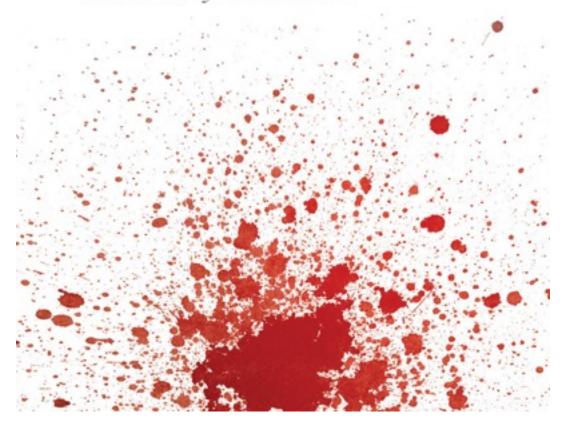
MURDERERS, MADMEN & LUNATICS

three stories by DAVID CROWE



Author's Note

Round 1 of the *Johnny Mercury Series* consists of three stories, "Burdens of Proof," "Bug Man" and "Freddy B." Johnny Mercury is a fictitious character who makes an appearance in all the stories. Johnny Mercury is a solo Atlanta personal injury lawyer who also practices criminal defense, and has done so for over three decades. Mercury doesn't play a starring role in all the stories, but instead he is a vehicle through which other characters can be introduced and other stories can be told. The plan for the Johnny Mercury Series is to publish a new round of three stories each year.

Special thanks to Brian Berger for reading and commenting on my first three stories.

—David Crowe

BURDENS

Therefore they did set over them taskmasters to afflict them with heavy burdens. And they built for Pharaoh treasure cities, Pithom and Raamses.

-Exodus 1:11

JOHNNY MERCURY

Johnny Mercury sauntered into Peachtree Diner, an ancient but popular eatery in downtown Atlanta, like a Texas oil tycoon with gold bricks falling out of his ass. A bell over the double glass doors and a gust of wind signaled his arrival. "OH-YAY, JOHNNY MURK IS IN THE HOUSE," the white-aproned cook shouted above the clatter of conversation, sizzling bacon and eggs, and clinking silverware.

Johnny Mercury was a veteran personal injury lawyer in Atlanta who also defended criminals, and because the Fulton County Courthouse was only four blocks away, Peachtree Diner was filled with other lawyers, judges and courthouse staff eating breakfast and socializing before the workday began. Johnny was coming from an early-morning meeting with a potential client and running late—he was joining three of his compadres from the local bar with similar practices. As Johnny slid into his chair, Arnie Carter said, "Hey Johnny, what's with the shit-eating grin?"

For thirty years, Johnny had rented the same four-room office in a ten story building two blocks from Peachtree Diner. His current landlord—a "New York slumlord" as Johnny called him—was threatening eviction if Johnny did not pony-up

the rent, which presently was three months in arrears. Johnny made a paper airplane out of the letter from the landlord's attorney threatening legal process and tossed it from his office window; things would turn around soon.

"You've got to hear this," Johnny said and straight away began telling his tablemates the details of his meeting that morning with "a frosted-flake named Stevie Rainbow." For twenty years, the four had met every Wednesday morning at eight for coffee and a bite to eat, and by now the weekly meeting was a deeply ingrained ritual. They couldn't all be present every week, but everyone tried to make roll call when he could. They were all divorced, two even twice, and they enjoyed the group's brotherhood.

They gossiped about the rumors sweeping through the local bar, and at times, each lawyer bragged about his own legal acumen while disparaging that of others. They also took pleasure in bashing their clients' infinite acts of stupidity, which did occasionally involve minor breaches of the attorney-client privilege. However, during these delicate instances, they'd lean in and whisper with a hand cupped over their mouth. Other patrons at other tables did the same.

The four also plotted and planned different strategies, looking for some spark of inspiration, some course of action which might resolve a case and bypass the courtroom altogether, especially the prying eyes of a jury. Though all four lawyers advertised themselves as a "trial attorney," the flame for passionate appeals to a jury had diminished over time. "Better settle" was now a common refrain.

As Johnny repeated the potential client's bizarre tale, Johnny leaned in and whispered, his right elbow on the table and his hand shielding a smile. When he finished his tale, Johnny sat back and grinned like a tomcat with two canaries in its mouth. But the anticipated guffaws didn't follow. Instead, after a ten minute conversation with the other lawyers, Johnny realized that he had just let a one million dollar claim walk out his door. He screeched his chair back from the breakfast table and was in full gallop down Peachtree Street before his napkin hit the floor. Johnny thought he might still catch Stevie Rainbow if he sprinted.

RUFUS JOHNSON PEPPERCORN

National Transportation Safety Board Investigator Rufus Johnson Peppercorn carefully stepped down the middle of the railroad tracks in a remote section of south Fulton County—he was walking towards the location where a dead body was sighted by the operator of an early morning train. The body, the operator said, was half a mile past Mile Marker 24 in a large growth of weeds and underbrush beside the tracks. His description of the mangled corpse suggested the deceased had been struck by an earlier train.

Although Peppercorn and the half dozen officers with him had about a mile to walk from their vehicles to the body, "Peppercorn"— as everyone in the Department

called him— took the lead and did not hurry. There are about three thousand wooden crossties for every mile of track and Peppercorn cautiously toed each one with the tip of his leather hiking boots before taking the next step. The others trailed five yards behind. When Peppercorn pointed to something on the tracks or in the weeds, someone else would step up and take a photo. Only Peppercorn spoke, quietly explaining his observations. It was a laborious but thorough process he'd been performing for forty years now.

A surprising number of dead bodies turn up around railroad tracks and rail yards, and when such a corpse is found in the southeast, Peppercorn gets the assignment. Peppercorn's forte is determining not only the *cause*, but the more elusive *circumstances* surrounding a person's death. Of the three-hundred-and-forty-two cases he's worked on, only two remain unsolved.

If possible, Peppercorn prefers to examine the body *in situ* before it is moved. If personal observation is not possible, then detailed videos and hundreds of photographs are taken. Peppercorn pores over this material himself. He also still likes to personally conduct the follow-up interviews of important witnesses and he has the phone number of all of the State's crime lab experts on speed dial in his cell phone.

When Peppercorn first started the job, he learned that dead bodies turn-up around railroads–tracks for numerous reasons: murder victims are dumped there, transients, the homeless, alcoholics and drug addicts die there, and sometimes folks are hit by trains. In all these cases, Peppercorn must determine whether the death is a "suicide," "accident" or "homicide."

As he stepped down the tracks, boots crunching on thick the gravel, Peppercorn periodically stopped and raised his head, squinting as he scanned the surrounding countryside. A body that is hit by a train is never found "on the tracks," but to a trained pair of eyes, the body's location and its proximity to the tracks provide valuable clues about the circumstances of death.

The directional sweep of bloodstains, for example, suggests the location of the body at the moment of impact as well as whether or not the body was upright or lying down. This evidence, in turn, provides clues to whether the death is a suicide, accident or homicide. For example, frontal impacts occur when a person is standing or lying down ("lie-downs") in front of a train and the horrified engineer is usually a witness. Frontal impacts when a person is standing usually indicate a suicide because an upright position is indicative of consciousness, thus deliberate action. A follow-up investigation usually turns up more clues such as mounting depression, financial woes or marital strife; sometimes there's even a note. Lie-downs present a problem because it is difficult many times to determine whether a person was conscious at the moment of impact.

On the other hand, if a person impacts a train on its side, a "side impact," many times there is not a witness, but there are clues. Clues of a side impact are found not only in the location of the body and/or body parts, but also in the directional sweep of the splatter field created by the sprayed blood. "Side impact" cases are the most problematic to solve and suicide is a less likely scenario because most folks don't kill themselves by walking into the *side* of a train.

But Peppercorn never rests on assumptions. He understands what is at stake, which is civil liability running to the millions of dollars on one hand and possible criminal prosecution on the other. Peppercorn is meticulous, dedicated, determined, driven.

Rail companies are keenly interested in Peppercorn's investigative reports, so much so that after a \$12.4 million judgment against a rail company five years ago, three railroad owners offered Peppercorn one-hundred thousand dollars in cold hard cash if he'd doctor his future reports. The last of the three was finally released from prison late last year. At this late stage in Peppercorn's career, he's not much interested in money. He's counting down the days until he can retire and spend all his time at his farm with his wife tilling the soil and giving away the fresh vegetables from his garden.

STEVIE RAINBOW

Stevie Rainbow sashayed across the linoleum floor in his two room, cement-block beauty parlor in a tight-fitting, red vinyl jump suit with a black zipper in the front that terminated at his crotch. He was unzipped to his chest and he was wearing a tight white t-shirt underneath overlaid with a thin gold chain. His fingernails were painted fire engine red to match his retro jumpsuit. When Stevie walked he liked to swing his ass like he was a sexy little tart.

Stevie's black hair was cropped and glistened with gel. He combed his hair upwards on each side so that it formed a small but distinct ridge down the middle of his head which he cemented into place with his own special paste. He also wore black eye liner and matching mascara with a trace of glitter. His cheeks were bright pink but Stevie Rainbow swore it was his natural coloring.

Stevie hip-swayed past the four ladies sitting under the domed hair dryers and strutted to the chair where Sandra Lou McCoy was sitting and took up his position behind her. He swung her chair around so both he and Sandra Lou stared into the mirror directly in front of them.

Stevie patted Sandra Lou's hairdo and said, "Sandra, honey, this turned out perfect. I don't think Saint Peter himself could make your hair stand up any straighter than this."

Stevie blasted her head with hair spray from an aerosol can held at arm's length. All the ladies in the room closed their eyes and put their hands over their mouths as Stevie swept back and forth across Sandra Lou's head until the canister was emptied of its contents and her hair glistened with a shiny acrylic sheen.

Stevie had operated a ladies' beauty parlor for the past twelve months in a two

room, cement-block structure behind his mama and daddy's house in blue collar Pineville, Georgia in south Fulton County. He opened the hair salon a couple of months after he announced to his parents that he was gay; since then, he had stormed out of the closet. It was rough sledding at first, but once he felt comfortable in his new skin, he threw off all restraints; he flew his flag proudly and without shame.

Shortly after he stepped out of the closet, Stevie began dressing in outlandish costumes. He developed his own style, a blend of both women's and men's attire mixed and matched in eccentric ways. The look worked well, damned well. Stevie even shaved his legs and was drop-dead gorgeous in a short skirt and heels because his thighs and calf muscles were taut and shapely.

At first, Pineville's ladies were apprehensive, but eventually word leaked out that Stevie was the best damned perm-setter in the county. It was true—no one could stack hair on someone's head and keep it there like Stevie. He even developed his own devastating hairstyle, "the Skyscraper," and became a beauty parlor superstar in Pineville.

Stevie's mama supported him when he first told her that he was gay; Stevie was 18 and midway through his senior year and he told his mama that he'd known for a year or so. His mama told him that she loved him and that she'd known longer than that. They hugged and cried.

Unfortunately, Stevie's father, Wilson "the Bull" Jones, was not the sensitive type and the news hit him like a cannonball. On the night he came out, Stevie left the house because his daddy was drunk and threatened to kill him. And two months later, the fact that his son, Leonard Jones, legally changed his name to "Stevie Rainbow" pushed the Bull right over the edge. The Bull claimed he was "cursed;" he absolutely could not believe "my own flesh and blood is a goddamned queer."

Eventually, the family came to a shaky truce. Stevie stayed on the property, but moved into a small camper in the woods out back. There, the Bull could forget about his "goddamned queer son," until reminded by one of his friends, which happened frequently.

After a couple months the Bull agreed that Stevie could open a small business in the back so he could pay rent and a permit was granted by the city. The Bull assumed it would be a vacuum repair business because Stevie could break a Hoover down like it was nobody's business. But the cement blocks were set in one day and only after the fact did the Bull discover it was a "goddamned beauty parlor." Though furious, the Bull refused to step foot anywhere near the trailer or Stevie's shop for fear there might be some contagion in the air that would make him have "goddamned queer thoughts."

To the Bull's dismay, the beauty parlor flourished, and talk of Stevie spread well beyond Pineville. The Bull couldn't go anywhere without someone chuckling about that "semi-famous hairdresser son of yours." The Bull was humiliated; he'd worked at the local rubber plant for thirty-seven years. He lived and worked in a world where

men were men and fags sometimes had the shit beat out of them. This business of having a hairdresser for a son was hard for the Bull to stomach.

After Stevie sprayed Sandra Lou's hair, he led her to the hair dryer and seated her in the chair. Slowly, Stevie lowered the dome on to Sandra Lou; this was the most delicate sequence when building a Skyscraper—the transfer of the client from the style chair to the dryer.

"Now Stevie, have you called a lawyer yet?" asked Sandra Lou. "Remember, my son's on the cleaning crew at Ping and Caulking and he heard the lawyers talking about it—they'll pay. The body was found on its right of way. Now do it for Edna's sake." The other ladies nodded in agreement.

SHAMPAGNE ALEXANDER

Shampagne Alexander threw open the front door of her apartment in the housing projects in East Atlanta and marched down the sidewalk with her chin in the air and her arms swinging furiously. She walked in front of the police cruiser and right up to the window before the officer was able to even turn the engine off or roll the window down.

Shampagne shook her fist and said, "That nigga tried to kill me and my baby too and I know you know him cause his name is Kayshawn Williams and he's on probation right now and I want his ass locked up cause he had a gun and he put it up to my head and he said that if I called the police he would blow my fucking brains out and that was just cause I was trying to call 911 and he wouldn't let me so that's another charge he's guilty of and I was calling cause he was beating me in the first place cause I'm sick of his shit and I told him so to his face and I want that nigga locked up and he's running around out there right now with a gun!" She was shouting by now and pointing towards some nearby woods.

Dispatch informed Atlanta Police Department patrol officer Becky Underwood of "a report of a man with a gun threatening to kill the mother of a small child," so arriving at Metro Housing Project, she was a little on edge; she'd only been on the force two years. As she pulled up, a visibly angry lady walked towards her shouting and waving her arms in the air.

Underwood surveyed the scene looking for a man with a gun. She saw no one. The lady passed dangerously close to the front of her patrol car before she came to a complete stop. With the lights of two other police cars rolling up behind her, Underwood rolled the window down and asked the lady—black, early 20s—to step back from her door. From what she was saying, Underwood knew this woman was the caller. She exited her car with her hand on her revolver, which remained holstered.

Soon a dozen other police cruisers arrived and twenty officers set up a perimeter and secured the area. The SWAT team arrived next and poured out of the back of an armored vehicle while a helicopter scoured the surrounding woods with a searchlight. With automatic weapons drawn, they conducted a room by room search of Shampagne's apartment, but only found a sleeping baby in a basinet in an upstairs bedroom. Next they checked other apartments in the building, forcing women and children out into the street.

It took over an hour, but after determining that the surrounding buildings were safe, the officers took Shamapagne back inside her apartment. Sitting at the kitchen table, Underwood took a recorded statement, while in other outer buildings, armed officers continued their "protective sweep" through the projects. Though five residents were arrested on outstanding warrants, Kayshawn Williams was not found.

Shampagne told Underwood that she and Kayshawn Williams have a baby together, the one upstairs in the basinet. Kayshawn is on probation for dealing drugs and was only recently released from prison. He was over at Shampagne's apartment and the two argued and he proceeded to beat Shampagne and stuck a gun to her head and threatened to blow her brains out. She tried to call the police but he stopped her. He eventually ran off into the woods, taking the gun with him. Shampagne said Kayshawn was "high as a kite."

Underwood took photographs of a small bruise under one eye and scratches and abrasions on the side of Shampagne's cheek. Two officers were stationed outside her apartment at all times for the next three nights and extra patrols crawled through the neighborhood. After an intense manhunt, on the fourth day officers in a special Red Dog unit in the Atlanta Police Department found Kayshawn hiding out at cousin's house and he was taken into custody without incident. The gun was not recovered.

Two weeks later, Shampagne called Underwood: "I want to drop the charges against Kayshawn; it was just this big misunderstanding and I might have overreacted."

Underwood told Shampagne she needed to speak with the District Attorney's office. "At this point any decisions to drop charges are up to them."

Shampagne called the Fulton County District Attorney's office and left a long message with the receptionist, repeating what she'd told Underwood. When no one returned her call, Shampagne called back the next day and left another long message. This continued for five days until finally, she received a call. The woman said she was the prosecutor handling Kayshawn's case and her message was clear: "The State of Georgia is not dropping the charges against Mr. Kayshawn Williams and we are going to revoke the remainder of Mr. William's probation, which amounts to eight years, for possessing a firearm alone. And," the prosecutor added, "if you try to change your story at this point, you will be charged with False Report of a Crime."

"This is some kinda bullshit!" Shampagne hollered and slammed the phone down.

JOHNNY MERCURY

Just before Johnny Mercury bolted out of Peachtree Diner, he was regaling the three other lawyers at the table—Andy Winston, Arnie Carter, and Judge Stephen Davis—with all the sordid details of his early meeting with Stevie Rainbow. As Johnny laid waste to Stevie, his tablemates shook their heads.

It wasn't because Stevie was queer that Johnny lambasted him. No, after thirty years in the legal racket, Johnny had seen everything, they all had. They couldn't care less about a client's skin color, gender, religion or sexual orientation. All that mattered was whether or not that person possessed a decent personal injury claim or had paid a fee on a criminal case in advance. If so, that person was a "client," a position of prestige in their world order; everyone else was grist for the mill. No, Johnny's derision of Stevie was not because he wore red tennis shoes and white bobby socks; it was because the claim he presented wasn't just outlandish, it was downright asinine.

As Johnny neared his narrative's climax, he paused briefly, glanced around like a double agent, then leaned back in: "So, after he carried on for twenty-five minutes about all the feelings of exhilaration, exuberance and freedom he felt now that he'd come out of the closet—and with his mama sitting right there beside him like a stone statue holding her purse in her lap—and me still wondering where in the hell he was going with this story but too dumbfounded to ask, just trying to hold on and hold out for thirty minutes so I could bill one-hundred marks for half an hour of time, he says to me with a straight face, in one long breath mind you,

"So I told my daddy that I'm gay and he freaked out, I mean he totally freaked. Well, long story short, we managed to work out a living arrangement and things rocked along for over a year, but one night recently he finally snapped and he drank himself into a stupor and started raising sand with the family and said that he was leaving and never coming back and he staggered out the door. He ended up down at the train tracks in the dead of night and committed suicide—he was hit by a freight train and was killed instantly. He just couldn't accept the fact that I'm queer."

Johnny suppressed a smile with his hand over his mouth and continued. "And we sat there in silence for a second, and I was watching the clock I keep in the bookcase right behind a client's head so I can pretend I'm making eye contact with the client when really I'm just watching the clock tick-tock and when the hand hit the thirty-minute mark, I shot up out of my chair to end the meeting, but Stevie blurts out,

"So I want to sue the railroad company because its train ran over my daddy and my sources tell me the railroad has to pay."

Again Johnny paused—the sign of an experienced raconteur—before continuing: "And get this, he said that he'd pay me a percentage of the money we won. He also offered the same terms on a life insurance policy in his daddy's name, but he added,

"Mama said that the life insurance policy has a suicide exclusion, but we're not sure what that means."

Johnny shifted in his chair and grinned like a jackass: "So I stared at him while he told me a few more of the grim details and I finally said,

"I guess I'm just not qualified to handle a complicated, complex case like this, but I can refer you to someone. But if you ever murder someone, then I'm your man."

Johnny sat back with an expectant grin and waited for the hoots and howls sure to follow, but instead of laughing, Andy Winston said, "Best first response," and reached for another hot biscuit from the table, "then you can easily sign him up to a 50 percent contingency fee contract. Make him think that he's got no case, then when you do get the twenty-five thousand dollar offer from the owner of the train, the client will be happy to take it, and he'll think you're a genius to boot. You can pocket twelve point five thousand in fees by writing two letters."

"Two letters?" Johnny asked, astonished.

"That's right, and don't forget expenses," Andy smiled and winked. "They might be exorbitant."

"Damn, I wish a railroad death walked into my office." Judge Davis said. "I don't mean the dead man hisself that is."

"Yowza, twelve thousand, five hundred bucks," Arnie Carter whistled. "That would nearly pay off my back alimony."

Johnny was baffled. He had no idea what sort of claim the others were referring to, but obviously it was one he *should* know about it. How was there money to make on a suicide by train? Johnny had always assumed an air of intellectual superiority over his friends but now his heart raced as anxiety settled in.

"What sort of contingency fee did you squeeze out of Stevie Rainbow?" Judge Davis asked.

"Johnny signed that sucker up for 50 percent, don't you worry about that," Arnie cackled. "He's no fool; he's going to pocket 50 percent of the total recovery! Here's to you, Johnny Mercury." Arnie raised his cup and three sang in unison, "OH-YAY, OH-YAY!"

Johnny managed to smile; flattery always worked, even when it wasn't warranted, but why the hell would he have signed a fee contract with that fool Stevie Rainbow? What on God's green earth were they talking about? He felt like the others were speaking a language he didn't understand so he grimly said, "You fellows know my fee arrangement is subject to the attorney-client privilege."

The others burst out laughing.

The conversation moved away from Stevie while the waitress, Miss Betty, poured more coffee. The brief interlude allowed Johnny to compose himself; he couldn't admit that he'd *not* signed Stevie to any contract at all, so he took evasive action.

"Yea, I'm not sure which the best tactic is on this one. Should I go in the front door or the back door, or maybe even from the side?"

"I say walk right through the front door," Andy said, slicing open another warm biscuit.

"Look, the young fellow said the investigator told him there's no suicide note and there are no witnesses, right? Plus, the train operator didn't see anyone, right? His daddy said he was *leaving and never coming back*, he didn't say he was *going to kill himself*, right?

"Look," Andy continued, "how do you know the poor fellow didn't trip and was killed by a train due to the negligence of the rail company in failing to keep the area around the tracks free from obstacles and obstructions? Even if he was laying on the tracks, maybe he slipped on a hazard, hit his head and was unconscious at the time.

Johnny nodded with a vague understanding.

"Those facts alone make the issue of whether it's negligence or a suicide a *jury question* because there's only *circumstantial evidence of either*, right? No witnesses, no suicide note, you're in business. And, if it happens to be a 'side-impact,' you're golden because who the hell commits suicide by walking into the *side* of a train?"

Andy leaned back and continued: "Even if toxicology reports show he was drunk, Plaintiffs' lawyers these days are arguing people shouldn't have access to the tracks in the first place. Maybe the train operator failed to keep a proper lookout, failed to proceed cautiously through a congested area or intersection, or maybe the conductor failed to sound the horn properly or some other safety rule or regulation was violated—and usually one has been. Juries have been hammering the railroads lately, no matter how weak the case. Even if it's only *circumstantial evidence*, the railroad boys will pay to settle. From what I hear, a jury trial is the last place they want to be."

"Isn't circumstantial evidence inadmissible?" the Judge asked.

"No, that's hearsay that's inadmissible," Arnie quipped.

"That's what I mean," the Judge quickly interjected. Stephen Davis was called "Judge" by the three others because he'd been night court judge once for twelve weeks while the regular part-time judge recuperated from heart surgery. When those present resisted, Judge Davis showed them the bar rules proving that anyone who has been a "Judge" may carry the appellation unless thrown out of office or indicted. For a decade now, the three men called him "Judge." Nobody else did.

"Yep," Andy continued, "my source tells me that the railroad boys have really been taken to the woodshed lately, arguing this or that death was suicide or caused by some fault of the deceased. Stevie Rainbow's dad was depressed because his son was gay? So what, there are thousands and thousands of dads in the same boat. Stevie Rainbow's dad threatened to commit suicide? Not true! He threatened to *leave and never come back*." Leaning in, Andy said, "Make sure Stevie gets that part right. That's a *critical point*."

Johnny and others nodded.

"Look, first find out what the investigation reveals, then no matter what the findings are, write the demand letter to the rail company. In your initial demand letter, you argue that your client accidentally tripped over an uncut vine and fell. You have to mold the story to fit the investigation, of course. In closing, you argue that the bottom line is that the railroad company should have had a fence up to prevent just such a calamity. Also,

point out that if the conductor didn't see the deceased before the train struck, that fact alone proves he didn't keep a proper lookout. Tell them you can prove negligence in about two dozen different ways.**

"That's pure genius," the Judge said.

"And if there are no witnesses and no suicide note," Andy added, "you can't lose."

"But what if they don't make an offer, I'll be stuck going to trial."

"Look, the plan is fool proof. What you do, you see, is write two letters. In the first letter, after you state he was violently and unmercifully crushed beneath the wheels of the speeding train, you lay dozens of different ways the rail folks were negligent.

"Next, you state the kind of good-hearted, generous, giving and selfless soul that the Bull was, and that he was loved and adored by his family. You tell them that he can't be replaced, and that your clients are left with a gaping hole in the center of their hearts. You tell them it will take ten million to plug that hole."

"Ten million! Holy mother of Ringo Starr!" the Judge blurted out.

"That's right, and if you find out it's a 'side impact' ask for twenty mill. They'll respond and deny liability, of course, arguing it was a suicide or negligence on the part of the dead person.

"In your second letter, you drop your demand to half and give the railroad thirty days to respond. They'll offer twenty-five thousand up-front, guaranteed, no matter what the facts, just to get rid of the case. And a 'side-impact' will get you an offer of fifty-thousand right out of the gate, but those are rare. Take the money and go on vacation after writing only two letters."

"Well, I don't know about vacation," Johnny said. "I do need to pay back rent."

"Damn, Johnny, you sound like you've settled the case already," said the Judge.

"Well, no, not exactly, you see..."

"Johnny, you are one sly fox." Arnie interjected. "Playing close to the vest are you?"

Johnny smiled and tugged at his collar. He would call Stevie when he returned to his office. He could sure use an easy \$12,500, but he couldn't just run out—it would expose his blunder. Johnny thought he'd saved Stevie's phone number, but he wasn't sure. He might have made a paper airplane out of the Client Information Sheet that Stevie filled out and tossed it from his office window.

"Yall are forgetting one very important little detail," Andy added. "Johnny's gonna double down on this one. Don't forget about the *life insurance policy*."

That's right, now they all remembered, Johnny mentioned the life insurance policy as an afterthought.

But the life insurance policy doesn't pay if the death was a suicide, and it sounded like a long, hard, expensive fight to try and prove otherwise. Surely a life insurance claim wasn't viable. Johnny was baffled.