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HARD AGROUND By James W. Hall Delacorte. 352 pp.

Because she talks to a dead ancestor, Marguerite Rawlings, crusading Miami Herald reporter, asks homicide detective Jordan Wills, "Am I nuts?"

No, she's "complicated," Wills answers. "Complicated is good. Complicated is what it's all about."

The web of complications acclaimed-poet-turned-bestselling-novelist James W. Hall weaves in his latest thriller all radiate from a truth noted long ago by Honoré de Balzac: "Behind every great fortune there is a crime."

Hall constructs a three-dimensional mystery by blending several fortunes and a variety of crimes. Only a string of crimes could grow fortunes on the original swamp-bordered five miles of dry coast that became Miami.

Archeologist Daniel Tyler appears to have found both a long-lost fortune and a later crime upon which still greater fortunes were built. Sifting the banks of the original Miami River, Tyler may know where the Spanish galleon Carmelita sank in 1633 while fleeing a hurricane with her \$400 million in Mayan treasure.

He also may be nearing the bones of Marguerite's pioneering great-grandmother, Ramona Rawlings, the spiritual opposite of her famous contemporary, Julia Tuttle. While Tuttle was sending undamaged orange blossoms in 1895 to persuade Henry Flagler to extend his railroad to frostproof Miami, Ramona, who'd arrived in Miami years before Tuttle, organized other settlers to resist land speculators and preserve South Florida's ecology and native beauty.

But even a century ago, those who see beauty only where it starts with a dollar sign had Miami in their sights. One January night in 1898, Ramona's house was torched, she was found with a bullet in her head, and tropical marshes became millionaires' winter sandbox and eventually today's Miami: "the city that murder built."

Just when Daniel seems ready to share his discoveries with his hapless younger brother, Hap, Daniel turns up dead. Until then, Hap, with his "eat-from-the-can approach to things," eeked out a living making windsurfing boards and giving tours of ancestor Commodore Randolph Tyler's century-old Coconut Grove pine home, Mangrove House (which bears striking similarities to the actual Commodore Ralph Munroe's Barnacle). Now Hap is thrust into an uneasy alliance with Daniel's girlfriend, Marguerite Rawlings, in quest of Daniel's killer.

Their trail starts back at the sunken pirate ship and those closest to finding her. Since treasurehunting is simply the lottery fantasy ennobled by a work ethic and sleuthing skills, Hap and Marguerite soon come upon some characters seedy, greedy and dangerous to know. There's a cop-turned-chauffeur with a hair-combing compulsion and a hair-trigger, a beachcomber seeking a "higher purpose," a transexual who likes to decapitate his/her old lovers, and Marguerite's mother, a more than commonly nefarious U.S. senator lusting after Mayan gold.

But change places here and, handy dandy, which is the hero and which is the flake? Marguerite holds conversations with her murdered ancestor. Convicted, if socially-motivated, vandal Hap is both haunted and protected by the Commodore's voice. Once the games begin, the hip and streetwise Hall gives us luxury condos evacuated by skunk oil in the air-conditioning ducts and wild chases through Miami in a bookmobile.

Hall, this poet in Raymond Chandler's clothing, proves again why he towers over genre writers. He delivers clever complications, finely wrought suspense and a gallery of strong characters, each with some signature quirk. But he adds lush descriptions that evoke glorious settings with "the sun easing out of the Atlantic, turning the clouds to jewel tones." Even his bumbling felons get metaphysical, as in this, the moment of a second-rate crook's death: "[It was] like everybody in the world was dying too. All the people, all the animals and trees, the mountains, the clouds, all of it withering up. Like all it had ever been was a movie for his benefit....You died, all it was was, the film got stuck inside the projector in your head and you watched the last frame you'd been watching go a little cockeyed, freeze, then it catches fire and then everything goes black."

Galloping swiftly through Miami and mayhem, Hall has momentary stumbles—an anachronism here, a touch of excess there—but his extensive familiarity with past and present Miami, his deft prose and wit make for a masterful page-turner. There's treasure here, all right, and you won't have to dive for it.