

Excerpt of *The Ill-gotten Insurance* Minx Tobin Murder Mystery Series--Case Two



**Minx's dead friend turns up alive... but not for long.
Will the life insurance have to be paid twice?**

DEAD AGAIN

An odd string of coincidences leads Minx Tobin to an old friend, Bill Gutierrez. Only Bill died five years ago. Before Minx has a chance to question the man, he turns up dead... again, with a slip of paper in his pocket with her name on it. Whether she likes it or not, Minx is involved in another murder. Will the Case of the Ill-gotten Insurance turn out to be deadly for her as well?

Los Angeles homicide lieutenant Gabe Harris regrets that the fitness trainer who piqued his interest is a murder suspect once again. But at least he has a legitimate reason to see Minx. Maybe he can even convince her to go out with him. And maybe he can prevent L.A.'s newest murderer from adding Minx to his... or her fatality list.

Chapter One

"So how's our gal detective doing today?" Sadie Durand called out from behind the Elite Exercise Emporium's customer counter.

Stopping in mid-stride, Minx Tobin winced. Truth be told, she was rather embarrassed by the nickname. She was a fitness instructor, not a private investigator, although she had to admit she did have a talent for sleuthing.

And ever since helping the police solve the bistro murder two months ago, she'd been bombarded with extra attention, almost achieving celebrity status at the Emporium.

She grimaced. All this additional notice wasn't exactly a welcome situation for someone who preferred to keep a low profile. Being a celebrity and living in Los Angeles seemed to go hand-in-hand; however, she preferred anonymity.

As Minx walked to the counter, she wiped off exercise-induced perspiration from her last class' exertions. "I'm doing fine, Sadie. But you're not, are you? Antsy to get outside and enjoy the lovely weather, I think."

The Emporium's assistant manager's cornflower blue eyes widened, then she grinned. "Right as usual, girl. It's Friday and I have the entire weekend off."

"Some people have all the luck." Minx couldn't really complain, though. She'd worked at the Emporium for less than four months. As low man on the totem pole, how could she expect to get both Saturday and Sunday off?

She glanced at the overly large clock behind Sadie's station. Ten minutes until tee time. Or, in other words, time for her next Ambitious Aerobics class.

But Sadie's frosty blonde curls fairly vibrated with her need to spill the beans about what, exactly, was so special about this weekend. If she didn't speak, she'd burst.

Minx took pity on her friend. "Any particular plans this weekend, Sadie?"

"Other than baking in the sun?" Sadie glanced around the nearly empty entrance of the Emporium, then leaned closer to Minx. "Actually, I do have a hot date. With Roddy Sanchez, remember I introduced you? Well, after work he's picking me up and whisking me off to Oceanside for a romantic getaway. An in-room spa, a private beach, and gourmet dining -- what more could a girl want?"

She nibbled on her lower lip, a sure sign there was more coming.

Minx hadn't known her friend long, but she was well acquainted with Sadie's body language. The assistant manager had a favor to ask.

"I was, uh, wondering if you could, maybe, do me a favor, Minx."

Minx checked the time again, then waved to one of her regulars headed toward the workout room. She turned her attention back to Sadie. "The clock's ticking. What would you like me to do?"

Sadie twisted a short lock of hair around her finger. "I sort of promised Dallas I'd go to an art preview reception with him tonight."

Dallas Porter, the Elite Exercise Emporium's resident hunk, was interested in art?

"Really? You and Dallas are dating?"

A rosy blush decorated Sadie's plump cheeks. "No, no. Nothing like that. He just mentioned that there was a William Margolus exhibit opening up. At the Beaux Art Du Jour Gallery. Preview reception is tonight from seven until ten." She shrugged. "I guess he didn't have anyone else to ask."

"Dallas?" Dallas not having a date? That man oozed masculinity. Both women *and* men flocked to his fitness classes. Goodness, what was the world coming to?

Minx hiked the straps of her exercise bag over her shoulder, preparing to head for the workout room. "Okay, here's the deal. You tell him you're bowing out and that I'll take your place. Deal?"

Sadie clapped her hands together and did a provocative little jig behind the counter. "Great! Thanks, Minx. You're a peach."

"No problem, Sadie. Enjoy." Minx waved goodbye, then jaunted over to her Ambitious Aerobics class.

She'd had no plans for tonight, so it really wasn't a problem. And although she'd never heard of William Margolus, she did have an interest in art. Many, many moons ago back on Long Island, she'd taken some drawing classes in high school. She'd met so many talented people, people who'd gone on to become artists... and good friends.

One friend she remembered in particular -- Bill Gutierrez. But Bill had died young.

Passing by Dallas' studio where a double dose of Gorilla Kickboxing was in session, Minx took a quick glance through the small window on the door. Every participant was bathed in sweat, including the extremely buff Dallas Porter. Just watching him spin-kick-jump-punch made her dizzy.

As he made his non-stop action moves, Dallas' handsome face was clenched in concentration. He usually wore a smile. But after Sadie told him about tonight's switch, who knew what kind of expression he would have?



Minx noticed the new participant right away. The Ambitious Aerobics class contained her usual students, like Rosco Gomez, Mrs. Wynkoop, Janice Olsson, and twelve other faithfuls. The new person, dressed in trendy shorts and sports bra, contrasted sharply against the majority of grey sweatpants and baggy tee shirts.

The petite woman was a beauty, no doubt about it, with her sleek A-line bob haircut, her glowing

mocha complexion, and her beguiling brown eyes. She also looked familiar, so familiar that Minx had a hard time not staring at her.

Was the woman an actress? Was that why recognition simmered so near the surface of Minx's memory? Try as she might, she couldn't put her finger on the woman's identity.

The music changed. "Okay, let's shake it up with a step to the left, twist, then step to the right and twist. You got that? Good, now follow me," she called out, and watched the class imitate her moves.

All through the routine, she puzzled on where she might know this woman, but her stubborn brain refused to yield the information.

Minx shrugged. No matter. She'd flag down Sadie and ask the name of the Emporium's newest client.

After the cool-down section of the aerobics, Minx grabbed her towel and wiped her forehead. "Great job! You all certainly got your workout today. Have a great weekend and see you on Monday."

She took a step toward the stylish young woman but a tug on her ponytail stopped her cold.

"Minx." The loud, whining voice of Fiona Freddos bounced off the wall mirrors and polished wood floor. "My legs hurt when I kick them as high as you."

By the time Minx explained -- for the third time -- that everyone had their own fitness level, and that Fiona should respect her limitations, the petite newcomer had slipped out of the workout room. Where she went was anybody's guess.

Now finished with Fiona, Minx headed for the customer counter and was just in time to see Sadie leaving the Emporium arm in arm with a tall, well-built stud.

Drat. She'd have to put her curiosity on hold until the weekend was over.

Her ponytail must've had a 'pull me' sign attached because someone else gave it a tug.

She swung around and looked up. Dallas. "Oh hi, Porter. What's up?"

Dallas towel-dried his dark hair as if he'd just taken a shower. Maybe he had for his exercise clothes looked neatly laundered instead of being wet with sweat.

"Sphinx, what's this about my good luck? Sadie tells me ya comin' to the preview reception tonight. True?"

"True." Pity how he always made fun of her name. Minx sighed away her regret and raised her arm in the direction of the exit doors. "As you can see, Sadie's been whisked away by Prince

Charming."

"Her loss, dear heart. And your gain." He grinned, showing his perfect white teeth. "So tell me, ya like lookin' at colorful landscapes?"

"Sure."

"Nudes?"

Minx laughed. "I enjoy art, if that's what you're talking about." She glanced at the huge wall clock. Roman numerals showed the time to be five minutes until three. "Listen, I've got my next class, so why don't I meet you at the Beaux Art Du Jour Gallery at seven?"

Dallas threw his towel in the discard wash bin. "Seven is fine, but lemme buy ya a drink first. The Big Mambo Supper Club's right around the corner. We'll have a cold one, then head over to the gallery."

She smiled. "Sounds good. See you there."

As they both went their separate ways, Minx continued to smile. This was almost like a date. She hadn't been out with a man since... well, since before she'd moved to Los Angeles. More specifically, when she lived back home in Babylon, Long Island, with her two-timing fiancé.

Forget about Jared Parnell.

But what about two months ago? That exasperating homicide lieutenant, Gabe Harris, had, on the spur of the moment, taken her out to dinner. Hadn't that been like a date?

She shook her head. No, that hadn't been a social engagement between two people. He'd been fishing for information, and once she'd realized that was the case, she'd left him to finish his dinner alone.

Her smile widened at her audacity.

Still, Gabe Harris was an attractive man. Too bad she hadn't had a glimpse of him since the bistro case was solved.

Perhaps it was just as well.

Satisfied that she was footloose and fancy free -- at least concerning men -- Minx opened the workout room to teach her Yoga Stretch class.



Opening the door into the Beaux Art Du Jour Gallery was like walking into another world. A world filled with expensively dressed people wearing artificial smiles, stiffly coiffured heads, and gleaming costly jewelry. Fragrant scents of jasmine wafted on air-conditioned breezes while sonorous sounds from a piano player -- probably live -- resonated through the main gallery and the adjacent rooms beyond.

Minx glanced down at her crêpe de chine, black with white polka dots pants and matching blouse. When she'd left her studio apartment, she felt elegant. Now she knew she was severely underdressed.

"Lordy, I feel as penned in as a bull in a rodeo." Dallas, also not as up-to-snuff as the other guests, steered her toward the no-host bar. "C'mon, let's get a drink."

Minx selected an appletini, the same drink she'd had at the Big Mambo Supper Club about thirty minutes ago. She opened her handbag to pay, but Dallas beat her to it.

"Nope, my treat. Call it a belated welcome to L.A." He handed her the drink, then collected his own -- Beck's Dark, an imported beer.

After thanking him, she took a sip of the popular martini and savored its sweetness. "William Margolus' work must be very popular, but what brings you to this exhibit, Dallas? Honestly, I never figured you were one to frequent museums and places like this."

"I could say the same thing 'bout ya, baby chick. Although we really don't know each other well, do we?"

"Very true, we don't. I did try my hand with paints a long time ago. Even took lessons." A memory hammered on her skull but try as she might, she just couldn't recover it.

Someone's crass elbow almost caused her drink to spill. The offender was a young woman, looking more like a bloodhound... or zebra with her floppy striped hair, pink nose, and droopy lips, than a human being. The woman's pale eyes widened, then she apologized and continued to barrel through the gallery as if she was on the scent of Mr. Right.

Minx stepped aside in case the woman decided to shake herself like a wet dog. "Dallas, why don't we go into one of the exhibit rooms where it's less crowded?"

"I'm there." He managed to plow both him and her through the crowd, past the staircase leading upstairs and the grand piano with its player submerged in the sea of people.

"It feels like all of L.A. is jam-packed into this place." Minx carefully guarded her drink in case someone else bumped into her. "Reminds me of a sardine can or the New York subway during rush hour."

Thankfully, the first exhibit room had breathing space. In fact, it had little else. The only furniture was a no-frills bench now being utilized by three rear ends. Two of those rears -- the bookends --

talked into their cell phones, unmindful of their voices bouncing off the elevated ceiling. They looked vapid and bored.

Minx turned her attention to the middle rear, or rather the face that belonged to it. The middle-aged man had rosy cheeks, pointed ears, and a bristly mustache that was much lighter than his steel grey hair. He sat between the bookends scribbling notes on a pad. The odd thing was, he wore gloves as he wrote. The latex kind used for medical examinations.

Every now and then the little man jumped up and scrutinized a painting. After talking to himself, he then sat back down in his vacated spot and continued writing.

She nodded in the man's direction. "Dallas, what do you think he's doing?"

"Must be an art critic," was his reply.

That made sense. Minx dismissed the man and continued her perusal of the exhibit room. The terrazzo floor was barren except for several pairs of feet wearing either leather loafers or stacked heeled sandals. These people murmured, no doubt erudite comments, about the paintings in front of them. The room contained several, but the white stucco walls were so high, the artwork displayed on them seemed dwarfed in size.

Minx moved over to one medium canvas of an abstract landscape in monochromatic colors. As she inspected it, she said, "I opened up to you, now it's your turn."

Dallas regarded the painting, but by the glazed look in his grey eyes, he didn't think much of it. "A new client of the Emporium, Lena, mentioned this reception. You know the one. Mocha chocolate, stunnin' in her exercise shorts. Said she was goin' to attend." He shrugged his broad shoulders. "I thought it'd be a good way to get to know her better."

"That is so cute." Minx giggled, then immediately shot her unencumbered hand up to her mouth. Giggling? Had she had too much to drink already?

Just in case, she backtracked into the main gallery and set her half-filled appetini on a serving table.

When she returned to the landscape painting, Dallas was frowning at her. "This picture is cute?" His voice contained a heavy dose of disbelief.

Minx felt heat rise on her cheeks. "No, I mean I think it's cute about you wanting to meet up with that client -- Lena, did you say her name is? Do you see her here?"

"Nope, not yet." He tilted his beer and finished the contents.

Lena. That elusive memory started knocking on her brain again. She glanced around the room at the other hanging pictures. "There is something familiar about these paintings. The crisp, austere style reminds me of someone, an artist friend I went to high school with." She dismissed

the memory. "Of course, these can't be his. Bill died five years ago."

"Bummer. But maybe these *are* your friend's. The artist's name is William, at any rate. Maybe this is a posthumous showin'."

The slight, elfin man in the middle of the bench leaped to his feet again and hurried over to them. "No, no."

Still wearing those latex gloves, he shook his pen at Dallas. "You are wrong, my friend. This acrylic is a William Margolus original, and he is quite alive. Quite alive, I assure you. I just saw the big man talking with the gallery's owner, Casper Lovett."

Dallas folded his powerful arms across his chest. He towered over the little man. "And you are?"

The man pulled out a handkerchief and wiped at his forehead. "Oh. I daresay, I... I'm Farley Horowitz, at your service." As he bowed, he made a flourish with his milky white-gloved hand. "Appraiser extraordinaire, you know."

The guy had a healthy ego, didn't he? Minx exchanged an amused glance with Dallas, only Dallas wasn't smiling. She noticed his bicep muscles tightening through his jacket and his hand clenched in a fist.

Goodness, he wasn't going to deck Farley Horowitz, was he?

Before things got ugly, Minx took Dallas' arm. "Nice to meet you, Mr. Horowitz. And yes, I agree. I'm sure it's just a coincidence that William Margolus' work resembles my friend Bill's."

"Bill what?" Farley Horowitz blinked his fuzzy hazel eyes at her.

"Bill Gutierrez."

"Gutierrez!" Both Dallas and Farley Horowitz repeated the name and stared at Minx.

It was then her memory snapped back into place. The new Emporium client reminded her of Lena Gutierrez, Bill's wife. Bill, who died in a boating accident off Long Island five years ago. The boat had exploded and his body was never recovered.

Minx spun around to gaze out into the gallery's main area still congested with visitors. Her focus riveted on the staircase to the second floor. Standing on a step midway up was a large, impressive man wearing an expensive linen suit. His ebony skin stretched across high cheekbones and up over his bald head. He had a glowing complexion. The glistening on his skin under fluorescent lights was visible even at this distance.

A few steps below him stood Lena Gutierrez, staring up at the man. Her peach colored lips were parted, her slim dark eyebrows raised, and her slender hand was plastered against the low-cut

bodice of her evening dress.

This woman was shocked. Minx knew that for a fact -- almost as if Lena had shouted the words.

Situated below Lena was the floppy haired bloodhound, her jaw jutting and hand clenching the railing like a claw. Maybe she'd found her Mr. Right.

Whatever was happening was intense, so intense that even though conversations didn't stop in the gallery, they suddenly became muted. The piano player also seemed affected by the bizarre atmosphere. He stuttered his notes to a well-known melody.

The bald man shifted his gaze from Lena, out into the exhibit room. When he spotted Minx, his amber eyes widened. His square jaw hung slack.

Minx gasped. There could be no mistake: the man on the staircase was her friend, as impossible as it sounded, her dead friend Bill Gutierrez.

Before anyone could blink, Bill sprinted up the stairs as if the hounds from hell were at his heels to drag him back to the netherworld. The next second, the sound of a door slamming shut echoed down to the main level.

Intuition leaped to a startling conclusion. Good God, William Margolus was Bill Gutierrez. Or rather Bill was William Margolus. And, by the stunned expression on Lena's face, she also hadn't been aware her husband was alive.

A strange, almost irrelevant thought popped into Minx's head. If she remembered correctly, Bill had taken out a very substantial life insurance policy. Lena had been the sole beneficiary of two million dollars.

Did this mean Lena would now have to return the money?



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