One as completely irrelevant. Quite obviously, it was Number Two that had led to Number Three. Welcome to Emmie-land, where learning the truth is like peeling an onion—there is always another layer. And in Emmie-land the onions can be decidedly thick. Since our first encounter, I'd say I'd been handed a good half bushel and gotten to the center of only a couple scallions. But setting the salad aside, we can safely deduce that Emmie had an expectation there would be a rash of burglaries in the nation's capital soon after the arrival of her school chum. Ergo, she had some knowledge of Elizabeth's plans in this regard. Or, at the very least, she anticipated some sort of relapse into habits her friend had exhibited previously. During lunch in the buffet car, I probed the matter further.

"Tell me, Emmie, were there many thefts among the students at Smith?"

"No more than average, I imagine. But I suppose there was some of your moral hazard at work."

"How so?"

"Well, if a girl knows her loving father will replace any loss gladly, she tends to become careless."

"Yes, and were they careless with things like jewelry? I expect some came to school with valuable trinkets in tow."

"I expect some did, but I don't recall seeing them."

When we returned to the coach, she picked up her book and said, without looking up, "You're barking up the wrong tree, Harry."

Kalorama Shakedown — Robert Bruce Stewart

I could feel my eyes watering.

~~ *end of sample* ~~

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