

The Case of the Dearly Departed

(A Richard Sherlock Whodunit book 7)

CHAPTER 1

According to certain psychologists, a human's greatest motivator is fear. According to certain other psychologists, a human's greatest motivator is pain. According to me, a human's greatest motivator is the fear of pain, which may explain why, at the present time, I am hanging at a sixty-seven-degree angle, head down, face-up, strapped into the pulsating-ion, electric, elliptical, rotating inversion device known as the Spine Tingler.

My back has been acting up, and I can feel the big one on the way.

So I go into my *I'll try anything* mode.

"The end of your back pain once and for all! The Spine Tingler, a revolutionary, high tech medical marvel will cure any and all vertebral pain. After only one treatment, you'll be back on the golf course, serving aces on the tennis court, or salsa dancing with the best of them. No more aches, discomfort, shooting pains, or embarrassing bend-overs. Forget the pills, stretching, exercises, yoga, surgery, or anything you've tried before because with the Spine Tingler's space-age electronic infusions of ionic beams of healing, you'll be as good as new!" There's a pause in the video's audio, followed by "But wait, there's more. If you sign up now for treatment, you'll also receive a free Asian Oriental Oscillator designed for those minor, pesky backaches that arrive at the most inopportune times."

Yes, when you have a bad back like I do, you'll believe pretty much anything.

"Are you ready?" the voice coming from behind the glass at the Tingler command and control center asks.

"No."

"What's the matter?"

The image in my mind is of my entire body being launched out of this modern-day Spanish Inquisition contraption at Mach 2 speed, and thrust through the control room's glass skylight faster than a poorly aimed circus clown fired out of a cannon.

"I'm scared."

"We can abort the mission if you want."

"Well—"

Is discretion the better part of valor?

"But since you're already strapped in and you're scheduled to go, your payment is no longer refundable," the voice reminds me.

"That's not good."

"What do you want to do?"

I have no other choice.

"Blast off."

The room goes dark and quiet; the only sound is from a fan starting to spin. Soon, frigid air hits me like a Chicago winter squall. A vibration hits my spine, starting with the lumbar vertebrae, and works its way up to the base of my neck, then repeating with stronger and stronger shots of pulsating ionic electrons. I hear a buzz beneath me and see the room's control board light up like a disco ball.

Oh, no, here it comes.

Goodbye, cruel world.

My body begins to move. Feet go down, head goes up, twisting to the left in an over/under/sideways/down spin that would make a physicist dizzy. No wonder they told me not to eat in the previous twelve hours. I hope the granola bar doesn't come up and prove me a person of little willpower.

The spin starts to increase, as do the electrical shocks to my back. I don't know what to think and I don't know what to do. If, in fact, I could do anything, strapped inside this Disneyland torture ride from hell. I get to what must be maximum speed, and I flip around faster than a Cirque de Soleil acrobat on a meth bender. The pulses are hitting my back faster than bullets from an AK-47. The restraints holding me tighten to the breaking point. The constant motion is forcing blood into my head with such pressure I fear parts of my brain will explode through my eye sockets, out my ears, and blow out of my nose like a spring allergy.

And I paid two hundred bucks for this treatment.

Oh, the things you do when the fear of an upcoming bad back attack rears its ugly head.

Just as I reach the point of no return, where death seems preferable to this torture, the machine slows down, the wind tunnel's whoosh diminishes, the shots to my spine lessen in their severity, and I begin to regain my senses. My blood seeks its own level, the pressure on my brain decreases, and my eyes find their way back into their sockets.

All motions stop.

I lie flat on my back, level with the ground.

"How do you feel?" comes from the man behind the proverbial curtain.

My immediate response would be "Awful" but I'm unable to speak. I'm spent. My body has the rigidity of a wet dishrag. I can't feel my feet, my tongue lies in my mouth like beef tongue before it becomes a sandwich, and I wonder if all my body parts are still attached.

I also can't feel any pain in my lower back.

What? No pain? No ache? No bruising spasms? No horrible debilitating, slicing agony, as if a switchblade is being thrust between my L4 and L5 vertebrae?

None.

It's a miracle.

"Please lie still for a few moments," the voice tells me, like a yoga instructor introducing Shavasana.

I enter a realm of absolute calm. My body isn't working but my brain is. Have I finally found the cure for my aching back? Can I give up my daily floor stretching routine? Finally quit the constant search for the bad-back magic bullet? Stop worrying about unexpectedly crumpling to the ground like a worn-out Gumby doll?

I lie totally still, relishing the joy and wonder that it has finally happened. The pain is gone. I can live free. My new life begins today. Maybe I'll take up golf.

It is said that true, absolute joy and happiness are as elusive as winning lottery numbers, but lying here, I feel I have attained the impossible. The mother of all smiles comes across my face.

And then my world of peace, happiness, joy, and contentment is shattered as I hear the words I detest more than any others.

"Oh, Mr. Sherlock."

Tiffany, my so-called assistant, protégé, and babysitting assignment, rushes into the room and stops at my side.

"Mr. Sherlock, you have to come quick. Some dead guy, who isn't really dead, is

trying to scam my daddy for a million bucks, and we have to stop him.”

“What?”

“Hurry. We can’t let him get away.”

“Tiffany, how did you find me?”

“What does that matter? We have to go now.”

Tiffany starts to unstrap me from my harness. “What are you doing in this thing anyway? You look like the victim in one of those tie-me-up and tie-me-down slasher movies that I’ve never watched, but heard about.”

The so-called *Doctor of Back Pain Eradication* rushes into the room, ordering, “No, don’t get up. You must rest and allow the electrons to finish their work.”

Tiffany doesn’t listen and continues to free me from the device. “No, we gotta go. A million bucks is on the line.”

I tumble out of the machine and hit the floor like a dead trout flopping out of a creel. I crumple into a heap. I try to straighten up and it hits me. “Ouch!” Both my hands grip my lower back as I return to where I started the day.

“Oh, my aching back.”

My name is Richard Sherlock. I spent nineteen years in the Chicago Police Department, sixteen as a detective. I got kicked off the force due to an uncharacteristic temper tantrum. My fist collided with the face of my commanding officer after he OK’d a plea deal for a guy I spent ten years trying to put behind bars. I lost my job and my pension, and couldn’t find another gig. Not a lot of suburban Chicago police departments were in need of a guy with a right cross aimed at his superior. I ended up as an on-call investigator for the Richmond Insurance Company, where I am forced to investigate settlement frauds or any settlements that can be proven fraudulent.

I hate my job.

I am also a divorced dad of two girls, thirteen and almost fifteen, going on twenty. I have no savings and an ex-wife who hates me. I live in a crummy, currently sweltering one-bedroom apartment. I’m a lousy dresser. I can’t find a steady girlfriend and I drive a 1992 Toyota Tercel.

Am I having fun?

No.

A big portion of my job with the insurance company is mentoring (aka babysitting) the twenty-something, spoiled heiress of the Richmond fortune, Tiffany Richmond. On the surface, Tiffany is a vapid, spoiled-rotten, rich, self-centered, egotistical girl who will never experience an “I can’t afford it” moment in her life. Deep down, Tiffany is a vapid, spoiled-rotten, rich, self-centered, egotistical girl with a good heart. I have found in life if you have the latter, all other frailties diminish. Plus, my kids think the world of her. I suspect they like her more than they like me. I really can’t blame them because even I like her more than I like me.

“Tiffany, can’t you give me a moment’s worth of peace?”

“No.”

Tiffany helps me to my feet. I somewhat stand, hunched over like a flower bent

in the rainfall.

“Couldn’t this have waited?”

“No.” Tiffany explains as she helps me to the door. “I know a million dollars isn’t what it used to be—”

I interrupt, “It is if you’ve never had a million dollars, Tiffany.”

“Well, that’s not my problem. The point here, Mr. Sherlock, is that someone is trying to cheat my daddy.”

Which would be extremely hard to do, seeing that Jameson Wentworth Richmond the Third not only has used every trick in the book for cheating people out of their money, but he’s come up with quite a few new ones of his own.

“But didn’t you say the guy was dead?”

“He was, but now he isn’t.”

“His name wouldn’t be Jesus, by any chance, would it?” I ask.

“Who?”

“J E S U S,” I spell it out for her.

“No, he’s not Hispanic, Mr. Sherlock.”

I’m walking better, not well but better, as we reach Tiffany’s Lexus 430, parked in a handicap space in front of the building.

“And you’re not going to believe who uncovered the scam.”

“Try me.”

“The last in the long line of Daddy’s dumpees.”

CHAPTER 2

Bree Bisonette, which is pronounced “Biz-o-nay,” works as a claims executive at the Richmond Insurance Company. Bree’s office is one floor beneath the massive corner office of Mr. Richmond, who at one time she was dilly-dallying with, in the adult sense of the word; at least until Jameson threw her to the curb like an empty Big Gulp cup, and Bree imploded into a mass of grief-flavored gelatin, worse than any teenager dumped the night before prom.

“If Bree’s doing this to get back on Daddy’s good side and she’s lying, she’s going to find herself in a world of corporate hurt, Mr. Sherlock.”

“Tiffany,” I whisper so the rest of the occupants can’t hear, “don’t talk in elevators.”

“Why not?”

“Because you don’t know who may be listening.”

“Why would I care who’s listening?” Tiffany says in a normal voice. “I didn’t do anything wrong. It’s that no-good Bree who could be trying to pull a fast one.”

“Tiffany, quiet.”

“If people didn’t want to know everybody else’s business, Mr. Sherlock, they would have never invented Facebook.”

Tiffany does have a point.

The doors open, and we exit on the Claims floor.

“Hello, Miss Tiffany,” Jasmine, the receptionist on the floor, immediately says with a big, phony smile on her face.

“Oh, hi.”

There is a bit of an awkward silence.

“Tiffany and Sherlock to see Bree Bisonette,” I announce.

“I’ll call.”

As the nice lady makes the call, I back up into the waiting area, taking Tiffany with me.

“That wasn’t very polite, Tiffany.”

“What?”

“If she greets you with your name, it’s polite to respond in kind.”

“Mr. Sherlock, I can’t be expected to remember the names of all the little people that work here.”

“Her name is sitting right on her desk.”

“Jasmine?” Tiffany says incredulously. “I thought that was the name of the cheap perfume she was wearing.”

“Hello, Richard.”

If you were to look up *Career Woman* in the dictionary, you’d see a picture of Bree Bisonette. Tall, statuesque, impeccably dressed, carrying herself with an air of corporate confidence.

“How nice to see you.” She comes forward to shake my hand firmly.

“Bree, how are you?” I ask.

“Better than the last time we met.”

“Hello, Miss Bisonette,” pronounced “Bizy-o-net” by Tiffany.

“Oh, hello... Tiffy.”

The air conditioning must have kicked in because there is a sudden chill in the room.

We follow Bree to her office.

“Won’t you please have a seat?”

Bree sits behind her large desk. We sit in the facing chairs.

“What can I do for you?”

“Tell him what you told my daddy,” Tiffany says.

“The Crouch case?”

“The dead guy that ain’t dead case,” Tiffany qualifies.

Bree rolls her eyes before beginning. “Some time ago, a claim came in for payment on a whole life policy of a million dollars. After careful scrutiny on my part, the claim was refused on the grounds of no death certificate being issued. It seems the man, a Leonard Crouch, known as ‘Buck’ to his family and friends, suddenly disappeared. One Monday morning his wife got up and Buck wasn’t in bed, in the house, on the property, or in the neighborhood. Nothing was missing, not his clothes, car, wallet, jewelry, or toiletries. Nothing. All were exactly where he left them the previous evening. The man simply vanished into thin air. The police were called, an APB went out, a Missing Person report was sent to all the surrounding towns, and the investigation began. There were no signs of a break-in to the house, no odd footprints or fingerprints, no sightings by neighbors, and no one from his workplace had seen or heard from him since he had resigned two Fridays before.

Buck simply poofed into thin air.”

“So what did you do?” I ask.

“Nothing. Without a death certificate, there could be no payment on the policy. Richmond was free and clear of any benefit being due. And let me tell you, Buck’s wife and brother were none too happy hearing the news.” Bree takes a breath before continuing. “A few months later, I was contacted by a credit card company and asked about the disappearance. There was a fourteen-thousand-dollar balance due on a credit card in Crouch’s name. A personal card his wife knew nothing about. Evidently, Buck had not been paying any monthly interest or the payment due.”

“Has the card been used since his disappearance?” I ask.

“It was cancelled.”

Tiffany interrupts, “Ah, could you cut to the chase?”

“No, Tiffany,” I say, “let her continue.”

“This is boring, Mr. Sherlock.”

“Patience is a virtue, Tiffany.”

Bree interrupts, “Tiffy possesses no such thing.”

“Patience?” I ask.

“No, virtue,” Bree answers.

Tiffany glares. Bree glares back.

“Whom did you hear this from?” I ask.

“The credit bureau hired a skip tracer to find the guy. They wanted their money, plus the interest, which was now much greater than the original balance.”

“Did the skipper have any luck?”

“As far as I know, no.”

“Then what happened?” I ask.

“Nothing, until months later they refiled the claim.”

Tiffany pipes in, “Boring—”

“And—”

“A packet of material arrives in the mail,” Bree says. “It includes the death certificate, reports from a coroner in Wisconsin, and photocopies of the evidence collected by the sheriff of Washington County, Wisconsin. Buck Crouch’s body was

found in a remote section of hill country, buried in a pile of dirt and forest debris. The report said the body was discovered horribly ravished by wild animals and mutilated by the normal forces of nature. Cause of death was listed as: Fall from a height of at least 1,000 feet.”

“How did the county tie this corpse to the death of Buck Crouch?”

“They didn’t at first. He was a John Doe.”

“That John Doe guy certainly seems to get around,” Tiffany says.

“When they finally got around to putting their findings into the missing persons’ database, one distinguishing factor matched,” Bree continues.

“What was the factor?”

“An upper-arm tattoo,” Bree says. “It was a three-by-two-inch image of a blue and red Chicago Cubs logo.”

“Fingerprints?”

“None.”

“Blood?”

“Not to my knowledge.”

“Was an autopsy performed?”

“The report says there wasn’t enough left to autopsy. Don’t forget, Mr. Sherlock, this happened way out in the sticks where the morgue facilities are not sophisticated, and lots of critters are in the woods looking for a free lunch.”

“What happened to the body?”

“Cremated.”

“Cremated?” I question. “They can’t cremate evidence before proper identification.”

“He was cooked in the interim between the report being filed and the match being made. He wasn’t someone they wanted taking up space in their one freezer for months.”

Tiffany is now twiddling her thumbs to relieve her boredom.

“Who sent you the packet?” I ask.

“The brother, who refiled the claim, was also kind enough to include photographs. The before picture of Buck was nice, but the after pictures were a bit on the gruesome side.”

“Did they check for a DNA match?”

“They said they didn’t have any fresh Buck DNA to match.”

“Dental records?”

“None. Evidently Buck hated going to the dentist.”

“So you paid off the claim?”

“No.”

“Why not?”

“No beneficiary and no executor named for the estate.”

“Who was going to get his money?”

“I don’t know.” Bree pauses. “And here’s an odd twist: the policy was purchased when he was one.”

“Year old?”

“Yep.”

“How did he pay the premiums?”

“He didn’t.” Bree sits back.

“Who paid them?”

“Don’t know. The payments were received in cash once a year until the interest

on the policy was used to pay the premiums.”

“I would be surprised if Buck even knew the policy existed.”

“This is weird.”

“Actually, it’s not all that odd for parents to take out insurance policies for their kids, especially when they’re infants. The policies are cheap, have a cash value, and are actually a great way to save for the kid’s college.”

Why didn’t I think of this? In a couple of years I’ll have two kids in college and the only thing I’ve saved, so far, are my two kidneys.

“So who gets the money?”

“The estate.”

“Is there a will?”

“Not that I know of.”

Tiffany harrumphs. “This is dumb. Can we get to the part where we find out the guy’s not dead?”

Bree tries her best to ignore Tiffany as she says, “And here’s where the story takes somewhat of a personal twist.”

A pensive, almost embarrassed look comes upon Bree’s face. I wait.

“As you know I was a bit distraught over losing the love of my life a few months back, and it took me quite some time to regain my emotional equilibrium. One day I decided it was time to put it all behind me and get right back in the saddle.”

“Of a Clydesdale,” Tiffany interjects.

Bree ignores her. Thank God.

“I started dating again, but couldn’t find the next man of my dreams. I was determined, and decided to take any means possible, so I began internet dating. I started on Match.com, Plenty-of-Fish, eHarmony, but I wasn’t getting much in the way of quality. I went to Bumble, J-Date, Tinder, Corporate Couples, Zoosk, Mature Singles Only, Dating DNA, and YouCanDoBetter.com. I must have searched a million guys, not many of whom appealed to me. And one night, I’m up late, scrolling away, and I see a picture of a guy I’ve seen somewhere before. I’m on NatureLovers.com, and here’s this guy sitting in a boat, lifting up a big trout. Why guys think women go for men holding a big, dead fish, I’ll never know. The face is familiar, but I just can’t place it. The guy’s internet name is Big Fish in Small Pond, and he’s advertising for the *nature girl of my dreams*. I go to bed that night with his image stuck in my mind.

“And at three-fifteen AM, I awaken and say out loud, ‘It’s Buck.’”

“What did you do?” I ask.

“Got up, got back on the net, and responded to his ad.”

“So what did you do next?” I ask.

“Put a stop on the million-dollar payout.”

“Did Buck write back?”

“No.”

“No big surprise there,” Tiffany remarks.

“You call the skip tracer with the news?”

“Yeah. He laughed at me.”

“Let me guess what happens next,” I say. “The brother and wife threaten to sue for the claim?”

“Half right. The brother did.”

“With a death certificate, coroner’s report, and whatever else.”

“Yes,” Bree says.

“By law, don’t you have to pay off on the policy?”

“Yes.”

“No,” Tiffany screams.

“Why not?”

“Because we have to find this Buck guy.”

“He’s dead.”

“No, he’s not. Here’s his picture. The only thing dead in it is the fish,” Tiffany says. “Daddy says we have to find him.”

“We’?”

“Yes, Mr. Sherlock,” Tiffany says. “And we can work on the case together.”

Bree leans towards me and says, “Lucky you.”

I hate my job.

“What’s the name of the skip tracer?”

“I have his card right here.” Bree pulls a business card out of her top drawer and hands it to me.

“Oh, no. Not Larry Flemm with two m’s.”