

# I.D.U. DEAD

A KENO KALDER  
MYSTERY

MICHELLE  
WAN

I.O.U.

DEAD

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MICHELLE WAN



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**Summary:** In this work of crime fiction, Keno a bill collector is unwittingly drawn into a murder investigation when he witnesses a serial killer fleeing the scene of a crime. (RL 4.0)

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*To Mary, a good and wise friend.*

# ONE

**M**y name is Keno, and like my name, my life is a lottery. I'm twenty-three and I'm a collector. I don't mean stamps or baseball cards. I chase up skips and dead-beats, people who don't pay their rent, people who run out on their bills. It's not a nice job. I feel sorry for a lot of my targets, who, when I catch up with them, always have a sad tale to tell. But some are pretty shift. A few you wouldn't want to meet without armed backup.

When I was a kid, the doctor told my mom I was ADHD—attention deficit

hyperactivity disorder. That means my mind wandered, and I couldn't sit still. I also had a reading disability. Kids made fun of me because I stuttered under pressure and acted weird. I was what my teachers called *challenged*. I still am. But if there's one thing I am not, it's a bully. I hate bullies.

In case you're wondering why a guy like me thinks anyone would be interested in his life story, let me tell you. It's because someone's got to know. I want you to know what happened to me, and I don't have much time. A killer is out there on the loose, and before the night is out I may be dead.

# TWO

They say every story has a beginning, a middle and an end. I see I've jumped you right into the middle. For you to understand what's going on, you have to go back with me. To the beginning.

The beginning is a typical night. Jaco gets his foot in before the Shadow can slam the door. He follows the foot up with his body, enough to let him grab our target and yank him out. Then Jaco jerks him in close.

"You can run, but you can't hide," Jaco says. "We'll always find you. You owe two



months' back rent on your last address, and you're in arrears here. We've come to collect." He doesn't raise his voice, but you know he means business. He's bigger than me—I'm six feet in my socks—and ten times as mean.

The Shadow starts blubbering about how he ain't been paid, like it's his boss's fault he did a midnight flit out of his last place. And the place before that. We've chased this guy all over town. It's why we call him the Shadow. Jaco has him by the collar now and is banging him against the wall. He says, real sweet, "So let's do a deal. You pay up now, and I don't break your head." He gives the Shadow a harder slam when he says *head* to show he's serious. I wince.

The Shadow screams, "All right, all right. Just don't hit me again."

Jaco looks at me, all innocence. "Did I hit him? Did I strike our friend here?"

I shrug.

The Shadow is sniveling. He promises to have the money next week.

“Now,” says Jaco. “Or that wall’s gonna feel a lot harder.”

“Okay, okay.” The Shadow digs his wallet out. He gives us everything he has, still a few hundred short of what he owes. I write out a receipt, and Jaco says, “The rest tomorrow, or things are gonna get *real* intense. And don’t even *think* about leaving town.”

It’s Jaco’s standard routine. He’d rather beat the rent out of you than evict you, because eviction is messy, you have to serve notice, and most times you have to call the bailiff in. Usually the tenants are so mad they trash the place before they go—that is, if it can get any trashier. And he has no mercy on skips like the Shadow.

Still, I feel kind of sorry for the guy.

“You bashed him pretty good,” I say as we walk out to Jaco’s car. I zip my jacket up. These fall nights can be cool.

“He had it coming,” Jaco says.

I remind him that we’re not supposed to damage the clientele.

He snorts. “Don’t waste your sympathy on that scumbag. For all you know, he’s the serial killer the cops are looking for.”

I do a double take and try to make out if Jaco’s serious. It’s hard to read his expression in the fading light. Most of the streetlamps in this part of town are out.

“Fits the profile, don’t he? A loner, always on the move, looks harmless. But he’s the kind who would sneak up behind you and *whack!*” Jaco makes a fake lunge at me. Now I know he’s taking the mickey. All the same, the thought gives me the creeps. Two women have been battered to death in the past few months, and the city is on high alert. The cops have given the killer a name on account of his weapon of choice: the Hammer.



I've been at the job six months, Jaco six years. Some of what we do is regular rent collection for landlords. A lot of it is chasing down skips like the Shadow, who try to duck their debts by moving around. Most of the time we work our territories separately, but tonight, thinking about the Hammer, I'm glad we're paired. True, so far he's only attacked women. But you never know.

In fact, our work brings us up against some pretty mean characters. And slippery ones. That's when we work in twos. Jaco doesn't like being hitched to a Talkover like me. That's what he calls me. Anyone can talk over me. He's too smart for that, is Jaco. He's seen it all. It's probably what soured him on life.

Our next call is a duplex on Freeman. Her name is Amber Light—no kidding,

it's really her name, which makes you wonder what *red* and *green* stand for with her. A cute redhead, always a couple of months behind and swift to dodge the rent man. I only met her once for that reason, but it was enough for me to know she's a real sharp lady. I was on my own that time, so she gave me her whole life history. Married young, divorced, old mum sick in Windsor, a wannabe actress working as a cocktail waitress until she gets her big break. Like so many people, she has her eyes on the prize and is barely scraping by.

"You're pretty enough to be an actress," I told her. "You should be in movies."

She just laughed. "I'm working on it, Mr. Kalder." She's the only one of my targets ever to call me Mister Kalder. Most call me names I wouldn't want to repeat.

"Well, work on having your back rent next time I call," I said, "or we'll be having a different conversation."

You see why Jaco calls me Talkover.

Tonight we're in luck. We catch Amber just as she's coming out the door. Her hair's all done up, and she's wearing dangly earrings, four-inch heels and a short, tight skirt that makes you look a dozen times.

"Ooh, fellows," she coos. "I know why you're here. Listen, I'm in luck. I got an opportunity like you wouldn't believe."

"Hot date with a Hollywood producer?" I say.

She grins. "Sort of. Listen, I mean it. I'm onto something big, and I'm late, so don't spoil it for me, okay? If things go right, you'll have the money next week, plus maybe even a little bonus for you. Promise."

She's real excited, and the way her eyes are dancing tells me maybe things are finally coming right for her. But Jaco isn't having it. He knows her kind too well. He starts to get tough, but I pull him aside and say, "Leave it."

“What?” He’s unbelieving. “You know how many dud calls we’ve made on this number already? Slippery as a fish. When you hook her, you reel her in.”

“Give her a chance,” I say. “She may be moving up in the world.”

I’m relieved when he walks back to her and says, “This time next week.” But he says it in a way that means business.

She mouths us a kiss. “You’re sweethearts, both of you.” And then she’s past us and down the walk, leaving a trail of spicy perfume on the air and getting into her old blue Corolla.

We finish the night with a few more calls. A drunk who wants to punch us out. A woman with a rottweiler who always gives us a hard time but who pays on the nose. A gorilla who owes a whack for a load of power equipment he bought last June, but no one’s answering there. We check out the back. The windows are dark, and the place is locked

up tight. We write it off as another dud call. Chances are fifty-fifty the bird has flown.

It's now past nine. I haven't had supper. I'm beat because I've been on my feet all day. I need food, and I need to hit the sack. I should explain. Our hours are when we figure people will be home. First thing in the morning, at the end of the day, and evenings or odd hours for folks who work shifts. Today was all of those. For sliders like Amber, it's important to know their schedules. Our targets have a sixth sense for when we're coming, so it's always a game of hide-and-seek. Jaco and I mainly work the inner-city zone—grim apartment buildings and run-down houses. Places that are only standing because they're too tired to fall down, where people live because they can't afford better. Most of them are just poor. Some are shifty. A lot look ground down. You got to feel for most of them. But, like I said, a few you



don't want to tangle with unless someone has your back.

We grab burgers. Jaco wolfs down two and drives us back to base with our day's take. Base is Beaton Enterprises, over on Newlands Road, a street of mom-and-pop stores, pawnshops and fast-food joints. Cass, the secretary, sits in the front room with her phone, computer, filing cabinet and spider plant. She keeps the books, traces skips and does what we call the make-nice calls. These are to folks who creditors have given up on but who might respond to one last polite reminder before they're turned over to Jaco and me. A surprising number are high-end purchasers—cars, boats, supersize plasma TVs—some living in swank neighborhoods. We get all kinds.

How should I describe Cass? She's pretty in a serious sort of way, but I get the impression she's not happy with her life. I know this because she's always changing her hairdo.

One day it's in a ponytail, the next it's swept off to the side, another it's curly like a sheep's. Happy women don't do that. She's also trying to lose weight. I don't see how—she's always chewing caramels, stores them in her cheeks like a chipmunk. And she's always trying to improve things. I like to believe it's because she doesn't have a man, who I think ought to be me, but she's not having it.

She works the same weird hours as we do. It suits her because she goes to community college three days a week. I never made it through high school, and like I said, I have this reading disability. I think Cass is pretty smart—her face is always in a book. Jaco calls her Chipmunk Cheeks. He doesn't like her, but I think it's mainly because she's Mr. Beaton's niece. *His* office is on the right, through a door that's always shut. Far as I can tell, he lives there. I've never known him not to be around. On the left is what we call the counting house, where Jaco and

I tally up our take. It's a closet more than a room, with a table, a calculator, two chairs and a coffeepot always on the stew.

Cass is reading the paper when we walk in. She looks up. Her face is pale. "Another one!" She shoves the front page at us. "Battered to death. No woman's safe anymore. This male-on-female violence is the sign of a sick society." She says stuff like *male-on-female violence* and talks about what she calls *the cycle of poverty and abuse*. She gets it from her sociology class. She's doing a paper on crimes against women, and she almost makes it sound like it's somehow *our* fault.

Jaco holds up his hands and goes into the counting house, where he pours himself a mug of liquid tar.

To calm her down, I take the paper from her and check out the headline article.

"Read it aloud," she says. At first I think she's drilling me again. When things are slow, she sometimes tries to help me with

my reading by making me read things out loud. Believe it or not, my writing's not so bad. With writing I can choose the words. Reading, you never know what they'll throw at you. I have to focus hard. The letters dance around, and sometimes I have to take it syllable by syllable.

But she says, "Read it aloud so *he* can hear it." She shoves her chin in Jaco's direction. No love lost there.

I squint at the page. "*The body of a 32-year-old woman identified as Janet Short was found in her apartment early this morning by the building sup—sup*"—I know the word but have to squeeze my eyes shut to get the letters to behave—"superintendent, who noticed Ms. Short's door partly a—a—"

"—jar," Cass finishes for me.

"That means open, dumbbutt," Jaco calls over his shoulder.

"Shut up," I say. "I knew that. And don't call me dumbbutt."

“Ajar,” Cass repeats, impatient with our bickering. “Found in a pool of her own blood. Time of death between 7:00 and 9:00 PM last night. Over in the Brentwood area.” Hoo boy, she practically knows it off by heart. She leans back in her chair to call to Jaco through the door, “That’s your beat, isn’t it?” Even though it’s sometimes my beat too.

“Not guilty,” says Jaco. He’s entering our day’s take in the rent book. “Old Keno here can vouch for me. With me every minute of the time in question, hey, Keno?”

But I’m still reading. This third murder is true to form. Female victim, home alone, no struggle, similar cause of death—*blunt force tra*—I squeeze my eyes shut again—*trauma*. Blows to the head and body from something like a hammer. No weapon found on premises. And no witnesses. The killer came and went, and no one saw him.

I put the paper down.

“Hey, Talkover?” Jaco prompts me. “Had your eye on me all the time, didn’t ya?”

“Yeah,” I say. He’s only sending Cass up. It’s true we were together for the beginning of last night, because we were chasing sliders. Our technique is, one of us covers the back exit, and that includes windows, while the other goes to the front door. That’s why you need to work in pairs. But for the rest of the evening we were collecting from regular paying tenants, so we split up, and no, I didn’t have my eye on him the whole time.

The door behind Cass opens and Mr. Beaton comes out. He’s bald, built like an ex-heavyweight, with pouchy, tired eyes. Don’t let that fool you. Those eyes see everything. I’ll Beat On You, we call him.

“Well?” he growls.

“Thirty,” Jaco mutters, meaning we got money from 30 percent of the targets we visited, or one in three. In our line of

work that's not bad, but it's not good either, because our take is a commission on what we bring in. Jaco's cut is more than mine because he's been on the job longer. I hardly make enough to pay for rent and food.

Beaton isn't happy. He gripes, asks what kind of turkeys are we. Every other collection agency is doing way better than us. We should be in the eighties, every late payment is money in the bank for the target, money out for him, yadda yadda yadda. He leans on us because *his* clients, the retail creditors and property owners—a lot of them slum landlords—are leaning on *him*. Beaton Enterprises is just the chase-down agency. Our job is to squeeze dollars out of persistent deadbeats, skips and stubborn defaulters. Guys like Jaco and me are at the bottom of the food chain. Beaton makes sure we know it. His nickname for us is the Two Bagels, because our names both end in *o*. As in *zer-o*.