

Chapter 1

Codicil: a document that amends a previously executed will.

The Heirs' Story Rockburg, Northern Wisconsin, September 2013

Al finished tying his tie and looked at himself in the mirror. A halo of wispy, white hair edged his shining pate; his back was stooped; and his face lined and creased. *You're kind of an old fossil for this nonsense*, he thought. He reached for his suit coat, hesitated, and left it where it was. "Too damned hot today," he grumbled. "I wouldn't bother with a tie if I knew these kids better."

His wife Jan, white haired and dressed in her robe, looked at him from the master bathroom and mumbled something as she brushed her teeth. He snorted quietly. *Together forty-five years, and she still thinks I can understand her when she talks with a toothbrush in her mouth.*

"What was that, dear?" Jan set the toothbrush aside and rinsed her mouth. "How do you think your meeting will go?" she asked.

"I do not know. You can't play games with bank stock and not expect consequences, even if you are dead." He scanned his dresser and the bed. "Where the hell are my socks? I had 'em in my hand a second ago."

Jan sighed. "On your left shoulder, Al," she called to him, "where you put them while you tied your tie."

He saw her roll her eyes. *I guess I deserved that.*

Thirty minutes later in the bank's board room, Al Huss watched Seth, Doc's oldest son, pace back and forth at the other end of the conference table. Six foot tall, frowning, muscular, and shaved bald, Seth looked intimidating. Al followed Seth's eyes as they lingered over the dark wainscoting, wide moldings around the doors, windows, ceiling, and the wood flooring that groaned as he paced. Al had seen the look before. *Kids move to a big city and think our bank is a museum piece.*

Seth's sister, Julie, an attractive, willowy brunette, the youngest of the family, was dressed casually in shorts and blouse and sat halfway down the mahogany conference table to Al's left. Her pixie haircut set off a wicked grin. Al saw her flick something, maybe a paper clip, across the table at her brother Jed. Jed, in jeans and T-shirt, had a beard, thinning auburn hair,

and was slightly shorter and leaner than Seth. Whatever Julie had aimed at him, Jed deflected toward his cousin Mark, a thin, dark-haired young man sitting next to him. Mark, the only one wearing a suit, gave a start, and looking puzzled, glanced around the room. A smile flickered across Jed's face; as with studied innocence, both he and Julie used magazines from a rack by the wall to fan themselves. *Both have graduate degrees and families, and they get home and act like fourth graders*, Al thought. *Just like Doc said.*

Yellowed curtains behind Al fluttered pleasantly in a light breeze from an open window behind him. Wally picked up a newspaper and began to fan himself. *Apparently natural ventilation isn't enough for a generation raised with air conditioning*, Al thought. *They don't look happy that I haven't turned the lights on, either.*

The light from the windows was enough for Al. He drafted the will years ago and reread it after the funeral last week. Al had agreed to do this as a favor for Doc. *That was before the codicil. Crazy bastard, I told him not to do this. Just like him, though, the stubborn SOB.*

He looked at Doc's sons. Both appeared to be in their mid-forties, Seth slightly older. Jed whispered something to Wally and smiled. Al recognized something of old Doc in that smile. *Ah, hell, I owe it to him. We had some great times, but for Christ's sake, squirrel fishing?*

Al glanced at his watch and the door. *Late*, he thought. *Doc warned me.*

The pendulum clock on the wall struck ten o'clock. Al looked over his glasses at it, then toward the heirs lining the table. "Julie, Jed, and Seth, thank you for coming. Do any of you know if Josh plans to be here?"

"He's coming," Julie said and shrugged her shoulders. "At least, that's what he said, yesterday."

Seth took a chair, sprawling more than sitting. "Josh hasn't been on time in twenty years. Let's get started."

Al, elbows resting on the table, pressed his fingertips together in front of him. It was an old habit, a pose he struck to make it clear he was in charge. "That's what your father said. He also left instructions I was not to begin until all of his children were present, barring accident or catastrophe." He turned his attention to the cousin. "Mark, as . . ."

Mark looked up from his newspaper. At thirty-three, he was the youngest in the room. "I stopped using my first name—too much confusion with my dad's. I go by M. Wallace for legal documents, otherwise, call me Wally."

"I'll make a note of that. As you know, there is not a financial settlement for you and your family in the will, but your grandmother's descendants share equally in properties covered by the codicil. Will the rest of your family be joining us?"

"Nope," Wally said. "Mom isn't well enough to travel, and my brother and sister were detained by business. They asked me to represent them."

The door opened, and Josh, a harried-looking man in his late thirties, with a beard and ponytail, and dressed in cutoffs, sandals, and T-shirt, peeked into the room. He looked toward Julie and grinned, "Guess I'm in the right room. Sorry I'm late."

Al introduced himself and got down to business. He explained that they had three items on the agenda: the will, the safety deposit box, and the codicil. He passed out copies of the will to each of Doc's children. Wally busied himself with his cell phone while the will was read. The terms were straightforward; all assets, except the farm and those covered by the codicil, were to be divided equally.

The bank president, another old friend of Doc's, brought in the safety deposit box, and behind him came his secretary with her laptop. They sat on either side of Al; the president opened the box and gave it to Al, as his secretary booted her computer.

Al went through the contents—insurance policies, stock certificates, deed to the family farm, certificates of deposit, outdated contracts—naming each item aloud, accompanied by the soft clicks of the secretary's keyboard, as she prepared the inventory. The routine was broken when Al came to four sealed envelopes.

Al paused a moment. He hadn't expected this. Probate could be a legal nightmare if the envelopes contained valuables and the kids fought over something. "These envelopes have your names on them. I will assume they are yours and are not part of the estate. I suggest you open them later." He passed them out to Julie, Seth, Jed, and Josh.

Only a brown envelope remained in front of Al. He'd put it aside earlier, hoping to get the bulk of his work completed before the fireworks, just as he'd turned off the air conditioning before meetings to encourage people to leave rather than argue. Al planned ahead.

Doc had given Al the envelope five years earlier. It still mystified him. It resembled a standard business envelope, but was heavier Gary F. Jones 5 and made of card stock rather than paper. "Buy War Bonds" was printed in large blue letters across the front, and in the upper corners were an eagle to the left and an American flag on the right. It was an antique in its own

right, a survivor from World War II. Doc insisted the codicil be stored and delivered to his children and his sister Linda's children only in this envelope.

Al didn't recognize the name "Tim Wilson" or the handwriting on the front. Maybe, it had something to do with the final request in the codicil. Al glanced at each of the heirs and hoped Doc had passed on his sense of humor. *Guess this is when I find out.*

"Doc and Linda inherited two properties. One is the family farm, now being managed by the son of your grandmother Elspeth's, ah, grandmother's . . ." Al was a bit prudish, and finding the right words with the lady's granddaughter in the room came hard for him. "Ahem, ah, your grandmother's companion."

"You mean Grandma's boy toy," Julie said.

The heirs giggled, and Al felt himself turn red. *At least, they had a sense of humor.* "Whatever. The codicil states that the farm is to be sold at a discount to the current manager. The proceeds will go to fund the codicil and your expenses incurred in discovery."

"Discovery?" asked Seth. "What's that all about? And why does the manager get a deal?"

Al remembered Doc had warned him about Seth. "Your father recommended the young man to your grandmother and helped her hire him away from another farm decades ago. It was only later that they discovered the relationship to, ah, the relationship. Doc and Linda have, or had, great respect and affection for the young man."

"There's a property other than the farm?" Wally asked.

"Stock in this bank. It was purchased by your grandfather in 1950, when he served on the board."

"Grandpa was on the Board of Directors? Here?" Julie asked.

"He was the Chairman of the Board. There were two factions on the board, and the only person in town who could get along with both of them was your grandfather. Board members sold him bank stock at a discount to get him on the Board. He left the stock to your grandmother, and she put it in trust until Linda was fifty. Apparently, neither of your grandparents thought people under fifty should be trusted with money. Doc and Linda agreed to set the stock aside for the next generation. They saw it as a means to bring you together, bring you back to their home town, and to teach all of you a lesson."

Al knew he'd made a mistake as soon as he finished the sentence. Seth came out of his chair. "What? Teach us a lesson!"

Al tried putting his fingertips together again and looked over his glasses at Seth. This was not going well, and he hadn't even gotten to the hard part. "Doc was one of my best friends. Wally, your mother Linda is another. Your mother and Doc prepared this codicil together, against my advice, and over my objections." *Two crazy bastards*, Al thought, but immediately regretted it. *No matter how crazy Doc could be, Linda was always a lady*, Al thought. He looked at the heirs again. They were staring back at him.

He took a deep breath and forged ahead. "Doc, with the approval of Linda, requested I read the following: 'Linda and Mark and I and Mary are proud of all of you. You are honest, hardworking, and bright. That's a good start in life, but we are asking more of you.

'We would like you to laugh and sing, loudly and often. Be kind to others, help your fellow man, love those close to you, study for the sheer joy of learning, seek out difficult tasks, and go at them. Do not fear failure; it happens.

'Your checking accounts will be empty before the end of the month from the time your kids are in high school until they're out of college, maybe longer. Buck up; it will pass. Enjoy them while they're with you. 'Be honest, be truthful, and always, always remember to take Doofus squirrel fishing.'"

"Squirrel what? With who?" asked Seth.