

**Courage Matters**  
A Ray Courage Mystery

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For Barbara, Lauren and Rod



## one

Jill Stroud walked into the Say Hey at eight o'clock that night and all the curses I had silently heaved at her the past two years changed into a love song, an anthem of longing and hope. My soul soared, my heart raced, my head swelled with Love Me Tender passion. In the interest of full disclosure, Elvis was in fact belting out Love Me Tender on the jukebox. Yet, there could be no doubting the malevolence that had once infused me evaporated in an instant.

I sat alone at the bar. She came over and sat beside me. I mumbled something to her. She smiled at me and said something. I laughed. I think I laughed. A minute later, maybe two, she was sipping a glass of white wine and I ordered a second beer.

"I'm glad this isn't awkward for you," she said, the first words I can remember, the earlier part of the conversation lost forever to history.

"Why wouldn't it be? We're adults." It sounded pretty good, almost as if I meant it.

Rubia, the bartender eased closer to our conversation. Rubia was twenty-three years old, one of my former students. She inherited the bar, The Say Hey, from an uncle two years before and, in his honor, kept its unique decor. Though maybe five hundred square feet, The Say Hey featured more photographs of Willie (The Say Hey Kid) Mays than anyplace outside of AT&T Park. All told there were 453 photos on the wall, all of Willie running, catching, throwing, goofing and just enjoying being Willie Mays. Rubia's uncle shot all the photos back when he was a sports photographer for the Sacramento Bee. Rubia told me he'd once been offered \$50,000 for the collection, but her uncle turned the offer down flat. She watched Jill and me, part gossip girl, part protective mother.

"I heard you retired from teaching. You must have been with the university, what, 25 years?" Jill hadn't changed at all, still athletically feminine, light brown hair to the shoulders, nice features, that wilting smile, the blue eyes.

"Twenty-three. Yeah, and technically I did retire."

She started to say something, stopped, deciding to let it go. She took another sip of the wine. "I heard you started your own investigation business."

"Have to make ends meet somehow. My pension only covers so much."

"I didn't know you had any interest in that kind of work."

I thought about that for a second, recollecting the logic that had led me down a new career path. “Except for teaching I don’t have a lot of skills. With no marketable talents and a natural inclination to snoop into other people’s business, there weren’t a lot of options.”

“Maybe you shouldn’t have retired.”

“It was the right time.”

She looked at me and again I could tell she wanted to say something but held herself back. It was too soon to go down that path. She took a sip of wine before asking, “Do you have any clients?”

“Uh, no. Actually, I just hung my shingle a couple of weeks ago. I’ve only been gone from Sac State six months. I’m being selective about who I’ll take on.”

“So you’ve had offers?”

“Not exactly. Maybe selective isn’t the right word. Maybe lazy is more like it.”

That received a polite laugh.

“That’s kind of why I’m here,” she said. “I was wondering if you might want to take on a new client.”

“You need PI services?” I was about to tell her no, but she spoke before I could get it out of my mouth.

“Not me.”

Rubia drew nearer so that she could better overhear our conversation. I doubted that she knew who Jill was but the fact we knew each other obviously intrigued her. She repeatedly tried to set me up on blind dates and I repeatedly turned her down.

“Excuse me,” I said to Rubia. “A little privacy, please. We’re talking business.”

Rubia walked a few feet away and pretended to watch the baseball game on the television at the far end of the bar.

“If you’re not looking for an investigator, then who is?”

“You remember that my dad is a big-shot investment broker, don’t you?”

“Lionel Stroud, broker to the stars. Or as close to the stars as we have in Sacramento.” I took a swig of beer.

“I think he needs some help, even though he is being very close to the vest about it.”

“What kind of help?”

“As far as I can tell, Dad’s best employee is planning to leave the firm.” This didn’t seem like something requiring an investigator. It crossed my mind that she might be giving me pity work.

“People change jobs all the time.”

“It’s not that. What has my dad freaked out is that he thinks this employee is plotting to steal some of the firm’s biggest clients. We’re talking investors worth several hundred million dollars. Even for a firm like my dad’s that could be crippling, even ruinous. He’s very concerned.” She didn’t look at me as she spoke, focusing her attention on the wine glass which she rotated with her thumb and forefinger on the table.

“When did he tell you this?”

“A couple of days ago. We were having dinner—we do that about twice a year to appear civil—and he seemed distracted. I asked him what was wrong but he was tight-lipped. After his third scotch he finally admitted he had work problems. Took me damned near two hours to even find out the little bit I told you.”

I found myself unconsciously rotating my glass of beer in unison with Jill’s wine glass. “What do you want me to do?” I said, taking my hand from the glass and setting it on my lap.

“I don’t know exactly,” she said. “Maybe you could start by talking to my dad. I told him I was going to help him.”

“And you thought of me?”

“You’re the only private investigator I know. I think he would talk to you if you told him you could help.” She reached into her purse, pulled out a business card and handed it to me. “Please call him.”

“I will,” I said, slipping the card into my shirt pocket. Something about the situation seemed wrong and she must have seen it in my face.

“You’re not inspiring me here.”

“It just seems your dad has all the resources he needs to take care of this himself. Attorneys, employee contracts with non-compete clauses most likely, like that. Hell, this can’t be the first time a broker has tried to walk away with the firm’s clients.”

“I know all that and you’re right. This just seems different to me.”

“How so?”

She drank her wine down until it was almost gone.

“Dad seems really paranoid about this. It sounded like he didn’t want his lawyers or anyone else to know what was going on. That if anyone found out it would cause even worse problems. Whatever’s going on, it’s got him spooked.”

“All right, I’ll at least call him.”

Jill thanked me and stood to leave. I walked her to the front door, opening it for her.

“Can you keep me posted?” she said. “He and I don’t have the closest father-daughter relationship in the world, but I’m worried about him, Ray. Very worried.”

I nodded. I wanted to talk more, and not about her father. It had been two years since we’d seen each other. I felt so different, that I had changed for the better. I wanted to fill her in on my life, but when I searched my mind for something I realized nothing about me except for my employment and romantic status had changed at all. I was still Ray Courage, the same schlub she had dumped two years before.

“I’ll call him tomorrow,” I said, not daring to look her in the eyes.

## two

Locals called 300 Capital Mall “The Emerald Tower,” in part because its glass facade glimmered like a green jewel in the Sacramento sunlight. That it housed some of Sacramento’s most prestigious law, lobbying and investment firms in its swanky offices contributed even more to its regal reputation.

Atop the Emerald Tower, on the eighteenth floor, reigned Lionel Stroud Investments. Now pushing seventy, Lionel Stroud had been the King Midas on the local investment scene for four decades, generating new wealth for his already wealthy clientele at a pace that humbled his distant rivals. Though he almost never spoke to the media, I did read a rare profile article he granted to promote a fundraiser for a childhood cancer charity. Stroud played the interview close to the vest, but one remarkable number jumped out at me and I remembered it years later: 25 percent. That, Stroud said, was the average return on investment his clients earned year in and year out, bull market, bear market, boom or bust.

I waited nearly an hour in the reception area, having long since finished the black coffee served me in a bone china cup, when a middle-aged woman with a helmet hairdo walked past the receptionist and approached me.

“Mr. Stroud will see you now,” she said. She turned and walked away. Always the quick study, I stood and followed.

She led me into an office larger than the Say Hey. One corner window afforded a clear view of the state capitol, the other window framed the Tower Bridge, Sacramento River and Raley Field, home of the Sacramento River Cats baseball team. Photos of Stroud with the current governor, at least six past governors, state senators and assemblymen adorned the walls. One photo featured Stroud posing with a golf foursome that included Tiger Woods.

Stroud walked in a moment after I sat in a chair across from his desk. As I shook his hand I sized him up at about my six-foot two inches, but with maybe an additional twenty pounds at the waist, putting him somewhere north of 200 pounds.

“Do I know you?” he asked, settling in behind the desk in one of the biggest leather chairs I had ever seen.

“We met once. Your daughter Jill introduced us at a party a few years ago.”

“If you say so.”

I didn't know what to say to that. Clearly, I had made quite an impression at that previous meeting.

“Please remind me again why I agreed to see you on less than twenty-four hours notice,” Stroud said. “I believe you said it had something to do with Jill.”

“She is worried about you and thought maybe I could help,” I said.

“What exactly is it that you do that would be ‘helpful’ to me?” Stroud had thinning gray hair, crystal blue eyes and a golfer's tan. He wore a gray suit, blue striped shirt and a red tie with a matching pocket square.

“I'm a private investigator.”

He raised both eyebrows at that. “And you would be investigating what as it relates to me?”

I told him what Jill had reported to me. When I finished he stared at me poker-faced.

“Jill is worried about me?” He let out a laugh. “God, can she be dramatic sometimes,” he said, his eyes drifting from me to the capitol.

“Maybe so. Nevertheless, she said you were genuinely concerned about this particular employee and that maybe I can help you out.”

“How would you do that?”

“I would probably start by seeing if there was any truth in it. Is the employee looking to leave and steal clients? If so, which clients have been approached? Does he plan to leave your firm soon? Or in a year? That kind of thing.” My off the cuff game plan impressed me.

“Hell, I can do that! And I can do it without violating client confidentiality by releasing their names to some ... some ...” He flipped a back hand in my general direction.

“Private investigator,” I said, ever helpful.

“I don't need a private investigator.”

“Like I said, your daughter is worried. If you're not concerned then there's no reason for me to be. But with all due respect, if you say you can find out what this employee is up to, then why haven't you done so?”

Some of the tension in Stroud's face eased as he settled back into his chair. He appeared to ponder my question.

"Very well, I admit that I've tried and so far come up empty. Whatever he's doing, he's done a remarkable job of covering his tracks."

"Maybe he's not doing anything."

"Mr. Courage, I have risen to my station in life not because I am a shrewd investor—which I am—but because I am the best interpreter of human behavior there is. Period. I don't mean to sound arrogant but it is true. Given this undeniable premise, I can tell you that Andrew Norris is absolutely up to something."

"Andrew Norris. That's his name?"

He nodded.

"Here is what I would suggest," I began. I leaned forward, affecting my best college professor earnestness. "I follow Mr. Norris around for a few days. See who he meets with, poke into his personal and business affairs. Then I report back to you as soon as I learn anything of substance."

Stroud looked again at the capitol, then over at Raley Field. When he finally looked back at me there was no trace of the earlier anger.

"You are not a young man, Mr. Courage."

"I'm fifty-two."

"And I take it you've been doing this private investigating for some time."

"No, you would be my first client."

"Oh."

"I mean I have taken all the coursework and interned with an insurance company investigating fraud cases. That experience wasn't unlike this."

"I'll trust your interpretation." He steepled his fingers at his mouth, thinking. "I suppose Jill wouldn't have sent you to me if she didn't think you capable, though my daughter's own judgment is sometimes questionable."

"I'm not only capable, I'm loyal and trustworthy," I said, giving him a Boy Scout salute.

He blinked once. I cracked up this guy.

"What did you do before becoming an investigator?"

“I was a college professor at Sacramento State. Now retired.”

“So you know Jill from the college? What subject did you teach?”

“Communication studies.”

“Which means exactly what?”

“I taught public speaking and small group communication.” I decided to keep it simple and backed off from the academic mumbo jumbo that I used to embellish my curricula vitae back when I still needed a curricula vitae.

“That hardly inspires confidence, Mr. Courage.”

“You would be surprised at how twenty years of listening to 19-year olds deliver five-minute persuasive speeches can sharpen the senses.”

“I’ll take your word for it. Here is my proposal to you, Mr. Courage. I will give you one week to determine what Andrew Norris is doing and if he is compromising this firm’s best interests. I will pay you five hundred dollars a day, plus any reasonable expenses. I will have my secretary e-mail you a contract later today.”

“That sounds fair to me.” Fair? Hell, I was going to charge him less than half that.

“That’s not all,” Stroud said. “I will tell you now and it will be explicitly included in the contract. Under no circumstances are you to contact Andrew, his acquaintances, and especially my clients. If I hear one word that anybody knows you are snooping around the affairs of this firm you will be fired, forfeit any earnings, and very likely be subject to a lawsuit. Is that clear?”

“Mr. Stroud, I can promise you that I will be as discrete as possible. However, in any investigation there are risks that—”

“You are not listening to me. So let me repeat. You are not to contact anyone at this firm or any of our clients. You must be invisible in this whole thing. In the investment business, even the faintest suggestion of controversy is distasteful and can cause panic. Clear?”

I nodded.

“I’m doing this against my better judgment,” he said, almost under his breath.

“I elicit that response a lot.”

Stroud ignored the comment. He had already lost interest in me. He swiveled in his chair so that his back was to me. I sat there for at least a minute, waiting for Stroud to turn around or at least say something to me as he gazed out the window. As the silence became too awkward to endure, I stood, assuming our meeting was over. As I reached the door I took one look back at Stroud and saw his face buried in his hands, his shoulders racking, and I could hear him crying faintly in that big leather chair.