

**“J” IS FOR  
JUDGMENT**

**Sue Grafton**

**Henry Holt and Company  
New York**

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Henry Holt and Company, Inc.

*Publishers since 1866*

115 West 18th Street

New York, New York 10011

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Published in Canada by Fitzhenry & Whiteside Ltd.,  
91 Granton Drive, Richmond Hill, Ontario L4B 2N5.

Library of Congress Cataloging-in-Publication Data

Grafton, Sue.

"J" is for judgment / Sue Grafton. — 1st ed.

p. cm.

I. Title.

PS3557.R13J2 1993

813'.54—dc20

92-35769

CIP

ISBN 0-8050-1935-9

First Edition—1993

*DESIGNED BY LUCY ALBANESE*

Printed in the United States of America  
All first editions are printed on acid-free paper.∞

1 3 5 7 9 10 8 6 4 2



ALSO BY SUE GRAFTON

Kinsey Millhone mysteries

*"A" Is for Alibi*

*"B" Is for Burglar*

*"C" Is for Corpse*

*"D" Is for Deadbeat*

*"E" Is for Evidence*

*"F" Is for Fugitive*

*"G" Is for Gumshoe*

*"H" Is for Homicide*

*"I" Is for Innocent*

*Keziah Dane*

*The Lolly Madonna War*

*FOR TORCHY GRAY,  
in honor of a friendship that began  
with a green bean collage . . . hers, not mine.  
Western Kentucky State Teacher's College  
Bowling Green, Kentucky  
1958*

# ACKNOWLEDGMENTS

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The author wishes to acknowledge the invaluable assistance of the following people: Steven Humphrey; Jay Schmidt; B. J. Seebol, J.D.; Tom Huston, Seacoast Yachts; Chief Deputy Richard Bryce, Sergeant Patrick Swift, and Senior Deputy Paul Higgason, Ventura County Jail; Lieutenant Bruce McDowell, Custody Division, Ventura County Sheriff's Department; Steven Stone, Presiding Justice, State of California Court of Appeal; Joyce Spizer, Insurance Investigations Inc.; Mike Love and Burt Bernstein, J.D., Chubb-Sovereign Life; Lynn McLaren; William Kurta, Tri-County Investigations; Lawrence Boyers, Virginia Farm Bureau Insurance Services; John Mackall, Attorney-at-Law; Jill Weissich, Attorney-at-Law; Joyce McAlister, Associate Attorney, Legal Bureau, Police Department, City of New York; Diana Maurer, Assistant Attorney General, State of Colorado; Janet Hukill, Special Agent, FBI; Larry Adkisson, Senior Investigator, Eighteenth Judicial District Attorney; Peter Klippel, Doug's Bougs Etc.; Frank Minschke; Nancy Bein; and Phil Stutz.

With special thanks to Harry and Megan Montgomery, whose boat, *The Captain Murray*, plays such a central role in both the novel and jacket photograph.

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# 1

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On the face of it, you wouldn't think there was any connection between the murder of a dead man and the events that changed my perceptions about my life. In truth, the facts about Wendell Jaffe had nothing to do with my family history, but murder is seldom tidy and no one ever said revelations operate in a straight line. It was my investigation into the dead man's past that triggered the inquiry into my own, and in the end the two stories became difficult to separate. The hard thing about death is that nothing ever changes. The hard thing about life is that nothing stays the same. It began with a phone call, not to me, but to Mac Voorhies, one of the vice-presidents at California Fidelity Insurance for whom I once worked.

My name is Kinsey Millhone. I'm a licensed California private investigator, working out of Santa Teresa, which is ninety-five miles north of Los Angeles. My association with CF Insurance had been terminated the previous December, and I hadn't had much occasion to return to 903 State. For the past seven months I'd been

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leasing office space from the law firm of Kingman and Ives. Lonnie Kingman's practice is largely criminal, but he also enjoys the complexities of trials involving accidental injury or wrongful death. He's been my attorney of record for a number of years, stepping in with legal counsel when the occasion arises. Lonnie is short and beefy, a body-builder and a scrapper. John Ives is the quiet one who prefers the intellectual challenges of appellate work. I'm the only person I know who doesn't express routine contempt for all the lawyers in the world. Just for the record, I like cops, too: anyone who stands between me and anarchy.

Kingman and Ives occupies the entire upper floor of a small building downtown. Lonnie's firm consists of himself; his law partner, John Ives; and an attorney named Martin Cheltenham, Lonnie's best friend, who leases offices from him. The bulk of the day-to-day work is attended to by the two legal secretaries, Ida Ruth and Jill. We also have a receptionist named Alison and a paralegal named Jim Thicket.

The space I moved into used to be a conference room with a makeshift kitchenette. After Lonnie annexed the last available office on the third floor, he had a new kitchen built, along with a room for the copying equipment. My office is large enough to accommodate a desk, my swivel chair, some file cabinets, a minirefrigerator and coffee maker, plus a big storage closet stacked with packing boxes untouched since the move. I have my own separate phone line in addition to the two lines I share with the firm. I still have my answering machine, but in a pinch Ida Ruth covers incoming calls for me. For a while I made a pass at finding another office to rent. I had sufficient money to make the move. A sidebar to a case I was working before Christmas resulted in my picking up a twenty-five-thousand-dollar check. I put the money in some CDs—the bank kind, not the music—where it was happily collecting interest. In the meantime I discovered how much I liked my current circumstances. The location was good, and it was nice to have people around me at work. One of the few disadvantages of living alone is not having anyone to tell when you're going someplace. At least now at work I had people who were aware of

my whereabouts, and I could check in with them if I needed any mothering.

For the past hour and a half, on that Monday morning in mid-July, I'd sat and made phone calls on a skip trace I was working. A Nashville private investigator had written me a letter, asking if I'd check local sources for his client's ex-husband, who was six thousand dollars in arrears on his child support. Rumor had it that the fellow had left Tennessee and headed for California with the intention of settling somewhere in Perdido or Santa Teresa counties. I'd been given the subject's name, his previous address, his birth date, and his Social Security number with instructions to develop any lead I could. I also had the make and model of the vehicle he was last seen driving, as well as his Tennessee license plate number. I'd already written two letters to Sacramento: one to request driver's license information on the subject, another to see if he'd registered his 1983 Ford pickup. Now I was calling the various public utility companies in the area, trying to see if there were any recent hook-ups in the guy's name. So far I hadn't hit pay dirt, but it was fun anyway. For fifty bucks an hour, I'll do just about anything.

When Alison buzzed me on the intercom, I leaned over automatically and depressed the lever. “Yes?”

“You have a visitor,” she said. She's twenty-four years old, bubbly and energetic. She has blond hair to her waist, buys all her clothes in a size 4 “petite,” and dots the “i” in her name with a heart or a daisy, depending on her mood, which is always good. Somehow she sounded as if she were calling on one of those “telephones” kids make with two Dixie cups and a length of string. “A Mr. Voorhies with California Fidelity Insurance.”

Like a comic strip character, I could feel a question mark form above my head. I squinted, leaning closer. “Mac Voorhies is out there?”

“You want me to send him back?”

“I'll come out,” I said.

I couldn't believe it. Mac was the man who supervised most of the cases I'd worked for CF. It was his boss, Gordon Titus, who'd fired my sorry ass, and while I'd made my peace with the change in

my employment, I could still feel a flush of adrenaline at the thought of the man. Briefly I entertained a little fantasy that Gordon Titus had sent Mac to offer his abject apologies. Fat chance, I thought. I did a hasty survey of the office, hoping it didn't look like I'd fallen on hard times. The room wasn't large, but I had my own window, lots of clean white wall space, and burnt orange carpeting in an expensive wool shag. With three framed watercolors and a leafy four-foot ficus plant, I thought the place looked very tasteful. Well, okay, the ficus was a fake (some sort of laminated fabric tinted with accumulated dust), but you really couldn't tell unless you got up real close.

I would have checked my reflection (Mac's arrival was already having that effect), but I don't carry a compact and I already knew what I'd see—dark hair, hazel eyes, not a smidge of makeup. As usual, I was wearing jeans, my boots, and a turtleneck. I licked my palm and ran a hand across my shaggy head, hoping to smooth down any stick-up parts. The week before, in a fit of exasperation, I'd picked up a pair of nail scissors and whacked all my hair off. The results were just about what you'd expect.

I hung a left in the corridor, passing several offices on my way to the front. Mac was standing by Alison's desk out in the reception area. Mac's in his early sixties, tall and scowling, with a fly-away halo of wispy gray hair. His brooding black eyes are set slightly askew in a long bony face. In lieu of his usual cigar, he was smoking a cigarette, ash tumbling down the front of his three-piece suit. Mac has never been one to plague himself with attempts at fitness, and his body, at this point, resembles a drawing from a child's perspective: long arms and legs, foreshortened trunk with a little head stuck on top.

I said, "Mac?"

He said, "Hello, Kinsey," in a wonderful wry tone.

I was so happy to see him that I started laughing out loud. Like some great galumphing pup, I loped over to the man and flung myself into his arms. This behavior was greeted by one of Mac's rare smiles, revealing teeth that were tarnished from all the cigarettes he smoked. "It's been a long time," he said.

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"I can't believe you're here. Come on back to my office and we can visit," I said. "You want some coffee?"

"No, thanks. I just had some." Mac turned to stub out his cigarette, realizing belatedly that there weren't any ashtrays in the area. He looked around with puzzlement, his gaze resting briefly on the potted plant on Alison's desk. She leaned forward.

"Here, why don't you let me take that?" She removed the cigarette from his fingers and took the burning butt directly to the open window, where she gave it a toss, peering out afterward to make sure it didn't land in someone's open convertible in the parking lot.

Mac followed me down the hall, making polite responses as I filled him in on my current circumstances. When we reached my office, he was properly complimentary. We caught up on gossip, exchanging news about mutual friends. The pleasantries gave me time to study the man at close range. The years seemed to be speeding right along for him. He'd lost color. He'd lost about ten pounds by the look of him. He seemed tired and uncertain, which was completely uncharacteristic. The Mac Voorhies of old had been brusque and impatient, fair-minded, decisive, humorless, and conservative. He was a decent man to work for, and I admired his testiness, which was born of a passion for getting the job done right. Now the spark was missing and I was alerted by the loss.

"Are you okay? You don't seem like your old self somehow."

He gestured peevishly, in an unexpected flash of energy. "They're taking all the fun out of the job, I swear to God. Damn executives with all their talk about the bottom line. I know the insurance business . . . hell, I've been at it long enough. CF used to be family. We had a company to run, but we did it with compassion and we respected each other's turf. We didn't stab each other in the back and we didn't short-change any claimants. Now, I don't know, Kinsey. The turnover's ridiculous. Agents are run through so fast, they hardly have a chance to unpack their briefcases. All this talk about profit margins and cost containment. Lately I find myself not wanting to go to work." He paused, looking sheepish, color coming up in his face. "God, would you listen?

I'm beginning to sound like a garrulous old fart, which is what I am. They offered me an 'early retirement package,' whatever the hell that means. You know, they're maneuvering to get some of us old birds off the payroll as soon as possible. We earn way too much and we're too set in our ways."

"You going to do it?"

"I haven't decided yet, but I might. I just might. I'm sixty-one and I'm tired. I'd like to spend time with my grandkids before I drop in my tracks. Marie and I could sell the house and get an RV, see some of the country and visit the clan. Keep making the rounds so we don't wear out our welcome." Mac and his wife had eight grown kids, all of them married with countless children of their own. He waved the subject aside, his mind apparently focused on something else. "Enough of that stuff. I got another month to decide. Meantime, something's come up and I thought about you."

I waited, letting him get around to the subject in his own good time. Mac always did better when he set the stage for himself. He took out a pack of Marlboros and shook a cigarette into view. He dried his lips with one knuckle before he put the cigarette between his teeth. He took out a pack of matches and lit up, extinguishing the match flame with a mouthful of smoke. He crossed his legs and used his pants cuff as an ashtray, leaving me to worry he'd set his nylon socks ablaze. "Remember Wendell Jaffe's disappearance about five years back?"

"Vaguely," I said. As nearly as I remembered, Jaffe's sailboat had been found, abandoned and adrift, off the coast of Baja. "Run it by me again. He's the guy who vanished out at sea, right?"

"So it appeared." Mac seemed to wag his head, casting about for a quick narrative summary. "Wendell Jaffe and his partner, Carl Eckert, put together limited partnerships for real estate deals to develop raw land, build condominiums, office buildings, shopping centers, that kind of thing. They were promising investors a fifteen percent return, plus the return of their original investment within four years before the two partners would take a profit. Of course, they got in way over their heads, taking off big fees, paying huge 'overhead' expenses, rewarding themselves handsomely.

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When profits failed to materialize, they ended up paying old investors with the new investors' money, shifting cash from one shell company to the next, constantly soliciting new business to keep the game afloat."

"In other words, a Ponzi scheme," I inserted.

"Right. I think they started with good intentions, but that's how it ended up. Anyway, Wendell began to see that it couldn't go on forever, and that's when he went off the side of that boat. His body never surfaced."

"He left a suicide note, as I recall," I said.

"That he did. From all reports, the man was exhibiting all the classic symptoms of depression: low spirits, poor appetite, anxiety, insomnia. He finally goes off on his fishing boat and jumps overboard, leaving a letter to his wife. In it, he says he's borrowed every cent he can, pouring it into what he now realizes is a hopelessly failing business. He owes everybody. He knows he's let everybody down and he just can't face the consequences. Meantime, she and his two sons were in a hell of a situation."

"What ages were his kids?"

"I believe the older boy, Michael, was seventeen and Brian was about twelve. Jesus, what a mess. The scandal left his family reeling and forced some of his investors into bankruptcy. His business partner, Carl Eckert, ended up in jail. It looked like Jaffe jumped just before his house of cards collapsed. The problem was, there really wasn't any concrete proof of death. His wife petitioned for a court-appointed administrator to manage his assets, or the few he had left. The bank accounts had been stripped and the house was mortgaged to the hilt. She ended up losing that. I felt sorry for the woman. She hadn't worked in years, since the day she married him. Suddenly she had these two kids to support, not a cent in the bank, and no marketable skills. Nice lady, too, and it was rough on her. Since then, we've had five years of dead silence. Not a whisper of the man. Not a trace."

"But he wasn't dead?" I said, anticipating the punch line.

"Well, now I'm getting to that," Mac said with a touch of irritation. I tried to silence my questions so he could tell it his way.

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"The question did come up. Insurance company wasn't anxious to pay off without a death certificate. Especially after Wendell's partner was charged with fraud and grand theft. For all we knew, he was a skip, taking off with the bucks to avoid prosecution. We never said as much, but we were dragging our feet. Dana Jaffe hired a private investigator who initiated a search, but never turned up a shred of evidence pro or con," Mac went on. "Couldn't prove he was dead, but you couldn't prove he wasn't, either. A year after the incident, she petitioned the court to have the man declared dead, citing the suicide note and his depressed mental state. Presented affidavits and whatnot, testimony from his partner and various friends. At that point, she notified CF she was filing a claim as his sole beneficiary. We launched our own investigation, which was fairly intense. Bill Bargerman handled it. You remember him?"

"Name sounds familiar, but I don't think we ever met."

"He was probably working out of the Pasadena office back then. Good man. He's retired now. Anyway, he did what he could, but there was no way we could prove Wendell Jaffe was alive. We did manage to overcome the presumption of death—temporarily. In light of his financial problems, we argued successfully that it was unlikely, if Jaffe was living, that he'd voluntarily appear. Judge ruled in our favor, but we knew it was only a matter of time before he reversed himself. Mrs. Jaffe was plenty mad, but all she had to do was wait. She kept the premiums on his policy paid and went back into court when the five years were up."

"I thought it was seven."

"The statute was changed about a year ago. The Law Revision Commission modernized the procedure for probate in the estate of a missing person. Two months ago, she finally got a finding and order from the superior court and had Wendell declared dead. At that point, the company really had no choice. We paid."

"Ah, the thick plottens," I said. "How much are we talking?"

"Five hundred thousand dollars."

"Not bad," I said, "though maybe she deserved it. She sure had to wait long enough to collect."



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Mac's smile was brief. "She should have waited a little longer. I had a call from Dick Mills—another retired CF employee. He claims he spotted Jaffe down in Mexico. Town called Viento Negro."

"Really. When was this?"

"Yesterday," Mac said. "Dick was the agent who sold Jaffe the original life insurance policy, and he went on to do a lot of business with him afterward. Anyway, he was down in Mexico, dinky little place, midway between Cabo and La Paz on the Gulf of California. He says he saw Wendell in the hotel bar, having drinks with some woman."

"Just like that?"

"Just like that," he echoed. "Dick was waiting for the shuttle on his way out to the airport and he stopped off in the bar to have a quick one before the driver showed. Wendell was sitting on the patio, maybe three feet away, a little trellis arrangement between the two of them. Dick said it was the voice he recognized first. Kind of gravelly and low with a south Texas accent. Guy was speaking English at first, but he switched to Spanish when the waiter came over."

"Did Wendell see Dick?"

"Apparently not. Dick said he never was so surprised in his life. Said he sat there so long he nearly missed his ride to the airport. The minute he got home, he picked up the phone and called me."

I could feel my heart begin to thump. Put me anywhere close to an interesting proposition and my pulse accelerates. "So what happens next?"

Mac tapped a length of ash into his pants cuff. "I want you to go down there as soon as possible. I'm assuming you have a valid passport in your possession."

"Well, sure, but what about Gordon Titus? Does he know about this?"

"You let me worry about Titus. This thing with Wendell has been sticking in my craw ever since it happened. I want to see it settled before I leave CF. Half a million dollars is nothing to sniff at. Seems like it'd be a nice way to close out my career."