

**DEAD ANYWAY**

ALSO BY CHRIS KNOPF

*The Last Refuge*

*Two Time*

*Head Wounds*

*Hard Stop*

*Short Squeeze*

*Elysiana*

*Bad Bird*

*Black Swan*

*Ice Cap*

**CHRIS KNOPF  
DEAD ANYWAY**

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## ACKNOWLEDGMENTS

**T**he technical information in this book is the result of talking to valuable sources and a lot of secondary research, mostly done online. My approach was: “If I was going to do all this myself, in the real world, how would I do it?” What I quickly learned is *it’s really hard to drop off the grid* in post-9/11 America. But not impossible.

Some readers will see details that they know aren’t true, wouldn’t work, or are inadequately described. This is not the fault of my sources, but my own misinterpretation, or flawed description. Just know accuracy was my goal and better information is always welcomed.

The following are my indispensable sources:

This story would have taken a very different turn if not for Steve Pedneault, a forensic accountant in Glastonbury, CT, who gave generously of his time and detailed knowledge of dirty financial dealings. My son James, an artist in Pittsburgh, gave me a tour of contemporary art, which I modified to protect the innocent, but used as inspiration for Nitzy Bellefonte’s art gallery. Paige Goettel, who has long served as my French translator, pitched in here as well. *Merci*.

Bob Rooney, IT whiz at Mintz & Hoke, who once provided tech support to a team of computer forensic investigators, taught me digital breaking and entering, and all things relating to electronic mischief. Dave Newell, President of Wills Insurance Agency in Bennington, VT, described things he’d never do himself, and when you read the book, you’ll know why. I

learned more devious ways to render people paralyzed and unconscious from Dr. Peter King, also of Bennington. Do not mess with this guy. My crack legal team of Courtney, Orr & Orr tried their best to keep my hero from completely incriminating himself. Their success you'll have to judge for yourself.

Everything worth knowing about market research, which in many ways formed the basis of this book, I learned from Sean Cronin. The clever money laundering scheme was devised by Merrill Lynch Senior Financial Adviser and guitar collector Bob Willemin. My local banker, Tom Griesing, showed me how to pull off a few financial shenanigans, including how to stay under the radar when depositing ill-gotten cash.

Janette Baxter, Long Island girl, provided insight into the bar scene on the South Shore of Nassau County (don't know how she knows this). Mathematician David Lampert provided some math terms and concepts which I do not remotely understand, but sound really cool. My good friend Tim Hannon, a ninja of the hospitality trades, gave me a look behind the scenes of a big city hotel. Ed Segal of New York City and Sag Harbor taught me a lot about gold and other precious metals—how to obtain it, assay it and use it for no good.

Note to the FBI: this is all in the service of crime fiction. Emphasis on fiction.

Thanks as well to my intrepid band of readers—Bob Willemin, Sean Cronin, Randy Costello and Mary Jack Wald—for their priceless editorial advice and counsel. And to Marty and Judy Shepard for sticking with me, Anne-Marie Regish and Stephanie Clason for administrative assistance, and as always, Mary Farrell whom I've promised I'll stay on the grid, my newly acquired disappearing skills notwithstanding.

## CHAPTER 1

I remember Florencia dressing that morning. I was still in bed, propped up on the pillows, ostensibly reading a book. Moments earlier we were as intimate as two people could be, utterly entangled in mind, body and soul.

Though even then, as I watched her brush out her hair and slither into her pantyhose, I knew she was a separate person, already engaged in the coming day, where she would live apart from me, as her full self, focused and absorbed in her work. I would have plenty to absorb me as well, but never drifting far from that bedroom, and that instant in time. Physically, I'd be one floor below, in the den, at the oaken desk Florencia had given me for Christmas. My mind, at the behest of my clients, would be traversing the earth in search of hidden information—that part of my mind that wasn't lingering with recollections of the morning, the smells and feel of skin-on-skin, the transcendent lightness of unrestrained adoration.

She faced me as she slipped on her pumps, somewhat awkwardly from a standing position, made more so by the pencil skirt that gripped her knees. She smiled through a wave of black hair that fell across her face, amused by her own clumsy impatience. I smiled back and resisted the urge to reach out to her, to grab her wrist and drag her back into bed where I could reverse the process, rewind the clock and delay the inevitable day. I had my chance when she leaned in to give me a perfunctory kiss, and a stroke on the cheek,

but I let her leave unaware of my impulse, unfettered by my reckless longing.

HALF AN hour later I was dressed and sitting at my computer, on my second cup of coffee and regular bowl of granola, strawberries and brown sugar. I was working at my job, the one I'd invented for myself, which I usually called freelance research. Sometimes, in moments of self-adulation, I'd describe myself as a Samurai of the Information Age. A fact hunter. If there was something you really wanted to know, and the usual avenues to acquiring that knowledge had failed you, you could hire me to acquire it for you, or break the news that what you wanted to know was unknowable.

I loved this work. Most of the well-paying projects amounted to classic market research—quantitative and qualitative studies involving surveys, focus groups, phone calls and face-to-face interviews. I wasn't particularly specialized, the subject matter could be anything from toothpaste to social attitude trending, though I'd built a modest reputation for getting answers that eluded other people.

I'd noticed an inverse relationship between the size of the firm doing the work and the quality of the results. So maybe that was the key: my company had a staff of one. Me. And a corporate culture that put a premium on persistence and a willingness to leave the comfort of the computer screen and track answers back to their source.

This meant a fair amount of fieldwork, another favorite of mine. Not only did it get me out of the house, it compensated for my total indifference to formal exercise. Otherwise the extra forty pounds of body weight I lugged around would have been more like sixty. Or worse.

The non-marketing work was usually the more rewarding, if only for the diversity of assignments. For example, that day I was laying the groundwork for a missing persons case. A law

firm, one of my regular clients, was trying to close the books on a class action suit they'd won years before. Their accountants had advised them to clear out an escrow account that held the remnants of the settlement, earmarked for a plaintiff they'd yet to locate. My job was to find him or his heirs, tell them they were going to come into a bundle of money, or give up and chronicle the thoroughness of the undertaking, providing justification for turning the remaining proceeds over to the state.

I always began by duplicating the efforts of earlier researchers, which involved a computer search and phone calls to the last known place of residence. Aside from confirming their records, I knew this would shake out a few facts they'd overlooked, or hadn't looked for hard enough. These fresh leads would be the ones I'd chase down first.

I looked forward to the next stage, which amounted to getting in a car, or an airplane, and going to where my subject was seen. Then I got to knock on doors, visit bars and clubs, or churches and hospitals, putting together the links of a chain that usually ended at the home of my quarry. Since few of the people I looked for were intentionally hiding (though I once tracked down a fugitive from a nasty divorce case), good news generally followed.

My client had private investigators who could have done this part of the job just as well, or better, but they were happy to let me provide a turnkey package, and I was happy for the diversion.

This was not the most lucrative part of my practice. Which is why it was nice to be married to an understanding woman who owned an insurance agency. I pulled my weight, contributing equally to our savings and the expenses at our home in Stamford, Connecticut, but it was clear where the latent wealth of the family resided. With twenty-eight employees and established relationships with sturdy carriers, her company churned out enough revenue to assure a reasonably affluent

life for as long as we wanted, which as far as I could tell would be a long time.

That's because Florencia also loved her work. She'd say the only people who thought insurance was boring were people who weren't in the insurance business. She claimed those in the know understood they dealt in life and death, safety and disaster. Hopes, dreams, triumph and disappointment were their stock in trade.

She believed the reason people in her line of work seem reserved isn't because they lacked feeling. Rather, they were so exposed to daily triumphs and tragedies that they had to protect themselves, or risk collapsing under the weight of the emotional freight.

I'd done a fair amount of research for insurance companies, so I could see her point. Even though I could never match her passion for underwriting, claims adjustment, loss ratios and actuarial tables.

Few could.

THAT DAY, I worked until three-thirty, when despite a sandwich and serial snacking, hunger began to interfere with my concentration, as it always did. The choice was to either munch on more empty calories—like a toasted bagel, or handful of potato chips—or capitulate completely and have a midafternoon lunch, usually the more wholesome decision in the end.

So I dug a wad of Florencia's homemade chicken salad out of a big plastic container, and stuffed it between a toasted, buttered bagel with lettuce and tomato. A concession to both nutrition and indulgence. When I got back to my desk I was sated, but not happily so. The meal resisted digestion, so that two hours later it felt like a ball of unreconstructed protein and triglycerides sitting like a brick in my stomach.

This forced me out of my chair for a walk to the post office, which was about a mile from our house. A walk long enough

to create the illusion that I was metabolizing all those useless calories.

I had an uneasy relationship with my body and its most prominent feature—my bulging midriff. For health reasons, I wished for a sleeker profile. But vanity was never a motivation. I knew I wasn't an attractive person. Rippling abs wouldn't have changed that. They wouldn't have grown hair on my balding scalp or turned my fleshy features into Brad Pitt. That Florencia, an undeniably beautiful woman, had overlooked these shortcomings was the root of my greatest surprise and delight. And gratitude.

I was, however, an energetic forty-two-year-old man. Especially when focused on the task at hand, the current quest. I could live on minimal sleep, and even bypass meals. I could stride with purpose (running was always out of the question) for hours if need be. In short, in the right circumstances, I was one of the most vigorous schlumps you'd ever meet.

It was in this mode that I walked briskly in the clear, spring weather to the post office, where I kept a P.O. box. Much of my research involved correspondence not possible over the Internet, so the oft-derided snail mail system was for me a vital resource, one called upon almost daily. Not giving up my exact location was a soft security measure.

I wasn't by nature very sentimental. If my neighborhood post office was useless to me, I'd never have walked into the place again, with no regrets. Which would have been a shame, because I liked it there. It was an antique operation, thus far eluding modernization. The postal workers were all much older than me. There was stained oak woodwork and uniformed people sitting behind arched windows. The floors were marble and the stamp machines solid brass. The posters and official notices stuck to bulletin boards were the only evidence you hadn't flashed back in time. That and the aggressive impatience of the clientele winding their way down a gauntlet of red velvet rope.

When I got to the window I presented my P.O. number and driver's license. The woman disappeared for a few minutes, then returned with a stack of mail and overstuffed nine by twelve envelopes.

Included in the mail was a check from one of my favorite clients, climatologists for whom I'd been running regression analyses. They had contracts from academia, government and industry, the perfect trifecta, resulting entirely from their ruthless objectivity. Their job was to predict the weather. Not tomorrow's rainy day, but what the mean temperature and sea level might be five years from now. These guys didn't just cleave to the data, they were the data. Pure play empiricists. I didn't pray at the same altar as they did, but I knew the liturgy.

That's why they needed me. The regression equations they'd designed couldn't be controlled by mathematical formulas alone. They needed a little finesse—a tweak or two here and there to stabilize the results and keep the models in reasonable balance. And then, an explanation of what it all meant that anyone, scientist or CFO alike, could understand. They never told me I was meeting their objectives—I never heard a single spoken word from any of them—but they continued to send bundles of DVD's filled with variables and parameters, always paid their bills in less than ten days and never asked me to redo the work.

When I first got the gig, they gave me an application that essentially turned my PC into a smart terminal connected through the web to their massively parallel processing arrays. That was another reason I liked the assignment—the chance to mess around with staggering computational power from the comfort of my home office.

On the way back to the house, I countered some of the wholesome effects of the walk by getting a double scoop chocolate ice cream cone. I was on a first name basis with the head scooper of the place, illustrating yet another of my self-gratifying routines.

Though not without a penalty. I leavened the worst of my fleshy face with a huge Elliot Gould moustache started in college and never shaved off. This was the only feature that ever sparked admiration from the opposite sex, in particular Florencia, which explained why I never shaved it off.

Most foods were easy to work around, but ice cream cones, not so easy.

WHEN I got home, I was surprised and pleased to see Florencia's car in the driveway. Along with an SUV, dark maroon with a trailer hitch, roof rack and decal on the left rear side window granting parking privileges at a local university.

I called to her when I went into the house. She called back from the living room. The sun was still high in the sky, but that part of the house was amply shaded by a pair of sugar maples, so when I walked into the living room I didn't see her right away. In her black pencil skirt and blue blouse, she almost disappeared against the dark leather couch. She sat stiffly upright, knees held tightly together and hands shoved under her thighs. She stared at me, not answering when I greeted her.

"Sit down," said a voice from behind me.

I spun around and saw a man sitting in a small side chair. He wore an almost comically oversized trench coat, with a belt and raglan shoulders, a black baseball cap and sunglasses.

His legs were crossed and he held in gloved hands a gun with a long silencer.

My mind sizzled with alarm and my heart shot into my throat, making it hard to speak.

"Who are you?" I managed to choke out.

"Sit down," he said again, and stood up, waving me toward the couch. I did as he asked and Florencia grabbed my hand in hers, which was cold and wet.

My heart was spinning hard in my chest and I took deep slow breaths to try to bring it under control.

The man took the stuffed chair across from us and put the gun back in his lap. He looked about ten years older than me, somewhere in his early fifties, based on the grey hair sticking out of his baseball cap and the condition of his skin. His nose was long and thin, his lips red. Like me, he had jowls, though his hung more loosely from an ill-defined chin. I didn't know the color of his eyes. They were hidden behind the sunglasses.

"Nice house," said the man, looking around. "You do your own decorating?"

I didn't see Florencia nod, so fixed was I on the man's gun, but she must have, because the man nodded back.

"I admire that," he said. "My wife is always after me to hire a decorator, when I keep telling her, you're very artistic. What need do you have for such expensive ridiculousness? I think it's all the TV shows, with these fags coming in and turning some shithole into, what, a room at the Waldorf? All bullshit, of course, but it gets the women all worked up."

"What do you want?" I asked

"Nothing. I'm all set. Had my last cup of coffee of the day before meeting up with your lovely wife."

"I mean, what do you want. Why are you here?" I said.

He looked down at his gun, as if surprised to see it in his hand.

"Oh, you mean, like, why am I sitting in your living room with this gun? Why indeed."

"He told me you'd be killed if I didn't come with him to the house," said Florencia. "I only know him as an appointment. A life prospect."

"A life prospect," said the man. "There's your irony for you."

Florencia's hand tightened on mine. I wondered if I could move fast enough to grab the gun before he could shoot me. Not only if I was fast enough, but if I had the strength to overcome him. The baggy overcoat hid his physique, which could have been far more formidable than mine.

As if to settle the question, he picked the gun off his lap and pointed it at my chest.

"I'm here to perform a simple transaction. You're both professional people. You know transactions are best made efficiently with a minimum of back and forth."

He reached into an inside pocket of his overcoat and pulled out an envelope.

"Actually, in this case, I simply give you this piece of paper." He handed the envelope and a pen to Florencia, who picked the items gingerly out of his hand with her long, elegant fingers. "You read it and fill in the blanks. Or I shoot you. I already know one of the answers, so if you like risking your life on one in five odds, go for it."

"What is it?" I asked.

He shook his head.

"That's only for your wife to know," he said. He looked at Florencia. "You tell him and I shoot him in the balls." He lowered the gun to underscore the point.

The flap of the envelope was unsealed. Florencia pulled out and unfolded a sheet of paper and started reading. I wanted to look down, but I'd already been warned. I didn't know enough to test the boundaries.

After a sharp intake of breath, Florencia asked, "And if I don't?"

"The usual," he said, then reached the gun across the divide between us and flicked the muzzle across her right breast. "Maybe after you and me have some fun and games. You like fun, don't you gorgeous?"

I wondered again about the probability of reaching him from a sitting position, wrestling away the gun, and holding him powerless until the police arrived. I must have telepathically communicated this, because the man reacted by shooting a hole in my left thigh.

"Jesus Christ, Forgiver of Sins," he said to Florencia, "do I have to wait all day for you to fill out that motherfucking thing?"

A second after hearing him say this I was consumed by monstrous pain. I yelled and cried, and wept with fear and agony. I clutched at the wound and watched blood rush out between my fingers. Florencia's hand clutched alongside mine, until the man tapped her in the face with the muzzle of the gun and told her to sit back in the sofa.

"Do it or I put a few more holes in the dumb fuck," said the man.

"He's not dumb. He's brilliant," said Florencia. "You just don't know that, you stupid bastard." Her hand holding the pen raced across the paper, which I tried to read with no success.

Florencia handed it back along with the envelope. The man folded the sheet along the creases and put it back in the envelope, which he stuck in his inside coat pocket. I saw all this through a liquid veil, my eyes gushing tears, my brain barely able to comprehend what was happening.

The man sat back in the chair, making himself comfortable.

"We need to call him an ambulance," said Florencia, in a calm, measured voice. "I did what you asked me to do."

"You did," said the man. "I gotta give you that."

Then he shot her in the forehead.

I felt the spray of blood and brains splash across my face. I yelled, I think, though I don't remember for sure.

"No hard feelings," said the man. "That 'stupid bastard' thing aside."

Then he shot me in the head, too.