

LINDSEY & PLUM BOOK FOUR

# THE SEPIA SIREN **KILLER**



**RICHARD A. LUPOFF**

# Contents

BORG PRESS BOOKS BY RICHARD A. LUPOFF . . . . .	3
COPYRIGHT INFORMATION . . . . .	4
DEDICATION . . . . .	5
AUTHOR'S NOTE . . . . .	6
INTRODUCTION . . . . .	9
CHAPTER ONE . . . . .	13
CHAPTER TWO . . . . .	17
CHAPTER THREE . . . . .	30
CHAPTER FOUR . . . . .	38
CHAPTER FIVE . . . . .	47
CHAPTER SIX . . . . .	56
CHAPTER SEVEN . . . . .	66
CHAPTER EIGHT . . . . .	76
CHAPTER NINE . . . . .	87
CHAPTER TEN . . . . .	98
CHAPTER ELEVEN . . . . .	107
CHAPTER TWELVE . . . . .	116
CHAPTER THIRTEEN . . . . .	126
CHAPTER FOURTEEN . . . . .	134
CHAPTER FIFTEEN . . . . .	147
CHAPTER SIXTEEN . . . . .	156
CHAPTER SEVENTEEN . . . . .	166
CHAPTER EIGHTEEN . . . . .	180
CHAPTER NINETEEN . . . . .	188
CHAPTER TWENTY . . . . .	198
CHAPTER TWENTY-ONE . . . . .	209
CHAPTER TWENTY-TWO . . . . .	219
CHAPTER TWENTY-THREE . . . . .	229
CHAPTER TWENTY-FOUR . . . . .	237
CHAPTER TWENTY-FIVE . . . . .	249
BIBLIOGRAPHY . . . . .	259
ABOUT THE AUTHOR . . . . .	260

# **BORGOPRESS BOOKS BY RICHARD A. LUPOFF**

*The Adventures of Professor Thintwhistle & His Incredible Aether  
Flyer (with Steve Stiles)*

*Killer's Dozen: Thirteen Mystery Tales*

*Lisa Kane: A Novel of Werewolves*

*Sacred Locomotive Flies*

*Sword of the Demon*

## **THE LINDSEY & PLUM DETECTIVE SERIES**

1. *The Comic Book Killer*
2. *The Classic Car Killer*
3. *The Bessie Blue Killer*
4. *The Sepia Siren Killer*
5. *The Cover Girl Killer*
6. *The Silver Chariot Killer*
7. *The Radio Red Killer*
8. *The Emerald Cat Killer*
9. *One Murder at a Time: The Casebook of Lindsey & Plum*

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# DEDICATION

*For*

Pat

Ken and Crystal

Kathy and Kevin

Tom and Francie

Marla

Sean

Dylan

Ethan

Sarah

## AUTHOR'S NOTE

The earliest known instance of photography, according to *The Macmillan Visual Desk Reference*, was achieved by J. Nicéphore Niépce in Chalon-sur-Saône, France, in 1826. Even as experimenters worked to improve and elaborate on Niépce's invention, they attempted to add further dimensions to the simple images that he had achieved. Improvement of detail, the addition of sound, the illusion of depth, and above all, the addition of *movement* became the Holy Grail of these pioneers.

Still according to the Macmillan reference, the first motion picture was demonstrated by Louis le Prince in New York, in 1885. Within ten years the motion picture had advanced sufficiently for the Lumière brothers, August and Louis, to open the world's first motion picture theater, in Paris.

Once the public got a look at motion pictures, the race was on. From laboratory experiment to popular novelty to mass entertainment medium, the progression was rapid. From storefront nickelodeon to vaudeville house to the opulent motion picture palace took only a few decades.

In America the depiction of minorities in motion pictures began early. Orientals, Native Americans, but above all, blacks, were pilloried in film after film. Early examples, according to historian Donald Bogle, were such films as *The Wooing and Wedding of a Coon* (1905) and *The Dancing Nig* (1907). David Wark Griffith's *The Birth of a Nation* (1915) was both an acknowledged masterpiece of filmmaking and a vicious piece of race-mongering whose ill-effects echoed down the corridors of time.

But even as white audiences were willing to pay to see blacks portrayed alternately as treacherous villains and hapless buffoons, black audiences were eager to see images of themselves in more positive roles. Thus, within a year of *The Birth of a Nation*, black filmmakers, the brothers Noble and George Johnson, had created the independent Lincoln Motion Picture Company and released *The*

*Realization of a Negro's Ambition*. This was followed in 1918 by *Trooper of Troop K*, by Emmett J. Scott's *The Birth of a Race*, and by Oscar Micheaux's *The Homesteader*.

By the mid-1920s there were all-black westerns (*The Bull-Dogger*), newspaper dramas (*The Flaming Crisis*), and aviation thrillers (*The Flying Ace*). An estimated 150 black-oriented, independent film companies came into existence. Many were white-owned, but at least one-third were owned by blacks.

The films they produced were generally turned out on minimal budgets, often clumsily written and directed and amateurishly acted. Not all, however. Many leading black actors alternated "race" roles in major studio productions with work in black independent films. In the former capacity they would play the usual chauffeur, maid, or other subservient role. In the latter they could be leading men or ladies, romantic figures, police detectives, private eyes, cowboys, or business entrepreneurs.

For decades the independent black cinema was a little-known backwater of American culture, but in recent years the researchers has recovered considerable information on the subject. Many of these independent films, long lost and even forgotten, have been recovered, restored, and made available to new generations of viewers.

*The Sepia Siren Killer* is a work of fiction, not a history book. A few of the institutions mentioned are actual: the University of California, the University Art Museum, and the Pacific Film Archive. The Paul Robeson Memorial Retirement Center is purely fictitious, as are the H-M-R Film Company, MacReedy Great Film Corporation, and Pan-Pacific International Film Corporation.

The information concerning the Essannay Film Company's activities in Niles, California, is accurate to the extent of my research. As far as I have been able to learn, there were no bi-racial co-productions on the order of the *Werewolf of Harlem* / *Werewolf of Wall Street* project, but there were a number of bilingual co-productions of a similar nature, the most famous being English- and Spanish-language versions, filmed in alternate sessions on the same set and using essentially the same script, of the original ("Lugosi") *Dracula*.

The Pan Motor company and Samuel Pandolfo were real.

Edward George MacReedy is fictitious, although his character and career are *very* loosely based on the life of Oscar Micheaux (1884-1951). The character of Lola Mae Turner, “The Sepia Siren,” is even more loosely based on that of Nina Mae McKinney, a beautiful and talented African-American actress of earlier years.

The cache of black films discovered in Saint Cloud, Minnesota, in my novel, is based on an actual discovery made in Tyler, Texas. A truly amazing store of otherwise lost films was discovered there in a warehouse, and is being made available to scholars.

A number of excellent books have been written on the subject of black filmmaking and filmmaking in Niles, California. Those which I found particularly useful in writing *The Sepia Siren Killer* include *The Golden Gate and the Silver Screen*, by Geoffrey Bell; *Blacks in American Films and Television*, *Brown Sugar: Eighty Years of Black Female Superstars*, and *Toms, Coons, Mulattoes, Mammies, & Bucks*, all by Donald Bogle; *Black Cinema Treasures, Lost and found*, by G. William Jones; *A Separate Cinema*, by John Kisch and Edward Mapp; and *Black Hollywood*, by Gary Null.

—Richard A. Lupoff  
1994



# INTRODUCTION

by Tony Reveaux

“In the city, time becomes visible.” ...Lewis Mumford

Time and the motion picture are rivers. Too swiftly they funnel us along until the movie says “The End” and our final credits scroll to the bottom of the screen. In Dick Lupoff’s fiction, past and present are twisted currents swirling with paradox and contradiction. Fate plays the part of a projectionist who shuffles the reels and inserts outtakes as trailers for phantom features. Are you seeing stars, or are they stand-ins and stunt doubles? Like a motion picture, each novel becomes a transitory imitation of life, propelled by its pursuits of some terminal logic. In *The Sepia Siren Killer*, lost and found strips of film, vignettes of memory and acts of will flicker and flow in a montage of alternate realities.

Lupoff is no stranger to cinema. He has had hands-on experience moving images around as a writer-director of technical films for IBM in Poughkeepsie, New York in the late sixties, working with projects that included the capture on film of holographic virtual visions. Dick has walked the Hollywood walk as a script doctor for 20th and has served creative time at Paramount.

In 1989 his story “12:01 PM,” that was written in 1973 for *The Magazine of Fantasy & Science Fiction*, was produced by writer-director Jonathan Heap, starring Kurtwood Smith. The thirty-minute drama can still be caught on Showtime-TV and has experienced limited theatrical release, and garnered an Oscar nomination in 1990. New Line Cinema backed a feature-length version opening as *12:01*. Directed by Jack Sholder and produced by Chanticleer, the cast included Martin Landau, Helen Slater and Jonathan Silverman.

If the intricate plots of his *Killer* mysteries expose the intertwining of doppelganger identities and copycat *modi operandi*, one reason may be because of Lupoff’s own experience in the “real” life of Tinsel Town, where illusion is a commodity. In the last decade,

there has probably been a greater quantity of screenplays written and submitted by more people—even besides waiters and cab drivers—than ever before. Despite the richness of all of that bounty to choose from, some Hollywood “creative” types continue to rely upon remakes, sequels, adaptations and the infinite Roman numeralizations of other properties in order to grasp at the grail of “bankability.” This persistence of revision has even been known to extend to the “unconscious and coincidental” mimesis of another film—without the inconvenience of attribution.

To his amazement and dismay, Lupoff confronted that very same creationist phenomenon when he saw *Groundhog Day* unroll on the big screen, well turned out by Bill Murray’s performance. It was certainly flattering to see so much of his “12:01” remain intact, from the Jorge Luis Borges-worldview of time itself repetitively looping, day by day, trapping the protagonist in a xeroxism of immortality, and to many of the framing details of the story. But, studio politics being what they are in the Greater Los Angeles Basin, Goliath here shall always remain unDavided.

The alternate realities that seize, shanghai and betray the characters in his *Killer* novels are no less abrupt and conceptually unsettling. Events, roles and identities are often only as far apart as the thickness of a mask. It is an unquiet past that, like a riptide under the ripples, catches at insurance agent Hobart Lindsey to drag him into the deeper waters of criminal investigation. The pasts—and there are often more than one—can come alive and walk again to speak, to reveal, and to kill.

Bart’s home life is dominated by an anxious mother who is helplessly adrift in her own multiplex theater of the mind, where she is able to keep her dial frozen at *circa* 1953 in a cocoon of old movies, vintage magazines, and the perfect denial of her projectionist fantasies. His own sense of the present is continually blurred and eroded by his devoted support of her. But, in the course of the four novels, she slowly but surely finds her own way from a bright and misty then to an in-your-face now, just as Bart discovers his own independence, professionalism and sexuality.

The evolution of Lupoff’s Hobart Lindsey/Marvia Plum mysteries

is also a richly rendered guided tour through American popular culture. Each novel focuses on the shibboleths and ceremonies of a different tribe of collectors. *The Comic Book Killer* (1988) brings us in between the span of sensibilities of the juvenile-fueled underground and the investment-driven elite who fight over paper heroes. *The Classic Car Killer* (1992) revolves around not only the romance of the classic auto, but of the cultivation and preservation of an Art Deco decade whose style and panache can help its devotees to keep the awful nineties at bay. *The Bessie Blue Killer* (1994) takes us to a revisitation of vintage World War II warplanes and the Tuskegee Airmen, the African American fighter pilots who flew them. *The Sepia Siren Killer* (1994) cuts through the surface of the classic silver screen to reveal illusions that are not what they may seem, and that some of them may be black.

Each community of collectors is a microcosm of society. In their cabalistic zeal and devotion to their collectibles, they describe a minority vertical interest with all of the hermeticism, unique jargon and value set that puts them often at odds with a society that is systematically destroying or scattering the old comic books, used cars, sheet music, motel ashtrays and silent films that they revere. But at the same time, these groups' operational survival is dependent upon the industrial-retail infrastructure that manufactured the artifacts, and all the resources and tools of publishing, communication, education, regulation, documentation, preservation and exhibition to support and further their hobbies.

Another, deeper meridian of understand is drawn and developed through this series. American Popular Culture is as much a quotient of black life as it is of the white majority. They contradict and complement each other even as they mimic and deny. The developing relationship between Bart and Marvia that moves from professional rivalry to life partnership is driven along the jagged border between their two lifestyles that, even in ultra-liberal Berkeley, are worlds apart.

In this, Lupoff's fourth *Killer* novel, we are introduced to the parallel universe of an era of motion pictures—from the twenties to the forties—produced by blacks that were destined for black audi-

ences. Like “race” records and the Negro baseball leagues, they were carbon copies of the white institutions and production and distribution structures, with the emphasis on the “carbon.” Black stars were described and understood in terms of their black/white analogs: “A Chocolate Cowboy,” “The Bronze Buckaroo,” “The Bronze Venus,” and some featuring “high-yallers and sugar-cured browns!” But the jive went both ways. Oscar Micheaux’s *Ten Minutes to Live* (1932) featured nightclub acts including black comedians—in blackface.

In Jean Cocteau’s surrealist film *Sang d’un Poet* (*Blood of a Poet*) (1930) the truth-seeking artist dives through a mirror (a camera and set both tilted and the mirror frame filled with water) to emerge in another parallel dimension of both mystery and understanding. Bart Lindsey’s “whitebread” persona, safely wrapped within his white collar job and suburban shell, is hurtled into a realm just as alien to him as Cocteau’s poet in his Zone, as he finds himself on the quicksilver side of the cultural mirror of biracial America. In the cultural and sexual *frisson* he encounters with Marvia, Bart’s whitebread is toast, and he achieves a greater humanity in meeting the challenge.

# CHAPTER ONE

The corpse was still warm when Hobart Lindsey arrived. The fire engines were gone, the familiar yellow tapes were up, and someone had produced a couple of giant fans to blow the toxic fumes away. That way, everybody in town could get a little bit sick, instead of a few people getting very sick.

The Pacific Film Archive was in turmoil. Fire had broken out in a combination office/screening room where a graduate student was screening ancient footage on a similarly ancient Movieola. Now the student was dead and the room was scorched. Blobs of fire-retardant foam hung like tan soap suds from furniture and fixtures.

A Berkeley police officer stopped Lindsey before he could get past the yellow tapes. He showed his International Surety credentials. The officer remained adamant. Then a uniformed sergeant laid her hand on the officer's shoulder and said, "It's okay, let him in."

A fat man in a white shirt, the buttons straining at his girth and a striped tie flying over his shoulder, seemed everywhere at once. He wrung his hands, ran his fingers through his hair, tried to talk to everyone in sight.

The police officer shrugged and motioned Lindsey into the chaotic scene. Lindsey said, "Marvia. I was scanning KlameNet at the office and this thing came over. Talk about prompt!"

Sergeant Marvia Plum indicated the fat man. "That's Tony Roland. He's in charge here. Soon as he found this out he summoned the firefighters, soon as they found the body they summoned us. He must have an emergency procedure that included calling the insurance people."

The staff had cleared the Film Archive and its host institution, the University Art Museum. Students and workers and street people milled around outside the yellow tapes. One wild-eyed, bearded individual was waving his arms, making an impassioned speech.

Lindsey said, "What happened? The computer flash didn't really tell me anything." Before Marvia Plum could answer, Lindsey peered

around. “I’m surprised Elmer Mueller isn’t here. He’s supposed to take the claim.”

A team of uniformed men, one in police blues, the other in firefighter’s togs, brushed past. The policeman exchanged a few words with Marvia Plum.

To Lindsey, she said, “Young exchange student, Italian, doing her work. Somehow the fire broke out. Come on and have a look.”

Lindsey gagged.

“That’s just the stink,” Plum said. “She can’t hurt you.” She took Lindsey by the hand, led him to the Movieola. The young woman slumped over it didn’t look dead.

Marvia Plum said, “This place is full of toxics. Most modern buildings are full of them. The furniture’s the worst. Burn a chair and you get poison gas. Not to mention the film itself, in a place like this.”

Lindsey looked around. What the staff of the film archive hadn’t coated with foam, the firefighters’ hoses had drenched with water. “It’s a mess, but I don’t see much actual fire damage.”

“There wasn’t much. Just enough to send up the gases that killed her.”

“You say she was an exchange student?” Lindsey was able to look at the young woman’s face now. Dark hair, rich and lustrous, but chopped short to keep it out of her way. Soft features, smooth olive skin. She had to be in her early twenties.

Tony Roland, the fat man, came careening by. Marvia Plum stopped him. “You’d better talk to Mr. Lindsey. He’s from International Surety.”

Roland stuck out his hand. It looked more like a reflex than a conscious act. He mumbled something polite. His eyes didn’t look focused.

Lindsey handed him a business card and Roland stuck it in his pocket. Lindsey asked, “Who was she?” He indicated the body. He couldn’t get used to seeing dead people, even after all his years in the insurance business. Death certificates, policy claims, yes. Lifeless bodies, no.

“She worked for me.” Roland pulled Lindsey’s card from his

pocket, looked at it as if he'd never seen it before, then stuck it in his pocket again. "I mean, I was coordinating her project. She came from Italy. She spoke English, though. A lovely—a lovely—"

Without warning the fat man started to cry. Big tears rolled down his face. He patted his pockets, obviously looking for a handkerchief. He couldn't find one. He pulled his shirt-tail from his trousers and started to mop his tears with it. Lindsey found his own handkerchief and handed it to the man. He said, "Here, use this. Keep it."

Roland blew his nose in Lindsey's handkerchief, then stuffed it in his pocket. "Thanks."

"About the girl..."

"University of Bologna. Has her Master's. Working on a Doctorate."

Lindsey had his pocket organizer and his gold International Surety pen in his hand. KlameNet and Elmer Mueller should really deal with this. Lindsey was part of SPUDS, Special Projects Unit/Detached Service. Corporate trouble-shooters. But Mueller was absent from the scene, probably in Emeryville looking after his real estate investments. "What's her name?"

"Annabella Buonaventura." Roland spelled it for Lindsey. "Your company is our insurance carrier. I don't know if we're responsible, what if her family sue us? You'll pay for the damage, will you stand by us if they sue?"

Lindsey frowned. "That's up to Legal. Were you negligent? This is a modern building. Don't you have sprinklers?"

Roland pointed at the ceiling. It showed modern, minimalist, bare-pipes construction. There were fire-sprinklers overhead but no evidence that they had been activated.

Sergeant Plum called to the police-and-fire duo. They responded. "What about the sprinklers?"

The police officer, another sergeant, said, "We've checked them out. They should have gone. Take a look." He hopped on a desk.

Marvia Plum followed. She said, "Come on, Bart."

Grunting, he climbed onto the desk. It was crowded, the three of them standing there. The sergeant had a pencil in his hand. He pointed at the nearest sprinkler. "See that? Putty. Somebody gimmicked the

sprinklers so they wouldn't let go when the fire started. Could have been a lot worse."

They clambered down. Lindsey said, "That makes it murder. Even if it wasn't intentional, if it was caused by an arson fire then it's felony murder."

Marvia Plum said, "That's why I'm here. Why are you here?"

"I.S. will pay, even if it was arson. I don't see contributory negligence. Any ideas who did it?"

Outside the Archive's glass doors, most of the curiosity-seekers had gone on their way. The orator was still at it, preaching to an audience of three. One of them, a scrawny ten-year-old, lost interest and wandered away. The orator cranked up his passion. The remaining two looked at each other and headed toward Telegraph Avenue, holding hands.

Lindsey jotted what notes he could. He managed to get Anthony Roland to stand still for a few minutes—he couldn't get him to sit down—and talk about the damage. Lindsey said he'd talk to Elmer Mueller. Processing the claim was Mueller's job. International Surety would send out a contract estimator. The Film Archive could send in their own estimate on repair costs and other losses.

"I'll have to inventory the film. I don't know everything Annabella was working on. Some of our holdings are unique. How can we put a value on them?"

Lindsey tried to sound sympathetic. He'd dealt with rarities before, collectibles, irreplaceable treasures. No matter how hard it might be for people to put a price on a lost item, they always wound up taking the check. "Everything should be described in your policy. There should be a value listed for each item."

The coroner's squad arrived. They took photos and measurements and samples and the body and left.

Lindsey wanted to talk with Marvia Plum but this was obviously not the moment. At least, not the moment to talk with her about personal matters. He touched her hand and promised to call her.



## CHAPTER TWO

You wouldn't call it a great party. Ms. Wilbur wore a dress to the office for the first time in Hobart Lindsey's recollection, a floral print that looked like an Impressionist version of the Amazon rain forest. A couple of women from the costume jewelry distributor across the hall had chipped in to buy her a corsage. At best, the corsage disappeared into the print of Ms. Wilbur's dress.

In fact, the party had a distinctly floral theme. Harden at Regional had sent a small display and Ms. Johanssen at National had sent a slightly larger one. The morning's *Oakland Tribune* was spread on a desk to protect valuable company property from any water that dripped from the flowers. Both displays bore friendly, handwritten messages congratulating Ms. Wilbur on her retirement and wishing her great happiness in the future. And Elmer Mueller, the Walnut Creek branch manager, had sprung for sandwiches and punch.

It was all according to the International Surety Operations Manual. Lindsey ought to know that. He'd worked for International Surety for his entire professional life, and the OpsMan was the loyal employee's Bible. Lindsey had sat in the very chair Elmer Mueller now occupied before he'd strayed from the true path of the OpsMan. In the course of so doing, he had trod on a few sensitive toes and got himself kicked upstairs to the Special Projects Unit/Detached Service. If SPUDS was the graveyard of International Surety careers, then Desmond Richelieu, its chief, was the company's in-house undertaker. Desmond Richelieu sat in his tower office in Denver and sent out the word. *Demote. Suspend. Terminate.*

It was not a good thing to be invited to a meeting with Desmond Richelieu, yet Lindsey had survived several such. Maybe Richelieu considered him too small a gadfly to bother swatting. Or maybe he liked having somebody around who could break the rules when he felt that a higher good was involved. It was a funny way to do business, and no one had ever accused Richelieu of having a sense of humor.

Somehow, Lindsey had hung onto his job.

Conversation was desultory, drifting from talk of marriages good and bad to children and grandchildren to recipes and television shows. It was woman talk. Lindsey let his eye drift to the *Oakland Tribune* peeking out from under the flowers. The local news section was visible; it featured a photograph of a blocky, modernistic building and a headline about the fire at the Pacific Film Archive.

Lindsey slid the page out from under the flowers and read the story. Most of it he knew. Less than twenty-four hours had passed, and the fire was jostling a dozen other stories for space. Another day and it would disappear. It would be replaced by a scandal on the Oakland School Board or a drug bust in Richmond or a real estate scam in Alamo.

But in Berkeley, the Anti-Imperialist Front for the Liberation of People's Park had issued a manifesto claiming responsibility for the fire and threatening "More Deaths, More Destruction Until Justice Is Served." The Central Coordinator of the Front, one Dylan "Che" Guevara, had appeared at police headquarters to demand that the Pacific Film Archive and its host institution, the University Art Museum, be converted into rent-free permanent residences for the poor, to be financed and maintained by the city.

Lindsey wondered if Guevara was the wild-eyed orator of the previous afternoon. But Guevara denied that the Front was responsible for the fire. "We can spell better than that," he said.

Anthony Roland, manager of research projects for the Archive, condemned the attack as cowardly. "Besides," Roland was quoted as saying, "the Archive has nothing to do with People's Park. I was gassed in '68 and I'm all for the park. Why would they attack us?" The body of the dead researcher, Annabella Buonaventura, would be returned to her family in Milan, Italy, for burial. Condolences would be forwarded to the parents via the Italian consulate in San Francisco.

So Roland had calmed down enough to talk to a reporter. That was something.

Lindsey ran his eye over a few other stories. The most interesting from an insurance viewpoint was the latest in a series of industrial

burglaries. The favorite target nowadays was computer components. Somebody had hit a warehouse in Fremont and driven away with a load of top-of-the-line processor chips worth half a million dollars. The loot was literally worth more than its weight in gold. There was no end to human ingenuity when it came to finding ways to make a crooked buck.

With a sigh, Lindsey slid the page back under the floral arrangement.

One of Ms. Wilbur's friends from the jewelry distributor had brought a portable stereo and the music, something by Barry Manilow out of Neil Diamond, very nearly drowned out the timid tapping at the door.

You could only tell there was a visitor at all because International Surety had rented space in a building nearly due for demolition. They don't build them that way any more, but each office suite still had a stained-wood door with a frosted glass upper panel and the tenant's name stenciled on it in gold. It wouldn't be surprising to open a door like that and see Edward Arnold seated behind a mammoth desk, tough-as-nails Barbara Stanwyck perched on a swivel chair just out of the portly Arnold's reach, taking dictation and wisecracking every couple of lines.

A visitor's silhouette was visible against the frosted panel. Ms. Wilbur had been chatting with her female friends while Lindsey and Elmer Mueller, cordial enemies, maintained a stony silence. Mueller had the habit of popping mentholated cough drops into his mouth and crunching them between his teeth. He exuded the minty odor of menthol. Ms. Wilbur started to break away from her friends but Lindsey moved first, relieved to have an excuse to escape from the loathsome Mueller.

For an instant Lindsey thought the visitor was a child delivering an envelope. His mind flashed to Whitey Benedict, a 1940s actor who'd made a career of delivering telegrams, flowers, and department store packages in scores of black-and-white movies.

Then Lindsey realized that the visitor was a wizened little man. He might once have stood five-six but now he couldn't be more than four feet, ten or eleven inches tall. He wore a threadbare black suit,

a frayed white dress shirt and a narrow black necktie. He held a business size envelope in front of him, flat side upward, thin end extended toward Lindsey.

He said, "I want the Global National Guarantee Life Company."

Lindsey said, "I'm sorry. This is International Surety."

The little man said, "I can read. I've been at the library for weeks. Ever since it happened."

Lindsey said, "I'm sorry, sir." He peered down into the man's face. There was something in his eyes that held Lindsey's attention. They were almost as dark as his black, wrinkled skin, except for the milky pools of half-formed cataracts. Lindsey said, "Can you see?"

The man said, "Well enough."

Lindsey studied the man's face. He said, "Please, come in. Maybe we can help you. This is the International Surety Corporation. I've never heard of Global—what was it again?"

"Global National Guarantee Life Company."

The little man held the envelope so Lindsey could see the return address. There was a corporate logo that looked like a remnant of the Warren Harding era. In typography equally ancient, and in ink that might once have been a vivid green but was now a faded yellowish olive, the name of the company was spelled out.

Lindsey tried to take the envelope but the little man clutched his end. Lindsey tilted his head and looked at the two-cent postage stamp and the faded cancellation mark. The letter had been mailed in Los Angeles, California, on January 31, 1931.

Lindsey detected the odor of menthol announcing the approach of Elmer Mueller.

Mueller said, "What's this all about?"

The little man started to ask his question again, but Mueller cut him off. "No personal visitors at this office. We process claims here. You got personal business, take it up with your insurance agent."

The little man said, "But, I couldn't find—"

Mueller grabbed the envelope. It came loose from the little man's fingers and the little man pawed futilely, trying to get it back. Lindsey thought he was going to burst into tears. He whirled angrily. Mueller was turning the envelope over, eyeing it with casual curiosity. The

little man made a sound that was half a whimper and half a moan.

Lindsey felt his face growing hot. He took Mueller's wrist in his fingers and dug into the veins. With his other hand he lifted the envelope and returned it to the little man. He said, "You'd better keep this in your pocket, sir."

He put his arm around the little man's shoulders and guided him into the office. The little man felt as light and as dry as an empty corn husk. Lindsey expected him to crackle as he walked. He guided him to a leather couch that had stood against the office wall for longer than Lindsey could remember. He asked the man if he'd like a drink or a snack and the little man said, "Thank you, sir, I would."

Lindsey watched the little man out of the corner of his eye while he gathered a sandwich and a cup of punch for him. If Mueller moved on him again, Lindsey was prepared to drop the paper plate and set himself between the two. But Mueller only glowered.

The little man took the paper plate gratefully, and set it down on the broad leather arm of the couch. He lifted the sandwich and painstakingly tore a corner from it. He put it in his mouth and chewed slowly. When he swallowed, the Adam's apple bobbed in his thin neck. Lindsey wondered if he had any teeth. He took a sip of the punch.

He looked at Lindsey and said, "I trust there is no intoxicant in this?"

Lindsey smiled. "No, sir." He pulled over a computer chair and faced the old man. "Now, sir, what was this about Global National, uh—"

"Guarantee Life."

"Right."

"And the library."

The old man said, "I tried to locate the company through the pages of the telephone directory, but they were not listed. I called directory assistance but they were unable to assist me."

His voice was dry, too, and fragile. He spoke as if he had just enough strength to move the air over his vocal cords.

He said, "And then I thought I might learn something from the library. A very helpful young lady assisted me. And here I am."

Lindsey said, “You might have tried the State Insurance Commissioner in Sacramento.”

Elmer Mueller’s rough voice said, “Maybe he still ought to.” He put his hand on Lindsey’s shoulder. Waves of menthol smeared themselves onto Lindsey. Normally Lindsey worked in his shirtsleeves, but in honor of Ms. Wilbur’s retirement party he’d kept his tan jacket on in the office.

He said, “Leave the man alone, Elmer.”

Mueller said, “He knows we don’t take visitors here. You know it too. What, since you’re a big shot out of Denver, you too good to follow the rules like the rest of us?”

“Elmer, I’m just trying to help this man.” He dropped his voice, hoping that the little man wouldn’t be hurt. “For heaven’s sake, Elmer, look at him. He must be ninety years old. What do you want to do?”

Mueller said, “I’ll tell you what I want to do. I want to call Security and have the geezer gently but firmly removed from the premises. What if he dies in our office?”

A woman’s hand separated Lindsey and Mueller. “Break it up, boys.” Ms. Wilbur squatted in front of the old man. “Are you all right, sir? What’s your name?”

The old man peered at Ms. Wilbur. Lindsey wondered what the world looked like through those ancient eyes. Did the old man see everything through layers of gauze? Did everyone acquire the soft focus of an aging romantic star photographed through a smear of petroleum jelly?

“My name is Edward Joseph MacReedy.” He turned from Ms. Wilbur to address Lindsey again. “The librarian suggested contacting the Insurance Commissioner but there was no record in Sacramento of the Global National Guarantee Life Company.”

Ms. Wilbur said, “I remember them.”

For once Lindsey and Mueller harmonized. “You do?”

Ms. Wilbur blushed. “Not personally.”

They waited.

“You wouldn’t recall old Mr. Woodstreet.”

Lindsey and Mueller looked at each other. It happened again.

“No.”

Ms. Wilbur smiled. “He was here when I started. He retired—oh, it must be thirty years ago. And he was an old man. Dead now, I’m sure. He was the unofficial office historian. He here forever. Used to talk about the old days. I mean the old days for *him*. The 1920s, ’30s. He used to talk about Woodrow Wilson, Aimee Semple MacPherson, Red Grange. Used to talk about how President Harding died in the Palace Hotel in San Francisco, thought he was murdered.”

Mueller said, “Spare me, please. What’s that got to do with this one?” He gestured toward the old man.

“Mr. Woodstreet used to talk about the Depression, about the companies that went belly up. It’s funny, I can remember him sitting on that same couch where Mr. MacReedy is sitting, talking about Herbert Hoover and Upton Sinclair and the Depression. International Surety wasn’t International Surety then.”

Mueller said, “Don’t tell me *this* company was Global, whatever, National Guarantee Life.”

“Not quite.” Ms. Wilbur took Mr. MacReedy’s paper plate and cup from him and set them on a desk. The old man had dozed off and was wheezing gently in his sleep. Ms. Wilbur said, “International Surety used to be just Surety Insurance. They took over half a dozen failing companies back in the Thirties. It was a crazy time in the industry. Big companies gobbled up little companies and then bigger companies gobbled them up.”

Lindsey said, “Times change.”

Ms. Wilbur said, “The old Global National Guarantee got tangled up in two or three mergers and takeovers and finally disappeared into Surety Insurance.”

Mueller grunted. “So you mean, this is our policy?”

Ms. Wilbur said, “I’m not sure. Maybe it’s up to Legal.”

Lindsey said, “You never mentioned this before. How come you remember a piece of trivia like that, Ms. Wilbur?” He never used her first name. Not even when he’d been branch manager here, and her putative boss. She was older than his mother. She could never be other than Ms. Wilbur, or so Lindsey thought.

It must have been the same way with Ms. Wilbur forty years

before, in her dealings with Mr. Woodstreet. If she even knew his first name she wouldn't use it in conversation.

Ms. Wilbur said, "Mr. Woodstreet used to love to talk about Global National. You know the old saw about the biggest name goes with the smallest company, and vice versa? Galactic Colossal Enterprises operates out of a post office box, and F. Smith, Inc., has buildings in thirty countries and half a million employees?"

She patted Mr. MacReedy gently on the knee. "Mr. Woodstreet got a kick out of Global National Guarantee because it was such a tiny company. They used to sell life policies door to door. Send agents around to collect the premiums, fifty cents a week, twenty-five cents a week, even a nickel a week. They worked mostly in Negro neighborhoods. Pardon me, I grew up speaking the English language and I'm accustomed to speaking it the way I learned."

Mueller put his thumbs in the tops of his trousers. He said, "So you think this fossil has a claim on us? Let's see what he's got." He reached toward MacReedy's jacket. The old man had put his precious envelope in an inside pocket.

Lindsey put his hand on Mueller's forearm. "Let—" he said, but before he got any farther Ms. Wilbur had gently opened the old man's jacket and extracted the envelope. She said, "I'll take a look at this."

Mueller said, "No you won't. You're retired. You have no job here any more."

Ms. Wilbur said, "I still work here for another—" She paused and turned to look at the digital clock. "—hour and a half. As long as the great and benevolent corporation is paying my salary, I might as well stay useful."

She made her way to her desk and clicked away at the computer keyboard. Lindsey and Mueller stood behind her like high school boys shouldering each other in competition for a cheerleader's attention. Ms. Wilbur turned around, grinning at them. She still held Mr. MacReedy's envelope, its contents now extracted and carefully unfolded along age-yellowed crease lines. Even after six decades or longer, there was no mistaking the ornate scrollwork and Byzantine language of a life insurance policy.

"There it is, boys. A perfect match."



Lindsey leaned forward, comparing the glowing letters on the computer screen with the faded writing—not even typing—on the pages. The letters on the screen were green. The ink on the policy had long since turned to brown.

Lindsey said, “Is that right?”

Ms. Wilbur said, “Look. Face amount is the same on the policy and the screen. It’s a joint policy, made out to Edward Joseph MacReedy and Nola Elizabeth Rownes MacReedy. Upon death of either party, the surviving party is to receive full payment of benefits. Of course, look here.” She pointed to the screen. “Policy was all paid off by 1934. It’s a whole life policy. Been drawing compound interest ever since. Look here, the cash surrender value exceeded the face value by ’36. They should have paid it out back then, but this doesn’t show that they did. Shows the policy still in force.”

“Huh. What’s it worth now?” Lindsey asked.

Ms. Wilbur clicked away until the computer screen showed a new figure. “Based on an average annual interest rate of four-point-five per cent, International Surety owes Mr. MacReedy \$400.19.”

A cloud of menthol swept over Lindsey and Ms. Wilbur. “For God’s sake, pay the old guy his money and get him out of here. Give him the twenty-five bucks out of petty cash. Or cut him a check for four hundred.”

“And nineteen cents,” Ms. Wilbur added.

“Okay,” Mueller grumbled. “And nineteen lousy cents. How the hell they could play around like that beats me.”

Lindsey said, “Money went a lot farther during the Depression. You ought to learn a little history, Elmer.”

“Yeah. And maybe join a sewing circle while I’m at it.”

“Even so, it’s an awfully small policy.” Lindsey studied the papers in Ms. Wilbur’s hand. “I mean, a \$25 whole life insurance policy.”

Ms. Wilbur said, “It’s too bad you never knew Mr. Woodstreet. He’d tell you a thing or two. Back in the Depression you could hold a first class funeral for \$25. That’s what they took the policies for, you know. People had a hard, sad life. A good send-off to the other side was important. Very important. Some of the policies they issued were for even less than that.”

Mueller said, “Well, we can put it in through KlameNet. If National doesn’t issue a check, what the hell, we can take it out of the coffee money. You’ll chip in, won’t you, Lindsey?”

Lindsey said, “You’re getting too far ahead. There’s something odd about this.”

Mueller rocked back on his heels and exhaled. “Don’t tell me you want to pull this one, put it into SPUDS.”

“I don’t know.”

“Sheesh, I don’t see how this company stays in business. Hire a flake like you, turn you loose on every kind of fruitcake case you want to play with. You’re like a baby. Anything shiny, anything different, it grabs your attention.”

Lindsey said, “Now, Elmer, that isn’t fair. I’ve saved the company a lot of money on those odd cases. Those comic books that were stolen on Telegraph Avenue, and the Duesenberg that was driven away from the Kleiner Mansion at Lake Merritt—I had a lot of help on those cases, but we saved International Surety something like three quarters of a million dollars.”

“Yeah. And that B-17 that disappeared from the airport, I suppose you covered yourself with glory on that one, too.”

Lindsey tried not to blush. “That was a tragic case. And it did cost the company, I’ll admit that. But when there’s a legitimate claim, it’s our duty to pay.”

Mueller exhaled. “Exactly my point.” He patted Lindsey on the shoulder. “Exactly my point. We owe the little man \$25. If he didn’t cash in his policy when it matured, that’s his problem. We don’t owe him four hundred. Let’s pay the twenty-five and get on with our business. We have no reason to poke around in some ancient policy.” He reached for his wallet. “Hell, if nobody else will pay, I’ll personally pony up the \$25.”

Lindsey heard a dry, rustling sound from behind him. He turned. Mr. MacReedy was struggling to stand up, feeling his pockets frantically. “My papers,” he said, “where are my papers?”

Ms. Wilbur hurried to him and helped him stand. She said, “Here’s everything, Mr. MacReedy. Not to worry. We were just checking our computer records against your policy. Everything seems to be in