

COURAGE BEGINS

A Ray Courage Mystery Novella

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For Colby

“It’s nice having you on board, Dr. Courage,” Alex Melia said, sitting at his office desk. He was the chief investigator for California Farmers Insurance Company. “I have to say you’re the oldest intern we’ve ever had, but your track record at Sac State was impressive.”

“Thank you. And, please, call me Ray.” After twenty-two years as a professor at Sacramento State University, I retired at age fifty-two. Now, here I was starting a second career as a private investigator with a mandatory internship. “I appreciate your company accepting an old fart like me into your internship program.”

Melia was a small man, with fine features and dark, lank hair he occasionally swept away from his eyes. I put him at forty, give or take. He said he’d been at California Farmers ever since he graduated from Sac State seventeen years before, and had risen through the ranks to his current position.

“Normally, our interns shadow our more seasoned investigators for the first few weeks,” he said. “But with your, well, life experience, we thought it might be best to give you an actual assignment to work on your own.”

“That sounds good to me.” The path to becoming a private investigator required a minimum of four thousand hours of paid investigative work. I wanted to get that as soon as possible so I could start my own investigation agency. Getting my own case at Cal Farm might enable me to work long days to build up my hourly count.

“We have several non-active case files that our fulltime investigators just don’t have time to revisit. They’re cases that have cost the firm a lot of money in insurance payouts, but which we think might be fraudulent.”

He picked up a manila folder from a stack on his desk, flipped it open, and leafed through it. He nodded as he read, then shut the file and slid it across the desk to me.

“This policy cost us one and a half million dollars. We think it’s bunk, but none of our investigators could prove it. The police couldn’t prove it either.”

“The police? What kind of a case is it?”

“It was ruled an accidental death. But the circumstances suggest it might be homicide. A murder.”

I picked up the file. A murder investigation was much different than my previous life evaluating freshman speeches, grading midterms, and listening to blowhard professors boast about their brilliance during staff meetings.

“Tiffanie Bate,” I said. “I remember this one from the news. She died about two years ago. Carbon monoxide poisoning.”

“Yeah. Twenty-six years old. Married four years to Garrett Bate. One month before her death, he opened up a one point five million dollar life insurance policy on her. Days after he buries poor old Tiffanie he’s seen all over town dating a stripper named Candy Cane from Showtime Starlets.”

“Wasn’t the wife found dead with her lover? She was cheating on him.”

“Yeah, but she didn’t deserve what she got. And it does suggest motive for a jealous husband.”

When I peeked into the file for the first time, my heart started to pound. This was real. Going into the private investigation field hadn’t been a lark, but it had been almost theoretical on my part, a decision made clinically when I did a self-evaluation of my skills and the professions where they might prove useful.

Holding that file, I felt its weight—literally and figuratively. The file detailed the death of a woman killed before she’d had a chance to truly live. The responsibility to do right by her slapped me across the face. I owed Tiffanie Bate my best effort. To determine if somebody had deliberately killed her or if she had indeed died accidentally. I took two deep breaths to calm myself. My heart continued to thump hard against my chest.

“Is there any proof that he killed her?” The file was almost two inches thick. It would take me a while to get through it.

“No, none. And he has a perfect alibi. I’d just like to nail the smug SOB.”

I was sitting at Say Hey's bar, nursing a glass of Rubicon IPA and reading through the file on Tiffanie Bate, when Rubia approached me from the other side of the counter.

"You going to drink that beer or wait until it evaporates?"

"I'm working," I said.

"Last I heard, you quit working when you walked out the door at Sac State."

"Very funny."

Rubia. The woman with a longshoreman's mouth, a nun's heart, and a preference for action over analysis. She'd been a student of mine at Sacramento State University. An ex-gangbanger, she was a petite Latina, festooned with tattoos up and down both arms. She had a feistiness two years of prison couldn't break. She decided to go straight after seeing the perilous path gang life promised, earning her bachelor's degree in communication studies in just three years. I considered her not only one of my top former students, but also one of my best friends. Two years after graduating from college, she inherited the Say Hey, a small bar in Sacramento's Land Park neighborhood, from her uncle.

"You really going to do this private investigator shit?"

I looked at her reproachfully over the top of my reading glasses.

"Okay, you really going to do this private investigator *stuff*?"

"That's better." I'd been trying to clean up her language ever since she set foot in my class years before.

"Hey, you want your key back?" she asked.

"Nah. Go ahead and keep it." I'd given her a key a few weeks before so she could check on my house when I was down in LA visiting my daughter.

"I might have a wild-assed party at your place next time you leave town."

"Knock yourself out." I turned my attention back to the folder.

"What's that you're working on?"

"A suspicious death. Or at least the insurance company thinks it's suspicious."

"Isn't this bullshit, er, subject matter, a little out of your league?"

“You underestimate me. This isn’t much harder than dealing with twenty year olds who claim they left their assignment at home after putting out a house fire, burying their grandmother, and performing CPR on their dog.”

“I used that one once.”

“Why do you think I used it as an example?”

“So what’s the case?” Rubia picked up my half-full glass, set it under a beer tap, topped it off, and returned it to me.

“A woman named Tiffanie Bate died in her Tahoe vacation home from carbon monoxide poisoning. The husband received a million and a half on a policy he’d just opened on her. He got what she had in the bank, and their homes in Tahoe and Sacramento reverted to his sole ownership. In all, he cleared more than three million dollars.”

“I remember that. It was in the news. She was banging somebody in the house. They both died, right?”

I nodded. “Guy’s name was Harley Cowan. He was a building contractor up in Tahoe. Apparently, Ms. Bate and he were a regular thing. She’d go up to Tahoe to go ‘skiing’ or ‘hiking’ and spend her days and nights in intimate relations with Mr. Cowan.”

“So that’s why hubby wanted to kill the bitch, I mean his wife.”

“That’s the theory. The problem is that Garrett Bate was giving a speech in Sacramento at the time they were killed. He said he hadn’t been up to Tahoe in months, and nobody can prove him wrong.”

The Kings and Bulls were playing a preseason game on the television at the end of the bar. A spectacular dunk by the Kings’s center caught my attention, and I wanted to watch the replay before continuing the conversation. I watched the dunk three times in slow motion and sipped my beer.

Rubia went to the end of the bar to serve two new customers. I reflected on how much my life had changed in the past couple of months, and especially in the few hours since getting this case. The last six or seven years of my teaching career I felt I was living on autopilot. I didn’t love teaching anymore. My days at work became a sleepwalk. I’d entered academia to teach and discover. At the end I was doing very

little of either. The world was passing me by. Becoming an investigator seemed like a way to jumpstart my sensibilities and connect with life again, in a world altogether different from the one I just left.

“What’s this Garrett do?” Rubia asked, returning after serving the customers, snapping me back to the moment.

“He’s a senior manager at his family’s real estate company. The night of the accident, or whatever you want to call it, he was giving a speech at the Sacramento Realtors Awards Night. We have employees, clients, and even competitive real estate agents who swear they were in face-to-face contact with him all day. Not only that, the police have signed affidavits from numerous witnesses that he was in Sacramento every day for at least two weeks before the day of the killing.”

“Maybe it was an accident after all.”

“That’s what I was thinking, too,” I said. “It’s just that it looked like someone had punched a hole in the heater’s flue exhaust stack and put some residue just above it to partially block it. That would have released the CO into the house to kill them. A few months before, Garrett had some work done on the house to make it more energy efficient. He installed more insulation, triple-paned windows, caulked all the outlets, and so on. Basically, he made the house more airtight, so that outside air was tougher to get in. And inside air couldn’t get out.”

“Good way to keep the carbon monoxide inside.”

“Yep.”

“So the dude might have done it.”

“Maybe. But his alibi is bulletproof.”

Garrett Bate greeted me with a fake smile, revealing perfectly straight teeth as white as a puppy’s. He looked dashing in cream cotton pants; a blue Ralph Lauren button-down, sleeves rolled up to mid-forearm; and a light sweater draped over his shoulders and tied loosely at the neck. He was tall; at six foot four, he stood two inches taller than me, with a trim, athletic build, gray eyes, and thick brown hair.

He'd just stepped out of a dark green Jaguar XF in front of the Bate Real Estate office on Fair Oaks Boulevard, the stretch of road known as "Sacramento's Rodeo Drive."

"Looking for a new house?" he asked as I approached, mistaking me for a potential client. He shut the driver's door and opened the rear passenger's door, retrieving an alligator briefcase no bigger than a pad of paper. "You've come to the right place. We're the best in town."

I offered my hand, which he shook with a bit too much familiarity, holding the grip a tad too long. His eyes locked on mine until I had to look away. In those few seconds, I could tell he was secure in his good looks and imbued with a sense of superiority. But despite the Hollywood exterior, he exuded a reptilian core that leaked through those cold gray eyes. It made me want to shudder.

"My name's Ray Courage. I'm an investigator with Cal Farm Insurance."

That wiped the fake smile off his face. He rolled his shoulders once before using his key fob to lock the car. "What can I do for you?" He tried to sound helpful, but his voice couldn't hide his irritation.

"I just had a few questions about the Tahoe accident. My belated condolences, by the way." I'd suffered the loss of my wife more than ten years before and still missed her.

He gave a slight nod and then looked in the direction of his office. It was early March, and the valley fog painted a bleak landscape, a gray world of blurred shapes and muted reality. "I have a client waiting inside, so this really isn't the best time. Besides, I already answered your company's questions. The settlement's been paid. Case closed. End of story."

"Probably so. We're just trying to clear up some loose ends to make everything as neat as you describe it." I pulled out a memo pad and a pen. "Where did you say you were the night of the accident?"

He rolled his eyes and shook his head, a petulant six-year-old. "Really? We have to do this all over again? Is your company reopening its investigation? Because if you are, then I think I'll contact my lawyer."

"Just need to confirm a couple of things. For the record."

“You already have the record. Oh, for God’s sake, to get you out of my hair, I’ll repeat what I told you guys two years ago. I was giving a speech to four hundred real estate agents at the Crocker Art Museum. Before and after the speech, I was seated at one of the front tables. The event ended just before eleven o’clock. Afterwards, we went to Ella Restaurant for some cocktails. I had a bit too much to drink, so I rented a room at the Hyatt on L Street. Security cameras show me checking in about one in the morning, and checking out at about eight the following morning, after having a room service breakfast at seven. I did not leave my room between those hours, as security cameras have confirmed. Now are you happy?”

His account was identical to the testimony he’d given two years before. “I know you have to meet someone in your office. How about I walk with you to save you some time?”

“I’d rather you not.” He started towards the office a hundred feet across the parking lot. I followed.

We passed a red Mercedes E350, out of which emerged an attractive older woman. “Good morning, Garrett,” she said.

“Mom.”

“We need to talk when you get a chance, about the Thompson listing.” She looked at me. She was medium height, slender, her stylish dark hair accented with streaks of gray. She wore a long black skirt and a mottled gray and white collared sweater.

When her son didn’t immediately introduce us, I did so myself.

“Amanda Bate,” she said, shaking my hand. Her eyes worked me up and down in a way that almost made me blush.

“Is Mr. Courage one of your clients, Garrett?”

“No, we’re just having a friendly chat.” He gave me an exaggerated smile.

“Nice to meet you, Mr. Courage.” She smiled at me before excusing herself and heading towards the office.

“You could have introduced us,” I said. “Making me do it myself. Makes me feel cheap and easy.”

He glared at me. So much for lightening the mood.

“Does your dad work in the office as well?” I gestured with my chin towards the office.

“No. My mom and dad have been divorced since I was twelve. He has nothing to do with our company.”

“Oh, sorry. Anyway, where were we? Oh, yeah, you couldn’t have been in Tahoe at the time of your wife’s death because you were in Sacramento.”

“Yes. So that completes this conversation.” He started to walk off.

“Were you and your wife having marital difficulties?” It was a pointed, if not downright rude, question, but a shot I needed to take. I’d already decided I didn’t like the man. And the odds of us becoming steady lunch pals seemed remote, so I didn’t see the downside to being a bit of a jerk if it might get him to say something incriminating.

“No.”

“No? She was killed while having a tryst with another man. And you were seeing other women. Or so I’m told.”

He didn’t bother to look at me as we strode through the fog. “We were not having difficulties.”

“The report indicates that you were.”

“The report is wrong. My wife and I loved each other. And I’m getting sick and tired of you—and your company—implying that I had anything to do with the unfortunate accident that killed her.”

“You can see from our point of view that—”

“I don’t see shit from your point of view! What I see is a multibillion-dollar company that makes more money each year than the GNP of most counties, trying to harass one of its customers. I paid my premiums, and it was your obligation to pay me what I was due.”

I didn’t know what to say to that. If he hadn’t been such an arrogant prick, I might have agreed with him. Maybe what I was doing was harassment, especially if he was telling the truth. We walked in silence for a few seconds.

“What did you talk about?” I asked.

“What?”

“Your speech. What was it about?”

He stopped to look at me. A haughty smile crossed his face. “You should watch it for yourself. It’s on YouTube. It was a humorous speech. I got a standing ovation for it.”

With that, he pulled open the glass front door and entered the office, leaving me standing outside in the fog.