

Who are you really?

# STEALING JOHN HANCOCK

The title 'STEALING JOHN HANCOCK' is rendered in large, bold, white, sans-serif capital letters. The text is semi-transparent, allowing a background image to be seen through it. The background image shows a man in a dark suit, seen from the side, walking through a brightly lit, modern interior space with large windows. The lighting is dramatic, with strong highlights and deep shadows.

A THRILLER BY

# H & A CHRISTENSEN

# **Stealing John Hancock**

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# STEALING

*John Hancock*

**H&A CHRISTENSEN**



Stealing John Hancock

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This novel is a work of fiction. Names, characters, places and incidents are either the product of the author's imagination or are used fictitiously, and any resemblance to actual persons living or dead, events or locales, is entirely coincidental.

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*Dedicated to you.*

*We're so pleased you decided to enter our fictional  
world and hope you find connection, kinship  
and adventure there and beyond.*

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# **Stealing John Hancock**



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**PART ONE**



# **THE FALL**

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# ONE

Cliff Marley didn't suspect anything was wrong when he tried to open the front door to his new home and the key refused to fit in the lock no matter how hard he jiggled and pulled at the contraption. He only thought it frustrating, a slight glitch in an otherwise spectacular moment. He didn't entertain the possibility that there was something terribly wrong. Not until the light, that is.

His wife, Beth, brought it to his attention. In the cold of the autumn night, she stood shivering on the porch next to him, having draped her coat over their five-year-old son who they left sleeping in the car until they could unload his mattress. Their black Porsche Cayenne SUV idled on the darkened driveway. The rented Econo-Haul moving truck (in which Cliff had followed Beth) sat parked behind it, stuffed full with the cumulation of their seven years of high-rise condo living in the city.

The self-service, budget nature of the moving truck was incongruous amongst the neighbourhood's stately homes and flashy cars. When he pulled the vehicle up to the curb and the woman walking her French bulldog looked over at him, he had hoped she wouldn't note that the truck looked out of keeping and guess that was why they decided to arrive under the cover of night.

They hadn't planned on moving so soon, but the house ... *that house*. With its stone columns rising up over a grand porch, massive single-slab Carrara marble kitchen island, dedicated cinema room, and even a wine cellar—it looked like it had been designed from Beth's Pinterest vision board that she doted over late at night. It was the sort of house someone might imagine buying with a lottery win. And it had a price that made it seem in reach. Like pheromones on fly paper, it drew them in and they accepted the quick closing that came with it, understanding that a divorce mandated a fast turnover for the sellers.

They had been looking at considerably less expensive homes and, in truth, the 2.8-million-dollar price tag was out of their budget, but the knowledge that it was worth three-quarters of a million dollars more somehow made that not matter. In truth, the Porsche had likewise been out of their budget (justified by the great deal they got when the previous owner defaulted on payments). In truth, so were many of the other accoutrements of their life. They had a history of

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justifying what they couldn't afford. And so they compromised where it didn't show. Like renting the Econo-Haul. They cashed in their stocks and raided their retirement savings—the house was, after all, a great investment.

But more than that, when they pictured their life in that home, they pictured themselves happy: Beth laughing as she slides Cliff the cream for his morning coffee down that bowling alley of a kitchen island; the pillow fight in the cinema room at their son's epic birthday party; the romance inspired by the special wine selected from their cellar for an intimate dinner. The house wasn't just the ledgestone that fronted the building, the trusses that supported the roof, or even Beth's cavernous master walk-in closet. It wasn't its components. It was a promise of who they could be. They could stretch. They could manage. They couldn't say no.

But then there was the light.

Beth nudged Cliff with her elbow and gestured to an upstairs window. He stepped away from the door and saw fluttering pale blues and whites illuminating an otherwise dark bedroom. Glowing like a television. Or, more likely, the glowing *of* a television. He turned back to Beth and saw his own bewilderment and trepidation mirrored in her eyes.

He hesitated, then rang the doorbell.

The events that followed hit Cliff as disjointed images that unravelled around him: a woman answering the

door in her nightgown and housecoat; a police car pulling up in front of the house, its lights flashing; his son, Sebastian, peering through the Porsche's side window at the red and blue lights that strobed across his face; the police officer scribbling information in his notepad as the woman in the housecoat calmly spoke to him; Beth, face distraught, arms gesturing, pleading with another police officer as they stood halfway down the driveway; the person with the French bulldog staring up at them from the sidewalk, the dog barking incessantly; the woman in the housecoat shaking her head as she turned back inside the house and shut the door.

Still standing on the porch, Cliff reeled and placed an unsteady hand against the stone building. The house felt different now. Cold and hollow. The stone that had seemed so substantial was just a veneer, a facade. A gust of wind whipped up, catching Cliff's attention. He turned from the house and watched the last straggling leaves blow from the oak tree that dominated the front yard. They swirled in the glow of the streetlights before settling amongst the decaying leaves matting the dormant lawn. In the three short weeks since their real estate agent had first shown them the 6000-square-foot mansion, it seemed like the house had become as lifeless as the grass.

A police officer escorted them back to their vehicles and told them they needed to leave the property and give a formal statement. Half an hour later, the Marleys

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sat in the 53 Division police station, handing over their real estate documents.

Three hours later, still in his clothes from that day, Cliff kicked off his shoes, collapsed on a bed in a hotel room, and took note of where he had landed. Beth lay next to him, staring at the ceiling with a catatonic gaze while Sebastian slept beside them in a cot. Hopefully just for the night, but tainted by an uncertain future, this room was their new home. Dumbfounded and exhausted, Cliff closed his eyes.



## TWO

**R**CMP Corporal Nya Grey looked at Cliff and Beth straight on, unflinching, and said, “Mr. and Mrs. Marley, it’s unfortunate, but your house was stolen.” She sat across from the couple in a quiet corner of the lobby of the hotel, which was now the closest thing they had to a home. The Marleys’ case had been transferred to the national police force that morning. Corporal Grey, only six days back from an extended leave in Italy, had looked up with surprise at her boss, Staff Sergeant Filmore, when he dropped the file on her desk that morning, telling her to bone up fast and get it solved. Now here she was, explaining to distraught victims situations that, up until that moment, she had only just studied.

Beth Marley protested vehemently, her angular cheekbones giving way to the deep hollows of her cheeks with each exaggerated opening of her mouth. Everything about Beth, from her sleek bob to her designer jeans

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worn with high heels, looked perfectly in place. Too perfect for the afternoon following a personal disaster. Grey imagined it took great restraint for Beth to maintain her bony body. But her nails, chewed down to the pink quick, suggested something other than a woman in control. Beth insisted, near demanded, as if that might make it so, that you can't steal a house.

"Semantics," Corporal Grey replied. "You bought a house, you paid the money, and now you have neither."

The couple sat there in a stupor as she went on to explain, textbook-style, House Stealing 101. Con Artist picks house. Con Artist assumes identity of Homeowner by creating various fake IDs and forging signatures. Con Artist transfers title of home from Homeowner's name to himself. Con Artist sells house to Unsuspecting Buyer. Con Artist pockets cash and goes underground. Homeowner surfaces and the sale is invalidated as fraud. Unsuspecting Buyer is left without house, and ostensibly without down payment and owing for any mortgage entered.

"You," Grey said, "are the Unsuspecting Buyer."

There, she had gotten through it. She wasn't sure that she would that morning, but now she felt she had tackled step one with success and could feel a satisfying rush of adrenaline course through her, spurring her to look forward to step two. She had trained for this day. She had gone through intense higher education for this day, earning a Bachelor of Science in Forensics, specializing

in high technology and financial crime. This opportunity could make her career and she didn't care how much it irked Joe Morin, Tyler Gallagher, and Sam Waters that she was assigned to lead this case instead of one of them. Well, maybe she dreaded their reactions a little, especially seeing as she had to work with them on this case. They were all part of the detachment unit, but she had been given the role of Primary Investigator, answering only to Staff Sergeant Filmore, the Team Commander. The rest of them answered to her. She could handle it. And she knew she damn well deserved it.

Noticing a sheen in Beth's eyes and a slight quiver in her hand, which she clenched into a fist, Grey redirected the conversation. "Look, contact your lawyer and find out where you stand in terms of potential title insurance and eligibility under the Land Titles Assurance Fund. Title fraud is on the rise and increasing in complexity, and each situation is unique."

In the Marleys' case, the real homeowners had been on an extended vacation when Cliff and Beth were first shown the house. The tampered lock on the back door, which the police on-site discovered the night before, indicated that the con artist used that as his entry point. A call to the real estate agency that morning uncovered that the perpetrator had hired a legitimate agent for the sale and even met with her in the living room of that very house. In order to provide access for potential buyers who came for viewings, including the Marleys, he

would be there to let them in and then retreat to “his home office.” When the real homeowners returned from vacation, they saw no indication that anyone had been there while they were away.

The Marleys’ case wasn’t just “the Marleys’ case.” Theirs was part of a recent rash of house stealing in Ontario, an “uncomfortable, itchy, sore-infested rash,” as Grey put it. Its scope and potential link to organized crime triggered the transfer to the RCMP.

“This guy wasn’t so smart, though,” Grey said. “Too cocky, really. We’ve just uncovered who he is and we’ve dispatched officers to his last known address to apprehend him before he flees to some offshore haven.” If only it would be that easy.

Theirs was the third case of house stealing in the Toronto area that week and she would be spearheading the whole investigation. They were all multimillion-dollar homes, all procured using fake documents, and all sold under the same name: John Paul Hancock.

## THREE

**JP**Hancock yanked open one dresser drawer after another, scooped out his clothes, and stuffed them into a cardboard box. His girlfriend, Claudia, stormed into their bedroom, the bottom of her bum poking out beneath the frayed edge of her cutoff jean shorts, her arms full of knick-knacks. She took one after another and chucked them at him—a Duck Dynasty Chia Pet, a Darth Vader bobblehead, an Etch A Sketch. The last projectile, a Scotiabank giveaway Frisbee, flew over him and crashed into a lamp, knocking the shade off. JP shielded his head from the angry onslaught and then collected the debris, adding it to his boxed stash.

Their one-bedroom apartment sat above a clothing store on the main strip of the small southern Ontario town of Port Perry. The street was picturesque with many of the storefronts wood-clad and painted in rich hues, some deep red with store names vibrantly contrasted

in gold paint, scripted in antique-looking fonts. Above the ground floors, the buildings rose up another level in heritage brick with arched window tops peering down from the second-floor apartments onto the street.

JP seldom noticed the charm of the town, only saw the gloom of their apartment and now hurried to get out of it. He opened another cardboard box, headed to the living room, and scanned the furniture that he couldn't wait to leave behind: a plaid sofa, worn through on the armrests, that used to belong to JP's grandparents; an old wooden kitchen table, water rings marring its surface, that they purchased at a yard sale the previous summer and never got around to refinishing; three kitchen chairs that they found on a front lawn with a sign propped in front of them that read *Free to good home*. Their apartment looked like a final resting place for hand-me-down furniture.

A kitchenette took up a corner of the room, its peeling linoleum floor separating it from the living area and its pea-green carpet (with stains in the corner that JP suspected were from the previous tenant's cat). He decided not to bother with the coffee machine. Claudia could have it. He was done with making his own coffee anyway.

He yanked the Xbox cords from the back of their tube TV and picked the console up from its place on the floor.

“Oh no you don’t, John Paul Hancock.” Claudia grabbed hold of the device. “It’s mine. I bought it.”

“Fine!” JP released the Xbox. “I’ll buy the latest version with all the money I’ll be making.”

“Oh yeah, your latest money-making venture,” Claudia scoffed. “I’m sure this will work out about as well as your other harebrained schemes.”

The comment rolled off him. She was jealous, he figured. He had great harebrained schemes. Everybody knew that. He had a real knack for them. His talents were wasted being a small-time realtor selling nothing homes in a go-nowhere town. She wanted him to keep slogging away at that. But he was glad he quit. He was going for something better. Without Claudia.

She bent over to place the Xbox in its original spot on the floor. He could see white half-moons delineating the bottoms of her bum cheeks.

“Have you been tanning again? You’re broke, but you have money for a tanning salon in November?” She had money to keep the heat hiked up high enough to allow her to wear those ridiculous micro shorts.

“Yes, I do!” she said. “You, however, bounced two cheques for your share of the rent this year. I don’t need your meagre money. Go bounce cheques somewhere else.”

“There were extenuating circumstances.”

He’d also paid her back already, but she never failed to bring it up whenever she got in a huff.

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“Oh sure,” she said, “if ‘extinguishing circumstances’ means giving all your money to your precious Gran so she can live in that fancy seniors’ home, while look where we live. Where *I* live.”

She did a grand sweep of their domain with a flourish of her arm.

“*Extenuating.*” He kept stuffing his possessions into the box.

She picked a book up off the fold-out coffee table (repurposed from a friend’s old patio set)—*The Wealthy Barber*. She shook it at him. “Like when you thought you could strike it rich as a barber?” She let out a snarl of a laugh.

“You might *extinguish* a fire.”

“A wealthy barber? Dumbass.”

“Lack of intelligence might be an *extenuating* factor behind stupid comments.”

She threw the book at him. He ducked and it careened across the carpet until it hit the curled edge of the linoleum.

“It’s not about being a ... oh, forget it. Keep it,” he said. “I’m on to better things.”

He scanned the apartment, looking for more to pack. The place disgusted him. He frowned at the blobs of black gunk that clung to sections of the linoleum floor like old chewing gum on pavement. A layer of dust blanketed the chipped paint on the windowsill and two dead



flies rested in it. No—one twitched its legs, which were sticking up in the air. One last jolt of miserable life.

JP was done. No more renting that crappy apartment with her. “No more nagging, nagging, nagging from you.” He paused for effect. “No more you.”

He took the box he’d been filling and stacked it on top of the already full one, lifted them both, headed out the front door, and teetered down the stairs to the ground floor. He squinted his eyes as he stepped from the dark interior into the daylight

On the street below their apartment, he was shifting his haul to balance it better when something soft landed on his head. He shook it off onto his boxes—his green hoodie. Looking up, he saw Claudia leaning out the window.

“Wouldn’t want you to forget anything that might cause me to have to see your face again,” she shouted down at him.

He called back over his shoulder, “You’ll be seeing it on the silver screen, babe.”

Loading his stuff into the backseat of his car, which was parked across the street just down from their apartment, he glanced back to see if Claudia was still watching him from the window. She wasn’t, but two police officers were approaching the street-level door that led up to their unit. He got in his car and drove off, passing the police and seeing one of them press the buzzer for his apartment. Claudia’s problem now, he thought.

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Having driven from Port Perry to Toronto, JP stopped his car in front of the sprawling, blue, glass-fronted building with the enormous Cinespace Film Studios sign. He wanted to take it all in, enjoy every moment. Slowly driving on past the grey buildings that housed different studios, he found a parking area and pulled into an available spot. He strutted towards Studio A, looking around at the set buildings, the billboards advertising the movie in production and its headlining actors, the lines of trailers with the names of cast members on silver stars by each door. He looked for his but didn't find it. No matter, he had arrived. He had made it. So much was now going his way. This was the beginning of his new life, and he savoured the moment.

Inside the huge warehouse, he entered a different world. People bustling in all directions. Scene sets coming to life behind makeshift walls. Lights, booms, rigging everywhere. It was dark and he found it hard to adjust his vision behind his sunglasses, but for impression's sake, he didn't remove them.

He passed a table set up with sandwiches, salads, cakes, cookies, soups, and urns of coffee. The craft table. The offering of continuous snacks for those who belonged. He belonged. The inviting smells made his stomach rumble. It was just past three thirty and he hadn't eaten since his bowl of Cheerios that morning. He stopped and reached for a warm poppy seed bagel from the St. Urbain box. He popped the sliced bagel

in a toaster that sat on the table and realized that the Montreal-style doughy masterpiece, sweeter and denser than its bland cousins, reflected his transformation. A bag of dry grocery-store bagels sat in the back of the fridge in the apartment he shared with Claudia. He chose not to eat lunch before leaving rather than choke down that cardboard-like texture. But now his life, like his bagel, was sweeter and denser. He slathered the toasted bagel with rich cream cheese and chewed slowly as he poured himself a cup of coffee with an air of confidence.

“Who are you?”

JP turned and faced a young man with a headset draped around his neck, a clipboard in his hand, and a questioning look on his face.

Fifteen minutes later, JP stood before the receptionist’s desk in the production office like a kid sent to the principal, frantically recounting the audition where he was cast as Russell in this film and insisting that he had a contract, that Alister Anton, the director, had approved him.

He could feel a poppy seed from that damn bagel caught between his front teeth and tried to suck it out. Having failed in that attempt, he kept his upper lip down as he spoke to minimize the absurdity of at least his appearance, if not his presence.

“I was supposed to arrive this afternoon. There’s supposed to be an apartment arranged for me. I start

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tomorrow. I ... I don't understand," he stammered. "Alister Anton is looking forward to working with me."

"I'm sorry Mr. Hancock, but we don't seem to have you anywhere on the cast list, certainly not as Russell."

"So this is the way you movie-types treat people? If you replaced me with someone else you could at least have had the courtesy to call." JP tried to dig the poppy seed out with his tongue, but the bagel seemed determined to haunt him.

She turned to a man hurrying by the desk. "A moment, Alister?"

The man stopped, his eyes scanning by JP without pause, and looked at her. "Yes, Jennifer?"

"No, no, this isn't Alister Anton, he was ..." JP started, then trailed off, hearing the ridiculousness of his statement, sweat beading on his forehead.

Ten minutes later, he was escorted out by a security guard.

Another of his grand plans, his stardom, disintegrated before him in a heap of cosmic dust. He would later refer to this one as the Collapse of a Supernova—first the burst of extreme luminosity, then an extinguishing of all light, the turn to darkness, the black hole being even less fathomable than the brilliance of the stellar explosion.



JP brooded outside the studio in his red Honda Civic. The security guard who had accompanied him out stood behind his car, arms crossed, legs firmly planted, ready to swallow him whole at any moment, his long, snake-like tongue flicking out in JP's direction. Well, not really. JP's imagination liked to suck him into fantasy scenarios, especially in moments of anxiety. But the guard did remind JP of a cobra, with the fan of his mullet quite resembling a cobra's hood. Did he need to stand there until the car started, moved forward, and left? What was he waiting for?

JP opened his window and stuck his head out. "I realize this is probably the highlight of your day, but you can leave. Not like I'm going to bolt back into the building like some crazy person."

He adjusted his rear-view mirror so he could watch the security guard, who didn't budge. On the back seat of the car sat those two cardboard boxes JP had crammed full with the entirety of his possessions. He caught sight of them in the mirror. His Duck Dynasty Chia Pet and Darth Vader bobblehead glared at him from their positions on top of the items piled in the boxes. A stabbing pain seared through his chest. He clutched his shirt and assured himself, "People don't get heart attacks in their twenties, not in their twenties."

"They do, though. Some do." The security guard sauntered past the open window and chuckled.

JP choked on that thought while quickly closing the

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window. Acid bubbled in his stomach as he replayed his fight with Claudia and his arrogant insistence that he was moving on to better things. His cheeks flushed until they burned as he remembered the uppity tone in his voice. Gran warned him he'd only get into trouble talking like that.

Was he really as bad as he imagined? Was it a fatal conversation? He started to hyperventilate, short, desperate breaths that didn't bring relief. Absolutely. He had been scathing. Panic combusted through his veins. He undid another button on his shirt and tugged at his collar, trying to find relief from the sudden heat. He forced himself to take a long breath to regain his composure and think through the scenario. Maybe Claudia didn't see it that way. Maybe she would be happy to have him back. She had, in fact, until he got the part in the film, been talking marriage.

If only he hadn't seen that online posting advertising auditions. Why the hell did they cast someone else for a role they had given him? And why didn't they tell him before he dumped Claudia and moved out of their apartment? He had a contract for his role in the film. At least they did—he had failed to think to take a copy for himself.

He picked up his cell phone and dialed.

She answered—a good sign.

“Hey, babe,” he began, but had no opportunity to go

any further with his planned grovelling as she launched, like a flailing chicken off a catapult, into a wild assault.

“JP, the only reason I even answered your call is because I want you to know that whatever the hell you’ve been up to with all your get-rich-now-’cause-I’m-too-good-to-be-average plans, your game is up. The police were here today. The P-O-L-I-C-E! They want to talk to you about some real estate fraud scheme. They were all over me. And I’m sure they must be all over everyone else you know in this town by now. Not that you have any friends. Did that sleazeball Mr. Allen put you up to something?”

“Whoa, whoa, whoa. I have no idea what you’re talking about.” JP slumped forward and pressed his head against the steering wheel. “Well ... maybe I have some idea ... but it’s nothing.”

“You’re such a dumbass!”

The line went dead.

“Claudia?” Silence. “Does this mean I can’t come home tonight?”