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## IN THE BEGINNING . . .

Teddy Xanakis would have to steal the painting. What other choice did she have? She believed it was a Turner—a possibility she couldn't confirm unless she shipped it to the Tate in London, where the Turner scholars, Evelyn Joll and Martin Butlin in particular, could make a judgment about its authenticity. Unfortunately, the painting was currently in the basement of the house that was now solely in Ari's name, where it had sat for years, unrecognized and unappreciated. She might have blamed herself for the oversight, but why on earth would anyone expect to find a priceless painting in such homely company?

She and Ari had bought the house when they moved from Chicago to Santa Teresa, California. The estate had been owned by the Carpenters, who passed it down from generation to generation until the last surviving family member died in 1981, having neglected to write a will. The estate attorney had locked the doors and put the house up for sale. Teddy and Ari had bought it fully equipped and fully furnished,

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right down to the rolls of toilet paper in the linen closet and three sets of sterling flatware in the silver vault. The antiques, including several exquisite Persian carpets, were appraised as part of the purchase price, but in the process a small group of paintings had been overlooked. The attorney had paid the taxes owed, handing the IRS and the State of California the hefty sums to which they were entitled.

Teddy and Ari had made use of a number of the antiques in furnishing the mansion's first and second floors. The rest they'd moved into the complex of storage rooms below. The paintings were in a cabinet in an upright rack, each leaning against its neighbor. Teddy had come across them shortly after they moved in. Over the years she'd developed an eye for fine art, but these paintings were drab and uninteresting. The subject matter was classical: nymphs, mythological figures, Roman ruins, a seascape, heavy-legged peasant women bringing in the harvest, a still life with a dead duck and rotting fruit, and a floral arrangement in colors she didn't care for.

It was after she and Ari divorced and they'd both signed off on the settlement that she'd realized one of the paintings she'd so carelessly dismissed might be an original by Joseph Mallord William Turner, whose work sold at auction in the millions.

Her rationalization for the contemplated theft was as follows:

1. Ari had no appreciation of art. The collection she'd put together comprised the works of a group known as Les Petits Maîtres—minor Impressionists like Bartoli, Canet, Jacques Lambert, and Pierre Louis Cazaubon, whose paintings were still affordable because the artists themselves had never achieved the legendary stature of Cézanne, Renoir, Monet, Van Gogh, and their ilk. The collection had already been awarded to her in the settlement, so why not this one small additional painting?
2. If Ari realized the true value of the painting, they'd only get into another wrangle as to which of them was entitled to it.

If they couldn't agree, which seemed inevitable, a judge could force a sale and divide the money equally between them. In this one tiny instance, money didn't interest her. The Turner was a treasure she'd never see again in her lifetime and she was determined to have it.

3. Ari had already screwed her over once, quite literally, by having a dalliance with Stella Morgan, the woman Teddy had once considered her best friend.

Stella's husband, Douglas, was the architect who'd designed the remodel of a condominium Ari and Teddy owned in downtown Santa Teresa. It was while he was overseeing construction that he was stricken with a fatal heart attack. Months passed. After the remodeling work was finished, Ari and Teddy continued to see Stella, who had adjusted to her widowhood as best she could with all that money as compensation.

Then came disaster. That September Teddy spent a weekend in Los Angeles, attending a seminar at the Getty on the Plein Air Painters. On Monday when she arrived home, she hadn't been in the house an hour before an acquaintance rang her up and gave her a blow-by-blow. Teddy's options were limited: fight, flight, play dead, or screw him. She'd slapped Ari with divorce papers within the week.

He got the house, which she couldn't afford to maintain in any event. She got the flat in London. He got a sizable chunk of jewelry, including the necklace he'd given her for their tenth anniversary. She freely confessed she was bitter about that. The stocks and bonds had been sorted out between them. The division was fair and square, which pissed her off no end. There was nothing fair and square about a cheating husband who'd boffed her best friend. In a further cruel twist of fate, in the division of their assets, Teddy had been awarded the very condominium where the architect had breathed his last.

More real estate was the last thing she needed. Her broker priced the condo at a million plus and assured her of a quick sale. After the

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apartment sat for eighteen months without a nibble, Teddy decided the place would be more attractive if it were properly furnished and decorated. She'd hired a Santa Teresa stager named Annabelle Wright and instructed her to cherry-pick the items in Ari's basement for that purpose. He agreed because the hostilities had gone on long enough and he wanted her out of his hair.

Once the condo was suitably tarted up, Teddy had hired a photographer to do a shoot, and the resulting four-color brochure was circulated among real estate agents in Beverly Hills. A well-known actor had snapped it up—all cash, no contingencies, and a ten-day escrow. The deal was done and all that remained was for the two of them to sign off so Teddy could collect her check.

In the meantime, and this was Teddy's final rationalization:

4. Ari and Stella had gotten married.

Teddy had moved to Bel Air by then, living in the guesthouse of a friend who'd taken pity on her and invited her to stay for an unspecified period of time. It was during the ten-day escrow, while papers were being drawn up, that someone spotted the painting that appeared in the brochure, a seascape shown hanging above the fireplace in the living room. This was a dealer who owned a gallery on Melrose and had an unerring eye for the finer things in life. He'd glanced at the photograph and then brought it closer to his face. A nanosecond later, he picked up the phone and called Teddy, who'd long been a customer of his.

"This looks like a Turner, darling. Could it possibly be genuine?"

"Oh, I doubt it. That's been sitting in the basement for years."

"Well, if I were you, I'd send color photographs to the Tate to see if someone can establish the provenance. Better yet, take the painting yourself and see what they have to say. What harm could it do?"

Heeding his advice, she decided to retrieve the painting and have it examined by the experts. She returned to Santa Teresa, where she

signed the final papers on the sale and then drove from the broker's office to the condominium. When she let herself into the apartment, she was astonished to see the place had been stripped to the bare walls. No furniture, no art, no Persian carpets, and no accessories. She'd called Ari, who was gleeful. He said he'd known she'd dash in and confiscate any items she took a fancy to, so he'd made a preemptive strike and emptied the place. If she wanted to dispute the move, she could have her attorney contact his.

As she had no longer had access to the painting, she approached the photographer and asked to see his proofs. There were several clear shots of the painting, which was really quite lovely now that she had the chance to examine it more closely. It was a seascape with a flat beach and a sky streaked with clouds. In the background cliffs were visible; probably the Margate Cliffs, a Turner favorite. In the foreground, a boat appeared to have foundered. The boat itself, she learned later, was known as a xebec, a small three-masted ship having an overhanging bow and stern and both square and lateen sails. The tonal quality was delicate, gradations of browns and grays with touches of color here and there. She asked for and was given four prints.

At that point, she realized she'd better buckle down to work. She moved back to town and embarked on a comprehensive self-education. She studied the J.M.W. Turner catalogue raisonné and any other biographical information she could get her hands on. Turner had died in 1851. The bulk of his artistic output he'd left as a bequest to the National Gallery in London. Three hundred and eighteen paintings went to the Tate and National Gallery, and thirty-five oil sketches to the British Museum. The remaining two hundred plus paintings were in private collections in Great Britain and America.

Nine paintings were unaccounted for. The appearance of one such painting, whose whereabouts and size were unknown, had been mentioned in the November 1833 *Magazine of Fine Arts*. Described as "a beautiful little picture," it was hung in the Society of British Artists exhibition that same year. Its owner was one J. Carpenter, about whom

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nothing else was known except that he had loaned a Hogarth and a Morland to this same exhibition. Teddy's eyes filled with tears and she'd had to honk discreetly into a tissue.

She drove to the Santa Teresa County Architectural Archives and then to the *Santa Teresa Dispatch* to research the family who'd had the painting in its possession for so many years. Jeremy Carpenter IV had emigrated from England to America in 1899, bringing with him a sizable family and a ship's hold filled with household goods. The home he built in Montebello, which had taken five years to complete, was finished in 1904.

Teddy made three trips to the house, thinking she could walk in casually and remove the painting without attracting notice. Unfortunately, Ari had instructed the staff to usher her politely to the door, which is what they did. Of one thing she was certain—she could not let Ari know of her interest in the seascape or her suspicions about its pedigree.

She thought she had plenty of time to devise a plan, but then she learned the newlyweds had leased the house for a year to a couple from New York. Ari and Stella were taking a delayed honeymoon, after which they'd move into the contemporary home that Stella owned. Ari was apparently taking the opportunity to clear out the basement. His intention was to donate the bulk of the items to a local charity for the annual fund-raiser coming up in a month.

She'd have to act and she'd have to do it soon. The task she faced was not entirely unfamiliar. She'd stolen a painting once before, but nothing even close to one of this magnitude.



# I

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Santa Teresa, California, Monday, March 6, 1989. The state at large and the town of Santa Teresa in particular were nearing the midpoint of a drought that had slithered into view in 1986 and wouldn't slither off again until March of 1991, when the "miracle rains" arrived. Not that we dared anticipate relief at the time. From our perspective, the pitiless conditions were upon us with no end in sight. Local reservoirs had shrunk, leaving a wide swath of dried mud as cracked as an alligator's hide.

My professional life was in the same state—always worrisome when you are your sole financial support. Self-employment is a mixed bag. The upside is freedom. Go to work when you like, come home when you like, and wear anything you please. While you still have bills to pay, you can accept a new job or decline. It's all up to you. The downside is uncertainty, the feast-or-famine mentality not everyone can tolerate.

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My name is Kinsey Millhone. I'm a private detective by trade, doing business as Millhone Investigations. I'm female, thirty-eight years old, twice divorced, and childless, a status I maintain with rigorous attention to my birth control pills. Despite the shortage of new clients, I had a shitload of money in the bank, so I could afford to sit tight. My savings account had been plumped by an unexpected sum that dropped into my lap some six months before. I'd invested the major chunk of it in mutual funds. The remaining cash I kept in a money market account that I designated "untouchable." Friends, on hearing about my windfall, viewed me as certifiable. "Forget about work. Why not travel and enjoy life?"

I didn't give the question credence. At my age, retirement is out of the question, and even temporary idleness would have driven me insane. True, I could have covered my expenses for months to come with enough in reserve for a lavish trip abroad, except for the following impediments:

1. I'm miserly and cheap.
2. I don't have a passport because I've never needed one. I had traveled to Mexico some years before, but all that was required in crossing the border then was proof of U.S. citizenship.

That aside, anyone who knows me will testify to how ill-suited I am to a life of leisure. When it comes to work, it isn't so much what we do or how much we're paid; it's the satisfaction we take in doing it. In broad terms, my job entails locating witnesses and missing persons, following paper trails through the hall of records, sitting surveillance on insurance scammers, and sometimes tailing the errant spouse. My prime talent is snooping, which sometimes includes a touch of breaking and entering. This is entirely naughty of me and I'm ashamed to confide how much fun it can be, but only if I don't get caught.

This is the truth about me and you might as well know it now. I'm

passionate about all manner of criminals: killers, thieves, and mountebanks, the pursuit of whom I find both engaging and entertaining. Life's cheaters are everywhere and my mission is to eradicate the lot of them. I know this speaks volumes about the paucity of my personal life, but that's my nature in a nutshell.

My quest for law and order began in the first grade when I ventured into the cloak room and surprised a classmate snitching a chocolate bar from my Howdy Doody lunch box. The teacher appeared at that very moment and caught the child with my candy in hand. I anticipated due process, but the sniveling little shit burst into tears, claiming I'd stolen it from *her*. She received no punishment at all while I was reprimanded for leaving my seat without raising my hand and asking to be excused. My teacher turned a deaf ear to my howls of protest. From that singular event, my notion of fair play was set, and, in sum, it is this: the righteous are struck down while the sticky-fingered escape. I've labored all my life to see that justice plays out the other way around.

That particular Monday morning, I was paying my bills, feeling oh-so virtuous, as why would I not? I'd written and signed all the pertinent checks and felt only slightly anxious about the drain on my funds. I'd addressed and sealed the return envelopes. As I licked and placed stamps, I was humming with satisfaction and looking forward to lunch. When the phone rang, I lifted the handset and anchored it against my shoulder, saying, "Millhone Investigations."

"Hi, Kinsey. This is Ruthie. Did I catch you at an okay time?"

"Sure. What's going on?"

"Well, I'm fit to be tied. I swear, about the time I think I'm through the worst of it, something else comes up. Today I got this official-looking letter from the IRS. Pete's being audited, of all things. I'm supposed to call to set up an appointment."

"Can't you tell them he's dead?"

"I could, but that's probably what triggered the audit in the first place."

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Ruthie Wolinsky had been widowed some seven months before, in August of 1988, when her husband was shot to death in what looked like a robbery gone wrong. I'd made Pete Wolinsky's acquaintance ten years prior. Like me, he was a private detective, who'd worked for an agency called Byrd-Shine Investigations. I'd apprenticed with Ben Byrd and Morley Shine when I was racking up the hours I needed for licensing. Pete was a contemporary of theirs. Both of my bosses swore he was once a top-notch detective, but at the point where our paths intersected, he'd fallen on hard times. By then, he was a man so morally bent, I marveled he managed to find work anywhere. While I disliked him, I was then twenty-seven years old and newly employed and didn't feel it was my place to make my thoughts known. Besides which, no one asked and I doubt they'd have listened if I'd volunteered my views.

I'd thought the world of the two seasoned detectives, and I still conducted business in the time-honored ways they'd taught me. Unfortunately, Ben and Morley had quarreled bitterly and the partnership had been dissolved. They went their separate ways, setting up independent agencies. I was already out on my own by then and never heard the details of their falling out. Whatever the dispute, it had nothing to do with me, so I shrugged it off. Now both were deceased and I assumed the past was dead and buried along with them. As for Ruthie, over the years I'd seen her from time to time, but we didn't become friends until shortly after Pete was killed.

I pondered the historical context while she went on to describe the latest crisis, saying, "Sorry to bother you with this, but let me read you what it says. They're asking for 'Schedule C gross receipts. Year-end papers and reports, including worksheets reconciling books and records for the tax years 1986 and 1987.'" She continued in a sing-song voice. "In addition, please provide any and all business records, files, expenses, and receipts for the period 1975 through 1978."

"Are you kidding me? That goes back fifteen years. I thought after seven you could throw that crap out."

“I guess not, at least according to this. Our accountant retired last year, and I’m having a devil of a time getting through to the fellow who took over for him. I was hoping when you and Dietz went through Pete’s boxes, you might have come across our old tax returns.”

Robert Dietz was the Nevada private investigator whose help I’d enlisted during the period just after Pete was killed. Much more to the story, of course, but I made a point of putting it out of my mind. “I don’t think so. I can’t swear to it, but the whole point was tracking down his accounts, so anything with a dollar sign attached we shoved in plastic bags, which we handed over to you.”

“Too bad,” she said. “I’ve searched those bags twice and there’s zilch.”

“You want me to try again? It’s always possible we missed a box.”

“That’s just it. I don’t have them. All those cartons are gone.”

“Where?”

“The dump. A junk dealer taped a flier to my door. He must have been cruising the area, scaring up work. The notice said for fifty bucks in cash, he’d clean out my garage and haul the mess away. I jumped at the chance. I’ve wanted to park my car under cover for years, but there was never any room. Now I’m looking at an audit and what am I supposed to do? I’m just sick about this.”

“I don’t know what to suggest. I can double-check, but if we’d come across tax returns, we’d have set them aside. I did keep one box, but those are confidential files from the old Byrd-Shine days. I have no idea how they ended up in Pete’s hands.”

“Oh, wait a minute. The IRS does list Byrd-Shine in the document request, now you mention it. Hold on.”

I heard papers rattling, and then she said, “I can’t find the reference now, but it’s in here somewhere. You don’t need to bother Dietz, but could you check the box you have? I don’t need much; I’m guessing a few old bank statements would suffice. If I can hand over *anything*, it would be a show of good faith, which is about all I have to offer.”

“I’ll inventory the contents as soon as possible.”

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“No big hurry. I’m driving up to Lompoc this coming weekend to celebrate my birthday with a friend—”

“I didn’t know it was your birthday. Happy birthday!”

“Thanks. We’re not doing much . . . just hanging out . . . but I haven’t seen her since Pete died and I thought it’d be nice to get away.”

“Absolutely. When do you get back?”

“Sunday afternoon, which gives you some wiggle room. Even if I called the IRS today, I doubt I’d get in right away. They must have a waiting list a mile long,” she said. “Oh. And while you’re at it, keep this in mind: Pete had a habit of tucking stray documents between the pages of other files. Sometimes he’d hide money, too, so don’t toss out any hundred-dollar bills.”

“I remember the wad of cash he buried in the bag of birdseed.”

“That was something, wasn’t it? He claimed the system was designed to fool the bad guys. He could remember where he’d put all the bits and pieces, but he wouldn’t explain his strategy. Anyway, I’m sorry to trouble you with this. I know it’s a pain.”

“Not a big deal. Fifteen or twenty minutes tops.”

“I appreciate that.”

“In the meantime, you better talk to a tax expert.”

“Ha! I can’t afford one.”

“Better that than getting hosed.”

“Good point. My neighbor’s an attorney. I’ll ask him who he knows.”

We chatted briefly of other matters and then we hung up. Once again, I found myself brooding about Pete Wolinsky, which I was doing more often than I care to admit. In the wake of his death, it became clear how irresponsible he’d been, leaving Ruthie with little more than a mess on her hands. His business files, such as they were, had been relegated to countless dusty and dilapidated cardboard boxes, stacked ten deep and eight high in their two-car garage, filling the interior to capacity. In addition, there were piles of unpaid bills, dunning notices, threats of lawsuits, and no life insurance. Pete had car-

ried a policy that would have netted her a handsome sum, but he'd let the premiums lapse. Even so, she adored him, and who was I to judge?

To be fair about it, I suppose you could call him a good-hearted soul, as long as you included an asterisk referring to the small print below. As a perfect example, Pete had told Ruthie he was taking her on a cruise on the Danube for their fortieth wedding anniversary coming up the following year. He'd intended to surprise her, but he couldn't help revealing the plan in advance. The real surprise came after his death, when she found out he was paying for the trip with money he'd extorted in a blackmail scheme. She asked for the deposit back and used the refund to satisfy some of his creditors, and that was that. In the meantime, she wasn't hurting for income. Ruthie was a private-duty nurse, and her services were much in demand. From the schedule I'd seen taped to her refrigerator door, she worked numerous shifts and could probably name her price regardless of the going rate.

As for the banker's box, I'd put a big black X on the lid and shoved it under the desk in my studio apartment, so the task would have to wait until I got home. I'd been meaning to inspect the contents in any event. If, as I anticipated, the old files were inactive or closed, I'd send them to a shredding company and be done with it.

I'd no more than hung up when the phone rang again. I reached for the handset, saying, "Millhone Investigations."

There was a pause, and a woman said, "Hello?"

I said, "Hello?"

"Oh, sorry. I was expecting a machine. May I speak to Ms. Millhone?"

Her tone was refined, and even through the phone line I could smell money on her breath. "This is she," I said.

"My name is Hallie Bettancourt. Vera Hess suggested I get in touch with you about a personal matter."

"That was nice of her. She had an office next door to mine at California Fidelity Insurance where I worked once upon a time," I said. "I take it you're a friend of hers?"

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“Well, no. We met at a party a few weeks ago. We were having drinks on the patio, and when I mentioned the issue, she thought you might help.”

“I’ll do what I can. Would you give me your name again? I’m afraid it went right over my head.”

I could hear the smile in her voice. “Bettancourt. First name, Hallie. I do that myself. In one ear and out the other.”

“Amen,” I said. “Why don’t you give me a quick summary of the problem?”

She hesitated. “The situation’s awkward, and I’d prefer not to discuss it by phone. I think when I explain, you’ll understand.”

“That’s entirely up to you,” I said. “We can set up an appointment and you can talk about it then. What’s your schedule look like this week?”

She laughed uncomfortably. “That’s just it. I’m under a time constraint. I leave town tomorrow morning and won’t be back for months. If there’s any way we could meet tonight, I’d be grateful.”

“I can probably manage that. Where and what time?”

“Here at my home at eight o’clock, if that’s all right with you. From what I’m told, it’s not a big job. To be honest about it, I contacted another agency last week and they turned me down, which was embarrassing. The gentleman I spoke with was nice about it, but he made it clear the work wouldn’t warrant the size of their fees. He didn’t come right out and say so, but the implication was that they had much bigger fish to fry. I guess I’ve been gun-shy about reaching out again, which is why I put it off.”

“Understood,” I said. “We’ll talk this evening and see where we stand. If I can’t help, I may know someone who can.”

“Thank you. You have no idea how relieved I am.”

I made a note of the address on Sky View, along with her instructions, and told her I’d be there at 8:00. I was guessing her problem was matrimonial, which turned out to be true, but not quite as I imagined it. Once I hung up, I checked my city map and located the street,



which was no bigger than a thread of pale blue surrounded by blank space. I folded the map and stuck it in my shoulder bag.

At 5:00, I locked the office and headed for home, feeling pleased about life. As my appointment wasn't for three hours, I had time for a bite to eat, supping on milk of tomato soup and a gooey grilled cheese sandwich, which I held in a fold of paper towel that neatly soaked up the excess butter. While I ate, I read a couple of chapters of a Donald Westlake paperback. In hindsight, I marvel at how clueless I was about the shit storm to come. What I ask myself even now is whether I should have picked up the truth any faster than I did, which was not nearly fast enough.

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