

From Kentucky Dead

Chapter Two

Thirty-five-year-old Roberta Hammer, Art Advisor for Fairchild's Private Bank in Manhattan, slid into the back seat of the yellow cab. For the seventh time in less than four minutes she checked the pocket of her fitted black blazer. The packet was safe. With a quick scan of the street for anything unusual, she leaned back. Nothing to worry about.

She pulled the packet from her pocket, a plain white envelope, no address, no stamp, nothing. As usual, the fifty-dollar bills tucked inside were clean and crisp. A wire transfer would've been easier, but cash was cleaner. No paper trail. Plausible deniability.

'Lex and 90th,' Bobbie said.

'Lexington Avenue?' the driver repeated. He said the x like an h, Lehinton.

'You speak English?'

In the rear-view mirror, he caught her eyes, repeated the word 'Lehinton'.

'Habla Inglés?' she asked. New York had the highest number of Hispanics in the country, four times more than Arizona, which always surprised her because on TV they complained the most about illegals. Probably Puerto Rican, she figured. Not that she knew much about Hispanics, she didn't, but the annual no-way-to-get-out-of-it diversity training showed the statistics in the state and Puerto Ricans got the prize.

'Sí' he said, a sheepish grin spreading over his face.

She smiled at him. 'Sí,' she repeated. 'Lexington Avenue.' She looked

one more time at the envelope, shoved it into her pocket and relaxed into the back of the cab as the Hispanic radio station belted out music reminiscent of Cuba and salsa and big bands. Fifteen minutes later he dropped her on the south-west corner of Lex and 90th.

Ten-thirty in the morning and the six-month-old Sandex branch was empty. Most people thought busy and bustling made for anonymity, but Bobbie knew better. The first year of a new branch was the toughest. New systems, new staff, everything would be a blur. They wouldn't be interested in the customer, not yet, they'd be interested in getting the systems right and making sure they made no mistakes. The branch was a typical square: on the left, four tellers behind glassed cubicles, on the right, a counter with deposit slips and enough space to write, and at the far end a single office, had to be for the manager, with a woman inside, her eyes watching the screen of her computer. A security guard sat inside the large glass and chrome door, forearms on his knees, the *Daily News* open in his hands, head down.

Bobbie studied the faces of each cashier. Cubicles one to three had women; the last cubicle had a man, probably mid-twenties, thin-faced, hair gelled and a striking resemblance to Tintin, the cartoon character of her youth. She settled on Tintin in part because she'd named her first dog Snowy after the hero's dog, but more because most other women tended not to like her at first sight. They resented her, watched her, judged her. 'Ugly beautiful' was what her mother called her, a boy was what the high-school kids called her. Whatever it was, the angular jaw, the straight nose, the slim hips, the flat boobs and the five-foot ten-inch frame made heads turn whenever she entered a room.

Bobbie grabbed a deposit slip but the cheap pen attached to the chain didn't work so she emptied the contents of her bag and at the bottom found the green pen tossed in without thinking. It had left a big round stain on the bottom of the lining. She wrote 'Five thousand dollars' on the slip and handed the envelope to Tintin.

'A lot of cash to walk around with.' He swivelled his chair maybe forty-five degrees; a waft of Old Spice found its way through the glass partition, a smell too old for the kid sitting in front of her. 'Your balance is two-hundred-and-seventy-three thousand,' he said without looking up.

'Seventy-two thousand,' she corrected. 'Two-hundred-and-seventy-

two thousand.’ The bribes had made her nervous, always checking, always making sure. She couldn’t be wrong.

‘Seventy-three.’ He printed a confirmation slip then turned his head and pointed to the glass office at the back. ‘She’ll help you if you have any questions.’

Bobbie followed his eyes to the manager she’d noticed earlier. Heavy set, mid-fifties, cheap blouse that pulled at the bust, wrinkled and over-tanned skin and shoulder-length hair so over-straightened it wouldn’t move in a hurricane.

A one-to-one conversation with the manager could make Bobbie a person of interest. Not a good choice.

‘Not important,’ Bobbie said. On the way in she’d spotted a Greek diner. She’d access her account online.

Sitting in the back corner of Avra’s Taverna, she tapped her password into the iPad placed next to an over-brewed cup of black coffee. With her account on the screen she spotted the one thousand dollars. No reference, no name, just a date and the words Western Union. She scrolled down, called the telephone number of the bank, was put through to the branch.

‘This is Millie Hammer,’ Bobbie lied. That was her mother’s name, the name she’d used to open the account. ‘I have a query.’

‘Your name?’

‘Millicent Hammer. I was in your branch minutes ago.’

‘I understand, Ma’am, but security is something we take very seriously.’

Bobbie knew the drill, saw the bureaucracy every day. Low-level branch bankers weren’t paid to think. They were paid to follow rules. And if the customer played it wrong, got too pushy, it could take days to get anything done.

‘You must be the manager, the one with the private office at the back?’ Bobbie feigned interest, a sense of being impressed.

‘Uh-huh.’ She sounded distracted, as though unwilling to put Netflix on hold.

‘You were on the phone,’ Bobbie said. ‘I didn’t want to bother you.’

There was a pause. ‘What can I do for you Ma’am?’

Bobbie didn’t have the patience, chose to go head on. ‘I need to know about a deposit of a thousand dollars.’

‘Okay. First, what’s your name?’

‘Millicent Hammer,’ she said for the third time. ‘My account number is 56007234. I need information on a deposit.’

‘And your social security number?’

‘You don’t need that,’ Bobbie said, unable to remember her mother’s number. ‘You have my name, just look at the account.’

‘Can’t give out confidential information without verifying who you are.’

‘You’re not giving out confidential information,’ Bobbie said a little too loudly. ‘In fact, I’m giving you confidential information because I’m giving you an amount that was deposited into my account.’

There was silence on the end of the phone. Bobbie took a breath. Reminded herself that getting indignant might feel good but wouldn’t get her anywhere. ‘Sorry. It’s been a long day.’

‘Morning,’ the woman said. ‘It’s still the morning.’

Bobbie gripped her lips between her teeth. ‘I’m confused about a deposit, I hoped you could help me.’

‘You said you were just in the bank?’ The woman’s tone softened.

‘Five minutes ago.’

‘Then come back?’

‘What?’ Bobbie said.

‘Come back. We can sort this out then.’

Bobbie twisted a handful of hair so tight around her finger it tugged at her scalp. ‘I’m in a cab,’ Bobbie said.

‘I can wait.’

‘I don’t have time.’

‘Let’s make an appointment.’

‘Could you just look at the deposit? Please.’

‘Of course,’ the woman said. ‘Give me your social.’

Bobbie hung up. She called her assistant at the bank. Not a great choice bringing in other people, but there was no other way to figure out where the extra thousand bucks had come from and the more she thought about it the more crazy the scenarios became.

‘Jenny. One of our clients is questioning a deposit.’

‘Okay,’ she said. ‘I’m at my desk. What’s the account number?’

Bobbie closed her eyes. ‘Don’t worry about that now,’ Bobbie lied.

'Here's the thing. He said there was a transfer from Western Union and doesn't know where it's from.'

'Okay. Let's take a look. Give me his name.'

'Sorry,' Bobbie said. 'His question was more hypothetical.'

'So he didn't have a transfer from Western Union?'

The restaurant was getting crowded, brunch had started. A waiter laughed, talked to a man with his back to her. He was tall, broad shouldered, wavy hair, confident stance, legs straight. The man turned and looked directly at her. The security guard from the bank.

'I'm not sure what he actually needs,' Bobbie said, looking away from the guard. She lowered her voice. 'Sorry. It's been a weird day. I'm all over the place.' She swallowed. 'If Western Union deposited money into his account, and he doesn't know who sent it, how can he find out?'

'Are you whispering?' Jenny asked. 'I can barely hear you.'

Bobbie twisted in her seat, cupped her hand over the microphone. 'I'm in a public place,' she said. The security guard was no longer looking at her. 'Just tell me how to trace money sent in from Western Union.'

'Most people care about money going out, not money coming in.'

'I know that,' Bobbie said.

'You okay?' Jenny asked. 'You sound a bit off.'

'My phone's about to die,' Bobbie lied.

'I'll make it quick then,' Jenny said. 'You go to Western Union, give them an address and they send the cash to the closest branch for pick up.'

'This isn't cash.'

'Getting there,' Jenny said. 'A wire to a bank has to go from a designated Western Union agency, not any old branch.'

'Agency?'

'Not every branch has the ability to wire money to a bank. It has to be a special Western Union Agency.'

'That still doesn't tell me who sent it.'

'It doesn't. But it does tell you the location of the agency. The location might help you figure out who sent the money.'

'The deposit doesn't show the location of any agency.'

'And it won't. But the branch will have the reference and that'll give you the address.'

A second after hanging up, her mother's name popped up as an incoming call. Bobbie ignored it. The security guard walked towards her. Her mother called again. She pressed the silence button. He was now closer. On the third ring Bobbie answered.

'Ma. I can't talk now.'

'I need to tell you something.'

'I can't talk,' Bobbie said. She eased out from the table, shifted her body away from the guard who was maybe ten or so feet from her.

'I've had a visitor,' her mother said.

'You always have visitors, Ma. Not now. They don't exist.'

'This one did,' her mother said.

Bobbie hung up.

The sign for the toilets was up ahead. She walked straight towards it and went inside. Two stalls. No windows. One way in and out. She washed her hands, brushed her hair, and reapplied her lipstick. Five minutes passed. She took a deep breath, held it for as long as she could, the way her shrink had taught her, let the air out slowly and left the bathroom. She glanced around the restaurant but the guard was nowhere to be seen. Bobbie felt inside for her wallet, couldn't find it, had to be tucked under her iPad and makeup bag. From the inside pocket of her blazer she grabbed her emergency ten-dollar bill and set it under the mug of undrunk coffee and left. She stood on the sidewalk, looked down 90th for the sign of a cab. Someone called her name. She turned. Saw him. The security guard, leaning against the wall of the diner, her wallet in his hand.

'You left this in the bank,' he said. He took several steps towards her, held the wallet up then thrust it at her.

As she took it from his hands he held on, tight.

'So ... ' The security guard grinned, their hands connected by the wallet. 'Who are you? Millicent Hammer who deposited five thousand in cash or Roberta Hammer who has a New York driving licence?'