

Kauai Temptations

A McKenna Mystery

Terry Ambrose

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DEDICATION

This book is dedicated to the victims of identity theft. I am one of you. I never expected to have someone steal my identity. I wondered why more could't be done to find the perpetrators. And I wanted justice.

ACKNOWLEDGMENTS

I need to begin by thanking my wife, Kathy Ambrose, for her continued support. Being married to a writer can get lonely, but she continues to encourage me each day. Next to me, she's read this manuscript more than anyone and has used up more than one red pen in making corrections.

One of the things about life that always amazes me is how serendipitous it can be. I happened to meet Michael Varma at the 2013 California Writers Conference. He happened to mention that his sister lived on Kauai. I asked if she would mind reading the manuscript for local flavor. He put us in touch and I found out she not only lives on Kauai, but is also an editor. So, thank you Michael for the connection and thank you Pam Varma Brown for your excellent editorial help.

I'm one of those writers who depends greatly on early readers and for this novel, I'd like to thank the St. Phillips Neri Writers Group (consisting of Mary Ellen Barnes, Molly McKinney, Clark Lohr, Ellie Nelson, Shirley Sikes, Bert Steves, and Jim Turner) for helping me through those early drafts.

Some of the more recent readers who gave me feedback include members of the Rancho Bernardo Writers Group (Peter Berkos, Mark Carlson, Debra Friend, Lillian Herzberg, MaryJane Roe, and Joanna Westreich.) Two other writers also helped by reading the final version of the novel: Jenny Hilborne and Brae Wyckoff. I appreciate every single suggestion you made. Any errors that remain are solely my responsibility.

Lastly, I'd like to acknowledge the island and people of Kauai. It is truly a special island and

the people who are there must work especially hard to live in such a beautiful place. Kauai is perhaps the one place where I feel truly centered and the island holds a special place in my heart. The events that take place in this novel are completely fictional. But, if you're intrigued by the Garden Isle and its people and would like to hear their true stories, see the information about "Kauai Stories" at the end of the book.

CHAPTER ONE



"The Hawaiian language doesn't include a word for crappy day, does it?"

My friend Alexander, who was born and raised here on Oahu, laughed. "That something we leave to you haoles." He gave me a bright smile, the one wide enough to cause the little laugh lines around his mouth to crinkle as he pointed at the bold text on his navy blue tee. "Slow down, brah. You live too fast."

As a relative newcomer to the islands, a mere five years and counting, I was only beginning to wrap my head around that concept. If I lived to be 113, another 50 years, maybe I'd learn to live that way. As it was, today's crisis came in the mail. Overdraft notices from my bank. And yes, that was plural.

Nearly a dozen pink slips of paper, all addressed to me, Wilson McKenna, littered the glass top of my wicker dining-room table. They totaled nearly \$4,000. Once upon a time, a very long time ago on the mainland, I'd been a bill collector and skip tracer. I thought nothing of calling the people who received the little "duns" schmuck or dirt bag or flake. Now I was the

schmuck, so those references weren't quite as funny.

I had no clue as to who had written the checks in question or pulled me back into the financial services world on the opposite side of the credit equation. For once, I realized how frightening these things were.

There was no aloha, no *mahalo*, or thank you, for my business. Each notice, which had arrived in its own envelope, was a little ransom note for my credit record. "Hey, Mr. Moneybags, if you don't follow our directions, your precious little bank account is a goner."

I had two simple choices. The first, paying up, was impossible. The second was to let the bank declare me a blight on their profit picture. Choosing the latter option would force the bank to sanitize their good name. In corporate-speak it would mean clean up their profit picture by removing said blight from said profit picture by the addition of appropriate fees, penalties, and black marks on my credit. I navigated my way through phone-tree hell, all the while envisioning my bank account in a body bag.

"Account number, please."

Jeez, talk about sounding like a pit bull. I gave her the number.

"One moment."

Had she gotten a memo about me already? She sounded perfectly capable of sinking her bite into my financial private parts until I screamed for mercy and coughed up whatever blood the bank thought I owed. "Look, Miss, I didn't write these checks."

"One moment."

Keyboard sounds in the background emphasized the obvious. This pit bull came equipped with teeth and claws. She growled. Maybe she'd only cleared her throat, but it sounded as though she was preparing for her next customer meal. "Mr. McKenna, are you denying writing these *numerous* checks which have overdrawn *your* account?"

Ouch. When she put it that way, even I hated myself. My jaw felt tight. "I may be 63, but I'm not senile. Not yet, anyway. I didn't write those checks." My adrenaline level was spiking somewhere in the "about to die" range and my sweating palms made the phone feel slippery in my grasp. Not normal, not for me. I wiped my free hand on my khaki shorts, then switched the phone to the other hand. This time, I used the back of my "I hate L.A." T-shirt to dry the sweat.

"Then who did?"

"How the hell should I know?" I had to admit one thing, the pit bull had put me on the defensive without breaking a sweat. "I've been gone for a week. I got back today and picked up my

mail. I didn't know anything was wrong until I got your little ransom notes." Oops.

She snarled, "Those *overdraft* notices are to let you know that you have overdrawn your bank account. It's my job to make arrangements with you. Or, you can make a deposit sufficient to cover *your* overdraft."

While I silently mimicked her "it's my job" line with a prissy face, Alexander snickered, then scolded me with an index finger he waved back and forth. My gut reaction was to insult her for having an obviously short and insignificant job description. The problem was, I'd been on the other side of this call far too many times to count and knew how many fish that would net me. "But I didn't write those checks." Crap, talk about sounding whiny.

She, on the other hand, became matter-of-fact. "You'd have to take that up with the branch."

Uh, okay. Why hadn't I thought of that? Oh, wait, I had. "I don't have time to traipse into town. I've only been home for a couple of hours. I need to get some things done for both of my employers before they send me their own little pink notices."

"You need to speak to the branch unless you're going to make arrangements for a deposit."

Her business tone, the same one I'd used so many times pissed

me off. I slammed down the phone. "Bitch."

With the exception of the check incident, it was a typical Tuesday afternoon in paradise—eighty-seven degrees outside, sun shining, but willing to take a quick break for an intermittent rain shower, and gentle trade winds caressing the palms along the shore. Inside my little condo living room, however, the cold hand of a big financial institution's clerical error had picked my wallet clean. I could tell they'd gotten not only my wallet, but also my self-confidence, because I felt a chill run through the room.

I'd spent a week on the mainland trying to sort out an old relationship, and now, here I was, trying to reconcile my past while my bank hit me with this. My job as an apartment manager kept my financial situation in order, but it was the freelance writing job I'd snagged a few months ago that got me up each day. It felt important, unlike dealing with cranky tenants.

Alexander watched me with consoling eyes. He's a common mixture here, a blend of cultures from various corners of the world, all having learned to coexist on this small cluster of mostly dead volcanoes. We were surrounded by thousands of miles of water, so aloha was an important concept. Alexander had learned it as a child; he was seldom flustered or angered. He had the genetically bronzed skin of someone born to live in the

sun, whereas I was the guy who slathered on sunscreen for an hour of sitting by the pool in the shade. He, his wife, and their two little keiki were a classic modern-Hawaiian family. On the other hand, I was the island runaway who hadn't yet figured out how to fit in. Still, we'd found a common bond. I sensed that he wanted to tell me to practice a little aloha, work it out. Screw that, I was ticked.

He said, "Maybe you lost it? Wrote a bunch of bad checks by mistake."

I glared at him.

He grinned. "Just kidding, brah. I think you need go to the bank. Get this straightened out."

I hate it when he's right. "I suppose, but I don't have time. I've got to get an ad in to rent that vacant apartment, I've got to get the carpets in there cleaned. Then, I've got to come up with an idea so I can write a story for the paper. I haven't written anything for them since the story on Willows." My return to glory had helped me set new goals—even some new expectations. Now I had to live up to them. So how come I sounded like such a whiner? Again.

"By the time you through complaining, you could have this all done, yah? Let's go." Alexander picked up the notices, put them into a neat little stack, and handed them to me. His hand was

steady, his voice calm like the low surf in a protected bay.

He was right, bitching about this wasn't going to make it go away.

During the short drive to the bank, Alexander encouraged me to talk about my trip to the mainland. I'd gone to deal with emotional baggage I'd been carrying around for years. As part of my self-prescribed "therapy," I'd even gotten a new drivers license, which I'd let go after nearly running down a kid over a year before. I still didn't have a car, but at least I could drive legally. Maybe not well, but legally. Instead of filling Alexander in about the trip, I dwelled on the notices.

Parking, as usual, was impossible in Honolulu. So, when we got to the branch I assured Alexander I wouldn't blow the place up, make death threats, or even close my account in frustration. That last one would be easy since if I did close the account they'd want their four grand. Despite my fears that without Alexander around to steady me I might do something rash, I assured him I could catch a bus home. Oddly enough, he believed my lie and dropped me off on the street corner in front of the bank. Alone. By myself.

Inside, a woman at the first desk referred me to the manager, Mr. Vernon Box. Box stood to greet me as I approached. He was short, had graying temples, which were topped off by slicked-

back hair reminiscent of styles seen mostly in old gangster movies. Given my situation, the gangster analogy seemed to fit. I definitely felt as though I'd been held up by Box and his band of tellers. He wore wire-rimmed glasses perched halfway down his nose, which I almost thought might be a prop to make him appear more intelligent. After all, he spent his time either peering over them in my general direction or pushing them back into place. He did make a weak attempt at apologizing for the "pit bull incident," but blew the moment by concluding with, "but they have a tough job."

Got it. Bad behavior was excusable if you had a good reason. I guess that meant my articles for the paper about the Willows' murder trial could have been much less objective given that I'd almost been his last victim. Using Vernon's rationale, I could threaten to blow this place up—I was having a bad day. The thing is, I knew the pit bull's frustration. As the saying goes, been there, done that.

"I want to get to the bottom of this, Mr. Box."

"Vernon, please. We're all about the aloha spirit here. That was the hardest thing about going to a mainland school. Everyone in the L.A. scene is so . . . uptight . . . yah?"

"Uptight. Right. I mean, yah. Sure. What school?"

He raised his eyebrows and gave me a mischievous grin. His

face lit up when he raised two fingers in the "V" for victory sign. "Fight on!"

Ah, USC. I raised my voice to a falsetto pitch. "Go Trojans."

Vernon missed my display of forced enthusiasm because he was preoccupied with his computer. He shoved the glasses up on his nose and tapped on the keys, hitting a magic combination that displayed images of what looked like my phantom checks. His brow knitted itself into a ribbed sweater. "That's odd. The first returned item is number 1201, payable to Kauai Day Spa."

I snorted. "What? A day spa? On Kauai? When?"

"Three days ago, the 18th. What about Island Electronics? That's number 1202. Same date."

"I've been in L.A. for a week."

He scratched his chin and gave me a quizzical look. "Odd, yes?"

I felt heat rising at the back of my neck. Odd? Hardly. Someone had screwed up and they were costing me time. "I told you, I was on the mainland. You want to see my boarding pass?" I glared at him, unsure of what I'd do if he called my bluff because I'd ditched the damn thing.

"No, no. I believe you. There's also 1203 through 1211. Did you recently order new checks?"

"Before I left. I thought they'd arrive after I got home."

"Did you receive them?"

"They weren't in my mail."

He massaged his nose with one finger, then found another spot, this one on his right ear, that must have also needed a little stimulation. "Something's not right." He tapped a few other magic keys, brought up a card with my signature, then flipped back to the screen with the checks. "It looks like a woman's signature, yah? See how loopy it is? Yours is much more shaky." He blushed as though he'd been caught with his hand in the till.

I said what he'd been thinking. "Like an old person's." Yeah, I had a few other old person traits, too. A few wrinkles, graying and thinning hair, but not obese. I still had my own teeth and could walk a couple of miles without having to stop for oxygen or call an ambulance. On the flip side, I think I've also qualified for a Honolulu restroom frequent flyer card.

"Sorry." He glanced back to the computer to avoid immediate eye contact.

That's when I remembered the telephone call. "A girl from your branch called—Bonnie, Tawny, whatever. Because I had checks in transit and wasn't around, she was going to put a fraud alert on my account."

He removed his glasses, carefully placing them on his desk. For the first time, I had his complete and undivided attention.

"A fraud alert? You must be mistaken, yah?"

"She did that, right? She called while I was in L.A."

"We have several ladies in the branch: Margret, Ingrid, Anne. You must be mistaken about the name."

"No, it was one of those girly names that ends in an 'e' sound. Anyway, she said someone had attempted to access my account by ATM. She gave me the account number and told me the amount of the charges. It was, like, four hundred and something. When I told her I hadn't accessed any ATMs, she said she'd reverse the charges and file a fraud report."

"That was it? Nothing more?"

"She said she needed to confirm she was talking to me, not a stranger. I gave her my Social Security number." I stopped cold, realizing what I'd done. I had exposed myself—not to Vernon and his entire staff of Margrets and Annes and Ingrids, but to a thief. "Oh, shit."

Someone was having a party on Kauai—on my bank account.

He took a deep breath. "Was your mail held at the post office?"

This time, it was my turn to blush.

He winced. "Mr. McKenna, I'd say you're the victim of identity theft. Held mail is vulnerable. You're certainly not the first to have this happen. Someone must have seen your checks and

stolen them, figuring it would take time for you to figure out what happened. Did your checks have your phone number printed on them?"

I nodded, pretty sure it wasn't the airline food that had given me a sudden urge to vomit.

"So whoever got your checks had your name, phone number, and bank account number."

"Well, not my full name. My checks only had a first initial."

"So all they needed was your Social Security Number."

Alexander had been right again. I had lost it. "I gave them the one thing they needed." Talk about a crappy day.

CHAPTER TWO



The bank manager plucked his glasses off the desk. Now, they became the sole object of his attention. There was no more alma mater enthusiasm, forced or otherwise. He retreated into a safe space, focused on the all-important business of playing eyeglass-Twister. If I hadn't been gullible enough to give away my social security number to a complete stranger, I might have grabbed Mr. Twister's specs and ripped them in half. On the other hand, I'd proven myself a standout moron in the world of finances, a place where I once dealt out frontier-style justice with assured professionalism. Crooks, even normal people, had feared what I might do to them. Was this my payback?

Surely none of them had been stupid enough to do what I'd done. My bravado took a left turn, a detour I hadn't seen coming. My best option was to play dumb. I cleared my throat to bring Vernon back to the real world. "So, um, I suppose this doesn't happen very often, huh?"

He shrugged. "On the contrary, identity theft is a fifty billion dollar a year business."

Fifty billion? I gulped. A lot had happened in the five years since I'd left the business. The number began to rattle around in my brain. How many "me's" out there had this happened to?

I was beginning to wish Vernon would loan me his calculator when the clacking of his glasses on the desktop startled me. He grabbed a pen and jotted a note on a piece of paper. All of a sudden, I was Mr. Important—almost as though I'd had a coronary in his lobby. He handed me the note. "This is an address for a website that provides information about identity theft."

I glanced at the address. Right. Website. Education. I folded the paper in half, then stuffed it in my pocket. Sorry, Vern, but I'm busy doing higher multiplication. Fifty billion divided by four thousand was . . . what? Damned if I knew. "So how many victims are there?"

"Last year, in Honolulu alone, there were more than 500 reported cases. On average, the last number I saw was that three percent of the population are affected each year."

Poor bastards. Bullshit. Poor me. I'd become one of those poor bastards. At the counter, one of the tellers ended her transaction with a smile. She waved to a short fat guy who was walking to the door. He returned the wave on his way out, obviously about to have a happy little day—far better than mine, I'd bet.

Vernon shifted in his seat. I figured he was preparing to get rid of me. "Don't beat yourself up over it. Lots of people fall for these scams. You get a call, they've got enough information to sound authentic. I'm sure you wouldn't give that kind of information to just anyone over the phone or online, right?"

Uh, yeah. Right. I wouldn't do anything that stupid. But, I had. The more I thought about what had happened, the more pissed off I got. "Why would someone else want to be me?"

"They don't really want to be you, they want to use your checks. It's usually over in a couple of weeks." He glanced down at the pile of pink greeting cards I'd received from the bank.

Oh, yeah, by then even a moron would wake up. There would be some advantages to having the right kind of duplicate me around. I, Number One, could give the presumably obedient McKenna, Number Two, orders. "Do this, McKenna. Do that. Good boy. Fetch the paper. Now my slippers."

"Mr. McKenna?"

"What? Oh, sorry, I was thinking about how irritating it is to have someone impersonating me." That ought to cover it.

Vernon stared at me impassively. "The good news is that once identity theft is discovered, everything starts shutting down. You know, the use of your information stops almost immediately. It's the aftereffects that make it drag on."

Aftereffects? Now what? "I've reported the problem. You can return all the checks and it'll be done. You will return the checks, right?"

"The merchants who took 'your' checks might want you to pay."

Even though he made quotation marks in the air to indicate that the checks weren't really mine, his choice of words irked me. "They're not mine."

"The lawyers they'll hire to collect from you will start calling. Your credit record will be impacted unless you jump on this. It goes on and on. We can point you to some resources, starting with that address I gave you earlier. Getting past this can be very time consuming."

The front door opened. A guy wearing a dark pinstripe suit with a brightly colored red and green tie entered. He carried an expensive-looking briefcase and wore wraparound sunglasses, which he flipped around to the back of his head two steps inside the lobby. Oh, look at me, I have eyes in the back of my head. Moron. He probably had money, unlike me. He was probably obscenely rich while I was going to be a money leper. Next thing you know, they'd cart me off to the far side of Molokai, quarantining me as they'd done to all the real leprosy victims for nearly a hundred years.

Vern spoke in a lowered tone as Sunglasses Guy walked in our

direction. "You should focus on keeping your credit from being impacted."

Sunglasses Guy was at the teller's station now. I felt like he was staring at me through those glasses on the back of his head. It was like he could see things I couldn't. Two could play that game, I could see things he couldn't. "My boss at the newspaper has been after me for a new investigative series. Here it is, right in my lap. I'm going to find who did this and write about it. They'll be sorry."

"Let the police handle this," said Vern. "File a police report. Some of the creditors will want a copy to prove this isn't fraud on your part."

"On my part? I'm the victim, not the perpetrator. Why don't they do something? Build a task force to find out who ripped me off. Send an undercover agent off to Kauai to find this person."

Vernon put both hands up, palms facing me, fingers splayed. "Whoa. They can't spend much time on investigating individual crimes, but they do try to get the ones behind the crime. You know, the leaders of the ring."

"Ring?" That implied this wasn't a solo operation. Even more reason to blow this sky high. "I'm going after them, all of them."

Later that afternoon, I did file a police report, which got me

what I expected—lots of sympathy from a courteous officer with absolutely no guarantee of results. Once again, justice was up to me. I contemplated my situation while waiting for my bus. I hadn't been into the newspaper's office since about a week before leaving for the mainland. I wasn't avoiding my part-time boss, but was—well, busy.

Now I was telling myself lies to ease my conscience? Ever since finishing the last story segment on the Willows case, ideas for another had been like humpback whales around the islands in July. Nonexistent. If one did show up, it was probably diseased, headed for disaster. Besides, I was a contractor, not a nine-to-five employee, so I didn't have the same face-time obligations as the normal reporters. Crap, who was I kidding? I hadn't been in because I was avoiding my boss. I'd been brain dead.

I dialed Melanie's number. She picked up on the second ring. "Johnson."

"McKenna."

"Where have you been?"

"L.A. hell."

A transplant herself, she laughed. "Oh, that's right, the personal business. Why's it been two weeks? I thought you were only going to be there for one. What'd you do, get lucky?"

I liked my boss because she could get right down there in the wise-guy mud and sling with the best of us. "No, I got an idea." No need to admit that it hadn't germinated until a few minutes ago.

"You know I like ideas, especially good ones. What's hitting the fan now?"

Oh, yeah, she'd like this. "My identity got stolen. I want to do a story on it."

There was an audible sigh on the other end. "McKenna. I'm sorry. That horse has been beaten pretty hard lately. Maybe in a few months."

A few months? I couldn't wait that long. I had to get this resolved now. In a few months, I'd be broke and living on the streets. "You don't understand. I want to do a different angle."

"The save-your-credit tips are everywhere. There's been lots of hype about the state's new laws. The cops are getting up to speed. It's old news. Maybe later. Come up with another idea, okay?"

"This will be different. The pissed-off avenger. I'm not going to sit around moping while some two-bit crook screws me over." This wasn't going to be like my first series for the paper. No more getting embroiled in drug-smuggling operations or taking unnecessary risks. This time, I'd be smart.

The line went silent. I could almost see her chewing on her pencil. I'd never actually seen her write with it, so I figured it was just a prop, a placebo for some other activity. Suddenly, I heard the mother-hen clucking. Yup, she got it.

"You're not," she said.

"Oh yeah, I'm going to find these guys and make them pay."

There was a pause, then she said, "No, I meant, it's too dangerous."

"It's time they got a taste of their own medicine. Besides, I'm on a roll."

More mother-hen clucking noises came through the line. "One series of reports is not a roll. Sure, everybody wants revenge when something like this happens. It's every victim's wet dream. It's not realistic to think you can take on something this big alone."

"Every victim will love this. Besides, the beauty of it is these guys don't know I'm coming."

"You're right about that. They won't know you're coming because you won't be going."

"You'd buy the story, right?"

"I told you, I can't authorize something that would put you in that much danger."

That's the answer I'd been hoping for. "So you would."

"I told you, I can't authorize that."

"No problem, I just wanted you to know why I wouldn't be
around for a while."

CHAPTER THREE



I had to admit how hungry I was for my next big story. It was closing in on dinner time, my cupboards were bare, and I realized I was hungry in more ways than one. Sure, I wanted dinner, but I also wanted another big story.

For normal people, eating out can be a lot of fun. For the gluten-intolerant like me, eating out quickly becomes an annoyance. Fear of consuming a hidden source of wheat, oats, rye or barley can lead to anxiety and what was once fun no longer is. It can also get damned expensive because a lot of the cheaper restaurants are high risk due to cross-contaminated food. The bottom line is that we celiacs must either be insanely rich or eat at home a lot. Even without the check fiasco my next step would have been to stop by the market and take firm control over my diet. At this time of day, the market would be crawling with tourists adorned in flip flops and bathing suits, grabbing wine, beer, tequila and frozen Margarita mix—all the island-vacation essentials. I, on the other hand, needing to do more than ply myself with copious amounts of alcohol, would go for a

small pack of chicken and some vegetables.

I'd just bagged a broccoli crown when I noticed a small, wizened Chinese woman off to my left. She examined oranges like a fruit professional, weighing two specimens, one in each hand. Why not, I thought, everyone needs a little vitamin C. I sashayed over to a spot near the expert, determined not to interfere with her obviously deliberate decision making. I spotted one orange that looked nice and plump. When I reached for it, the bony hand of the fruit-ninja landed on mine. I froze. Grocery-store angst flooded my veins.

A shrill, drill-sergeant's voice barked at me. "No good. Too dry. Need one heavy, smooth skin-like this."

She handed me an orange and even I, a mere novice at weighing fruit by hand, could tell the difference. I nodded and thanked her. She returned a gap-toothed smile that reminded me I was overdue for my next dental cleaning. I left my teacher pawing through oranges, willing to bet the little Chinese woman with the Bureau-of-Standards hands and I would use the same mode of transportation to get home—our feet. Therefore, neither of us would load down our baskets like the tourists, who worried their way through the store, adjusting to brand variations, trying to find well-known items in a store foreign to them and, of course, suffering island price shock.

I began the long walk home with an invisible yoke across my shoulders, a little plastic bag in each hand. By the time I arrived, these little bags would feel like lead weights. On the way, I replayed the fruit-counter incident several times. Ding, ding. McKenna, listen up. A little old lady kicked your butt in the fruit-selection business. Some criminal had done the same. I needed to reconcile my ego with the reality that my skills were rusty.

I'd been out of the finance game and didn't know everything, even though I preferred to think I did. Except for that little black hole in the middle of my brain where things just seem to get sucked in, I usually feel pretty sharp. But, that rift up there was probably a lot like the ones in space, which makes it a high-density void capable of sucking in anything traveling nearby. Bright ideas? Gone. Mundane memories like what I was just talking about? Pulled in, crammed into some random cubbyhole, and left for dead. Damn, it must be crowded in there.

Anyway, it was time to go to school. Crook U., to be exact. I'd vented my frustration, visited my bank, called my boss, and now it was time to get my diploma in the surreptitious art of becoming someone else. I needed to become an identity-theft expert to get these guys.

I set my grocery-store workout weights down at the front door.

My shoulders ached and my hands were stiff. Inside, the tiled kitchen counter beckoned. Fortunately, the owners of this building had remodeled the units shortly after they purchased the complex, otherwise even the old 50's-era laminated countertops would have molded through by now. One of the nicer upgrades had been six-inch tiles throughout the units. On the mainland, everyone loves granite, but here, with the cost of transporting raw materials to the islands ranging between ridiculous and obscenely expensive, tile countertops remained a staple. The answering machine light flashed its welcome-home greeting. Great, more good news. I punched the button and listened as I placed the package of chicken on the shelf.

"Hi, this is Violet at Island Electronics. The stereo system you had us order came in today. I have all the components: the tuner, JVC amplifier, the Sherwood CD player—hey, that was a good choice, top of the line—and all the speakers. Come on in or give me a call and let me know when you'd like to pick it up. Thanks." Bee-eep.

I stared at the machine, my perfectly round, smooth-skinned orange in hand while I remembered my conversation with Vernon Box. Check number 1202 had been payable to Island Electronics. The refrigerator door hung half-open, cool air spilling out into a foggy pool surrounding my bare feet. Screwed again, as usual.

And I didn't even get kissed. I have to confess, I nearly threw my goddamn perfect orange at the machine. What stopped me? It would be my crappy luck that, for a change, my aim would be good. And this orange was heavy with juice, thanks to my fruit tutor. I gently deposited it on the refrigerator shelf, not anxious to buy a new answering machine or trudge back to the market. I took my frustrations out on the answering machine replay button and fumed.

Violet. Island Electronics. Stereo system. Correction, perfect stereo system. Everything was frigging perfect except my goddamn credit, which was being flushed out with all the other sewage by some asshole pretending to be me. So why couldn't I pretend to be him? Why not turn the tables? Instead of playing it straight and wheedling information from this Violet person, why not lie? And big. Apologize later. I chuckled, then dialed information and asked for the Island Electronics phone number. It, too, was on Kauai.

The bank would start bouncing checks, probably tonight. Given bank processing times, I had one or two days max before the store realized what had happened. After that, they'd clam up. I grabbed the cordless handset, went outside to the lanai and stared at the beach. White foamy streamers from gentle wavelets crawled toward the sandy shore and created a gentle background

lullaby, but nothing that would interfere with a phone call. I let the sun warm my face and the trade winds tingle my senses before plopping down onto the chaise lounge. Going into this phone call with an attitude would get me nothing, so I took out the last of my frustrations on the phone with each stab of the keypad.

"Thank you for calling Island Electronics. This is Violet."

"Violet, you called me just a little while ago about a stereo system. For McKenna."

"Oh, sure. It's ready, anytime."

"What's the balance owing?"

"Let me look that up for you." Our only communication for nearly half a minute became the staccato clickety clack of fingers tapping on keys. "Sorry this is taking so long. Um, okay, here it is. With tax and the rush shipping, it comes to \$2,849.12. You could arrange financing, if you wanted."

They'd ordered rush shipping? Bastards. Double bastards. The fingers of my right hand felt like they might crush the handset. Sure. In my dreams. Pissed as I was, I probably couldn't crush the orange.

A bird landed on the twenty-foot-wide grass strip between my apartment and the sandy shore. He squawked at me, strutted, and then pecked at the ground. My mouth went dry. The Hawaiians

believe their ancestors can come back as animals and my recent experiences with my best friend Alexander's great-grandfather, who'd been dead for ten years, had made a believer out of me. Was he back? Or was this just a scavenger?

Violet's next question jarred me back to reality and left me dumbfounded. "Are you her father?"

I scrunched up my face. "Whose father?"

"I'm sorry. I'm so sorry. I shouldn't have said that."

A big-ass church bell began ringing in my head. The only thing I could think of was the skip tracer's mantra; sit down, shut up, and listen. "No, that's okay, what do you mean?"

"Miss McKenna was about the same age as my boss."

Miss McKenna? How could a woman pretend to be me? *The checks.* First initial only, I thought. Crap.

Violet apologized again. "I'm sorry, I shouldn't have been so nosey."

The old instincts kicked in and I realized this was important. I forced a laugh. "People get us mixed up all the time. Yeah, she's my daughter."

"Did you, um, have any other questions?"

Yeah. Who spent almost three grand at Island Electronics for a stereo? Miss McKenna wanted rush shipping? Well, how about personal delivery? I caught my breath enough to say, "Can I come

in tomorrow and pick it up for her?"