

DYING

at a premium

DON BISSETT
a Nathan Parker novel

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Prologue

In the final moments before he died, his thoughts focused on a better future. He had no way to know that his remaining time was so short, no way to know that there was no future for him. He simply looked forward to what he thought would be a long and productive career and a fulfilling life.

For months, his existence at work had been chaotic, because something had gone terribly wrong. It had been tormenting him to the point that he had channeled all his energy on solving the problem. In doing so, he had completely neglected his personal life, his home, even his wife.

But all that would soon be in the past. He had found the source of the problem. And now he had all the materials needed for his critically important meeting tonight. The meeting would bring an end to the nightmare that had plagued his life for nearly half a year.

Just minutes earlier, he had been in his office, looking out the window into the night. Bright lights flooded the parking area below. It was nearly ten PM. This late in the day, he had seen through the window that his car was the only one left in this half of the parking lot. That was usually the case. On nearly every day of every week, he never left the building before anyone else. Such a rigid routine had become his life's rhythm.

He had locked the door to his office and checked his watch as he walked. He was running a bit late. If he hurried, he could still be on time. He pushed the down elevator button. The door didn't open immediately, so he turned to his right and rushed through the door into a stairwell.

He looked over the railing and down the flights of steps. No one was there, and he couldn't hear any sound. Quickly, he proceeded downward. His footfalls echoed loudly off the cinder-

block walls of the stairwell. He increased his pace, moving rapidly from one step to the next.

Approaching the landing for the next floor, he took the last two steps in one long stride. He landed awkwardly. His right foot slipped out from under him, causing him to fall backward. Grossly off balance, he reached out with his left hand and gripped the railing to keep from falling completely to the floor. He pulled upward with all his strength. But he pulled too hard. The sudden change in direction thrust him toward the railing. His gut hit the railing hard, knocking the wind out of him. And his momentum carried him over the railing, his feet lifting off the floor and his upper body dangling in mid-air. He instinctively reached backward and grabbed the railing with his right hand to stop the fall.

He hung there precariously for several seconds, trying to suck in air and tip himself backwards. Finally he gulped in a breath and regained his balance. Then he rocked backward and planted his feet squarely on the floor. After several seconds, he got his wind back and took a deep breath of relief.

He looked down at his feet and saw that the landing floor was wet. It had just been washed. The custodian failed to put out a sign warning about the slipping hazard. Even this late at night, a warning sign should have been posted. He would say something about that to the building manager tomorrow. For now, though, he continued his climb downward at a more measured pace, with a hand firmly on the railing.

When he got to the ground floor, he used his key card to exit the building. He took long strides toward his car. In the glare of the parking lot lights, he immediately noticed that the right rear tire of the sedan was flat.

“Damn,” he blurted. Now, for sure, he would be late to his meeting. But he wasn’t going to let that annoy him. It was just a minor inconvenience. Being a few minutes late to a meeting that would start to fix a months-long problem wasn’t really such a big deal. He would call ahead as he drove to let the other party know.

He opened the trunk and leaned over, pulling out the tire-changing tools. The tools hit the ground with a metallic clatter. Then he lifted out the spare tire and turned to his task.

He never heard the vehicle approach from behind. It hit him with its left-front bumper, knocking him face-first to the ground. The left side tires rolled over him, crushing tissues and bones. The final moments of his life had already passed.

The vehicle braked to a stop. The driver jumped out and leaned over the man on the ground. Finding him dead, the driver rushed back behind the wheel of the vehicle and sped away silently into the night.

Chapter 1

The call from my boss came at nine o’clock in the morning. It could not have come at a better time for me. His call was urgent. Somebody dying usually is urgent.

I had been sitting through a long training session in New York City, in a darkened, windowless, stifling conference room. Structured training was a bureaucratic expectation of working for a big company. This was Wednesday, the start of yet another long day. The instructor had managed to stretch a one-day training into nearly a whole week of mind-numbing drivel. The reason for this drawn-out event was, of course, simple. A longer training justified a higher consulting fee. Since Sunday evening, I'd watched his chest puffed out in a show of importance, his overweight frame strutting back and forth across the stage, an endless stream of words spilling from his round goatee-framed face. I silently pleaded, Please, someone shoot him. Or me.

But once this required training was completed, I would officially be fully on-boarded into Nation's Best Insurance Company. What had the guy been talking about? Actuarial tables, the impact of life-style choices on life expectancy, risk profiles? What did any of this have to do with my job of investigating insurance fraud? This training had sucked the lifeblood out of me.

I had been peering at my cell phone repeatedly, checking the time as it crept onward so slowly. I willed my phone to ring. It didn't. Instead, the speaker's assistant tapped me hard on the shoulder. Ms. Abigail Whittle. Tall, slender, attractive, bright, efficient. But with her hair in a tight bun, oversized black thick-rimmed glasses, ultra-conservative outfit, nylon stockings, prissy manner, and icy temperament, she brought no joy to the world. The Ice Queen. When she tapped my shoulder, I thought she was about to remind me to pay attention or that cell phones should be turned off. I had already been tapped several times when she found me texting on my phone. Only this time there was no reprimand. She simply handed me a folded piece of pink paper, one of those WHILE YOU WERE OUT message pads. Then she turned sharply on her spiked high heels and strode purposefully back to her duties in the audiovisual booth in the back of the lecture room.

I opened the note. All the appropriate spaces had been completed in the neat handwriting of Ms. Whittle. The note summarized a call from my boss back in our home office in Helena, Montana. He had a case for me to work on. The death of a client. It was urgent. I was to call him immediately. The note meant that freedom from this training was just a return phone call away.

I leapt from my chair and bolted for the door. The speaker, Professor Richmond Stuck, stopped in mid-sentence at my abrupt departure. But he quickly fell back into stride in his monotonous monolog.

I stepped out of the room and closed the door. I dialed my boss. He answered on the first ring. "Is that you, Nathan?"

"Yeah. What's up, boss?" I asked. In my mind, I pictured him. Mid-forties, clean-shaven, tall, slim, energetic. He combed his slicked brown hair straight back from his forehead, giving the top of his head the appearance of a freshly plowed field. That style suited him just fine.

Since landing a job, I had taken a liking to having a boss. It meant I belonged somewhere, that I had value. While others complained about having to report to someone, I found it comforting after being unemployed for so long, a desperate victim of the Great Recession. It helped that my boss, Steven Donner, was for the most part a practical guy to work with. Perhaps if he were an ass 24/7 like so many other bosses I had encountered in the past while a cop in Cincinnati, I might have a different take on the word boss. But in my current situation, it suited me just fine.

“Nathan, we just learned that one of our clients has died. The death benefit is large on two policies, and both of those policies were taken out just last year. So I need you to investigate this one to determine if we should be paying up.”

“But I’m in this required training,” I protested meekly.

“Yeah, like you give a shit about that,” he chuckled. He didn’t wait for any more mock protest from me. “I’ve already sent the details to your email. Get on a plane to Missoula ASAP.”

“You got it.” He had already hung up, so I closed my phone. “Yes!” I shouted, pumping both fists high over my head as if celebrating a touchdown. It came out louder than I intended and was probably heard inside the lecture hall. On thinking about it, my response was inappropriate considering I just learned that someone had died. Yet, while my reaction might be unsuitable for the circumstances, this was an opportunity to escape from this training torture.

Behind me was the abrupt sound of someone’s throat being cleared. It was certainly meant to get my attention. The sound was not loud. It was just to let me know that someone was there and that my outburst was heard and inappropriate. I turned quickly to find the Ice Queen, Abigail Whittle, standing there, hands on hips, fixing a deadly glare directly at me.

“Mr. Parker!” she began sternly, scrunching her face so that deep vertical furrows appeared between her eyebrows. It was an intimidating sight. “You may think you’re a hot shot investigator, facing danger every day. Maybe this class doesn’t give you that kind of thrill. But this is important work we do here. You have been the most disruptive and non-participative student in this class all week. I will be reporting this behavior to your superiors at your headquarters in Montana.”

I grinned widely and strode right up to her, stopping less than a foot away. She didn’t back off. She fiercely returned my gaze. “Duty calls, Abigail. I regret to say that I must be off.” I leaned over, clasped her upper arms firmly with my hands, and planted a long wet kiss on her forehead. “Thanks for everything.”

It was an impulsive move. If I had thought about it, it wouldn’t have happened that way. But now it seemed perfectly fitting. She glared at me, and her eyes showed a flash of dark anger. I expected her to plant her knee in my crotch or, at the least, say something in protest. But she didn’t react at all. She stood there unmoving, her lips partly opened, apparently frozen in uncertainty of quite how to respond. Maybe it was the first time she had ever been kissed. Probably I just needed to leave. Immediately.

I let go of her arms, wished her a good day, turned, and walked off down the corridor, heading for my room to pack and get out of here. Halfway down the hall, I raised my right arm and waved briefly. She was still standing there. If she said anything in response, I didn’t hear it since I’d already turned a corner and was out of earshot.