

Chapter 1

*Don't put your trust in money, but put your money in trust.*

– Oliver Wendell Holmes

My office partner, Susan Neh, walked into our shared conference room, slowly pulled out a chair and, brows furrowed, sat facing me. “Angie, there’s a woman here complaining that her parents had bank accounts worth millions and she doesn’t want the money.” Susan leaned across the table. “Can you imagine?”

“Maybe.” I thought about the illegal ways that my papa probably accumulated wealth and how I would feel if I knew the details of my eventual inheritance. “What’s her story?”

Susan opened her mouth, but abruptly shut it. “I think you should hear it from her directly. She’s agreed to talk to you.”

“I’m not sure that’s legitimate, Susan, unless she wants to retain me.”

“She might. I’m trying to convince her that she shouldn’t ditch the money until she knows more. Come on, Angie, at least listen to her.”

I pulled my five-foot-three frame up and checked myself in the small mirror that hung on the back of the door. A private investigator has to present a professional appearance in order to be hired. The days of tough guy Sam Spade have been replaced by the era of techno-geeks and corporate types. It’s hard for a woman to be taken seriously. Clients expect a man. And for a fifty-something woman like me, it’s twice as hard. So I ran my hands through my short spiky white hair, checked my teeth for lipstick and straightened my Donna Karan business suit. When we entered our common office, I grabbed a legal pad and pen from my desk and waited.

Susan and I share office space on Prospect Avenue, on Milwaukee’s east side. I’m AB Investigations, she’s Neh Accountants. The “s” on the end of both our firms can be misconstrued. We each run one-person companies.

Susan made the introductions. “Adriana Johnson, this is Angie Bonaparte.” I smiled at the Sicilian pronunciation coming from my Japanese-American friend’s mouth: Boe-nah-par-tay. I’d taught her well. Don’t get me started on Napoleon. The little general was a French wannabe from Corsica, who ruined the name with his attempt to Gallicize it.

“Adriana, it’s nice to meet you,” I said. “Susan filled me in a little. Before we talk, I need to explain what a private investigator does and how it might affect this conversation. Then if you decide that you’d rather I wasn’t privy to your information, I’ll bow out with no hard feelings.”

I assessed her as she nodded in response. She sat scrunched tight against one side of the client chair, taking up as little space as possible. The only way to describe her was nondescript: brown hair, light brown eyes, slightly olive complexion, slender, dressed head to foot in discount store beige. Bland and quiet. She hadn’t moved or spoken since I entered the room.

I gave her a brief rundown on my services: tracking information and people. I explained that, under Wisconsin law, nothing she told me was private unless I was working for her attorney. In that case, whatever she shared with me would come under attorney-client privilege.

“May I please use your phone?” she said in a surprisingly sultry voice that contrasted sharply with her image. I handed her my cell phone and she placed a call. “Uncle Herman, this is Adriana.” She pronounced it Ah-dreh-yah-nah. “I’m with the accountant you recommended. Yes, Susan Neh. She introduced me to a private investigator, whom I wish you to hire on my behalf. I understand that the investigator would then be covered by attorney-client privilege.” She paused and listened, her face not showing any expression. Then she spoke again. “I mean no disrespect, Uncle Herman, but if you cannot accommodate me in this way, I will find someone who will.” *Hmm, the mouse has teeth*, I thought. Then she handed the phone to me. “Ms. Bonaparte, this is my attorney, Herman Petrovitch. He was a friend of my parents and I’ve always called him Uncle. He’d like to speak with you.”

I knew quite a few lawyers in the city, but I’d never heard of Herman Petrovitch. I took the phone. “Attorney Petrovitch, this is Angelina Bonaparte. I share office space with Susan Neh. She thought I might be able to help Ms. Johnson with her concerns about her inheritance.”

When he spoke, his voice was rich and his accent middle-European. “I wish to retain you, Ms. Bonaparte. Anything which Adriana tells you must be kept confidential. I’m very concerned that when her inheritance is known, she might become the object of the press or even fortune hunters. She is a very good girl, but naïve in the ways of the world. I’ve told her that she can provide you with basic information, but I would like to meet with you personally once you and Adriana have talked. Is one hundred and fifty dollars an hour, plus expenses, acceptable?”

“That will be adequate, if I agree to pursue the matter, Attorney Petrovitch.” Actually, it was a bit more than my usual fee, but I wasn’t going to argue with the attorney of a brand new

millionaire. “I’ll be in touch once we finish here.” He gave me his address and phone number and rang off. I leaned back in my chair and waited.

Adriana’s story began in the late nineties, in what was then Yugoslavia. She handed me three faded visas, for Jan, Ivona and Adrijana Jovanović. The visas were issued in 1994. Then she handed me citizenship papers for John, Yvonne and Adriana Johnson, issued in 1999. “My parents came to the U.S. near the end of the Bosnian War. I was four.” That surprised me. I’d taken her for no older than twenty-one. “They wanted more than anything to be Americans, so we went to classes to learn English and Americanized our names. Uncle Herman settled here about three years earlier. He helped my parents get visas and citizenship by sponsoring us. He even helped Papa with money to start our little hardware store on the south side of Milwaukee. We felt comfortable there, among so many Poles and even some Serbs.”

She paused. “Papa was a carpenter and mason in the old country. He could fix almost anything, even engines. So the store was a good fit for him. Mama helped out when I was in school. They sent me to parochial grade school, but there wasn’t enough money for a Catholic high school, so I went to the public school then.”

She leaned forward. “There was never enough money, Ms. Bonaparte. We rented a two-bedroom bungalow at the back of a two-house lot. My dresses were homemade or from the thrift shop. I didn’t go to prom because it cost too much. Mama cut my hair at home. We never went on vacation. Our big treat was to rent a movie and watch it on our second-hand TV. I never owned a video game or a cell phone. When I graduated from high school and wanted to attend the university, there was no money then, either. So I got a job at a supermarket and helped my parents at the hardware store from time to time.”

As she spoke, she twisted and clenched her hands and her voice got quieter. Then she paused and her gaze fell to her lap. “Last week, my parents died in a botched attempt at burglary at the store. There was nothing stolen—the police think the robbers panicked and ran after they shot my parents. I would have been there, too, to help with inventory after closing, but I’d begged to be allowed to spend the weekend with a friend. The police have yet to find the ones responsible. Of course, in our little store, there was no recording equipment, and no one saw or heard a thing that night. A neighbor called the police when she got up to use the bathroom and noticed that the lights were still on in the front of the store. I buried my mother and father two days ago.” The

account was given without emotion, flat, as if she'd recited it so often that it no longer had impact.

"They always told me there wasn't enough. No matter what I wanted or asked for, there wasn't enough to have it or do it." Her jaw firmed. Tension radiated from her. "Yesterday, Uncle Herman showed me their will and their accounts. They had millions, Ms. Bonaparte." Her voice rose. "Millions. All those years of scrimping. All those years of not enough. I thought they loved me, that they would do anything for me, if they only had enough. And all that time, they did."

She stood and walked over to the window, her back to me and Susan. Her shoulders tensed and she remained there, stiff and unmoving, for several moments. Then she turned. "I told Uncle Herman that I didn't want the money, that if they never cared enough to give me the education I longed for and the nice things that others had, I didn't want their d-damned money!"

The mild profanity was obviously foreign to her. Susan moved forward in her chair, but I motioned her to stay still and let Adriana finish.

"How can I take it? I don't even know how they got it. We lived simply in the old country. We weren't rich there, either. And the store never produced that kind of income. I don't know what to do, but I know that I don't want ill-gotten money."

She'd wound down enough that I felt I could approach her without stifling her story. I stood and walked over to her and took her hand in mine. Hers was icy cold and I could feel the small tremors of her body. Her eyes were slightly unfocused. "Adriana—" I deliberately pronounced it the way she had on the phone, not the Americanized way that Susan used when she introduced us—"I think you're in a mild state of shock right now." I turned to Susan. "Would you brew us some of your fantastic tea? With plenty of sugar." She nodded and slipped out. "Susan makes the best tea, Adriana. No tea bags, she brews it from real tea leaves or herbs." As I soothed her, I led her to the conference room, sat her on an upholstered love seat and covered her legs with a throw. Susan came in with the tea and we watched while Adriana sipped and seemed to relax. When she set the cup down and leaned back, closing her eyes, I motioned to Susan to follow me from the room.

Susan and I met when we both worked for PI Jake Waterman. She conducted his financial investigations and I did his legwork—computer searches, tails, background checks. It didn't take Susan long to earn her CPA and go out on her own. Wisconsin requires that a person applying for a PI license be employed by a private investigator. I worked for Waterman long enough to

learn the ropes—significantly shortened since I already had a degree in library science and understood the tenets of research. Then Susan and I decided to lessen expenses by sharing office space. Most of Susan’s clientele are of Japanese descent, but lately, she’s expanding her base and has made inroads into the Hmong and Vietnamese communities, as well as starting to get referrals for Caucasian clients. She kids me about my super-expressive Italians and Sicilians, and I jab her about her inscrutable Asians.

Once in the outer office, I whispered, “Did you do the books for her parents’ store?”

“Yes,” Susan whispered back, “and there was no income there that would account for millions in the bank.”

“Poor kid. Not only to lose her parents, but then to find out that they lived a lie all those years and lied to her, too.”

We heard Adriana stir a bit and went back into the conference room. She was huddled under the throw, but her eyes seemed alert. I pulled a chair over and sat close, again taking one of her hands. This time, it was warm. I felt I could go a bit further.

“Adriana, what did your attorney tell you about the money? He must have some sort of explanation.”

“He said that my papa had sworn him to secrecy, and that, as Papa’s attorney, he couldn’t tell me anything, even though Papa is dead now.” She stopped, closing her eyes again. I mulled over the legality involving attorney-client privilege. Usually, an attorney cannot divulge information about a client, even after death, unless there was suspicion of fraud or intent to commit a crime. But in the case of wills, there was wiggle room, because the beneficiary had the right to understand the testator’s intentions. However, that only applied if there was a dispute. Disputes over wills generally involved someone wanting more, not less. I needed to check my understanding before I met with Petrovitch.

I was ready to tiptoe back out when Adriana spoke. “If your papa and mama had behaved that way, would you want the money?”

“I honestly don’t know,” I replied. My father was a typical Sicilian father—protective, hard-working, and fairly chauvinistic about what his only daughter, and only child, should know. But to hide that much money while pretending that we didn’t have enough for me to even go to college—no, no way would Papa do that to me. So how would I feel if I found that out? “If you don’t accept the bequest, will you have enough to live on?” I asked her.

“Not for long. I have about three months’ savings in the bank. And the store income has been steadily declining for years. I doubt I can salvage much from it, maybe a year’s worth of living expenses—if I’m frugal. Of course, I’ve always been frugal, so that’s not a burden that I’ve never carried before.”

“We don’t know if the money came from legitimate sources or not, so I think it’s premature to decide to discard it. Let’s take a small step back and consider options. If you decided to keep it, or some of it, what would you want to do? You mentioned college. Would that appeal to you now?”

Her eyes sparkled a little. “I’ve always felt that God intended me to be a nurse. But they said we couldn’t afford the schooling.” She stopped for a moment. “It’s not too late, is it? People who are much older than I am go back to school.”

“Yes, they do, and no, it’s not too late, if that’s what you want. So maybe keeping the money to finance your education and give you a start in life is not such a terrible thing, even if we’re not sure yet where it came from.” I smiled at her obvious excitement at that idea.

“Maybe not. Of course, I don’t need that much. But there are lots of ways to put it to good use. I could talk with Father Matthieu at our church. He works with a lot of charities. He would know.”

“Let’s take it one step at a time, Adriana. First, are you still living in the same house?”

“Yes, but I’ve been staying with my friend, Jennifer, since my parents were killed.”

“I think it might be time for a change of residence, at least until we know more about the money and about the persons who were involved in the killings.”

“You think I’m in danger?” Her face, already pale, lost its remaining color.

“Probably not. But it won’t hurt to be cautious, especially since nothing was taken in the burglary.” She nodded. “What did Attorney Petrovitch tell you about drawing on the funds?”

“He said there’s an account for living expenses and gave me a checkbook for it. He also said there are several other accounts for investments and things, that aren’t so...um, liquid?”

Susan nodded. “That means that the investments aren’t as easy to convert to cash in a hurry.”

“I see,” Adriana responded. “Well, there’s a quarter million in the account I can draw on. I’ve never been that liquid in my whole life!”

We all giggled a bit. It was good to hear Adriana joke in the midst of her turmoil. It made me realize that she might be plain, but she had spunk. That would carry her far.

Now I needed to get her to a safe place. I called Anthony Belloni, aka Tony Baloney, a real estate mini-mogul who owed me big time for saving his butt when he was suspected of murdering his girlfriend, Elisa Morano. The dog had a wife and four kids, now five. I swallowed hard over working on his defense team—my own ex pulled the same shopping-around routine on me—but ultimately, Tony didn't deserve life in prison for infidelity. He agreed to rent a nice two-bedroom apartment to Adriana, furnished and ready to move in. The building manager would be waiting whenever we arrived.

While Adriana filled out paperwork for me, Susan and I conferred. She would start digging into the accounts that Attorney Petrovitch disclosed to Adriana. I would take Adriana to her parents' home to pick up whatever clothing and other belongings would fit in my Miata convertible. I didn't want Adriana to drive her own car, in case anyone had her under surveillance. My mind ticked over on ways to get from her home to Tony's apartment building with less chance of being followed. Paranoid? Maybe, but as the saying goes, just because you're paranoid, it doesn't mean there's nobody after you.