

The Shadow of Death

A Novel by Fred McKibben

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Cover art by David Pearce

**Yeah, though I walk through the valley
of the shadow of death...**

Chapter 1

I knew I should have let the call go to voicemail. I could've listened to it later, then ignored it for two or three days. By then, Brenda would've found someone else, and I could go on living a cozy life in paradise. But for thirty years, I've always taken the call, no matter how much I wanted to ignore it.

"Hello Brenda," I said after tapping the cell phone screen. I looked at my watch, a little past 7 PM in Detroit. "You're working late."

"This is early, Eddie," Brenda Rogers said. As usual, there was no cheeriness in her voice.

"What can I do for you?" I asked, my own cheeriness sinking like a deflated balloon.

"I've got a job for you if you're available,"

Brenda said.

I hesitated. I'd much rather hang out with Samantha Loggins in San Miguel than follow up on some arson investigation or chase slip-and-fall fraudsters. Then again, I never wanted to miss an opportunity to put a little cash in the bank. "Sure, what've you got?"

"Life insurance claim," Brenda answered. "Guy bought a big policy two months ago and got popped last week."

"Suicide exclusion?"

"Two years," Brenda said.

"Where did it happen?"

"Booth, Mississippi. Small town. Not close to anything."

I cringed. Small towns were tough work. People were suspicious of outsiders. Instinctively, they protected locals, even people they didn't usually like. And, there were never any restaurants. "Shit," I said. I hadn't meant to say it out loud.

"Well, you get to spend a day or two in Detroit before you get there," Brenda offered.

"Shit," I said again, this time meaning for her to hear it.

"Ha!" Brenda laughed. "Get here as soon as you can."

I sent a text to Samantha saying I was running a little late. A quick glance in the mirror confirmed what I already knew. Primping would be a waste of time. At fifty-five, I was in reasonably good shape, but that doesn't mean I didn't look my age. In fact, I looked a few years older because of the short white hair and beard. Being only 5'9", the 160 pounds was a few more than I needed, but not enough to warrant compromise on food and wine.

I walked fast to the corner and turned right on Quebrada. A taxi passed by and I thought about hailing it, but decided to walk instead. In just a couple of blocks, traffic would bring the cab to a halt anyway. I turned left on Canal and started down the hill toward the Jardin, walking past a collection of expensive shops and restaurants. I remembered the claustrophobic feelings the constant presence of high stone or adobe walls so close by the sidewalk caused on my first visit to San Miguel. Later, I realized how much garden space existed inside the walls. Half a block from the central square, I walked past the taxi I had elected to forego.

The sun was low in the sky and the temperature had dropped to the mid-sixties by

the time I walked into the Jardin. Manicured ficus trees shaded the square that was the center of social activity in this small city in Mexico's central highlands. I thought about the first time I saw this place five years earlier, and how the magnificent Parroquia de San Miguel lent a sense of permanence to it. You could see the massive pink stone Cathedral from almost anywhere in the city. Also, I thought about August in Tampa, Florida, where my official residence was. There, I would be dripping with sweat after the short walk.

Just off the square, I cut into an open doorway and climbed the stairs to Carlos' Rooftop Bar and Bistro. At the top of the staircase, a slender young man with dark hair greeted me. "Buenas Noches, Señor. Bienvenidos," he said.

"I'm meeting someone," I responded in English. I could probably piece together a sentence in Spanish, but it might take a while. "I see her there," I added and headed in the direction of a corner table.

Samantha was seven years younger than me, but the gap looked a lot bigger than that. She was tall and slim, with smooth skin and short, slightly curly brown hair. She'd come directly from her office and wore a casual, but very stylish, white blouse and gray skirt.

“Hi Sam,” I said while I took the seat opposite her. As usual, she let me have the side with the best view, knowing I could never get enough of it. “How’s the real estate business?”

“A couple of promising leads for the house on Camino Real,” she answered. “A single lady from Boston and a couple from Atlanta. The couple has been here two days and they’re ready to buy.”

“I get it,” I said.

“Yeah, but nothing’s ever as rosy as it looks after just two days.”

“Right,” I agreed.

“How was your day?” she asked.

“Not good,” I said. “Looks like I have to go back to the states for a while.”

“Why?” Samantha asked. I thought I detected a note of disappointment in her voice, which was good news to me, since I was afraid she would be tired of me after six weeks.

“Got a call from Big Western Insurance,” I told her. “They’ve got a life insurance claim they want me to look into.”

“When do you leave?”

“My flight from Mexico City is two-thirty tomorrow afternoon,” I said. I was doing the math in my head as I said it, three-hour shuttle

ride to the airport — maybe — and two hours to clear security — maybe. I would need to leave by eight-thirty, eight to be safe.

“Set the alarm so we’ll have time,” Samantha said. She had done the math, too. The last few weeks had evolved into almost daily sex first thing every morning. Waking up next to a beautiful naked woman had an uplifting effect on a middle-age man.

After two tamarindo margaritas and fish tacos, we strolled hand-in-hand through the Jardin, then back to Samantha’s place with one stop to pick out a bottle of wine at a liquor store. It was only nine-thirty and the crowds were still thick on the narrow sidewalks, most wearing sweaters or light jackets in the cool, mountain air. It was easy to see why Samantha had come to San Miguel some ten years earlier and simply decided to stay. Now, she had a successful real estate business focused on American and Canadian retirees. Chicago offered nothing but winters, ex-husbands and bad memories.

At ten minutes past eight, the shuttle driver dropped my single bag into the back of a shiny black Chevy Tahoe. Samantha squeezed my

arm and pulled me close. “When will you be back?” she asked.

“I’m not sure,” I offered. “I’ll probably swing by Tampa and spend a couple of days with Ann and what’s-his-name.” I knew his name was Larry, but I preferred to forget. He wasn’t really a bad guy, but Ann, my daughter, was just about the only family I had and probably nobody would be good enough.

“Come back soon,” Samantha said. It still surprised me that I was so welcome in her house. In her bed.

“As soon as I can,” I said. Then, “What are you planning while I’m gone?”

“Work. I might go spend a few days with Carol.” Carol was Samantha’s daughter. She had moved from Chicago to San Miguel five years before to join her mother, but now lived an hour away in Querétaro, where she taught at a university.

Ten minutes after the Tahoe pulled away from Samantha’s doorway, I almost told Francisco, the driver, to turn around, but that’s not me. If I say I’ll be there, I’ll be there.

After a bumpy ride along San Miguel’s ancient cobblestone streets, the truck finally emerged on the smooth highway to Querétaro, where we connected with the 57D toll road, the

couta. Francisco's English was good and we talked for a while about the mix of large industrial complexes and big agricultural operations around Querétaro, one of the most prosperous cities in Mexico. But eventually, the conversation played out and I closed my eyes for the long ride to the DF, the Federal District, which included Mexico City and its many large suburbs.

Traffic thickened as the Tahoe passed through the outskirts of the megalopolis, but continued to move at slow but steady pace until we reached Benito Juarez Airport. I checked my watch and decided to go through security before getting lunch somewhere near the gate.

Nine hours later, I threw the suitcase and my thin leather briefcase with a laptop inside onto the second queen-size bed in room 422 of the Marriott Hotel in Southfield, Michigan.

Chapter 2

After a barely satisfying breakfast, I went back to my room to change into the closest thing I had to business attire: blue oxford shirt, khaki slacks and docksiders with no socks. I hadn't taken a sport coat or tie to San Miguel, so a blue windbreaker would have to do. From my fourth-floor window in the Southfield Marriott, I could see Big Western's office building a short distance away. It would be an easy walk except for the fact the building was on the other side of a busy freeway. Instead, it was a twenty-minute cab ride to cover the half-mile distance.

At a little past 10 AM, I handed a business card to the receptionist and told her I was there

to see Brenda Rogers. She instructed me to have a seat while she checked Ms. Rogers availability. I sat down and glanced through a month-old Forbes magazine while Brenda finished with another meeting.

“Mr. Rose,” I heard the receptionist say after about twenty minutes. “Ms. Rogers can see you now.”

“Thanks,” I said as I rose from the chair. “Unless she’s changed offices, I know the way.”

The door was open, but I knocked anyway. Brenda only motioned me to sit at a table in the corner of the office while she finished writing notes on a yellow legal pad. At 37, Brenda Rogers had risen fast through the ranks of the staid old Company. Outfits like Big Western didn’t often promote women to Vice President of Fraud Prevention, especially young black women.

Finally, she circled the large wooden desk and took the seat opposite me at the table. The blue dress and short black jacket showed off a shapely figure on a 5’ 10” frame. The pretty face and smile could be deceiving, though, as I knew quite well. At times, she reminded me of a stern English teacher. Pretty, but stern. She could zero-in on a sloppy paragraph in a three-thousand-word report in seconds.

“Dress for success,” was the first thing she said, after glancing at my sockless ankles.

“Get over it,” I responded. “This place is the last bastion of the coat and tie.”

“Tell me about it,” Brenda acknowledged with a shrug. “But I think even business casual includes socks.”

“I was on vacation,” I told her. “What have you got for me?” In truth, I had packed three pair of socks, but this morning I felt like a little rebellion was in order. After all, paradise had been interrupted.

“There it is,” she said, pointing to an inch-thick file between us on the table. “The Reverend David Bolling bought a two-million-dollar policy two months ago. Last Thursday, somebody put a bullet through his head.”

“It happens,” I offered.

“Sometimes. But more times than not, it comes up dirty.”

“Who pops a preacher?” I asked.

“Maybe you’ll figure that out when you get there. The sheriff’s report doesn’t show any suspects, yet.”

“OK,” I said. “Is this my copy?” I added, pointing to the file.

“You know better than that,” Brenda

answered quickly. “Life insurance files don’t leave the building. Privacy laws. That crap. I’ve set up a room for you down the hall.”

I scanned the contents of the file from front to back. All the standard underwriting forms were there: application from the insured, records from the required physical examination, notes from underwriters, notes from supervisors of underwriters, and finally, approvals from an executive committee. All pretty standard documentation for a large policy. The file also included a claim for the death benefit and a certificate of death of the insured — cause of death left blank. After lunch, I would go back through the file slowly, making notes and a list of questions to investigate.

I found a good BLT in the ground floor deli, and while I ate, I skimmed through the Detroit Free Press, the first American newspaper I had read in weeks. The political news from Washington consisted of the same stories that had been running when I left the country six weeks before. The crime stories were the same, except for the names of the victims.

Back in the small office at Big Western, I began making notes. I took photographs of

some the most important documents with my phone, even though that was probably a violation of Big Western's rules. For life insurance underwriters, the most important information is on the application and the medical examination. Age and family history were important, of course, but so were occupations, hobbies and social stability. With the increasing popularity of term policies, more and more people could afford large policies that provided far more coverage than was really needed.

I studied the applications for a few minutes. Age and family history: thirty-six years old, both parents still alive in their late seventies with no significant health problems. Occupation: Pastor, which seemed safe enough. Hobbies: golf and tennis, not dangerous. One thing didn't make sense though. Reverend David Bolling made thirty-two thousand dollars a year — low, but not bad for a rural community — and had a wife, but no children. Why would the good reverend need a two-million-dollar life policy? I looked at the underwriter's notes but didn't see anything questioning the size of the policy. Then I checked the policy application date, June 2nd, last month of the quarter, probably looking for anything to help make the numbers.

Next, I spent some time on the health examination report. The examination was performed at a clinic in Tupelo, Mississippi five days after the application. I pulled up Google Maps on my laptop and studied the area. Tupelo was a little over 100 miles northeast of Booth, a long drive for an insurance physical. Also, there were several good size towns nearer. Something else to investigate.

The report reflected a thorough examination of a thirty-six-year-old male. The subject individual was six feet tall and weighed one hundred and ninety-two pounds. The subject exercised regularly, didn't smoke, and didn't take any prescription medications. Blood work and urinalysis indicated that all levels were within normal ranges. The only issue being a very low indication of tobacco usage, probably from secondhand smoke.

A simple two paragraph statement from the sheriff of Booth County was attached to the death certificate. It was apparently the only police report about the circumstances of the death, the gist of it being that the victim was discovered on the doorstep of an unoccupied house near the edge of the town. Reverend Bolling had been shot once through the head and died immediately. No weapon was found. The report was signed by Sheriff Carter

Killingsworth.

I made a few more notes, then logged into Kayak to book a trip to Booth. I found a couple of non-stop Delta flights into Jackson, Mississippi, and booked one that would get me there before noon. According to Google Maps, Booth was 127 miles from the airport. I saved the directions and reserved a car from Hertz. Meridian seemed to be the closest place with a good selection of motels so I booked a room at a Holiday Inn there.

Down the hall, I tapped on Brenda Rogers' office door. "Come in," I heard her say.

"What's your gut tell you?" Brenda asked after I finished a summary of my review of the file.

"On the surface, it looks like murder," I said. "No weapon found. Plus, it's a pretty odd place to off yourself."

"Well, get on location there and see what you can find out. Could be a conspiracy of some sort. Anyway, we don't want to pay this claim until we're sure what happened."

"I'll be on site tomorrow," I said. "But there is one thing that bothered me about the way it was handled here at Big Western," I added.

"What's that?"

“The application sailed through underwriting,” I explained, “even though two million was way more coverage than this guy needed.”

“Did you look at the date on the app?” Brenda said with a smirk.

“Yeah,” I said.

“Same story every quarter,” she said. “Nothing I say can drown out what they’re getting from finance.”

Chapter 3

The Delta flight dodged thunderstorms as it approached the Jackson airport, but managed to get to the gate less than fifteen minutes after the scheduled arrival time. The small airport was easy to navigate and in less than twenty minutes I was in a nearly new Ford Focus heading east on Interstate 20. The drive to Meridian was mostly flat, seemingly uninhabited and lashed by periodic thunderstorms. I used the time to call the sheriff's office and set up an appointment for later that day, and to call Ann's voicemail to tell her where I was.

I checked into the Holiday Inn and threw my bag into the room. My stomach was growling for food, but that would have to wait until after

my meeting with Sheriff Killingsworth. The last rainsquall had just let up and the sun was out. Now, steam was rising from the asphalt parking lot and the air was fast becoming hot and sticky. I would need to rethink the clothes I brought from cool, dry San Miguel.

I followed a curving two-lane highway for the twenty-five miles to Booth, a town of about 2,500 people, according to Google. Fortunately, traffic was light and the rain seemed to be over for the day. Soon I began to see hints of a town nearby, houses closer together, gravel roads with street names. Finally, a green sign:

Booth, Mississippi
Corp. Limits, Pop. 2,612.

Before I had time to wonder how I would find my destination, I saw a large sign announcing a concrete driveway to the sheriff's department, which turned out to be a newly constructed two-story brick building set back from the highway in an area surrounded by large oak and pine trees. The roof of the building bristled with satellite dishes and radio antennae. In the parking lot, four shiny police cruisers awaited duty.

A stocky female deputy with short blond

hair that looked to be hardened with hairspray escorted me down a short hallway to a door with the sheriff's name on it. She knocked quickly and pushed the door open without waiting for a reply from inside. "Mr. Rose is here, sheriff," the deputy said without entering the office.

"Come in, Mr. Rose," a voice responded from inside.

I nodded a thank you to the woman, who was already retreating down the hall to her station, then entered the office and shook hands with a tall, athletic man in a perfectly tailored dark brown uniform and brightly polished black shoes. Thick brown hair stood straight up a half inch on the top of his head where it was sheared off in a perfectly flat plane. His smile showed off a row of even, white teeth. The photograph I'd seen on Google the evening before was a perfect likeness of the 37-year-old sheriff.

"Please, have a seat," the sheriff said.

"Thank you for seeing me on such short notice, Sheriff Killingsworth," I said. "This shouldn't take long."

"I've cleared the rest of the afternoon for you, Mr. Rose," he said.

"Call me Eddie," I said. "Probably won't need that much time today, but I'll likely be

around for a few days.”

We made small talk for several minutes. Yes, I’m from Tampa. Yes, it’s hot there, too. Yes, I freelance for several insurance companies. No, I’m staying at the Holiday Inn in Meridian. Oh thanks, I was wondering about restaurants. Finally, we got to the point of my visit.

“Sheriff, do you have any additional information on this case?” I asked. “All I’ve seen is the short report that was sent to Big Western.”

“Autopsy report,” the sheriff said. “Nothing unexpected in it. Cause of death, a gunshot wound to the head. No drugs or anything like that. We’ve interrogated the witness who found the body a couple of times, but no new information there.”

“Have you ruled out suicide?” I asked. I was sure he understood the point of the question. Big insurance companies didn’t like to pay out large life insurance benefits soon after the first premium payment.

“I think we can rule out suicide, Mr. Rose. The man was shot in the head and there was no gun laying around.” Apparently, the sheriff wasn’t going to call me Eddie.

“Maybe your witness took the gun,” I

suggested.

“Dontrell Tyler?” The sheriff paused and rubbed his chin for a moment. “I hadn’t thought of that. Dontrell’s had a few scrapes.”

“Any connection between Bolling and Tyler?” I asked.

“None.”

“What about the wife?” I asked. “Any indication of problems there?” I didn’t feel I had to mention the fact that the wife was the beneficiary of a two-million-dollar death benefit.

“We’ve spoken to her,” Killingsworth said. “They disagreed about having children, but she said that Dave had accepted her decision not to. She was concerned about some genetic complication. We didn’t ask her to elaborate.”

I made a mental note to come back to that issue, but continued with other questions, “Did the pastor have any enemies that you know of?”

“Enemy might be too strong a word, but there were some who didn’t agree with Brother Dave’s ideas about religion and race,” the sheriff said.

“What do you mean?” I asked.

“Some in the church thought the preacher had gone soft on fire and brimstone and too

heavy into social issues over the last few months,” the sheriff said.

“Give me an example,” I suggested.

“He’s been trying to recruit blacks into the church, and encouraging members to do the same.”

“A reason for murder?” I fashioned it as a question, but it might have been a statement, as well.

“I don’t know about that,” Killingsworth stated, “but there were some angry people in that church. Segregation might be a thing of the past in some things, but Sunday morning is still all white or all black for people around here.”

“Did you ask Mrs. Bolling about the reverend’s state of mind?” I was reshaping my line of questioning on the fly.

“Yes. She noticed the change, but her husband said nothing about it to her.”

“You don’t sound convinced,” I said.

“She had to know some people in the congregation were upset. It seems she would have asked him about it. After all, their livelihood might have been on the line.”

“You’d be surprised what couples don’t talk about,” I commented.

“Probably,” the sheriff agreed.

“Was there anyone who might have been upset enough to kill Bolling?” I asked.

“There’s one name that keeps rollin’ around in my head,” the sheriff said. “Joe Bill Sheridan considers himself the overseer of religious purity around here. He’s not a member of any church, but he goes to all of them to check up on what the preachers are preachin’. He may be involved in the KKK, too.”

“Brother Dave Bolling wouldn’t have met the purity test,” I observed.

“Exactly,” the sheriff agreed.

“Do you have any evidence on Sheridan?” I asked.

“Nothing.”

“What about the murder scene?” I asked, changing the line of questions. “What’s the connection to Bolling?”

“None,” Sheriff Killingsworth answered quickly. “The house has been empty since old man Carter died nearly a year ago. His kids don’t live here anymore and they’re asking way too much for it.”

“Why would Bolling go there?”

“No idea,” the sheriff answered.

“Is it possible Bolling was killed somewhere else and dumped at the house?”

“The Coroner doesn’t think so. Something about the way the blood settled in the body.”

“Other than Sheridan, do you have any theories?” I asked.

“I don’t speculate, Mr. Rose. I look for evidence. But I will say this; it wasn’t a suicide, so your client might as well get out their checkbook.”

I conceded that the facts certainly didn’t indicate suicide, but then added, “But, suicide isn’t the only exclusion. If the beneficiary is involved in the murder, Big Western doesn’t have to pay.”

“That’s why you’re here, I guess,” he said. “The insurance company doesn’t want to pay.”

“Big Western had received only a single premium payment, sheriff,” I responded. “Don’t you think they have a right to look into the facts?”

“I understand, Mr. Rose. I’m just concerned about Becky, Mrs. Bolling. They’ve given her some time to stay in the house — it’s owned by the church — but that won’t last too long.” Maybe the sheriff knew Mrs. Bolling better than I had thought.

“I’ll conduct the investigation as quickly as possible, Sheriff Killingsworth,” I assured him. “Can I come back in the morning and look at

the autopsy, and whatever else you have?"

"Sure. But you should know, there will be an investigator from the state here tomorrow, as well."

"No problem," I said.

By the time I reached Tommy's Seafood House in Meridian, my stomach was doing flip-flops in protest of an unintended day of fasting. A bourbon on the rocks was also in order. I quickly downed the first one and ordered a second when the waiter delivered the salad. I switched to water when the blackened redfish arrived.

The meeting with Sheriff Killingsworth had raised a lot more questions than it answered. Suicide was unlikely. Dontrell Tyler? Random violence? Becky Bolling had the most to gain, but she would get nothing if she were tied to the crime. A church full of angry congregants. A religious fanatic. More questions than answers.