

The Birdcatcher

A novel by

Alan Conrad

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This book is dedicated to anyone
who has ever felt lonely
in a crowded room

Love without hope, as when the young bird-catcher
Swept off his tall hat to the Squire's own daughter
So let the imprisoned Larks escape and fly
Singing about her head, as she rode by.

_ Robert Graves

FOREWORD

Novels don't customarily come with forewords. Few readers want any preamble and the publishing industry does its best to please them. But during the seven years I spent writing *The Birdcatcher* I encountered so much hostility to some of the ideas in the book that I decided some kind of explanation, or at least a warning, was needed. And since North American publishers refused to have anything to do with the book, I was free to do whatever I wanted.

In a writer's group where I presented sections of *The Birdcatcher*, I was once told that it was hard to imagine two people falling in love with each other while working together in an office. That remark may have said more about some contemporary writers than it did about offices. But it seemed to me at the time just one more proof of how sadly limited the modern view of the world has become.

In the midst of the drudgery and superficiality of our existence, including all the crass entertainments concocted to disguise this, you can still find beauty, mystery and romance if you look for them. But to spot them, you have to look at life honestly, and with courage. That means seeing the bad as well as the good, facing up to all of it, including those parts of our lives that few of us want to talk about.

Some people in the insurance claims industry will see *The Bird-catcher* as a betrayal. I can hear them already saying to each other - 'It might be true, but he should never have said *that*.' Others will say that I'm just an idiot who didn't know any better. They may be right. For, after all, those of us who work in the claims business are no less human than anyone else. Callousness, deceit and self-serving are present in all human circles, not only in ours. If claims people are to be condemned for anything, then the whole of western society belongs in the dock with us.

But anyone who really knows claims work, and who will read the book through to the end, should see that it's more a defense of the insurance industry than an attack on it.

I don't just want to tell claims people that – I also want to thank them. Ninety per cent of the dialogue in the book wouldn't be there if it wasn't for them – not only adjusters and other claims staff, but lawyers, paralegals, rehab consultants, doctors, and so many claimants too. I believe every one of them has contributed to the story, that they are all, to some extent, co-authors of this book.

Then I have to say something to those who are young and newly married, especially those hoping to have children. Though *The Birdcatcher* may seem to take a dim view of their prospects, I want them to know that I'm no enemy of marriage.

Like my character Christopher Stone, I'm pessimistic about what can be accomplished in marriage, at least compared with what we've been taught to expect from it. But I'm not opposed to it.

The original family, that is to say the nomadic group of parents, brothers and sisters, aunts, uncles, cousins and grandparents that roamed the world as a band of hunter gatherers for tens or hundreds of thousands of years, was a permanent family. People were born into it and they lived their entire lives within it. They lived and died in the presence of people they loved and trusted, not among strangers, not in schools, workplaces and hospitals surrounded by people unrelated and unsympathetic to them. Because of that, they knew a security and permanence then that we are no longer allowed to know.

The prehistoric family, at least that communal one, must have been more or less indestructible until the advent of tribalism and warfare.

The modern world, this set of gigantic collectives that emerged from tribalism, couldn't allow those families to continue. Families were too independent, too defensive of their own ways. They had to be destroyed in order that bigger 'families' could be created, in order that a world bent on social and territorial expansion, war, and wealth accumulation, could operate on larger and larger scales. Though the old ways hung on in a shadowy fashion, as they still do, through what we call the extended family, more strongly in some ethnic groups than others, civilization demanded that the physical family become the monogamous model, one man

and one woman with their children, because that fit most efficiently into its scheme and had the least power to resist its demands.

If a family is, as is sometimes said, a kind of tree, it's as if forests of great trees that once covered the world were cut down and, in their place, rows and rows of new saplings were planted. But these saplings, these little families that make up today's civilization, are cut down before they're allowed to grow to any size. They aren't allowed to mature, to reassemble the ancient family and roam the world again in the old way, the way the genes within each of us still want us to do. Instead, children are taught now that they must abandon the family as soon as they become adults, so they can be 'independent' - which really means dependent on a larger world that has its own plans for them.

Is it any surprise that during the second half of the twentieth century, and now in the twenty-first, the rates of anxiety, depression and suicide have been growing dramatically, especially among the young?

Maybe there isn't much we can do about it, but I think it's important to face the truth of it, to understand what has been done to us. If we can recognize that our instincts have been caged and corralled, that we have become a great domesticated, but discontented, herd, maybe we can at least understand the limitations of the smaller family, realize why it can't deliver all the security and happy social interaction that humanity once knew and people still crave. If we can do that, maybe we can set ourselves on the road to some kind of solution.

Next, I have to apologize to veterans of the Vietnam War, of all nationalities, living or dead, since I was not there. I had no right, or any qualification, to say anything about it.

Because of that, I tried hard to keep Chris Stone out of that war, but he insisted on going.

Born myself just after World War II when the smoke had barely stopped rising, with the French war in Vietnam and the Korean War underway before I was five years old, I grew up surrounded by a war culture. The stories, real and imaginary, were there in newspapers, comic books, novels and films everywhere you turned. I read and watched them all. I took in everything I could get my hands on and learned a lot about modern warfare. For example, I knew quite a bit about the difficulties of street fighting, where every house and building can be a separate, hotly contested, but

unrecorded battle. So, when the Tet offensive began in January 1968 and American marines spent the next month retaking the ancient city of Hue, I, every morning on a park bench in Mexico City, read the newspaper accounts of the fighting with more than average interest.

Throughout Vietnam, that was some of the fiercest fighting of the war – in one week of February alone 541 American soldiers were killed. Reading between the lines, I was impressed by the courage required, on both sides, to do what was being done.

That's when I began to sense that something was going on in South East Asia that was important to everyone in the world, yet beyond anyone's understanding.

During that same time I spent two days hitchhiking from Guatemala City to the southwestern border of Mexico. It was a magical forty-eight hours traveling through unheard of country as beautiful as any on this earth. First on alpine highways, then gravel roads, then nothing but bush tracks winding through low, intensely green mountain forests, I road mostly in military vehicles, since that country was also in the midst of a guerrilla war. They had been fighting for ten years already, and would fight for twenty more. During the first afternoon I looked at a soldier of peasant Indian stock sitting opposite me in the back of a jeep, his dark skin and his clothes so covered with dust, as were mine, that he and white Anglo-Saxon me looked little different in color. Unperturbed by the dust, the rough ride and the monotonous hours, he watched the road and the passing forests as if it didn't matter in the slightest what might be around the next turn, or how many more years his war would last. Contemplating him, I had the thought that, one day I would have to write about these things.

Twelve thousand Canadians went to Vietnam, most of them young. I had to send Christopher Stone with them because his story is a tale of the last half of the twentieth century and no story about that time can talk with authority about it without including Vietnam.

Then I have to acknowledge my debt to all the writers who have been important to me since I was a boy - a few of them are mentioned in *The Birdcatcher*. Someone once said that, if we are able to see farther now than people of previous centuries, it's only because we stand on the shoulders of giants. That's completely true of me. But I don't only owe my ideas, or any writing talent I may have, to others. I'm in debt

for all kinds of things. For example, though all my life I've been interested in everything living, large or small, and though I've known some deer mice personally, I've never met one in the middle of a lake as Christopher Stone does in chapter XXII. I owe my knowledge of that possibility to the naturalist and adventurer R.D. Lawrence, who reported just such an intrepid mouse in one of his many books.

Finally, I have to say that, prior to this book, during the first thirty years of my writing life, I wrote mostly science fiction. Given what I've said in *The Birdcatcher* about the nature of solitary versus social people, someone is sure to say I haven't stopped. But I don't think I need to apologize to anyone, even to the scientific community. Though they may disagree with my ideas, those ideas are founded on evidence that they developed. If *The Birdcatcher* is, as someone has said, just the story of the ugly duckling retold, it has been told this time in the light of twentieth century science.

If they really want to quarrel with me (I would readily debate any of them – geneticists, paleontologists, anthropologists or psychologists), they might wait on my next book, in which I'm going to take those ideas farther.

All I'm really asking for the moment is that we give up this notion that we know who we are. Having named ourselves 'Homo Sapiens', i.e., the 'wise hominid', a title as arrogant, and probably as incorrect, as we could have chosen, we seem to be mesmerized by the name. We seem to be so convinced of our existence as a single species, superior to all others, and so sure that the world belongs to us, that we appear to be blind to any other possibility. If we can put those assumptions aside and wait on the long term outcome of ongoing research - the examination of DNA and fossils that is gathering speed around the world - I think we'll be better prepared for the surprises that are inevitably coming.

For now, I'll just say that I believe there are men and women alive whose ancestors didn't travel in those communal family bands, that some of us are descended from a different people, from humans who walked the earth alone for a very long time, facing its adversities, dangers and mysteries with nothing more than their own wits. I believe that people exist today whose ancestors didn't suffer in the same way when the communal family was destroyed, because they were never part of it. But that's Christopher Stone's story and I'll leave it for him to tell.

Chapter I

More than mid-way through this life, I closed the door of my aging Mazda and looked across the parking lot at the thirteen story glass block that housed the Toronto office of the Trans National Mutual Insurance Company. The March sun shone brightly on it, only making the dark glass look still darker, while puffs of cloud drifted overhead in a blue sky. My mood just didn't match with the weather. Though I was fifty-two years old and unemployed for the past three months, badly in need of the job I was going to start that morning, something in me wished that I wasn't there at all.

Walking towards the entrance, I listened to the wind in the dry fields surrounding the building and told myself that TNM would be the same as any of the companies I'd worked for – boasting about their customer service and devotion to the policyholder while adjusters like me paid those who submitted claims as little as possible. But who could criticize insurance companies for that? By that morning early in the year 2000, wasn't hypocrisy accepted procedure everywhere? At the end of a century that had witnessed another renaissance in the arts and sciences, when people had begun to learn what it really meant to be free, when they had, once more, tried to love one another then abandoned the idea again, when millions had fought and died in every corner of the world for things they never understood, when wave after wave of riches had been made and squandered again, weren't we all by that time, our souls exhausted and bankrupt, down on our knees in the temple of the dollar?

'You've got to stop thinking like that,' I told myself. 'At least this morning.'

But the dark voice wouldn't stop. As I pushed through the revolving glass doors, it assured me that the adjusters in that building would be as overworked as adjusters anywhere else. Stressed by the increasing number of files they were

required to handle, more and more complicated company rules and procedures, and the escalating demands of claimants, they would be up there on the sixth floor working longer and longer hours, still unable to do the work the way they knew it should be done.

Three months before, after I'd prematurely left a contract position at another company, I'd sworn that I would never return to claims work.

I passed the reception desk and went straight to an elevator. The job I was starting was only a six month contract at thirty dollars an hour, five dollars less than I'd received in the last one. It could be terminated by either side on one week's notice. There was no need to feel I was making any commitment, but I was still uneasy.

I got off at the ninth floor, Human Resources, where I was met by Linda Maltese, the accident benefit claims manager. A tall brunette in a grey business suit, she'd come instead of the supervisor I expected.

"Vincent's very busy," she explained.

I'd met them both in my interview. Linda had obviously liked me, but Vincent Ferraro, a man about forty, had remained cool and noncommittal. That wasn't an unusual response from a supervisor who was younger and less experienced than me, but if he was avoiding me that was a bad sign.

Linda's reaction seemed to be linked to her friendship with Debbie Rukeyser, my supervisor at North American Casualty, the company I'd left three months earlier. Given the way I'd left North American, it was hard to believe Debbie could have said anything good about me, but something she'd said had impressed Linda.

She took me down to the sixth floor, to a windowless steel door where she pushed a plastic security card into a slot in the wall. A small red light changed to green, then she opened the door and we walked through into a busy claims department.

Men and women, almost all of them young and dressed in what was known as 'business casual', sat in cubicles working on computers and telephones, or they stood by photocopiers, printers and fax machines, sometimes talking with one another, sometimes laughing, amid the sounds of the machines, ringing telephones, and 'soft rock' music playing from speakers in the ceiling.

"It's not Mozart," Linda said with a smile as she led me on. It was a reference to our conversation a week before when she'd somehow got me to talk about classical music.

Inside the cubicles, the grey fabric partition walls were papered with the usual telephone and computer code lists, along with calendars, the artwork of small children, and photographs of kids, cats and dogs, weddings, vacations and office parties that refused to be forgotten. The top shelves were well populated with plants and, among them, looking down on this world of young insurance mercenaries, were plush animals of every species imaginable.

Oh, how easily that younger generation could make itself at home.

In the office I'd had during the fifteen years I'd worked alone as an independent, up on the second floor in a dilapidated little strip mall in the east end, I used to have maps on the walls. There was a bright multi-colored geological map of Ontario and another very green one of wilderness hiking and canoe routes. From time to time I alternated them with a set of tall laminated photographs of the same country seen from space, the land and lakes I'd traveled, fished and hunted in since I was a boy. When I was on the phone, or just in a pause from working, I used to muse over them, dreaming about places I'd been or others I hadn't yet found.

But they were gone now. During the five years since I'd abandoned my own business, in each company I'd worked in, the walls of my cubicles had remained empty of maps or anything else.

Walking beside Linda, I was dismayed to find that I was still trying to hide my limp, the old injury to my left foot.

We passed through a section where the files on the desks were bright red, through another where they were yellow, and finally into one where they were green. Here many of them had grown thicker over time until they'd been stuffed into brown expansion folders, many of those now faded, torn and split, sometimes bandaged back together with clear packing tape, sometimes left to continue falling apart. I recognized them immediately as accident benefit files, the kind that I now specialized in.

Because it was labor intensive, with a lot of legislated deadlines, accident benefit or 'AB' work, that is the handling of benefit claims arising from motor vehicle accident injuries,

was known for its high pressure. In the insurance world, adjusters who did it were looked on with a combination of skepticism and respect, not unlike the way marines and other special forces are perceived by members of a regular army. There weren't enough people willing to do AB work, so AB departments were usually understaffed and companies were often forced to hire temporary contract people for them - the reason I was there.

We found our destination, a rectangular section of six cubicles. I saw only three adjusters, two young women and a young man. Beyond them, in a larger cubicle next to the window, we found Vincent Ferraro. He was on the phone, so Linda waited with me.

"How many adjusters do you have?" I asked her.

"Counting the four AB supervisors, twenty-eight, at least when we're at full staff. We still need two adjusters for this unit."

She was referring to permanent staff, an unintentional reminder that I was only there temporarily. Companies rarely hired people over fifty for permanent positions. But I preferred contract work, for it allowed me at least the illusion of freedom.

I looked out over Vincent's little domain. Of the three empty cubicles, two were definitely unoccupied. Both had a computer and telephone on the desks, but one was otherwise bare, while the other, in the middle of the aisle, had files on it, most of them the big ones in brown folders. They and everything else in the cubicle had a neglected look. The 'in tray' was overloaded with mail and a collection of message slips were tucked under the phone, probably unanswered, so I guessed that that cubicle was mine.

Directly across the aisle, wearing a navy blue corduroy jacket and matching pants, a young woman with short dark blonde hair leaned back in her chair, one shoe up on the edge of her desk while she talked on the phone. Though only her profile was visible, I saw already how beautiful she was.

Vincent put down his phone and stood up. He was the same height as me, six feet, and again had the look in his eyes that I'd noticed during our interview a week earlier. He'd reminded me then of a predator that had been caught in a trap, that had struggled for a while to get free and had only temporarily given up.

"I've got to get over to Dunigan's," he said to Linda without looking at me. He gathered sections of a file from his

desk and put them in a large black leather case while he and Linda had a conversation in tones too low for me to hear. Linda left, then Vincent, lifting the case in one hand, motioned for me to follow as he walked over to the young blonde.

"Katya," he said, "this is the new contract adjuster, Christopher Stone."

"Hi," she said, turning in her seat to give me a direct stare. Her eyes were a startling blue.

"I have to go to a prehearing Katya," Vincent said. "Can you help Christopher set up his computer?"

"Sure," she said. She had a husky voice, stronger than you expected.

"And take him around to meet everyone?"

"Get lost Vincent, we'll take care of him."

Looking uncomfortable, Vincent turned to me and confirmed that the cubicle opposite Katya's was mine. The files there would be mine too and he went on at some length about the need for them to be brought up to date, making me wonder just how bad they were. Then he left, walking quickly toward the elevators. I noticed Katya's impish smile as she watched him go.

"Don't worry Christopher, you'll get used to him."

"Just Chris," I said.

"I hope someone warned you about this place."

"They're all the same," I said.

"What a depressing thought. Well, let's show you around."

Katya took me through all four units, meeting adjusters and clerical support. She did most of the talking. Almost everyone called her 'Kat'. It was obvious that she was popular. Recalling how poorly I'd integrated myself at other companies, I did my best to exchange a few pleasantries and remember names, though, by the time we returned to our unit, I'd forgotten most of them. Names had never meant much to me, even my own.

Besides Katya, the unit included David, a tall slim young man with steel-rimmed glasses who sat to the right of her, and Martha, a stocky brunette with big sincere eyes who sat across the aisle from David, next to the cubicle that would be mine. Out on calls that morning was Tony, their 'road adjuster', who did the unit's outside work. His cubicle was the one to the left of Katya.

"Now we've got more men in this unit than women," David said. "That's a first."

"No," Martha said. "Counting Tony there were already more men, at least since Vashti left."

"Tony's not a man."

"More of a man than you are," Katya said.

"Size, that's all Tony has."

"That's all he needs."

"You should know."

Katya's face flushed.

"At least he doesn't come in hung over every morning," she said.

"More men," David said smugly.

"More hard-ons, just what we need."

"Kat!" Martha exclaimed, looking at me.

Katya turned to me, looking as if she'd forgotten I was there. Her lips pursed together mischievously, trying to prevent a smile. It was something I would see her do many times, something I would never want to forget.

"I'm sure Chris has heard worse than that before," she said.

They were all watching me.

"What happened to your leg?" David asked.

"A motorcycle accident, a long time ago."

"Did you have a claim?" Martha asked.

"No, it was my own fault."

How could I have explained to them why a twenty year old Canadian had crossed the border in January 1969 to go to that recruitment centre in Buffalo, hoping to get to Vietnam? How could I have talked to them about a war they all knew had been a stupid mistake and a terrible waste of lives, when I still didn't know if that was true? When I still, sometimes night after night, thought about things that had happened there, things that I'd never talked about with anyone. No, it wasn't vanity that made me try to conceal the foot. I wasn't ashamed of it, but I didn't want to find out again how little people knew or cared about the war. The foot was something I had to keep to myself.

Two phones were ringing.

"We better get back to work," said Katya. "I've got to help Chris set up his computer."

Chapter II

With her chair next to mine, Katya taught me to log into TNM's system and maneuver through the screens used for claim information, loss reserves, payments, underwriting, log notes, and the collection of statistics for the provincial government. She worked the keys deftly, while I repeated each step slowly and methodically, making notes as we went. I wanted to get it all down the first time, since the ability to use a computer quickly was something an adjuster couldn't do without.

She was Katya Levytsky, the twenty-nine year old daughter of Polish immigrants. Her hair, the clear skin of her neck and hands, every sign of her unmistakable youth, were so close to me, yet I seemed to feel nothing.

During my life, I had crossed paths with many beautiful women and none had left me unmoved. Was I really so detached now? That ability of mine to separate myself, to put emotion aside, had protected me often from pain and humiliation when I was a boy. During the war, and through twenty-five years of work and married life, it had always been a shield and a source of strength. Had it now become a prison?

But Katya was soon back at her desk and I was left alone at mine.

I looked at the massive files on the shelves, knowing how disorganized they were likely to be, how full of errors, how many documents would be missing and how many unforeseen traps would be waiting for me. They looked back at me with a heavy impenetrable contempt. The computer monitor, awake and watching me through the blue and white Claim Search screen, seemed in doubt whether I would be able to do what was required of me. Even the telephone regarded me with suspicion.

My best chance was to find an interesting file, one that might help me forget why I didn't want to be there. I chose one labeled 'McCaskill II', the most recent of two large volumes devoted to one claimant.

You don't read old accident benefit files from the beginning. They average one volume for each year they've been open, approximately a thousand pages in each accordion folder. Since some of them remain open for years, they easily exceed the length of the longest novels. But unlike novels, their pages are usually out of order and the last chapters are yet to be written, those being left to you. Because you have to start writing before you've had a chance to read much of the file, you do it by reading the most recent material first, working your way back until you think you know enough to begin.

Novelists have the advantage that their characters exist only in their imaginations. The characters in claim files are out there in the world, very much alive, determined to write the rest of the book themselves, and they often have skilled lawyers to help them.

Donald McCaskill, employed at the time as a roofer, lost control of his motorcycle one rainy night on a local expressway. The bike hit the guardrail, destroying itself and leaving him with no use of his legs, forty per cent use of one arm and hand, seventy per cent of the other. Only twenty-seven years old, he was now a quadriplegic, confined for the rest of his life to a wheelchair. Though people with serious injuries still had a right to a law suit in Ontario, McCaskill had no one to sue. His future depended mostly on the benefits he could collect from TNM.

I was tempted to put the file away. I knew too well what was waiting for me in it – the painful, humiliating details of pressure sores, bladder infections, diapers and catheterizations, combined with depression and other psychological fallout - all the unrelenting suffering from a disability that affects every part of living, twenty-four hours a day. Some quadriplegics manage to maintain their spirits in the face of it, and those who do are among the few heroes the modern world produces. But I didn't know if I had the courage to face such a file on my first day.

It was a comment in a psychologist's report that kept me from putting it back.

The doctor said McCaskill's inability to maintain relationships, a difficult enough problem for any quadriplegic, had been reinforced by his autistic nature. He was a 'high functioning autistic', the term now used for someone who was solitary by nature but possessed with enough intelligence to pass grades in school. He had the three

main characteristics of autism – difficulty with and reluctance to use spoken language, social ineptitude, and, most important of all, a profound sense of aloneness.

A couple of years earlier I'd stumbled on a discussion of autism in the book of the neurologist Oliver Sacks, *An Anthropologist on Mars*. Since then I'd been reading everything I could find about the disorder. Like most people, I had thought autism was a form of mental retardation, unaware that it could include people of normal intelligence.

The term autism seemed to explain something that 'introvert' missed. To be introverted implied a turning inward, a withdrawal not only from people but from the world as well. 'Autism', derived from the same Latin root as 'autonomous', didn't refer to withdrawal at all, only to the fact that these people stood alone.

I was interested in this grudging recognition that people existed whose fundamental nature was solitary, for it offered something I'd sought all my life – a better understanding of my own character.

Reading about McCaskill's childhood in the psychologist's report, I remembered again my own first day at school, that morning in September, 1953 when I crouched in a corner of the school's old brick walls, already instinctively protecting my back, waiting for the doors of the school to open. I remembered the yard full of children, the pushing, teasing, shouting and hitting that were going on all around me. Though I couldn't have put it into words then, I felt like an alien child, an orphan from some far away star inexplicably left behind on a strange and unfriendly planet. Only five years old, I was already contemplating what would be the central problem of my life.

That I would soon have to fight some of those kids simply because I didn't want to talk to them was a surprise still to come. I had no appetite for fighting. I wanted as little contact with them as possible. But I did have an instinct to defend myself and I would learn to understand fists better than words.

In those fights I was usually surrounded by a mass of screaming kids, all of them pressing in, whether to urge on my opponent or just to be sure they didn't miss any of the action. In the midst of that and the blows I was receiving, I sometimes couldn't hold back my tears, but I always fought silently, determined to ignore my pain and inflict as much as possible in return. Whether I was winning or losing, every

punch I landed was proof, at least to me, that I was right to insist on remaining apart.

In the long run, the fighting wasn't as difficult to deal with as the efforts of well meaning teachers to get me to 'come out of my shell', to be part of groups and teams, to be like everyone else. In spite of the kindness and concern in their words, those teachers only confused me. They seemed to care, but they always wanted me to do exactly what I didn't want to do.

The other children understood that I was not one of them. They never voluntarily took me into their company. When teachers forced them to include me, their discomfort and suspicion were always evident. They knew the truth as well as I did. Only teachers and other adults didn't understand.

Like the ugly duckling in the fairy tale, I felt, and I was made to feel, how profoundly I didn't belong. I didn't argue with the teachers – I didn't know how – but I was convinced that they were wrong and for a long time I remained sullenly the way I was. In high school I would learn to pretend that I was like the others, to behave more like them, but I never lost the conviction that I was different in some fundamental way.

So McCaskill's file would be interesting. Here was a man like me, except that he had fallen into an abyss of misfortune beyond anything I'd ever known. I'd handled the files of quadriplegics before, so I knew the problems he would face. But I also knew that he would have strengths beyond those of most people – independence, a strong will, and no fear of loneliness. His medicals confirmed just that.

This personality hadn't endeared him to the adjusters and rehabilitation workers assigned to his case. His anger, his silences, his reluctance to accept the help that was offered him and his insistence on doing everything his way, had quickly alienated everyone and got him into disputes that you wouldn't normally have seen.

The rehab case manager assigned by TNM was Audrey Granger, a woman I hadn't encountered before, but I did know that she was one who got most of her work from insurers. That meant she was going to be paying more attention to the wishes of TNM than those of Donald McCaskill.

Vincent seemed to have an unusual presence on the file. All of Audrey's reports had been addressed to him, and TNM's written responses to her were often from him. That

looked odd. Though it was an important file where a lot was at stake for TNM financially, my predecessor Vashti had been an experienced adjuster and the file had been in her name from its inception.

The most recent dispute had been over a home gym with a price tag of eight thousand dollars. Audrey and Vincent thought it was too much to pay for a piece of equipment that McCaskill might never use. They decided that he would be better served with a supervised program at a gym. If he actually went to the gym regularly, which he would be entitled to do for the rest of his life, the cost of it would pass six thousand dollars long before the exercise equipment would wear out. But I suspected that they knew McCaskill wouldn't go to a gym. He was said to be a recluse now, living alone in a small house in the east end with his grandmother, only going out if he had to.

Despite being quadriplegic, he was, with some help from his grandmother, doing much of his own care. He only allowed an attendant in twice a day, an hour and a half each time. He still had good strength in his arms and torso, so he could move himself in bed at night and he'd devised a way of getting himself in and out of wheelchairs. TNM had received a substantial saving from this desire for independence, yet there was no sign that McCaskill was getting any credit for it.

Except for a couple of invoices that I paid, I couldn't find anything else on the file that required immediate attention, so I decided not to spend more time on it. I was just putting it back on the shelf when I heard David behind me.

"Want to join us for coffee?"

He was standing in the entrance to my cubicle with Ken Rampersad, a slim, dark complexioned adjuster who worked in the next unit. Nearing forty and originally from the island of Trinidad where he'd first entered the claims business, Ken was destined to become one of two male friends I would have at TNM. David would not be one of them.

I joined them and the three of us walked to the elevator.

"So you're an independent," David said.

"Used to be."

"With who?"

There had been a lot of independent offices in Toronto, including some big North American chains. All of them, big and small, had been hurt badly by the introduction of 'no

fault' auto insurance in 1990. The reduced ability to sue drastically lowered the number of claims, while the new accident benefit work was so labor intensive that insurers couldn't afford to pay independents ninety dollars an hour to do it. Instead, they hired an army of young people and trained them to handle the claims 'in house'. To get some of the work back, the big independents then began a price war, cutting their rates drastically, which they were able to do because there was no shortage of young adjusters willing to work for lower wages, often working extra hours without pay, in hope of establishing themselves in the supposedly glamorous independent field. It didn't matter that most of them were burnt out within a year, for there were always more waiting to take their place. In my case, it wasn't money that had drawn me into independent work, but the collapse in rates and the reduction in new files had helped drive me out.

"I was on my own," I said. "For a few years I had a young guy working with me, but I had to let him go."

"Who was that?" David asked.

"Colin Jameson."

"I know him."

"Wasn't he here last year?" Ken asked.

"Right, he was with us in Vincent's unit." David said. "He's with Canutti, Smyrnoff now."

Colin was a young man from a black Jamaican family in the west end. I'd trained him from scratch. He'd learned fast and had been scrupulously honest in a business filled with temptations. I'd been able to depend on him in the worst of times. I was dismayed to find that I'd lost track of him.

"He was here?"

"Yeah, but he didn't stay long. He and Vincent didn't get along."

I wondered if that had something to do with Vincent's cool reception of me.

"Colin's a good adjuster," I said

We were downstairs now, walking across the big lobby towards the restaurant. David already had a cigarette in his hand.

"I hope you smoke," he said.

"I don't, but it doesn't bother me."

We entered a cafeteria line, got our coffee, paid the cashier, then walked through rattan chairs and glass tables to the smoking section at the back.

David's cigarette was lit before he sat down. Ken started to search the pockets of his jacket for his own.

"Sure you don't mind?" David asked, blowing smoke out over the table.

"I've seen a lot of smoke."

"You know what they say about second hand smoke," Ken said.

"But you inhale both, first hand and second hand, so you still die before I do."

They laughed, pleased at this response. Ken visibly enjoyed his cigarette, while David inspected the women at nearby tables, until he turned to me.

"So what files have you looked at?" he asked.

"Donald McCaskill."

"The quad? Not exactly the one I'd start with."

"TNM's been giving him a rough ride," I said.

"That's Vincent. You may think it's your file, but it's one of his favorites."

"Because of Audrey," Ken added.

"The case manager?"

They both nodded.

"She and Vincent are friends?"

"Like that," Ken said, holding up two fingers together.

They didn't have to tell me that such a friendship would be partly financial. Corruption had been a chronic disease in the insurance industry as long as I could remember, but since the eighties the infection had been spreading in an unprecedented way. Recently I'd heard that the under the table price – the payoff to an adjuster or supervisor - for a rehab referral of a quadriplegic file like McCaskill's was eight hundred dollars.

Some of the people who did this, who offered money for referrals, were good people who didn't want to do it. But they were convinced that it was the only way to survive in business now, and I wasn't sure they were wrong.

"Is that why Vashti left?" I asked.

"It was a factor," Ken said. "Not the only one."

"She bailed out," David said.

There was a silence while they smoked their cigarettes and I thought about Vashti.

"What do you think of him?" David asked.

"Who?"

"Vincent. Our illustrious leader."

"He's a hard man to read."

"Yes, there's a lot that needs to be read," Ken said, "but no one can find the book."

They were near the end of their cigarettes and I had finished my coffee.

"What do you think of Kat?" David asked.

"She's nice," I said, immediately regretting the inadequacy of the description.

"Not as nice as she pretends to be."

There was another silence. I wasn't going to follow that up.

"They say Vincent used to be a priest," David continued.

As strange as it sounded, it fit the man.

"What does he say?"

"He never talks about it," Ken said. "But I don't think he ever got to be a priest. I think he dropped out of a seminary."

We contemplated that as they drank what was left of their coffee.

"He's hiding from God," Ken said.

David stood up, butting out the remains of his cigarette.

"Could you find a more godless place than an accident benefit claims department?" he asked as we left the table.

Chapter III

Once they've been knocked off their feet by an injury, some men and women never get up again. When you open a file and find a claimant still disabled a year or more after their accident by an injury that shouldn't have lasted more than a few weeks, you know you're about to enter, once again, the confusing region of psychic trauma, the upside down world where an injury can become an asset, something to cling to, a refuge from a cruel and indifferent world.

The file I opened next, that of Martin Myers, was one of these. It would produce a crisis for me, and for Martin, beyond anything I could have expected when I came to TNM.

Claimants like Martin complain of continuing pain that no doctor can explain, except to give it the usual diagnosis of 'chronic pain syndrome'. They can't work, can't look after their children, can't clean their homes, can't exercise, and they almost always insist that they can't have sex anymore. Inactivity slowly deconditions them, while anger and frustration sensitize them to their pain. They take a variety of drugs, which partially cover up the symptoms while the side effects give them new ones. They quarrel constantly with their partners - for these claimants are almost always married - and when they're finally persuaded to submit to psychotherapy they find no solution there either. You usually meet them living in a hopeless limbo, unhappy and unloved, sinking slowly deeper into depression and despair.

They aren't frauds. That's another kind, who can be fun because you know they aren't suffering and there is the elaborate game to be played with them - the medical examinations, the surveillance by private investigators, the legal actions, lawyer battling lawyer, no one sure who will win. We play the same game with claimants like Martin, but

it's a more serious one then because, in the midst of it all, the claimant's life is usually going to pieces.

Like any adjuster, I couldn't help comparing myself with these people. Whenever I'd been knocked down, I'd always managed to get back up. It wasn't a conscious decision, more of an animal-like response. There was something stupid about it, like a punch drunk boxer getting up from the floor only to be hit again. Claimants like Martin are different. They've thought about it and they don't want to get up anymore.

Martin was fifty years old when I first opened his file, two years younger than me. Born into one of the old Irish/Scottish neighborhoods in central Toronto, communities that didn't really exist anymore, he'd left high school after grade nine, worked in factories, drove delivery trucks, then he'd had a service station franchise for several years. At forty-three, after losing the service station, he'd joined his ailing father in a small appliance store on Eglinton Avenue West, a busy area of small shops and supermarkets that was populated now mostly by Jamaican, Korean and Central American immigrants. Completely out of touch with these people, and with his father finally dead, Martin had been slowly going out of business when he had his accident.

That night, in February 1999, he was driving down the steep hill on Pottery Road towards the expressway entrance in the valley when he hit the concrete wall of the underpass at the bottom. The firemen who got the door of his '89 Tempo open reported that he cursed them and demanded that they let him die. But his only significant injuries were an undisplaced fracture of his pelvis and three broken ribs.

After he was out of the hospital, an adjuster went to the store to take a statement from him. She met Martin seated behind the cash register in a wheelchair, though he later admitted to her that he could get around with a cane. He said he'd only returned to work because he couldn't afford to hire anyone to replace him. In her notes, the adjuster described dusty radios, kitchen appliances and obsolete TVs sitting on the shelves. In the three hours she was there, she counted only four customers, older residents of the neighborhood who had come in to get a blender fixed, to buy a few batteries, or just to talk.

The identification photograph she took showed a big man in a faded maroon cardigan with a grey T-shirt underneath. He had a slack heavy look, as if the only exercise

he got, even before the accident, was a slow climb up the stairs to his apartment above the store. Forty-nine at the time of the photo, he looked at least ten years older, defeated and tired of life.

There was no picture of his wife, but I would eventually meet her. A lean hardened woman who worked as a bookkeeper for a nearby bodyshop, Alice Myers, when I saw her, looked like someone who would never accept defeat, but never know real happiness either.

About a month after the statement was taken, Martin decided that he couldn't work anymore. He closed the store and put in a claim for Income Replacement Benefits, or IRBs as we referred to them.

The night of the accident he'd been drinking, though he only admitted to the customary two beers. Because of his injuries, or maybe some misunderstanding or disagreement between the police and the hospital staff, no breathalyzer or blood sample was taken. That probably saved his right to claim an IRB, which you didn't get if you were impaired. But the legislation also required that an injury be the result of an 'accident'. Given the remarks he'd made to the firemen, the nature of the collision and the apparently poor financial situation of the store, TNM took the position that the accident was a suicide attempt, a deliberate act, and refused to pay him any benefits.

Martin hadn't confessed to attempting suicide, so there was really little hope that an arbitrator or judge would support the refusal. But it probably had been a suicide attempt, so TNM stuck with the defense. Once an adjuster has managed to terminate or refuse a benefit, claims people are always reluctant to reinstate it. Everyone knows that a claimant whose benefits have been cut off is more motivated to settle than one who is getting payments.

That's when Martin retained Sarah Blackman, a young lawyer on her own who'd developed a reputation for being smart and aggressive. She filed a dispute, then, at the obligatory mediation, when TNM offered five thousand dollars to settle all benefits from that accident, she advised Martin to refuse. He did, then she filed immediately for arbitration.

Faced with an arbitration that would cost them at least twenty thousand dollars in legal expenses and probably result in Martin winning the right to claim IRBs, TNM backed down and agreed to start paying him.

But how much were they to pay? As a self-employed claimant, it was up to Martin to prove his pre-accident income. He'd only produced a statement from his accountant showing a net income from the store of \$42,000 a year, enough to get him the maximum IRB of four hundred dollars a week. When TNM's accountant asked for income tax returns for the last three years, along with other documentation from the store's books, Martin produced only tax returns for two years, claiming he hadn't been able to organize his records sufficiently to file his return for the year prior to the accident. The tax returns were ambiguous and he'd supplied nothing else, but, to avoid the arbitration, TNM agreed to pay him two hundred dollars a week, with the proviso that should it eventually be determined that his IRB entitlement was less than that, Martin would have to reimburse them.

Sarah hadn't sent anything more by the time I arrived at TNM - six months after the IRB payments started - which suggested that Martin might never be able to support an IRB of two hundred a week, maybe not even that. If the store had been losing money at the time of the accident, he might not qualify for anything. He might end up owing TNM a lot.

But some self-employed people are so bad at record keeping that the income can be there, just difficult to demonstrate. People like Martin often don't know themselves what their real income is. But arbitrators and juries can be sympathetic to them, so the outcome of litigation on their files is difficult to predict.

Then there was the question of disability. Two months before I arrived, Vashti had sent Martin to an orthopedic surgeon for an Insurer's Examination, or IE as it was usually called. The doctor examined Martin, looked at his x-rays, hospital records and other medical reports already on file, then decided that he didn't have a 'substantial inability to perform the essential tasks of his employment'.

So Vashti had terminated the IRB payments.

When we stopped someone's benefit, the regulations required us to offer them a DAC (pronounced 'dak') assessment, that is to say a neutral examination by doctors at a government appointed Designated Assessment Centre. There were also assessments for treatment, rehabilitation and attendant care, all known as DACs, and the insurer had to foot the bill for each of them.

With IRBs, if a claimant elected to go to a DAC we had to reinstate the benefit until the DAC assessment report was

completed. Martin had chosen the DAC, so he was getting his two hundred dollars a week again when I took over his file.

The DAC assessment was now only a week away, but Vashti hadn't had time to copy the medical documentation for the DAC centre before she left. A couple of the telephone message slips under my phone were calls from the centre asking for it. The medical and rehabilitation file, including the hospital records, amounted to at least four hundred pages. It would have been risky to send it out for copying this late, so I decided to do it myself. I removed the pages from the metal fasteners, took out as many staples as I could find, then set out for the photocopying machine. I knew from my tour of the office with Katya that ours was located in an alcove that also contained a fax machine and printer.

The photocopier was a big one, the kind with an air compressor to assist the paper through. I fed about thirty pages into the top of the machine and pushed the start button. With a deep hum and a heavy breathing sound it began pulling the pages in and shooting them out the other side. I was putting more pages in when I became aware of someone else in the room.

I turned to see a young Asian woman with a treatment plan in her hand. In fact, she looked very Vietnamese. Something about the way she held the treatment plan told me she was an adjuster, but I didn't remember meeting her earlier.

"I can wait," she said with a shy smile.

"No, I have too much to do. You go ahead," I said, removing what I had completed.

"You are new?" she asked, putting her treatment plan in the machine. Because they were in the form of a four page folded booklet, she had to do it manually, one page at a time, lifting up the cover of the copier each time so she could fold and unfold it.

"Yes, I'm Chris," I said, extending my hand. Hers was small brown and firm.

"I'm Lucy," she said, taking her treatment plan and copies from the machine. "Which unit are you?"

"Vincent's."

"Ah, with Kat."

"And you?"

"With Gloria."

"And Ken Rampersad?"

"Yes, he is my friend," she said with some satisfaction.

She left and I finished my copying. When I got back to my desk, I found the company personnel directory on the computer, searched the names and found Lucy Tran.

I'd met enough Vietnamese to guess that she was about thirty-five, so she could have been a child during the war. From her accent I could tell that she spoke the language, and she had a southern face.

I sat and thought about that. There were a lot of South Vietnamese in Toronto now, yet there had been none before the fall of Saigon. Would she have been in that office if men like me hadn't gone to Vietnam? If we hadn't lost the war?

I returned to Martin's file.

There was a handwritten letter from him, accompanied by a collection of taxi, parking and prescription receipts, along with a list of mileage and travel destinations. I thumbed through the drugs to see what he was taking. There was Vioxx and Tylenol 3, both anti-inflammatory, Endocet, a narcotic that would be for pain too, Metoprolol, which I knew would be for hypertension, Nitro PRN, no doubt for angina, Lipitor to control cholesterol, Diazepam, the tranquilizer known better as Valium, Lithium Carbonate and Zoloft. It was quite a list, but unfortunately not at all unusual for someone who had been off work almost a year.

The mileage looked inflated, and I had my doubts about some of the taxi receipts, but I decided to pay them since they were overdue. The heart medications probably had nothing to do with Martin's accident injuries, but I knew a refusal would only produce a letter from his doctor indicating that anxiety brought on by the accident injuries made his blood pressure more of a concern.

What interested me most were the Lithium and the Zoloft.

Zoloft was one of the latest psychiatric drugs, one of those promoted now even on television as a medical answer to depression and other psychological problems. Lithium was usually prescribed to reduce the manic symptoms in manic-depressives. Because it could produce some serious side effects, like muscle tremors, co-ordination and speech problems, I knew it was only used when the situation was serious.

Except for the apparent suicide attempt, I'd seen nothing in the file to indicate that Martin had psychological problems.

I decided to call him. I'd noticed from file notes and correspondence that he and Vashti had talked frequently with Sarah Blackman's knowledge. On accident benefit files most lawyers consent to direct contact with their clients simply because they don't have time to do all the phoning themselves, and their clients couldn't afford to pay for it if they did.

"Another adjuster?" Martin said skeptically. "Well I hope you're smarter than the last two."

"They did something wrong?"

"They tried to pay me nothing. They knew damn well I couldn't work, but that didn't matter."

"I called to tell you I'm paying these expenses you sent last month."

"Well, that's something. When I called last week, no one could even find the file."

"You've got some medication here Martin, Zoloft and Lithium. Are they to do with the accident?"

"They sure as hell are."

"But they're psychiatric drugs."

"Yeah, and they were prescribed by my psychiatrist because you people have driven me nuts."

"Did you ever tell anyone that before?"

"Nobody asked."

I told him I'd pay for them this time, but we would need a report from the psychiatrist explaining their relationship to the accident before I would consider paying them again. I said I would notify his lawyer of that, promised to send him the money for the drugs and other expenses and discontinued the call.

Then I wrote a letter to Sarah Blackman. I sent her copies of the Zoloft and Lithium receipts and requested that she produce a report from the psychiatrist. If she didn't already know that Martin was seeing a psychiatrist, she'd be very interested to find out. Psychological problems always strengthen a claimant's case, adding to its financial value.

Chapter IV

That night, in the basement room where I kept my books and music, I was lying on the couch listening to Pachelbel's *Canon in D Major*. Though I might have been thinking about TNM, going over the details and events of the day searching for reasons to be optimistic, instead I'd had to return to a question I'd never been able to answer – why was it so important to us that the love between a man and a woman should last a lifetime?

I wasn't completely alone. Our old cat Brigit, small and black with white paws, white face and a black nose, had entered the room earlier. Still slim, she'd jumped silently onto the couch, paced gracefully across the top until she was next to my shoulder, then, as she did every night, dropped onto my chest to greet me with a touch of her nose before curling up under my arm to fall asleep.

The version of the Canon that I was listening to has a part where the music withdraws, leaving only the sound of waves coming in on a beach, rolling in slowly from somewhere far out on a wide unknowable sea, from a place beyond the selfishness, suffering and deceit of life on the land. The waves continue until deep notes from a harp join in, a haunting sound that reinforces the mood of the sea while it hints at something more.

And then come the strings, the beautiful, beautiful strings, sweeping away everything else, filling the world with their sound. This night they spoke to me of all the places I'd ever been and all the people I'd forgotten or left behind. This night when I still didn't know if I'd be able to continue in the claims business, when it looked like my marriage was finally finished and it seemed as if there was nowhere left to turn, the sound of the strings made me wonder if it was now only through music that I could experience what people call love.

It had only been another argument with my wife.

She'd started again about buying another house, one more like those of her upscale friends in the real estate business. Why it had been so important to bring it up this night, I didn't know, but who was I to question why someone wanted something badly? It had been important enough to call me a coward again, the one always afraid to take a chance, the one who had stopped her from doing everything she'd ever wanted, the one who had never really loved her.

Until then I'd talked about being patient, about waiting until we had more money, but suddenly I had realized that I didn't want another house at all. I didn't want to move, didn't want more debt and didn't want to follow her any farther in the financial odyssey she was bent on. When I told her that, she threatened to leave and buy the place herself. The trouble was, though her income was now well above mine, we both knew she couldn't carry a house like that on her own, and I couldn't hold onto the one we had without her.

But I'd told her to go ahead, that I didn't care what she did anymore. As usual, the argument got worse then and spread to everything that had ever come between us. This time though, I had said things that I'd hoped I would never have to say. That was when the woman I'd once loved so much got badly hurt. Behind the sarcasm in her words and the hardness in her eyes, I was sure I'd seen a child ready to weep inconsolably.

What had gone wrong?

When we were young, in those years after I returned to Toronto from the Far East and we first met, Janet and I had loved one another with an innocence and abandon that we thought would never end. Like a bonfire burning on the darkest of all nights, our love burned so brightly that it drove the darkness back until we thought it was no longer there. It burned for a long time too, but the years were longer and time has never cared much for young lovers. The fire burned down to its coals, then, one by one, those went out too. It was completely out now, there was no doubt about that. I had searched through the ashes myself.

Why do we insist that love should last forever?

Why can't it last for a year, a month, or only a night, and still have been something good? But a marriage ends and people shake their heads ruefully at this proof that the union should never have happened in the first place. Maybe it's our fear of this kind of judgment that makes us cling to one another, pretending that our relationships only need repair.

We head off to counseling, we read all the books, we talk and talk and learn to be so understanding, while, behind it all, the ghost of love continues to fade away.

People talk as if they know what love is. They talk about it as if it's something that can be weighed and measured, bought and sold, or put away for safekeeping. We ask young couples who are getting married to swear they'll love one another for the rest of their lives, as if the gods of love are only servants hired to wait on their commands. In their innocence, they make those promises, then, when love begins to fail and they're bewildered by what's happening, they blame themselves, or each other.

Janet and I had been through that. I sometimes wondered if my solitary nature hadn't doomed us from the beginning. It had always been tough on Janet. When I was a boy, and throughout my years in high school, I had always assumed that I would remain single, and maybe I should have.

But my character alone wasn't enough to explain what had happened. I'd seen it happen to too many couples, seen the sparkle fade from too many eyes. I'd seen too much disappointment, too many people using each other, too much false cheer and pretending.

There were some, it was true, who stayed together the whole way, especially in previous generations. But those were stoic people, given to making sacrifices. Sometimes the passion they felt for one another in their youth underwent a metamorphosis, changing into a deep friendship, a different kind of love. There was no denying the beauty of that when you saw it. But more often what you saw was just suffering, denial and domestication. When wild animals are confined for years, they grow accustomed to their cages and the human spirit can be tamed the same way.

No, for a long time I'd had the sense that something stronger than Janet and I had been at work. Through the years, event had followed event with such disturbing inevitability, the split between us widening and widening even as we did everything we could to stop it. I was convinced by this time that there was a greater power that didn't want those bonds to last, something ruthless that insisted on an end to everything and would impose any amount of suffering to get its way.

The music of Pachelbel was still playing when the door of the room opened. There, silhouetted in the light from the hall, was my eighteen year old daughter Tracy, one reason

why I was still there after all those years. She had just come home.

"Dad?" She called softly in case I was asleep.

"I'm here Trace."

"Is something wrong? Mom's sitting in the living room, just staring at nothing. She won't even talk to me."

"Come here," I said, turning down the music.

For the next hour, I tried to explain some of it to her.

* * *

After Tracy was gone, I lay awake for a long time. She had taken it bravely, like the little soldier she'd always been. I'd watched her wrestling with it, tortured by the love she felt for her mother and I, and the pain of knowing that the happy family we'd once been was breaking up. I saw her groping for some kind of solution and, as hopeless as that was, it made me love her even more. I wondered how Rob, still away at university, was going to take it. I hoped Janet would tell him, that I wouldn't have to do it.

Whatever was going to happen now, there was no going back. I needed the job at TNM more than ever.

Towards dawn I had another dream of Vietnam.

Tracy was with me, except that she was about nine years old, the age she always was when she traveled with me in dreams. We were sitting on the bench seat of a Huey transport, flying up the river valley west of Song Cau. The engine of the helicopter, behind the wall at our backs, and the rotor blades overhead, hammered so loudly that we had to shout to one another when we had something to say.

There was a pilot in front of us, but I never saw his face.

To see better, Tracy got up and went around to the open compartment on the side of the ship, the place where a door gunner would have been during the war. I joined her and we looked outside together.

There was nothing to see but a landscape of death.

The steep forested hills that came down to the river weren't green anymore. The forests that had absorbed our napalm and explosives and grown back again and again, were now so bombed and burnt that, mile after mile, there was nothing but charred fallen trees and scorched earth. Below us, now devoid of water, the dry cracked bed of the river slid slowly by.

Following the shoreline with my memory, I thought I saw the place where Jimmy Giardello was killed, and, if I was right about that, just beyond a bend that was coming up was the place where I shot the girl.

That I didn't want to see, so I looked away to the hills on the horizon. Even they looked black and empty. Beside me, her hair blowing in the wind, Tracy pointed to things and shouted, but all I could see was the dead land.

The helicopter turned away from the river, passed through a gap in the hills, then came down in the middle of a small plateau. The rotors overhead were still turning slowly when Tracy jumped out and ran around the front of the machine. Remembering that this had once been dangerous country, I got out and followed her.

Down on the ground it looked even worse. The blackened trunks of trees lay crisscrossed and broken in their own ashes, like the bones of dead giants on some infernal battlefield. Wisps of smoke were still rising from them.

But Tracy was calling to me.

Coming around the front of the helicopter, I spotted her about a hundred meters away, squatting in front of a low green bush, the only living thing to be seen. As I approached it, I thought I heard the sound of running water.

"Look Dad! Look!" Tracy called again, pointing inside the bush.

I got down on my knees and peered in through the branches. There, in a kind of luminous room made golden green by the sunlight entering through the leaves, I saw many small yellow birds, and they were all singing.

Chapter V

The next morning I set out to restore some order to my files. They weren't just disorganized. Most of them had overdue invoices and expense claims too. There was nothing unusual about Vashti leaving them like that. We all did it, though we wished it wasn't necessary. This was the principle reason for the chronic movement of adjusters. If your files got so far behind that they became unmanageable, rather than admit this to a supervisor, which would only provoke a closer examination of the work you'd been doing and reveal the mistakes you knew were there, you went to another company where you would take over a set of files that were in just as much of a mess, but not because of you. The salary increase that came with the move was just a bonus, though, of course, you would insist that you made the move for the money. In the modern business world, that was the only acceptable reason for doing anything.

Because the invoices would generate phone calls, I paid as many as I could. That wasn't as easy as it sounds. An invoice billing ten to fifteen physiotherapy or chiropractic treatments wasn't as simple as it looked. To begin with, you had to make sure it wasn't a duplicate of an invoice that had already been paid. Clinics issued reminder copies every month. It wasn't uncommon to find three or four versions of the same invoice in a file.

Usually the extra invoices were unintentional, just clinics trying to make sure they got paid. Most physiotherapy and chiropractic clinics were operated by people who cared as much about their patients as their cash flow. But some were in it purely for the money. Those were the ones that routinely over billed, charging excessive amounts per session, sometimes even for sessions that never took place. Watching for that wasn't easy, for they'd developed ways of putting invoices together that made them harder to read. They would

use terminology for treatment that wasn't standard, or they would overlap some treatments from one invoice to the other, so you had to check previous invoices to be sure you hadn't paid for something already.

Naturally, those clinics made a lot of money. Deceit that doesn't go far enough to put you in prison has always been richly rewarded in our culture.

Then there were the expense claims from insureds. They sent us receipts for prescription medicine, neck collars, gym memberships, Tens machines, cervical pillows, therapeutic mattresses and orthotic shoe inserts, along with travel expenses - mileage, parking, and taxis. Under the Housekeeping and Home Maintenance coverage they submitted claims for housecleaning, lawn cutting and snow removal. Sometimes they would claim things like plumbing, car repairs, or moving expenses, arguing that that those were things they would have done themselves if they hadn't been injured. There were clauses in the legislation that arbitrators had used to award payment for claims like that, so they were a judgment call. Some we paid, some we refused.

Prescription medication had to be watched because many claimants sent receipts for all their drugs, not just those related to their motor vehicle injuries.

Travel expenses could be troublesome. There was a fifty kilometer deductible on trips in the claimant's own vehicle, so you wouldn't have expected us to be paying much for travel, but paralegals had got around that by instructing their clients to get notes from their doctors saying they couldn't drive. They went to their treatments in a friend's vehicle, or a taxi, or a vehicle supplied by the clinic. In those cases we had to examine the lists of departures and destinations to see if they really were injury related trips, and whether the mileage had been inflated. Those things weren't difficult to catch, but they required time and adjusters had never been allowed much of that.

Finally, invoices and expenses were supposed to be paid within thirty days of receiving them. That might sound easy enough, but it wasn't. While they were coming in every day, a week could easily go by without a chance to work on them. Many went past thirty days. In that case, we had to add interest to them at the rate of two per cent per month, compounded.

So there was as much work involved in paying claims as there was in disputing them.

That morning I encountered a set of seventy-five housekeeping receipts, a year and a half's worth. They looked fresh, as if they'd been written up that week by one person sitting at a table for an hour or so. They were all for the maximum hundred dollars a week, seven and a half thousand dollars worth of housekeeping. If that wasn't enough to make me suspicious, the letter that accompanied them came from the law firm of Mosevitz & Associates, and it was signed by the law clerk Nick Viola.

Nick was an old adversary, one who knew all the tricks. Though I didn't trust him, I did respect his skill, and, after all the years of dealing with him, I had a grudging affection for him too.

His client was Rita Lazares, a forty-five year old supermarket cashier with a whiplash injury from a minor rear end collision.

The first whiplash injuries ever described were those suffered by pilots landing on aircraft carriers in the 1920s. The term 'whiplash' was given official status by an orthopedic surgeon, Dr Harold Crowe, in a speech he gave in San Francisco in 1928. Plaintiff lawyers didn't get seriously interested in the new injury until the 1950s, but they were so successful with it then that insurers began to fear it would put them out of business. In the '60s Dr Crowe lamented what he'd done. He said he'd only wanted to describe the physical motion the neck experienced during high speed collisions. He never anticipated that it would become the name of a widespread disease.

By the year 2000 the whiplash had come a long way. Thirty years earlier, most claimants only had a sore neck. Now, we not only had an epidemic of sore necks, but most sufferers had a sore back as well. Comparing the injuries people received in the fifties with those being diagnosed at the turn of the century, you might wonder if the cars of the fifties weren't better designed, or if seat belts, head rests, air bags and other impact engineering had been useless inventions. For, although seat belts and air bags dramatically reduced fatalities and crippling injuries, and headrests were added specifically to counter the whiplash effect, the whiplash injury had proven immune to any interference.

The double injury diagnosis, neck and back, allowed clinics to prescribe more treatment, and a claimant with both could stay off work longer and get a bigger cash settlement at the end of the day.

Plaintiff lawyers had proven that a whiplash could last for years, that it could even be permanent, at least once psychological factors took over. If you played your cards right, you could retire now from something that started as a sore neck.

Rita Lazares had stopped working three days after her accident. She'd had two months of physiotherapy, followed by four months of chiropractic adjustments, acupuncture and massage. Despite no improvement, the chiropractor then submitted a third treatment plan. Vashti refused it, forcing a Med/Rehab DAC. The DAC decided that Rita had reached 'maximal recovery', that she had had more than enough treatment, and rejected the treatment plan.

Then Vashti sent Rita for an IE assessment. When the IE doctor said Rita could return to work, Vashti terminated the IRB. Rita elected to go to a disability DAC, which also found her able to work, so the IRBs were stopped permanently.

By that time the evidence against Rita was formidable. To an inexperienced adjuster, her file would have looked ready to be closed. But that's when she retained Mosevitz & Associates.

Nick sent her to a doctor who specialized in fibromyalgia. Not surprisingly, he diagnosed it in Rita. The term 'fibromyalgia', like its predecessors 'myofascial pain syndrome' and 'fibrositis', meant nothing more than 'muscle pain', but it seemed to inspire in claimants a renewed conviction in their disabilities. Once diagnosed with it, no one seemed to get better.

It was a syndrome rather than a disease, just a name for a characteristic group of symptoms – chronic muscle pain, stiffness, poor sleep and fatigue being the principle ones – with no cause for them identified. You could have fibromyalgia without ever being in an accident or suffering physical trauma. Doctors diagnosed it with the ACR Criteria Test. Pressure was applied with the tip of a finger to a set of eighteen 'trigger points' on a patient's body. Each time the patient said this or that spot hurt they scored one point. If they got at least eleven, they qualified for a diagnosis of fibromyalgia, at least according to the doctors who believed in the test.

It didn't take insurance claimants long to understand the significance of that.

When Rita saw TNM's fibromyalgia expert, she scored a perfect eighteen. The elderly doctor who did the IE told how he gently touched the surface of the hair on her head and asked if that hurt too. Though hair doesn't contain nerve fibers, Rita assured him that it did. Disregarding her score on the test, the doctor found enough evidence in her exaggerated responses and contradictory answers to conclude that she did not have fibromyalgia, that what pain she did have was not related to the accident, and that she ought to return to her job.

So Vashti had continued the refusal of the IRB.

Unfortunately, she hadn't asked either of the IE doctors whether Rita could do housekeeping. That wasn't necessarily an oversight. Until then Rita hadn't asked for housekeeping assistance. If someone wasn't claiming that benefit, we were reluctant to bring the subject up.

The housekeeping was likely Nick's idea.

The problem was that I had no medical evidence I could use to refuse housekeeping. You might think that someone able to work in a supermarket for eight hours a day, as the IE and DAC doctors said Rita could do, should be able to do their housework, but adjusters weren't allowed to draw conclusions like that on their own. I would have to ask the IE doctors for an opinion on housekeeping. Until I got their responses, the only argument I had was that the receipts might be false. That was the weakest of all defenses, for you could never prove it.

I decided to give Nick a call.

"Chris! I heard you got out of the business."

"Not yet."

"Where are you now?"

"TNM."

"That's a good place for you Chris – TNM doesn't like to pay and you don't like to pay."

"I pay reasonable claims Nick."

"Just not mine eh?" he said and laughed. "Do we have any files together?"

"I'm looking at one right now. Rita Lazares."

"A sad case."

"I know. I'm looking at the housekeeping receipts – same old Nick Viola."

"Pay me now or pay me later," he said and laughed again.

"There's surveillance on her Nick."

"Good. Then you know she never does anything."

"She does more than you think."

I hadn't looked at the videos yet, but he didn't know that.

"Ah, same old Chris Stone. Want to settle it?"

"Not if you want sixty thousand."

"That's minimum. She's still off work you know."

"Even though two IEs and a DAC have said she can work. And a Med/Rehab DAC said she doesn't need any more treatment."

"Ah, but they're wrong. Wait till you see what I'm sending you next."

Whatever he had, he couldn't surprise me. But I found myself wondering about this man who I'd known for at least twenty years, yet didn't know at all.

"How long have you been with Mosevitz Nick?"

"Twenty-three years this month. We set up a two man shop together in '76."

"You must like it there."

"Oh, I love it. Where else could I find two hundred clients who don't believe I do anything. Who, when I do get them some money, never think it's enough."

"When it's really too much."

"Put that in writing would you?" he said, laughing again. "But send me some money for Rita. That's what I need."

"I'll send you my response today," I said, then we hung up.

It was no surprise that Nick wanted to settle the file. In the injury business both sides always want to get their files closed. The insurers want an end to the financial bleeding, while the lawyers and paralegals want to collect their fees. If a claimant doesn't want a cash settlement, if they only want to prove that they're entitled to ongoing benefits, there will be pressure on them to accept one anyway. Even quadric-plegics like McCaskill are approached with proposals to 'cash out', to relinquish all their lifetime benefits in return for a 'full and final settlement' and money in the bank.

Before doing the response to Nick, which wasn't going to include any money, I decided to go to lunch. Janet was on my mind and I wanted to be alone, so I went downstairs, bought a sandwich and a coffee, then took them out to the car.

Though it was still March, the air was mild and calm. The sun had been out all morning, so the car was warm inside and I was able to roll the windows down a couple of inches. From behind the seat I took a backpack full of audio tapes, searched through them until I found the tape I wanted, put it in the player and sat back to listen to music and eat my sandwich.

Given what had happened the night before, I was in a strangely settled mood. Maybe it was just relief that the break with Janet, begun so long ago, was now more or less complete. But this feeling wasn't new to me. The more alone I was, the more confident I became. I'd been that way all my life.

I thought of Nick Viola staying with Mosevitz for over twenty years. How different from me. Except for Janet and the children, I'd never been loyal to anyone. But, although I was different, I could still admire what I saw in Nick.

Young adjusters would never have admired him. They preferred to keep a chip on their shoulders, to dislike their opponents, to see them as the enemy. They were happiest in a world of stark contrasts, black and white, good and evil. If an adjuster left a company to work for a plaintiff lawyer or a paralegal firm, they would say that he or she had 'gone over to the dark side'.

To me what Nick did wasn't unnatural. Whenever civilization displaces wild things, the large predators are the first to go. But it has to create new predators to replace them. Not just thieves and murderers, but men like Nick who operate legally, or at least on the edge of the law. They prey on financial institutions the way wolves prey on herds of sheep. I was just one of the dogs hired to protect the sheep. Didn't it make sense that the dog should feel something for the wolf? Real dogs sometimes show a deep longing for the wildness they see in their untamed cousins.

As for the claimants who cheated, I might do everything I could to stop them, but what they were doing didn't seem unnatural either. The human mind seems to be programmed for theft. The instinct to get something for nothing is probably as old as our hunter-gathering past.

The tape I was playing was one of Segovia's, an album called *Reveries*. Though I listened to classical music, it was really only the simplest I could handle. The complexity of the great symphonies reminded me too much of the world I was trying to escape. I was more at home with chamber music,

sonatas or string quartets. When I listened to vocal music, I preferred it in a language I didn't know, or in a form like that in the songs of Enya, that allowed you to hear the words purely as music.

But what I liked most of all was a single instrument - a piano, a flute, a violin or a guitar, especially when played by someone like Segovia. I liked his unhurried way of touching the strings, the way he would separate one note from the others, leaving silence on each side of it so you could hear it completely, from the beginning of its short life to the end.

You need silence to really hear things. When a hermit thrush, the North American cousin of the nightingale, calls from deep in a forest on a summer afternoon, the sound is beautiful because it's surrounded by silence.

Beauty and silence are intimately connected, like a picture and its frame. In me, beauty also produced silence. Whether it was the sight of a remote lake I'd never seen before or a woman I'd just met, in the presence of either I always grew quieter, more and more removed from the world of language.

Were there no women like that? Women who were stirred more by a silent look than by any words?

In a way, my whole life, all those decades of physical and psychological wandering, may have been a search for a woman of that kind. I was still convinced that she must exist, but I had never met her, at least not in North America, and I no longer had any hope that I would.

I think it was Segovia who got me thinking that way. I know it was he who first made me aware that the Spanish mind is more sympathetic towards solitary things, and solitary people.

In my quest for an understanding of the human world, I had often turned to literature, to writers like Joseph Conrad, Thomas Hardy, Graham Greene and William Blake. Each of them had been solitary and alienated by the human world, and each had sought to understand why. Among non-English writers, Flaubert, Tolstoy, Proust, Hesse and Rilke said a lot too. But they all died without solving the mystery of why we're like that. Blake may have figured it out, but then he turned his back on the world. He lost interest in the living reader and disappeared into a labyrinth where I hadn't been able to follow him.

It was the music of Segovia that led me, when I was still a young man, to investigate Spanish writers.

I read Garcia Marquez's book *One Hundred Years of Solitude*, a story in which the central character almost never spoke. Because of his silence and his immovable nature, Aureliano Buendia stood above everyone else in the novel like the tallest tree in a forest. No one in the story ever suggested that he shouldn't be that way. In fact, when the civil war came, it was to him that the people of his town turned.

In a story of Isabel Allende, I read of a young woman who was imprisoned as a love slave in a cellar on a sugar estate. When her lover grew tired of her, she was abandoned for forty years with nothing but daily drops of food and her psaltery, an ancient stringed instrument that she used to keep herself company. Finally rescued when some trespassing children overheard her music, she returned to the world, but she no longer wanted to talk to anyone, only to play her music.

In a book of Alvaro Mutis, I met Alar, the solitary reticent soldier defending the eastern borders of the Byzantine Empire against the encroaching Muslims. Caught up in that long war between the two faiths, he secretly developed a profound atheism of his own. Brave and independent, frequently in trouble with the empress because of his unexpected disappearances and her distrust of his faith, he was able to say to his brother, without exaggeration, 'I follow in no man's path, and no man dares follow in mine.'

Alar was a student of history, poetry and human nature. But, except as a soldier, the more he understood the human world the more he withdrew from it. By middle age he had given up on the love of women. Then a young woman unexpectedly chose him for a lover, and rode with him for two years along the frontier. He told his brother that she was all that still tied him to this world, and, when her rich family got the empress to take her away from him, the way in which he proved that was unforgettable.

Those men and women were there in book after book, silent and alone, never understood, yet always recognized and respected.

In Spanish poetry, aloneness, what they called 'soledad', was a major theme, repeated over and over.

Yet in our culture, people who liked to be alone were shunned, or they were told to get some therapy and learn to be normal.

Why were the Spanish different? I knew their culture had been slow to accept the modern world. I knew that many beliefs, attitudes and practices from the past had survived in their care. Could it be that an understanding of solitary people was included? Had there once been a time in the world when people like us were accepted? When we were allowed to stand apart?

This was the path that Segovia had led me to. That afternoon listening to him in my car, I'd been on it for a long time. I still didn't know how much farther I would have to go, or how much more I would have to learn, but I think I had a sense by then that, sooner or later, it was going to take me to the heart of this mystery.

Back at my desk, I took the messages off my voice mail, returned a couple of the calls, then resumed work on the Lazares file.

First I found a template on the computer for an OCF-9 or Explanation of Benefits form and began to fill it out. The form had four pages and each page had several sections. All had to be filled in, even if only with a 'not applicable', whenever we refused to pay a benefit. Everyone knew that red tape and bureaucracy were evils, we always had known it, yet they were growing in our businesses and institutions faster than ever.

I detailed my reason for refusing the housekeeping – because of the late arrival of the receipts, I questioned their authenticity. I asked for proof, such as cancelled checks or bank statements that would show there had been a regular exchange of money between Rita and her housekeeper, knowing full well that I would never receive any such thing. Not with Nick on the file.

When I was finished the form, I printed it, took something else with me that I needed to photocopy and went

to pick it up. In the room I met Lucy again, copying a thick set of documents. She smiled shyly when she saw me.

"Cua chung ta cho gap mat," I said as I searched the printer tray for my OCF-9. It meant only 'our meeting place', but her eyes widened.

"How do you know that?"

"I was in the war," I said.

She took that in as she continued copying, but misfed some sheets and had to stop the machine.

"You were a soldier?" she asked, not looking at me as she opened the door of the copier.

"Yes."

Some pages slipped from the file in her hand and fell to the floor. I got down alongside her to help pick them up and saw that she was biting her lip. We both stood up and I gave her the pages I'd collected. She began fumbling confusedly with them.

"I'll come back," I said.

"No, no – I'm almost finished."

Without reorganizing the pages, she copied a couple more while I stood by unable to say anything. Not looking at me, she said a low 'thank you', then left quickly.

While I copied my other material, I thought about what had just happened. South Vietnamese were usually friendly to Vietnam vets. They were the only people in the world who seemed to like us. Something had happened to her in the war, or to her family.

Sorry that I'd said anything, I returned to my desk. I had enough bad memories of my own without stirring up someone else's. But now I couldn't work. Thoughts of what might have happened to Lucy began to mingle with memories of my own and I was soon back to one I'd never been able to forget.

* * *

When I was a boy, my uncle taught me to hunt. He always insisted that hunters didn't shoot at animals that were too far off for a confident shot, or in cover where they weren't properly visible. If you hit them, you'd probably just cripple them, or wound them enough that they would get away to die unbound. That mattered to him a lot.

But I had a knack for shooting things, and, being stubborn, I made some of those shots anyway. Once I brought

down a duck that he'd told me was too high. Another time I shot a grouse that was completely hidden in a thicket. I just seemed to know where it was. Those were the days when we drove home not speaking to each other.

Isn't it strange that such ethics apply when we're hunting other species, but not when we we're out to kill our own?

The afternoon I was thinking about hadn't been unusual. The fighting had started in the paddies just below the first village. We'd exchanged sporadic fire with people we could never see, pursued them in and out of ditches, through the forest and the next village. The shooting was almost finished as we descended the path to the river. I was alone, about a hundred meters behind two other soldiers, when I saw a movement in the bush ahead of me, and something thrown towards them.

I fired and the way the branches shook I knew immediately that I had a hit.

When I stepped inside the tree line and my eyes adjusted to the shadows, I saw the girl on the ground, holding herself up with one arm. She'd been hit in the back, what hunters call a lung shot. Her other hand was pressed against the black cloth below her breast where the bullet had come out, her fingers trying to hold back the blood that was pouring through them.

She was about twelve years old and the most beautiful human being I had ever seen. There was something unearthly about her, as if she might have just dropped down from the stars. In one of the dreams I would later have of her, she would have delicate transparent wings folded down her back, like those of a damsel fly.

She watched me, wide-eyed, her pupils large and dark, with a look as if there was some important question she needed to ask. Through the following years I would wish again and again that I could have answered it, or that I could have got down and held her in my arms, or just taken her hand in mine. Instead, I only stood and watched her die.

There was a young black soldier in that unit who was quiet like me. He was from the Bronx and had a way of appearing next to me in the middle of a fight. Though we never talked about it, he and I looked out for one another. He was the one who helped me search for the grenade I thought she'd thrown. Without asking, he seemed to understand that it was important to me. Maybe he knew that the girl was going

to haunt me all my life. But there had been no detonation and we found nothing more than a few stones.

That was when everything changed.

For the next month, nothing was real. The tropical forests that I'd fallen in love with the moment I entered them, the Vietnamese I passed in the fields, the men I was with, the food I ate, the weapons and everything else I carried, all became insubstantial, almost transparent. It was as if they'd only been there to hide something else, a truth so dark and merciless that it had to be hidden, except that it was no longer hidden from me.

It wasn't that I turned against the war, not that at all. The war was just something else that didn't matter anymore.

Some soldiers say land mines are pure chance, at least the well hidden ones. Some think you can develop an instinct for avoiding them; others believe that there's nothing you can do if one's out there with your name on it. But no one is surprised when a soldier who is preoccupied by something, who has turned inward on himself, steps on one.

The mine blew my left foot apart and tore up my lower leg. I was flown to a transition hospital in the Phillipines, then to another in Japan. That I went to Japan rather than back to the states meant that someone thought the foot could be repaired well enough for me to fully recover and return to action. Surgeons have always been optimists.

They did a pretty good job of removing the shrapnel from the leg and putting the foot back together. But it didn't heal the way they expected. Eventually three toes had to be removed and there were deformities left on the bottom that were painful and wouldn't let me walk properly. When I was released from the hospital, I had to be discharged from the army too.

The injury wasn't much really. Many soldiers would have taken the foot as a fair trade for the chance to return home.

But I had no home to go back to. My uncle had died the week before I stepped on the mine. My aunt didn't write until well after the funeral and the letter had to be forwarded to Japan from Vietnam, so I didn't get it until I was near the end of my rehab.

She wrote as if it had just occurred to her that I might want to know my uncle was dead. Though she'd never been unkind to me, I think my aunt always wished I hadn't come to their home. She had no children of her own and I don't think

she wanted anyone else's. Only my uncle had loved his brother's orphaned son.

Because I had volunteered for a second tour of duty and I'd been several months into it when I stepped on the mine, I came out of the army with well over four thousand dollars, the price of the average new car back in Toronto. With that behind me, I got a cheap hotel room in Kyoto and settled down to think about what I would do next.

During the last year of high school I'd encountered the writer Joseph Conrad. His story *Youth*, the one about Marlow, the young British sailor traveling to the Far East for the first time, had a profound affect on me. The account of his long trip on an old decrepit ship with its cargo of smoldering coal, the burning and sinking of the boat, and, most of all, after hot days at sea in a lifeboat, his description of reaching land in the middle of the night made a strong impression on me. I felt with him that 'first sigh of the East' on his face, smelled with him the scent of flowers and wood coming off the land 'like a charm, like a whispered promise of mysterious delight'.

That story had a lot to do with my going to Vietnam. Now, shipwrecked myself and alone on my own dark ocean searching for land, I turned to Conrad again. In one of the many book stores in the city I bought a collection of his stories, plus the novels, *Lord Jim* and *Victory*.

It was in Jim's book, the story of a young man traveling through the east trying to escape his past, that I found what I needed. An old trader, Stein, when asked how one should face life, said that when we we're born we 'fall into a dream', like someone falling overboard into the sea. The way to survive, to be oneself, he said, was not to try to climb back out, but to submit to the dream and 'let its deep waters keep you afloat'.

When I read that I decided to follow the same impulse that had drawn me to the east and go farther south into the land of Conrad's stories. I got free passage on an American naval boat to Manila, where I found a small German freighter under a Liberian flag that took me farther south to Jakarta, the entrance to Indonesia, that land of seventeen thousand islands, five hundred volcanoes and thirty-five thousand flower species.

My inability to speak any of the languages didn't bother me. If anything, it was a comfort, a kind of shield against the conversation of men and women that I had always mistrusted. Behind it I was able to be myself, to see and feel and know that world in my own way. Like Marlow, I too saw the secret

places of the East. Like him, I think I looked into its very soul.

My problems weren't over though. During that year of wandering through Java, Sumatra, and the Eastern Islands, a band of specters followed me. Not just the girl, other things too – my failure to be the soldier I'd hoped to be, the five soldiers who died because of a mistake of mine, and the raw fear that remained long after it was any use, that could reappear with the slightest provocation. They took turns working on me, especially in the middle of the night, satisfying some need of their own to be remembered.

There was something else too – a feeling, or maybe it would be better to say something without feeling, a dark shadow that always seemed to be just behind me, looking over my shoulder, something that could empty my life of meaning at any moment it chose.

But I had Conrad with me. Not only the story of Jim helped me, but also that of Heyst, the man who found an island where he thought he could hide from the world, not knowing that the world would come looking for him. The morning after I read of his death, what Conrad called his victory, I was wandering through the market in Surabaya, thinking about him and feeling an unexpected optimism about my own life, when I encountered a pair of dark inviting eyes and the most beautiful smile I had ever seen. Into those eyes, the shadow that had followed me all the way from the Song Cau valley disappeared as if it was leaving forever.

I didn't stay in Surabaya long though. That nature of mine, that need to keep moving, to see everything and know everything, took me farther and farther into those islands. Month after month, I abandoned myself to the sparkling seas, to the intense green of the forests, to the riotous colors of the cities and towns, to the dark scented nights and the golden silk of South East Asian skin.

When I returned to Toronto in 1973, all that seemed to be left from Vietnam was the foot and a few memories that had consented to remain in the background. I was able to have a career, fall in love, even get married and be a father to two children, something that must have surprised a few people.

The years when Rob and Tracy were growing up were years of enchantment, the happiest of my life. Though Janet's dissatisfaction began during that time, at first neither she or I recognized the full significance of it. And I had no idea that

the dark shadow that had followed me around the Far East could come back. But it did. Like a patient predator, it remained on the trail of its prey until, one night at my office in the fall of 1994, it found me again.

For a long time I'd been losing interest in my work. After fifteen years, it had become harder to put in the long hours of an independent. I'd begun making mistakes. You can do a thousand things well for insurance companies, but make a couple of bad mistakes and you're finished. I managed to hide most of the errors, but some were noticed and work stopped coming from clients who had supported me for years.

I'd always relied on the quality of my work rather than any talent for promoting myself, so my only hope was to retain two companies that I had left. In desperation, I tried to work harder and pay more attention, but it only got worse. There was something ominous, almost sinister, about the way the mistakes developed. I would forget to do things, overlook important details, or do the reverse of what I intended. I began to watch myself closely, trying to understand why. And so, late that October night in my office, I finally saw that it was something in me, something dark and resentful that was deliberately sabotaging the work.

That's when I terminated my lease, sent the remaining files back to the companies and walked away. That ghost from the Song Cau had caught up with me again and the only defense I could think of was the one that had worked before, to move on. But it was 1994 and I had a family, so the question was, to where?

The answer came in the offer of a contract job doing accident benefits claims for an insurer in receivership, one that had failed and was now winding down. The bodily injury and property claims had been put in the hands of a law firm, so they only needed someone to continue the handling of the accident benefit files. I was told that I would be the last remaining adjuster, that I would work alone.

The work I'd been doing - bodily injury or BI work - investigating accidents, assessing damages and negotiating with lawyers - had been hard enough, but it was nothing like AB. I didn't know if I'd be able to handle the faster pace, greater complexity and increased contact with the public. Accident benefits seemed to be an almost suicidal choice. But at least it was different from what I'd been doing. And the chance to remain alone was too much to resist. Though I'd

done no AB work until then, I bluffed my way through the interview and got the job.

For the next two years I worked on the eighteenth floor of a building downtown, in an office where all the cubicles but mine were empty. I had a window that looked out on the city, the lake and the green islands of the bay. At lunchtime, and sometimes after work, I roamed the streets and the underground the way I'd once walked through the towns and markets of the east and I was happy again.

I only had a hundred run off files, which I reduced to fifty over the course of two years. After the first six months I was able to work comfortably. But lawyers and rehab consultants involved in my files told me stories about AB adjusters in real companies – how their file counts were increasing, their morale was falling and many were burning out. As I looked down on the streets below my window, I often wondered how I would fare when the time came to join them.

When I finally did go to work in those companies, always on short term contracts, the mistakes began again. But it wasn't for the same reason, or at least that's what I told myself. It was the heavier work load and faster pace. The adjusters who worked beside me were doing no better.

But there was another problem. Despite all the exposure I'd had to people during the course of my life, I was as solitary as ever. Wherever I went, I didn't fit in.

By the end of 1999, I'd had contracts in eight companies. The last one, North American Casualty, had been the worst. They'd given me a set of difficult older files, many of them interesting, but all seriously disorganized and in some kind of crisis. Each was approaching mediation, arbitration, or trial, yet no one had prepared them for it. Every second day another was dropped on my desk.

Because there was a lot of money at stake on them, I couldn't do anything without consulting supervisors, head office examiners, and sometimes upper management. Meetings took place every other day, inter-office calls daily. I wasn't working alone anymore.

Those North American files were like a set of dragons that had dug themselves deep into caves from which no one had been able to dislodge them. The adjusters who'd handled them before me had limited themselves to guarding the entrances to the caves, placating the beasts by paying bills and approving treatment plans. Because of my nature, I went

directly in after them, a mistake I soon regretted. I stirred them up and, when the battles began, I proved to be no match for those files at all. I terminated the North American contract suddenly, surprising even myself, and it had been two months before I could look for the next one.

That was how I'd come to TNM.

VII

The phone rang. It was a chiropractor calling to complain that Vashti had sent him only eighty-one dollars for completing a treatment plan, something that had probably taken him ten minutes to do. He had billed two hundred. In her letter to him, Vashti had cited the Ontario Medical Association guidelines that recommended eighty-one dollars for completing the plans.

"I'm not a medical doctor," he said.

"Is your time worth more?" I asked.

"That's not the point."

"Then what do your guidelines say?"

He mumbled something about not being sure if he had a copy. I told him I'd send him a copy and he'd see that the Chiropractic Association's figure was seventy-five dollars. He hung up.

By this time it was about two o'clock. I sorted through the material on my desk, trying to find something simple I could do, my mind still wanting to return to the past. I decided to look at McCaskill's file again. I was reviewing another medical report, vaguely aware that Katya was in David's cubicle explaining something to him, when a powerful voice called "Kat!"

I looked up to see a big thirtyish man with dark curly hair entering the cubicle next to Katya's. He looked like he could play offensive tackle in the NFL. This was Tony Athanopoulos, the road adjuster. He dropped his briefcase on his desk with a thump, pulled a sheaf of papers from it and tossed them over the partition onto Katya's desk.

"There's your taxi driver," he said.

Katya abandoned David and returned to her cubicle. Without sitting down she picked up the pages of the handwritten statement and started to read them.

"It better be good," she said.

"Do I ever do anything that isn't?"

"What about Friday night?"

She continued to read until she grew impatient with Tony's handwriting.

"So what does he say?"

"He lies, what else?"

"Yeah, but I sent you to do something about that."

"He's protecting her. When I told him we know he's been trying to evade the surveillance it stopped him in his tracks. You should have seen his face."

"You told him that?"

"Xenia knows she's being followed. It's no secret."

"Xenia thinks she knows everything. What did he say then?"

"He denied it. Says they must have been following the wrong vehicle. He says they never go anywhere except the clinics and the doctors."

"Oh bullshit!" Katya said, throwing the statement down on her desk and turning to Martha and I. "Here I am paying for taxis to take this woman to her cognitive therapy and paying a private eye to follow them and find out where else she's been going that we're paying for and they're playing hide and seek with each other."

Tony had come round to stand in the entrance of Katya's cubicle.

"What you need is good surveillance," he said. "I told you not to use Lacombe."

Katya looked a bit crestfallen.

"He's done okay before."

"Yeah, but he's never played in the big leagues."

"Hasn't she finished that therapy yet?" Martha asked.

"She'll never finish it as long as she can make TNM pay for it," Katya said.

"This woman has a head injury?" I asked.

Katya turned to me.

"Well, she's convinced most of the doctors she has. Xenia is Xenia Kirkwood, that anchorwoman on KLTV who claims she can't read the news anymore. But she's got enough of a brain left to use a four thousand dollar computer and three thousand dollars worth of software. She sends me expense applications every week and four page letters accusing me of everything you can think of, with copies going to head office and the newspapers."

"You shouldn't have paid for the software," David said.

"Tell Linda that," she said and turned back to me.

"Because it's Xenia Kirkwood, this claim has been in the papers, even on TV, so the big shots upstairs don't like it. I have to copy head office on everything I do. I'm not supposed to refuse anything, not even a phony prescription receipt, without consulting them. They made me approve the damn software."

"You need a drink," Tony said, putting a big hand on her shoulder. Katya shook it off.

"I'm going to talk to Linda," she said, picking up a thick file and walking away with it under her arm.

As Katya left, I saw for the first time that she wore a wedding ring. That I hadn't noticed this before wasn't unusual – it was a type of oversight common to me. During the next few months, from time to time in the TNM office, I would hear remarks suggesting that Katya and Tony were having an affair. Only near the end of the summer, and the end of my contract, would I be able to decide for myself whether it was true.

Chapter VIII

When I was thirteen years old, I watched a long distance high school race that passed through our local streets. That solitary far away look in the eyes of the front runners remained with me long afterward. I instinctively understood what it meant and decided that I would experience it too. I began running on my own, ran competitively in the last two years of high school, then continued alone afterward until the land mine blew my foot apart.

When I got back to Toronto in 1973, I wasn't sure if I'd be able to run again, but I was determined to try. As the foot grew less sensitive, I experimented with shoes, packing cotton batting in front of the missing toes and cutting foam rubber to fit the deformity on the bottom. Eventually I developed a shoe that worked. Later I was able to get better ones made in a clinic that produced assistive devices for disabled people and I had run without interruption ever since.

During the winters I ran in the streets, but from spring until fall I always went to the natural parklands in the river valleys that run north to south through the city. My favorite route was on the asphalt path that followed the East Don River through the valley in the north part of the city where I now lived. I liked the hills and turns and the arched wooden bridges that crossed and re-crossed the river as it wandered south through woodlands and meadows. Sometimes I would run north from the parking lot at Sheppard and Leslie, other times south from the Cummer Street Bridge, the two routes overlapping in the middle.

I had to restrict my distance to two and a half kilometers, running it in one direction so I could spend a half hour or so walking back. That wasn't much compared with what I was once able to do, but the foot was never able to take much more. Still, combined with a set of weights I had at

home, this had kept me in better shape than I'd expected to be at fifty-two.

When I was running, I seemed to have less of a limp, or at least I was less conscious of it. Happy with the rhythm of running and the feel of my feet connecting with the earth, I would forget about the foot, forget about anything that was bothering me, even the fact that I lived and worked in a human world that I didn't understand.

About three months after I started at TNM, one Sunday morning in the first week of May, I was running north on the path from Sheppard for the first time that spring, wearing only a T-shirt and shorts since it was abnormally warm after a week of cold weather. Most of the trees were covered with sprays of bright green emerging foliage and alongside the path, beneath the tall dry grasses and flowers left from last fall, new shoots were coming up strongly.

About three hundred meters in from the parking lot there is a long hill that rises more steeply as you approach the end of it. Though it would likely be the hill that would tell me when my time for running was coming to an end, this morning it had given me its approval again. Because of that, when I reached the end of the route and began walking back, I was feeling good. After the turn by the tennis courts, I walked south through the long flat section with the open wetland on the east side, listening to the red-winged blackbirds calling across the rushes. As always, that sound brought back memories of those first fishing trips with my uncle in spring, when I was young and the world was so full of possibility.

South of the marshes there is a pond, an old stranded bend of the river bordered on one side by the path, by woods on the other. It's a place that's often visited by ducks and sometimes by a pair of nesting herons. To prolong my time before going home, I sat down on the bench that faces the water at the south end.

This was one of the places I'd taken Rob and Tracy to when they were small. I remembered how, without any urging from me, they would easily spend an hour inspecting the shoreline and the water next to it. With dragonflies and damselflies passing through the air around them, they would study the fat lazy tadpoles that floated in the sun, the black button-sized water boatmen whirling on the surface, and the occasional small fish darting about underneath. I remembered how I once filled a jar with water from the pond, then, with

one of the fine mesh nets used for tropical fish, swept the water near the shore a couple of times and dipped the contents into the jar. I still liked to remember the look on their faces when I lifted the jar into the sunlight to show them the world inside it, the cloud of tiny flickering crustaceans feeding on thousands of smaller life forms invisible to us.

That time was gone now, forever for me, but it was pleasant that morning to think that those things were still in the pond, slowly waking up again.

Contemplating the water, I noticed on the other side, near the base of the tree wall, a spot moving erratically along the shore. It reached the end of the pond and followed the turn of the shore towards me. Even before its yellow and black coloring gave it away, I guessed from its movements that it was a large bumblebee, a queen searching for a nesting site. I wondered if she hadn't come out of hibernation too early, for there were few flowers to be seen and I knew that many bumblebees perish when they come out of their burrows too soon.

But as she drew near, the bee, with a heavy buzz, soared over my head into the branches of a maple tree where she appeared to be feeding among its thousands of small bright green flowers. It looked like she was out of danger. It pleased me to know that this insect, disregarded by most people, had a good claim to be the most highly evolved life form on the planet, and was about to spend another season proving it.

I too seemed to be emerging from my own winter. Since that night when Janet and I had been so brutally honest with one another, we'd done our best to get along. Divorce was probably on her mind now, but splitting the family would make it hard to help Rob and Tracy through university, so I was hoping we wouldn't do it yet.

At TNM things had progressed more or less as I'd expected.

In one of the other units two adjusters had quit and hadn't been replaced yet, so their files had been distributed among the other units. Our unit got fifty of them, of which I'd received ten. Besides that, late spring always brings an increase in motor vehicle accidents, so the unit would soon be receiving a lot of new files too. I was only there to work runoff files, so I wouldn't get any of those, but to compensate the others Vincent had already had them each transfer five files to me. The result was that I now had a hundred files,

when I'd started with seventy, and my desk looked worse than it had on the first day.

But that wasn't anything I hadn't experienced before and, for some reason, it wasn't bothering me this time.

McCaskill had called me about getting a wheelchair cushion replaced. I took the opportunity to mention the gym. He was reluctant to talk about it, but I did get to ask a question I'd been wanting to ask – why did it cost six thousand dollars? He told me it was a system custom made for people in wheelchairs. Simple as that. No one had bothered to ask him before and he, in his reticent way, hadn't thought to tell them.

But it didn't matter to Vincent. When I told him, he wasn't impressed. "If he wants to dispute it, let him mediate it," he said. I suggested that this might provoke McCaskill into hiring a lawyer, something we'd managed to avoid so far. Besides that, if the dispute went on to arbitration, he and I both knew that any arbitrator would give McCaskill the gym. When I said that, Vincent gave me a very negative stare and said, "Christopher, let people carry their own crosses. We don't have to do it for them." When I asked him if that wasn't more or less what TNM's advertising claimed the company would do for its policyholders, his reply was, "Maybe so, but this is the real world."

That attitude might have failed him in the seminary, but it wouldn't hurt him much in the claims business.

On the file I had with Nick Viola, I'd got the IE doctor to do an addendum report that said Rita Lazares didn't need housekeeping assistance. I'd sent it to Nick along with a refusal now for all future housekeeping.

But Nick had been busy too. He'd sent Rita to a psychologist who had diagnosed her to be suffering from depression and PTSD, or 'post-traumatic stress disorder', both because of her accident. The doctor said the combination was sufficient to prevent her from returning to work, or doing her housekeeping. Now, if we wanted to maintain our denial of those benefits, we would have to arrange our own psychological exam. The one from Nick, which we were required by regulations to pay for since it addressed accident benefit issues, cost two thousand dollars. The price of ours would be at least as much.

But that wasn't the only effect of the psychologist's report. Rita's disability DAC had confirmed the IE opinion that she could return to work, giving us a strong defense

against her IRB. But the DAC hadn't included a psychological assessment, so this new report made it obsolete. Even if we got a psychological IE that said she could work, we couldn't have a new DAC unless we first reinstated her IRB before we did the IE. TNM's policy, like that of most insurers, was to refuse reinstatement unless their own psychological IE supported her. I knew Vincent wouldn't let me start her payments again.

That meant we would never have a valid DAC to support our IE. Not only did Nick know which cards to hold in this game, he knew when to play them too.

Besides the IRB and the housekeeping, Rita's psychologist had recommended that she have twelve one hour sessions of psychological counseling at the approved rate of a hundred and eighty dollars an hour. Since a med/rehab DAC would almost always approve a first psychological treatment plan, I had accepted that one.

Martin Myers was another story.

The day of his disability DAC had come and he hadn't shown up for it. He turned up instead at the emergency department of Toronto-Western where they diagnosed a panic attack with atrial fibrillation, an abnormally high and erratic heartbeat. Sarah Blackman told me it lasted two days and only stopped when they gave him electric shock therapy.

By then I knew Martin well enough to be satisfied that this was real, but I still insisted that Sarah get the emergency report and the hospitalization records. More important, since it was clear now that Martin had psychological problems, I asked for clinical notes and records from his family doctor for five years prior to the accident. A deeper investigation into Martin's private life was sure to upset him more, but the dispute now, as it almost always is with psychological injuries, would be about 'causation'. Were the symptoms the result of the accident or just the progression of a pre-existing condition? No doctor could give a worthwhile opinion about that without pre-accident history.

So I paid the DAC centre their fifteen hundred dollar 'no show' fee and requested a new date, explaining to them what had happened to Martin. This evidence of emotional problems prompted the centre to include a psychologist in the newly proposed DAC assessment, increasing the projected price to six thousand dollars.

The cost of assessing AB claimants sometimes exceeds any benefits they receive.

In the mornings I'd continued to go for coffee with David and Ken. The little group had a new member, Mark Rigioni. Twenty-five years old, with a degree in urban planning, Mark had been stacking shelves in a supermarket when he was hired by TNM as a trainee.

There was nothing unusual about someone with that education becoming an adjuster. No one grows up planning to work in our business. I'd met adjusters with degrees in biology, history, psychology and engineering, along with writers, artists and musicians. They didn't see themselves as failures, just as a set of people who had found themselves on an unexpected and not particularly welcome path. It was something most of us had in common.

Mark was given the cubicle on my right, so he often came to me for help. There was a simplicity and honesty in him, and a mental toughness evident in his readiness to face difficult tasks. He was the kind of young man soldiers like to have in their units, the straightforward kind you can depend on. Though he had been hired to replace me, I liked him a lot.

Then there was Katya.

Her Xenia Kirkwood file had taken another turn. Xenia's lawyer Peter Napier, one of the biggest names in Toronto's plaintiff's bar and infamous in the insurance community for his no holds barred style, had hired a rehab firm to prepare what was known as a 'Future Care Cost Report'. That was an attempt to forecast all the treatment, rehabilitation, equipment and care that a claimant would need over the course of their remaining life. Future Care reports were a tool used by lawyers to get higher settlements from insurance companies, so they often turned into fabulous wish lists. Xenia's was one of these.

Besides the predictable proposals for further treatment, including more cognitive therapy, lifelong psychological counseling, massage, drugs, and housekeeping assistance, the report proposed some unusual items.

They wanted an elevator for her three storey home, at a cost of seventy-five thousand dollars. She was said to have a balance problem because of her head injury, but even if it was severe enough that she needed help getting up the stairs, a stair lift would have been less expensive. But it would have to be installed on a spiral staircase and they said this would be esthetically inappropriate in a home like hers.

Then, since she had extensive investments, Xenia needed a financial adviser at a cost of five thousand dollars a year.

She also needed a personal companion to accompany her on trips outside her home. She'd got lost downtown one afternoon and had called the police to rescue her, which the report attributed to her memory deficits. The companion would be claimed under the attendant care coverage, and was projected to cost twelve thousand dollars a year, gradually escalating to thirty-six thousand as she got older.

Then there were the closets.

Xenia had a large wardrobe that she kept in six closets. The report said she frequently forgot what she owned, so she often wore the same clothes day after day, others not at all. Future Life, a company that specialized in 'smart homes', proposed to install electronic closets with coded racks and hangers that would be linked to her computer. From a wardrobe list, she would select an item and the computer would tell her what closet it was in. When she opened the door of the closet, a flashing red light on the neck of the hanger would identify it for her. The installation cost of this alone was fifty thousand dollars, plus taxes and a yearly maintenance fee.

That provoked the most laughter. As Katya read that part of the report to us, she asked how it was that Xenia could quote spontaneously on the telephone from medical reports, remember every claim that TNM had paid or not paid and every mistake that she, Katya, had ever committed, yet she couldn't find a dress in her closet.

It was easy to laugh and be skeptical, and there was much about that file to arouse suspicion, but I'd handled enough brain injuries to know that someone can appear perfectly normal, yet be unable to function in some part of their life. Sometimes it's in the mind's subtlest and most hidden places that we get into the deepest trouble.

Finally, an ongoing dispute over the amount of Xenia's IRB had produced an Application for Mediation. Mediation was a requirement before you could file for arbitration or start a legal action, so Napier had filed a request for one through the insurance commission.

During my first two years in accident benefits, working alone at that company downtown, I'd handled a lot of mediations. Because of that, in my previous contract at North American Casualty I'd been asked to help out in their

undermanned and always besieged mediation unit, while I continued working my own files. That was another reason I'd got in too deep at North American. At TNM Vincent did the unit's mediations. There was comfort in knowing that there was no chance of me being asked to do this one, or any others.

And there was Lucy.

Since that afternoon when I'd upset her, she'd frequently made a point of stopping to talk to me. One night when I was working late, she had come over to my cubicle to ask how long I was staying. Because our parking spaces were at the back of the lot where there was no lighting, she didn't like going out there on her own and hoped we could leave together. We agreed to go at eight o'clock.

"I'm not afraid for me," she said as we went out the door, "but for my children."

"How many do you have?" I asked.

"Two – a boy and a girl."

"How old?"

"Four years the boy, and the girl is two."

"You're right to worry for them."

"You were a soldier," she said. "You are not afraid."

That made me pause. Was she trying to re-introduce the war into our conversation? I was tempted to tell her that soldiers were just as afraid as anyone else, maybe more afraid, but I resisted it.

Over the next few months there would be many nights when Lucy and I would leave late together, even when the sun was still up. We would talk about a lot of things – adjusting, events at TNM, our children, even once about music. That was the night when she told me how, after putting her children to bed, she would play the piano alone until she was ready to sleep herself.

But during all that time, right up until I left at the end of September, Lucy and I never talked about the war.

A fly buzzed past my ear, the sound bringing me back to the bench beside the pond. I had to return to TNM the next morning and I was surprised to find that I didn't mind at all. Something different was happening there. Maybe it was just that I had allowed myself to make some friends, that I'd been isolated too long.

But I suspected that it had more to do with Katya. She was there beside me every day and she was too beautiful for it to have no effect.

Though more than twenty years separated us, it wasn't unthinkable that she could become interested in me. Despite our culture's phobia about sexual relations between old and young, it happens often enough. In the way that trees are ignored in the summer when they're green and vigorous, but gain attention when their leaves change color in the fall, many men find, as their hair turns grey and their faces increasingly show the tracks of the life they've lived, that they're suddenly more attractive to women. The time doesn't last long, for trees or men, but for some men it's a happy one, an unexpected reward before they enter the winter of old age.

That hadn't happened to me. It was true that I'd begun to receive more attention from women. I'd already discovered that those like Katya who were approaching thirty were the most susceptible. But it had come too late for me. The gulf between me and those young women had been too wide. I was too isolated and too reconciled to finishing life's journey on my own.

Still, it was spring and what did it matter if I was developing a crush on Katya Levytsky? It had been a long time since I'd felt that and I was experienced enough to keep it to myself. She didn't have to know. As I got up from the bench, I told myself that I should just live my life and let the new season bring me whatever it had in store.

Chapter IX

The phone was ringing as I entered my cubicle that Monday morning. It was Sarah Blackman calling about Martin, whose rescheduled DAC assessment was to start at nine o'clock, only half an hour away.

"If you want him to go this morning Chris, you'll have to get him a taxi."

"I thought his wife was driving him."

"He doesn't know where she is. He's nervous and says he doesn't have any money. I tried calling a cab for him, but they weren't willing to bill me."

"OK, I'll get someone. If I don't call you back, it's set up."

"Thanks Chris," she said and hung up.

I called D & D Taxi, a company that did work for insurers, and got a promise to have a car to Martin by nine o'clock. Then I called the DAC centre to warn them he would be late. I didn't want any impatient doctors walking out.

That done, I opened one of the new files I'd inherited from the other unit. It was in worse shape than any of Vashti's. She'd still had some control of hers, but the adjuster who'd had this file had given up altogether. He'd paid things he could have refused, denied others when it made no sense, sometimes hadn't responded at all. He'd left the claimant collecting IRBs long after they should have been sent for an IE assessment. Cleaning this file up was going to be a lot of work.

But I saw something else too, something I liked even less.

Treatment plan after treatment plan had been approved – physiotherapy, chiropractic, massage, acupuncture and psychological counseling. In six months, twenty thousand dollars had been spent on an ordinary whiplash injury. All of it, including the counseling, was done at the same clinic. The

adjuster had been experienced. He had to have known that a med/rehab DAC would have stopped that treatment early on. Maybe he'd just been so overwhelmed that he'd been approving everything. But the clinic here, and the paralegal representing the claimant, were both known for suspicious practices. And, while the rest of the file was in a shambles, all the clinic's bills had been paid promptly.

Though it was hard to prove, no one doubted that paralegals got kickbacks from clinics. And we all knew that some adjusters were sharing in those arrangements, secretly introducing claimants to the paralegals. The going rate for that was said to be a hundred dollars a file.

Where were the supervisors in this? Supervisors were no less intelligent than they used to be, but they no longer had much time for reading files. Instead, they were given check lists to use. Did the adjuster respond to the treatment plan within fourteen days? Did they provide the right notice letter and forms if they refused it? Did they pay that invoice within thirty days? If not, did they pay interest?

If fraud or unethical behavior weren't on the list, they weren't likely to be noticed.

Then there were the supervisors and managers who chose to share in the feast. Subject to less supervision themselves, they had more opportunity. Cozy relationships like the one Vincent appeared to have with McCaskill's case manager were not uncommon.

"Have you guys looked at your e-mail?" David called out. "Vincent's going to Edmonton this week."

"For what?" Katya asked.

"It doesn't say, just that he's leaving Thursday and not coming back until the end of next week."

The talking stopped while the others checked their e-mail, keyboards clicking. I continued working on my file, for I had no interest in learning anything new about Vincent.

Tony came in.

"Have you seen Vincent?" he asked Katya. "I need authority from him on the Kwan file."

"No," said Katya, "but you better start looking for him. He's heading off to Alberta shortly."

"Yeah I know."

"What do you mean 'I know'? How do you know about it?"

"He told me Friday night."

"He did did he? And do you think Mr Athanopolous, who goes off drinking with managers without telling anyone else, that you might condescend to tell us what it's all about?"

"Can't."

"What? This is top secret?"

"You're not supposed to know. Neither am I."

"Oh, I see. Mr Road Adjuster isn't supposed to know, but he knows anyway, while the rest of us are too unimportant to know anything."

Tony just smirked.

"It's probably another audit," David said. "Hardly something to brag about."

"It's more than that," Katya said. "Audits are three days."

"They say Edmonton's in an awful mess," Martha added.

"Then Vincent's the man for them," David said. "He's given up on our mess."

David's phone rang. He answered it, dropping out of the conversation.

"Katya," Martha asked, "if Vincent won't be here on Friday, who will do Xenia's mediation?"

"Damn! I didn't think of that."

"The other supervisors can't do it," Martha continued. "Gloria's on vacation, Louise refuses to do mediations anymore and Damon's on stress leave."

"Damon?" Tony was surprised.

"Yeah," Katya said. "No one knows when he'll be back."

"I'd do it," Tony said, 'but I'll be out of town that day."

"Who says I'd let you do it?"

"Who says you'd have any choice? Anyway, you'll have to hire a lawyer."

"But," Martha said, "we're not supposed to use lawyers for mediations now. Only for arbitration or court."

"That's right mister," Katya said. "We're supposed to be saving the pennies now. Anyway, it's my file. I'll do it myself."

"Dream on kid," Tony said.

"I've done some mediations you know."

"Not like this one."

"You better ask Linda," Martha said seriously.

Katya turned her back on them and returned to working. Beside me, Mark had stayed out of the conversation. He was

having trouble keeping up and I wished there was some way I could help him. I was thinking about that when I heard David behind me.

"Let's get out of here," he said.

It was a bit early, but there was distress in his voice. We got Mark and Ken and headed downstairs.

* * *

In the restaurant, David lit his cigarette nervously.

"Head office have been after me for two weeks about a Large Loss Report," he said. "Now they say it has to be done by five o'clock, and guess what? I can't even find the file."

"Helen Lansard will cook your goose," Ken said.

"I know."

"How do you guys even have time to do head office reports?" Mark asked. "I only have forty files, none of them big enough to need reporting, and I still can't keep up."

"Don't worry," I said. "A lot of the things you're thinking about now will come automatically in a few months."

"But half my files still don't have reserves, so I can't make payments on them. When I try to set them up, the computer blocks me because my SABS screen is incomplete."

The SABS screen was required by the provincial government to collect statistics for their regulation of insurance rates. In it we had to put details about claimants and their injuries, often information we didn't have. To force us to complete it, the reserves that we set up for the payment of claims were tied to the SABS screen, allowing it to block payments.

"You're probably thinking too much," Ken said. "For example, what do you do if you get a claimant with a job you're not sure about – let's say a self-employed pastry chef?"

"I look him up in the job codes."

"Wrong – you put '99'."

"Other?"

"That's right. Take a look at some files in this office and you'll see that half the claimants are shown as 'other'. The computer system likes '99'. It will always take it, and as long as it's satisfied no one else cares."

Mark was thoughtful.

"Now," Ken asked, "what do you do if you don't know what the pastry chef's injuries are?"

"I call him, but I get his grandmother instead, who doesn't speak English so I don't learn anything."

"Wrong – you put '0906'."

"A neck injury?"

"Of course. They all have a neck injury."

Mark had a look of dismay.

"Alright then," he said. "Let's say I put this pastry guy under '99' and I give him a '0906' injury code. Then I have to put in his yearly income, but because he's self-employed I'm probably not going to know what that is for months. Yet without it, the screen isn't complete. What do I do then?"

"You make something up," Ken said. "Just give the computer a believable number, say thirty thousand a year."

"So I can leave it like that until I get the right number?"

"You can leave it until doomsday. No one else goes back to change them."

"But then all these statistics are useless!"

"Of course," Ken said. "But it's not your fault."

"You don't have time for that crap," David said.

Mark turned to me.

"Do you do this too?"

"When I have to," I said.

Mark looked down at the table, apparently trying to sort these things out.

"OK," he said. "What about setting up reserves? Do you guys have any short cut for that?"

There was a pause while we all considered it.

"I get Martha to do mine," David said.

* * *

Back at my desk, I put the file with the eight treatment plans away and turned to an application for mediation that Vincent had dropped on my desk while we were gone. Though Vincent did the unit's mediations, he left it to the adjusters to file the formal response and do the preparation work. He'd had this one too long, so the response was overdue. I called the commission's representative and left her a message saying I would fax the response that morning. As I was doing this, I noticed a woman I hadn't seen before talking to Tony. She looked about forty and was expensively dressed. After a few minutes, she came over to me.

"Are you Christopher?" she asked.

I assured her I was.

"I'm Audrey Granger," she said.

This was McCaskill's case manager. I quickly found that she had the talkative brashness that you meet so often in the private rehab industry, where you have to sell yourself first before you can do anything else. We had the usual conversation about the ups and downs of the business and people and companies that we mutually knew, then I asked her what had brought her there that day.

"We're having a vocational conference for Donald McCaskill," she said.

I immediately felt uneasy.

"When?"

"At eleven," she said. It was ten-thirty.

"No one told me."

"Oh," she said, with a pause. "I think Vincent's planning to do it himself."

"I see."

"I guess he didn't think he needed to tell you."

"No, I guess not," I said looking away from her.

Audrey hesitated a bit, searching for a way out. Not only might I be a source of future business, I might one day be in a position to take some away from her. But there was nothing she could say, so she expressed her pleasure at meeting me and left to find Vincent.

Apparently I was only there to pay McCaskill's bills, not to be an adjuster for him.

I returned to the mediation response.

Harriet Jones came by, a stocky Jamaican woman who was in charge of the mail and filing department. She dropped a bunch of new mail in my tray.

"Lots today," she said.

"Harriet," David called over, "have you found that file for me?"

"No. I've searched everywhere for it David."

"I have to have it this morning Harriet."

"Don't ask for miracles."

"Not a miracle Harriet. Just a file. Just a goddamned file!"

"Do you remember the last time I found one for you David? I found it, then you lost it again."

There was laughter from the next unit.

Katya caught my eye.

"We have a kind of Bermuda triangle in this office," she said. "Anything passing through here is liable to disappear."

"Not a triangle," David said bitterly. "A black hole. And it's called the mail and filing department."

"You're in a black hole David, not me," Harriet said, unloading mail onto his desk.

"If we're in a black hole," Katya asked cheerfully, "is that like being in Hell?"

"We know we're not in Heaven baby," Harriet said, pushing her cart away.

David sat dejected in his seat.

"Could you have left it at home David?" Martha asked with concern. "Remember, you took it home last week."

"I looked there."

"What about your car?"

"Yeah," Katya said, "Anything could be in that car."

David thought a moment, then stood up.

"If you're going outside," Katya said, "I'd search the dumpster too. I think they empty it today."

There was more laughter.

"No one cares," David said, walking away.

He'd barely left, when Audrey re-appeared at my cubicle. She looked anxious.

"Can you come out Chris? Donald's threatening to leave if you aren't there."

I was filling in the reasons on the mediation response, which I'd promised to fax to the commission before noon.

"Give me ten minutes," I said. "I've got to finish this first."

"We're in the second room from reception," she said and left again.

I finished the response form, grabbed a pair of medical reports I was sending with it, then got up quickly, almost colliding with Katya who was coming out of her cubicle with a big file in her arms. I caught her by the elbows, the first time I ever touched her. For an instant we looked in one another's eyes, then I mumbled an apology, got a curious smile in return, and we went our separate ways.

I faxed the response and the medicals, then returned to my desk. I got out McCaskill's file and searched it quickly, trying to find the vocational assessment report so I wouldn't go in that room blind. There should have been one, but I couldn't find it.

I gave up and walked towards reception, wondering why McCaskill wanted me there. I hadn't paid him anything that wouldn't normally have been paid, and he didn't know I'd gone to bat for him about the home gym. Had he been able to tell from our one telephone conversation that I was sympathetic to him? Had he sensed that he and I had something in common?

As I passed the elevators, I met David coming the other way with a file in his hand.

Chapter X

They were waiting around the small table in the windowless interview room. Vincent was there, his resentment of me evident, with Audrey beside him and another woman next to her. That turned out to be Dr Davies, a psychologist who worked as an associate with Audrey's firm. Davies was the author of the vocational report I hadn't been able to find. I would learn momentarily that it had only been completed a couple of days earlier and had gone directly to Vincent.

By himself in a wheelchair on the other side of the table, was a handsome young man with thick black hair and dark penetrating eyes. McCaskill and I looked at one another and I could tell immediately that he sensed the ocean of aloneness that separated us from the others in the room. It separated us from each other too, but it was an ocean we both knew, that we both lived in and understood, one that the other three didn't know existed.

Ironically, McCaskill was in the seat that had access to the emergency button under the table intended for adjusters who needed to call for help. The only chair left was the one between him and Dr Davies, so I took it. Audrey passed me her copy of the vocational report, apologizing for the fact that I hadn't seen it yet.

A lengthy discussion ensued, Audrey and Dr Davies doing most of the talking, while I tried to follow them and read the vocational report at the same time. McCaskill listened without comment, his face impassive, answering questions with a yes or a no, or sometimes just silence. He reminded me of a character in one of Mutis's books, the Basque sailor Captain Iturri, whose race, Mutis said, had made silence into a weapon as sharp as steel.

The report concluded that McCaskill had an aptitude for computer science. Because of this, they wanted him to take a set of computer courses that would initiate him into the certification process that they hoped would eventually make him employable. In addition, Dr Davies would provide

counseling and 'cognitive behavioral support', the latter to include an attempt to treat his autism. That was portrayed as a bonus since the autism wasn't related to the accident. They didn't mention that research had never identified a successful treatment for autism, other than the use of certain drugs that could suppress its effects, drugs that McCaskill would probably never take. The cost of the six month package would be approximately twenty thousand dollars.

"I told you last week I don't want it," McCaskill said.

"You've shown a strong aptitude for it," Audrey said.

"Aptitude," he said, pronouncing the word slowly and contemptuously.

Audrey gave a practiced sigh.

"Then what is it you would like to do Donald?"

There was a pause while he scanned the room, finishing with me.

"Humber College has a creative writing program. I want to take that."

Audrey, Vincent and the psychologist exchanged looks.

"And what are you going to do with that Donald?"

Audrey asked. "Not one writer in a thousand makes a full time living at it."

McCaskill said nothing.

"Donald," Vincent said, "you need to know that there is a section in the legislation that requires you to co-operate with efforts to rehabilitate you. Section fifty-five. If you don't co-operate, we may have to reduce your income replacement benefit by half."

The room was silent while McCaskill was left to digest this threat. He gave me a sideways look that might have been a request for help. Technically Vincent was right, but I was sure the legislators never intended fifty-five to be applied that way to a quadriplegic. I reviewed it and other parts of the regulations in my mind but I couldn't find anything to help him.

"It's not that anyone is saying you can't write Donald," Dr Davies said. "You have an aptitude for that too. But there is a need to be realistic."

"Is writing an excluded occupation?" I asked.

"He could be making forty thousand a year," Audrey said sharply. "Minimum."

"Nothing in the legislation says a person has to return to the highest paying job," I said.

Vincent glared at me.

"Well Donald," Audrey said, skating around my comments, "the Humber College program is two years. You can't expect the insurance company to pay you benefits all that time and then wait who knows how long to see whether you can be a successful writer."

I wished then that McCaskill had a lawyer. She wouldn't have dared say that to a quadriplegic in the presence of one, and Vincent would have been more careful too. But McCaskill was ready to fight on his own.

"I don't want your fucking benefits," he said with slow measured words. "I don't want your help. I just want you to leave me alone."

There was a heavy silence until Audrey spoke again, in a voice more patronizing than ever.

"You know Donald, if you'd had a different kind of accident, one where someone had hit you, there would be a law suit and you'd be able to claim a lot of things from the other person's insurance company in addition to what you can get here. But the accident was your fault, so these benefits are all you have."

"Your rehabilitation expenses have to be reasonable," Vincent said. "A creative writing program isn't reasonable."

I had already said enough to earn myself an early departure from TNM, but I was still trying to think of something else to help McCaskill.

"Can I leave now?" he asked coldly.

Audrey glanced at Vincent.

"Yes, you can leave."

McCaskill powered himself out of the room and we were left facing one another.

"Do we know how he's getting home?" I asked.

"He uses Wheel-Trans," Audrey said. After a moment, she added,

"What's the point of creative writing Chris? What's he going to do with that?"

"I don't know what he's going to do with it, but I know what he's not going to do. He's not going to take your program. He's made his mind up about that."

"He's very bright," Audrey said.

"Section fifty-five," Vincent said.

"Remember," I said, "rehabilitation isn't only about returning to work. There's section fifteen that talks about reintegrating someone into the family and society. Writing could fall under that."

"Fine," Vincent said. "We'll pay for a night course. But fifty-five is specific about employment. And we know he can do something."

"What if he doesn't? What if he just goes home and refuses to come out again? Do you really think an arbitrator's going to let us cut a quad's IRB in half?"

The three of them fell silent. Then Vincent got up and walked out of the room. Audrey gave me a look that seemed to say 'if only you understood', then left the room too, followed by Dr Davies.

Walking back to the department, I wasn't dismayed so much by any damage I'd done to myself as I was by the helplessness I felt about McCaskill. His file wasn't mine at all. He was at the mercy of Audrey and Vincent.

Back at my desk, I sorted unenthusiastically through my new mail until I realized that it was almost one o'clock. I went down to the restaurant to get a sandwich that I could take out to my car. As I was paying for it, I saw Audrey, Vincent and Tony together at a table. They didn't notice me.

Outside the weather was clear, the sky a deep blue. As far as the horizon there were scattered white cumulous clouds moving south in a wild array, their existence completely detached from the human world I'd just left behind. I put Segovia's tape in again, hoping it would help me forget the morning.

About a meter back from the curb of the parking lot there was a chain link fence that separated a strip of wild grass from the full meadow in the next property. A flock of crows landed along the top of it.

They cawed and squawked and jostled one another, making quite a racket. Three of them dropped into the grass and hunted about until one caught something. The other two joined it, more came down from the fence, and they all fought over whatever had been found until the luckless thing had been torn to pieces.

Because of the time I'd spent beneath trees listening to crows when I was a boy, I'd long suspected that those birds possessed a complex language. Watching and listening to them now, I recalled that they were supposed to be capable of more than three hundred different vocal sounds. Humans couldn't do much better than fifty.

I was reminded again of the difference between crows and their cousins, the solitary ravens. I remembered the raven I had watched from my campsite one morning on the shore of

a small lake east of Georgian Bay. Alone, it soared back and forth between the tall pines on one side of the lake and a high white quartz cliff on the other, making its simple croaking call to nothing but the sky, the land, and the lake below, as if exulting that it had the place all to itself.

Ravens are a bit larger than crows and they have smokier, more ragged plumage. Otherwise, there's little visible difference between them. The average raven is more than a match for any crow, but they live alone usually, or in mated pairs, so they're unable to deal with gangs of crows. That's probably why the crows, with their peculiar affinity for human landscapes, have taken over the farmlands and cities of southern Ontario. The ravens have receded farther and farther north, backing away from the expanding crow population.

What would happen, I wondered, if human civilization continued its inexorable advance north and the crows followed it until there was nowhere left for the ravens to go? Would they disappear, or would they find a way to live among the crows?

And if they did live with them, what would be the result of that? When adolescent crows taunted a young raven for being different and it struck back at them, would it understand in the midst of the fight how this situation had come about? And when it was told by adult crows, maybe adult ravens too, that this anti-social fighting was wrong, would that help it? If it persisted in its genetically inherited desire to be alone, would some crow psychologist diagnose it to be suffering from a mental disorder? Would crow psychotherapy help it to get rid of the feeling of being trapped among birds that appeared to be its own kind, but behaved as if they were a hostile species?

Its predicament would be as hopeless as McCaskill's.

There had been no one with him there, no lawyer, no family member, no treating doctor or social worker who might have taken his side. He'd been set up by Audrey and Vincent, for sure. But he probably wouldn't have trusted those people anyway. He needed to face something like that on his own.

There was something admirable in his defiance, even if it was only destined to get him into a fix. It was so much nobler than my own long attempt at accommodation with this civilization. I could talk with its people better than McCaskill

could, but where had that got me? In truth, I was almost as isolated as he was.

But McCaskill was there for Audrey and Vincent and the others to demonstrate their knowledge and skill, to satisfy whatever rehabilitative whims came to their minds and make a lot of money from him along the way. To get anything he wanted, he would have to fight for it himself. I wouldn't be able to help him.

Chapter XI

When I got back to the unit, no one was there but my phone was ringing. It was reception. One of my claimants, a Mrs Wilson who came in every two weeks to pick up her IRB check, had arrived and there was no check waiting for her. The system had been producing her payments through the autopay program. Why hadn't it done one for her this time? I consulted the computer and found the payments had stopped, but I couldn't see why. I had to find someone who could explain it.

First I went out to talk to Mrs Wilson. I offered to have a check couriered to her the next day, but she wanted to wait because her rent was due.

I went to the clerical section. It was deserted too, except for Miriam Christoforou who was sitting at her desk eating a Caesar salad.

"That looks good," I said.

"It is, except there's too many croutons," she replied.

I apologized for interrupting her and explained my problem. She put the salad aside, turned to her computer and was quickly into Wilson's payment screen.

"Your autopay's run out," she said.

"How could it run out if I haven't terminated her?"

"This system suspends the payments every four months unless you reset it ahead of time."

No one had told me that. I wondered how many of my files were about to go into suspension. I would have to check them all, something I hadn't anticipated.

"Can you show me how to reset it?"

"No problem," she said. She took me through the procedure and did the new check for Wilson as well.

"It should be printing now," she said.

"Thanks Miriam."

She returned to her salad and I left for the printer. Since it was under five thousand dollars, the check came out with a pre-printed signature. After I'd taken it out to Mrs Wilson, I returned to the unit and sat down to write out the instructions for resetting the autopay. You might have expected something like that to be in a system manual, but, in every company, procedures were changed so often that the manuals were almost always useless. Most adjusters never looked at them.

By this time the others were back from lunch. David had just finished listening to his voicemail.

"Believe it or not," he said, "I've got six messages and every one of the callers is angry."

"That's good," Katya said. "It shows no one's getting preferential treatment."

"If I only knew the degrees of their anger, I could start with the lowest and work my way up."

Katya jumped up from her seat.

"Let me listen to them. I bet I can rank them for you," she said as she came around the partition to enter his cubicle.

That reminded me that I hadn't checked my phone. I found four messages on it, one of them from Nick Viola. He had another treatment plan and wanted to talk about it, so I called him.

"What is it this time?" I asked.

"TMJ," he said, reciting the acronym for 'temporomandibular joint disorder', the dental term for jaw pain. This had become a popular accident benefits injury because of the variety of expensive treatments dentists could recommend. There was an ongoing debate among doctors whether a whiplash injury could cause it.

"It's a bit late for her to have that," I said.

"Read the clinicals from her doctor Chris. She told him she banged her chin on the steering wheel."

"And she's just noticed it a year later."

"Nope – it's been bothering her all along, but she didn't know she could claim for it. See what a good law firm can do?"

I heard Katya giggling and looked across to see her standing next to David wearing his headset.

"How much is the plan?" I asked.

"Fifteen thousand."

"Then I want the dentist's records. All of them."

"Sure. But you know what dentists are like. Don't expect to see them in a hurry."

"If we don't have them by the time of the DAC Nick, it'll be your problem, not mine."

"Oh, come on Stone. Don't you know when you're losing? Let's settle it and get it over with. I've got instructions from Maria to take seventy thousand, even with the TMJ."

"Send me the records, then we'll talk."

"Same old Chris Stone – fight, fight, fight, but in the end I get the same money."

"My memory is different than yours."

"Alright. I'm faxing the plan. But think about it Chris. And, for Pete's sake, make us an offer."

"We'll see," I said and hung up.

I was losing wasn't I? Why did I continue to resist? Most adjusters would have just gone to their supervisor and got the authority they needed to cash it out. Was it because I knew anything Rita and Nick would accept at this point would be too much? Or was it just that I believed in fighting even when you couldn't win? I really only knew one thing - that I was tired and wanted to go home.

Martha and Mark had joined the other two in David's cubicle where all of them had been taking turns listening to the messages and laughing. Now the little group was breaking up.

"I don't know how you guys have done this for years," Mark said. "I'm ready to go back to stacking shelves at Loblaws."

"Never mind us, what about him?" David said, nodding at me. "Twenty-something years isn't it Chris? There's an old warrior for you."

They were all watching me, especially Katya.

"Not a warrior," I said. "More like one of the bodies left on the battlefield."

"But you're still going. What's the secret?" Mark asked.

"Just taking it one day at a time I guess."

There was a short silence.

"Have you seen Linda about the mediation Kat?" Martha asked.

"No," she said, taking her eyes off me. "But I'm going to see her right now."

She stood up, put one volume of the Kirkwood file under her arm and walked away.

The unmatched mail in my tray was getting out of hand. Instead of dealing with every piece of mail as it came in, I had a habit of trying to filter out the most important material, leaving the rest for later. Though the practice had often backfired in the past, I still did it. Realizing that I'd left the mail too long, that there was far too much of it, I took it down and started to examine it piece by piece. I found exactly what I was hoping not to find – a treatment plan for two thousand dollars worth of chiropractic treatment that had been faxed to TNM three weeks earlier. It was past the fourteen days required for a response.

I had noticed the plan when it came in, but I hadn't been able to locate the file so I'd put it back in the tray until there was time to do a better search. Then it was buried by newer mail and I'd forgotten about it.

I went down to the shelves at the other end of the office and found that the file still wasn't there.

That didn't make sense, since the computer showed no recent activity and the file wasn't on my desk. Knowing that the office temps hired to help Harriet were often confused by the different instructions scribbled in pencil on the file jackets, I decided to go down the hall to the room where the closed files were stored. I found it there. It had been closed, then reopened on the computer before I arrived at TNM. But no one had confirmed the reopening on the file jacket, so it had returned to storage.

I took it back to my cubicle, hoping the treatment plan was one I might have approved. But I quickly saw that the new plan made no sense at all. The insured had already had three chiropractic plans, seven thousand dollars worth and eight months earlier a Med/Rehab DAC had found no further treatment necessary. A second DAC would surely have rejected the new plan. Instead, it was approved by default, another two thousand dollars wasted, this time by me.

But did it matter how the money was lost? Whether it was from mistakes like mine or from people making deals under the table, did it make any difference whose pocket the money was in? Did my fine ideas about honesty and handling files properly count for anything at all?

I did a belated approval letter so the file would at least give the appearance of compliance with regulations.

By that time everyone had gone home except Katya, who was just returning to her cubicle. She dropped her file heavily on the desk, then sat down looking dejected.

"Is something wrong?" I asked.
She contemplated me a moment.
"Linda wants you to do the mediation," she said.

Chapter XII

Driving home, I thought about Linda asking me to do the Kirkwood mediation. It had to have been the result of something Debbie Rukeyser, my supervisor at North American, had said to Linda. I should have been flattered, but now I had a four volume file to review for an important mediation only four days away. When I was already falling behind in my own work, this wasn't welcome news.

I stopped at the supermarket near my home.

The store had recently been reconstructed and had reopened a week ago, twice as big as before. But this day was the official opening, so it was more crowded, with extra staff as well as customers.

Just inside the entrance there was a live jazz band playing. Their music clashed with the pop/rock that was still inexplicably coming from the speakers in the ceiling, but no one else seemed to notice it.

I took a hand basket and set out into the aisles. I had to pass the seafood counter with its two tanks, one with faded rainbow trout swimming listlessly in water that already looked polluted, the other filled with motionless lobsters, their claws bound, heaped helplessly on top of each other. Both species had to live through this last suffering so people could have the satisfaction of eating them 'fresh'. No one who has fished in clean rivers and lakes, or in the oceans, and caught the wild and beautiful creatures that live in them can help being repelled by sights like that.

In the produce section, something on the floor caught my eye. Below the fruit shelf, among the bags of potting soil, potatoes and bird seed, some sunflower seeds had spilled out of a bag. I squatted down to inspect them and found that every seed had been neatly shelled, the remains left in a small pile. There was a hole in one corner of the bag, finely

shredded around the edges, evidence that little teeth had been used to open it.

There was something comforting about this sign of mice already back in the store. It was a reminder that Mother Nature had her own troops, including these little guerrilla soldiers fighting behind the lines, deep in the heart of this great unfeeling civilization, taking their losses from traps and poison but refusing to give up. Were they fighting a losing battle too? Or might a time come, far in the future, when a natural order would be restored?

In the checkout line I waited behind a young Asian woman in a stylish black jacket and pants. She had a boy who looked about three years old sitting in the child's seat of the cart facing her. They were talking quietly to one another. Though I couldn't see the mother's face, if that's who she was, I could tell from the boy's eyes that he thought she was very beautiful.

Back in my car, driving the four blocks to home, I thought about them, the boy and his mother, unsure at first why they remained on my mind. Then I realized what it was - they were in love with one another. That was the meaning of those looks and soft words.

That reminded me of the scene in Tolstoy's book *Anna Karenin*, when Anna, separated from her nine year old son because she'd abandoned her rich cold-hearted husband for a lover, knowing that her son had been told she was dead, forced her way, by means of deception, bribery and courage, into her son's room as he was waking up on his birthday. I remembered how, in the few minutes they had together - the boy crying 'I knew, I knew!' - Anna and her son held each other and loved each other as only a parent and child can do.

I too had known the love of children.

I remembered Rob when he was two years old and we were roaming through a park together one spring, how he stopped to strike a small puddle in the grass with a stick so the drops of water would fly up glittering in the sun. "See Dad! See!" he cried to me, hitting it again and again. I took Rob and Tracy everywhere with me, taught them to fish and hunt and called them my little 'seeing eye dogs', because from the time they entered my life I never again forgot how to see.

Oh, I had loved them and they had loved me back with everything they had, the only two people in the world who had always accepted me the way I was.

But children's lives are short. Year by year they go from one metamorphosis to another, until they're suddenly not children any more, but young men and women ready to go off on their own and find someone else to love.

Now I saw what had gone wrong.

Through all those years I'd had the love of my children. That was why I'd been able to work ten to twelve hour days, week after week, year after year. It wasn't just that I did it for them. No, I realized now that the love I'd received from them in return had been the fuel that kept me going. But once they'd started to direct their attention elsewhere, when I couldn't go home knowing they were waiting there to throw themselves in my arms, I had run out of gas. That was the reason I didn't want to work anymore.

When I came through the back door into the kitchen, I met Tracy sitting at the table with Brigit in her lap. She didn't say anything, just handed me a folded piece of paper, a handwritten letter.

I read it through in silence.

Janet was gone. She'd explained herself clearly, without any accusations, leaving no doubt that it was final.

Tracy put Brigit down gently and stood up.

"Oh Daddy!" she said, putting her arms around me.

There wasn't much we could say, so we just held one another. I had thought this would come as a relief to me, but it didn't. Instead, I felt heavy inside, and sensed a darkness encroaching around us. When we let go of one another, we saw Brigit sitting on the floor, watching us. The three of us seemed to be all that was left of our family.

"Will we have to move?" Tracy asked.

"Not necessarily," I said, hoping she wouldn't ask me to explain this optimism.

"In September I'll stay on full-time at Dante's."

"No, you can still go to school," I said.

"You know I'm tired of school and you've always told me to trust my feelings. That's what I'm going to do."

Who was I to argue? If I hadn't failed her altogether, I was at least in no position to help her anymore. I felt incapable of helping anyone. I only wished that I could go somewhere far away, to be alone for a long time.

Chapter XIII

That night I dreamt that I was swimming alone far out at sea. It was night in the dream too, the sky was obscured with clouds and the sea was strong, surging and endless. I didn't know where I was, how I'd got there, or where I was trying to go, only that I'd been swimming for a long time and I was deeply tired. Once when I was carried to the top of a swell I saw a dark line on the horizon. Hoping it was land, I swam towards it. But the current changed, or I lost my direction, or what I'd seen was just the work of an imagination turned loose by fatigue. I never saw it again.

Finally I realized how hopeless my efforts were and I gave up. I sank beneath the surface and let the currents take me wherever they were going.

After that everything disappeared, even me. There was only darkness and silence. Hours may have passed, or a thousand years, there was no way to tell.

Then there was music, faint and far away. Something in it made it sound as if it was calling to someone. But no one was there to answer, only something dark, heavy and inert that refused to respond.

The sound of water returned. Not the roaring of the sea before, but the sigh of water sliding slowly up and down a beach. I began to have a sense of myself again; I felt my tired limbs and wet sand against my face.

The music was still there, now recognizable as a flute and very close.

I opened my eyes and looked along a flat dark beach towards a pile of boulders at the foot of a cliff. The sky was dark blue, just emerging from night, with some stars still visible. The flute was playing behind me. Ignoring the tiredness in my body, I rolled over to see who was there.

Sitting upright beside me in the pre-dawn light, her skin a deep blue-gold, her legs folded crossways in front of her, was a young nude woman. Her back was turned just enough that I couldn't see her face, but I did see that it was a pan flute she was playing so well.

She had good shoulders and the smooth muscles of a swimmer. Had she too been out in the sea? Had she been with me during the night?

I closed my eyes and listened to her music as if there was nothing else in the world I wanted to hear. When I opened them again, the sky was lighter, the last stars were fading, and she was still playing. Now I could see a thin track of sand that etched a beautiful trail along the side of her body, from her knee to her shoulder, as if she might have been lying beside me while I slept. I reached out and brushed some of it from her hip, then let my hand rest there.

She stopped playing then and turned to me with a mischievous smile. There was enough of the night sky left to leave a hint of blue in her gold hair and skin and, when her eyes looked into mine, I saw that they were blue too, and that they were the eyes of Katya.

Chapter XIV

"What?" Katya called back impatiently. She and Martha had stopped on their way to the elevators when David called out Katya's name.

"It's Jeremy Black," David said, standing in his cubicle, naming a well known paralegal he was talking to on the phone. "He wants to know what's happening on the Thurston file."

"Tell him it's going straight to Hell," she said, then turned and left with Martha to get their morning coffee.

I watched her shoulders as they walked away. Yes, I thought, that insolent, ready for anything way she had of talking back to the world was part of her music. And this place I was in, TNM, was another shore I'd been washed up on. I sat there at my desk, alone and unnoticed, listening to the talking and joking in the next section, to the sound of keyboards and telephones and background music and realized that, at least this morning, I liked it all.

Yes, I liked to hear Katya talk like that. I liked her voice, the way she walked, everything she did. I knew too well what this meant and where it was leading. I'd fallen in love with unattainable women before and suffered because of it, but I didn't care. For she had reawakened something in me that I'd thought was gone. I was in debt to this young woman, yet she would never know it.

In my morning mail I found a treatment plan from Martin Myers's chiropractor. It proposed another twelve weeks and two thousand dollars worth of chiropractic adjustments and massage therapy.

Something in me was reluctant to reject that plan, but it was clear from the medicals that Martin was psychologically dependent on passive treatments, and de-conditioned because

he did nothing else. More of it was just going to prolong the situation, if not make it worse. I wished I could see his disability DAC report before making a decision about the treatment plan, but he'd only had the first DAC appointment yesterday. There was little chance I'd have the report before the fourteen days for approving the treatment plan were up. So I did the rejection letter and sent it to Martin, with copies to Sarah Blackman and the chiropractic clinic. He'd had so much trouble facing up to the disability DAC. Now he was about to receive notice of a treatment DAC.

He wasn't going to like Christopher Stone.

Katya and Martha returned carrying coffee and muffins. As she entered her cubicle, I caught Katya's eye.

"I guess I should start reading that file," I said.

"Right," she said.

She pulled two thick volumes down from the shelf, carried them cradled in her arms across the aisle, then dropped them with a thump on my desk as if they were coming there to stay.

"Those have all the important stuff," she said. "The other two volumes are just invoices and surveillance tapes. I don't know if you want to look at them."

An idea had just come to me.

"When Vincent was going to do the mediation, were you going with him?" I asked her.

"That was the plan," she said flatly.

"Then why don't you come with me? There's no way I'll know this file well enough by Friday to handle it alone."

Her face brightened.

"It's a deal," she said.

* * *

"Where does insurance come from?" Mark asked in the restaurant. "I mean you can understand where the wheel came from, and agriculture, and even banking. But how did insurance get started?"

"It's pretty old," Ken said. "The Babylonians and the Romans are both supposed to have had forms of it. But modern insurance got started around the fifteenth century with insurance on ships and their cargo. Fire insurance on buildings didn't start until after the Great Fire of London in 1666."

"There's something odd about the idea. Insurance I mean," Mark said.

"Some people say it's a form of gambling," David said.

"There's something to that," Ken said. "Insurance companies play the odds, just like you do at the track."

"Don't they set the odds?" Mark asked.

"No, fate does that. But they try to anticipate fate by setting insurance rates high enough to pay for what fate does and have a profit left over."

"So in the fifteenth century it didn't matter if a ship sunk, as long as they insured enough ships to pay for that one?"

"Right. Spreading the risk. But today it's a lot more complicated. For example, suppose you insured the world's biggest building."

"The world trade centre?"

"That's probably it. Well there aren't enough of those buildings to spread the risk around."

"So what do they do?"

"They do two things. First, several companies, at least half a dozen, will underwrite the policy together. Those are called subscription policies. But each of those insurers will then buy reinsurance."

"Insurance companies buying insurance."

"Right. So if someone bombed the world trade centre and it went down, the cost of the claim would be spread around quite a bit."

"They already tried that," David said. "All they were able to do was blow up the underground garage."

"They may try again," Ken said.

"So if the world trade centre went down, no insurer would go out of business?"

"Well it would be an earthquake in the industry. It might sink a couple. But the industry as a whole would get over it."

"So, do they do this with car insurance?"

"Not the subscription policies, except sometimes on big risks like trucking fleets. But there are reinsurance treaties on everything. Once TNM pays more than \$500,000 on any auto policy for one accident, including the AB claims, the reinsurers take over the funding."

"So sometimes we're working for them?"

"In a way. But if you're interested in those things, I'm reading a book on the history of insurance claims."

"What's that?"

"*Accidentally on Purpose*, by Ken Dornstein. It's a history of insurance fraud, everything from the first shipping claims to the staged accidents we face today."

"Is Dornstein an adjuster?" Mark asked.

"No. He's a PI in Los Angeles. But he knows the business inside out."

During the short silence that followed I wrote the name and author on a scrap of paper.

"I hear you're going to do Xenia Kirkwood's mediation," Ken said to me.

"So it seems."

"I forget," Mark said. "What's the difference between mediation and arbitration?"

"Mediation is the pre-game show," David said.

"Arbitration's the real thing. Or sometimes they choose to go to court instead, which is moving up to the big league. That's what Peter Napier will do."

"Except," Ken said, "sometimes at mediation they agree on what the score should be, so they don't have to play the game at all."

"Do you think that will happen here?" Mark asked me.

"You mean will we settle it?"

"Yeah."

"No, it won't settle at this stage."

"Don't tell Helen Lansard that," Ken said. "Getting that file settled must be her top priority this year."

"I'm sure it is."

"Why won't it settle?" Mark asked.

"Because Napier wants as big a settlement as possible and he knows that no matter how much we offer at mediation, we'll pay more if he takes it farther. He knows TNM is scared and his real goal at mediation will be to scare us some more."

"So it'll go to court?" Mark asked.

"Maybe and maybe not," I said. "You see Mark, there's a right time to settle a claim and a wrong time. It really is a poker game. Right now Napier is just trying to build the pot. Both sides have to wait for the right moment to play their cards. Sometimes you have to bluff, make them think you're willing to take it all the way. Sometimes you have to go all the way to prove you're willing to do it. It's just as true with claims you settle over the phone as it is with Xenia Kirkwood's."

"You mean when I'm dealing with these paralegals?"

"Sure. It's no different with them."

"But they aren't lawyers right?"

"No, but they're trying to get the same money out of you."

"You see," Mark said, "that's something I don't get either. I mean I know a lawyer is someone whose been through law school and a bar exam which gives them the right to represent people. What have these paralegals done? What qualifications do they have?"

"None," Ken said. "Most of them anyway."

"So there's no school where you learn how to be a paralegal?"

"Not one you're obliged to go to. Not yet"

"So why are they allowed to represent people."

"Because a couple of arbitration decisions said that people have a right to decide for themselves who they want to represent them. And paralegals charge less than lawyers."

"So my grandmother could be a paralegal?"

"If she wanted to be," Ken continued. "Most of them are ex-adjusters. But keep in mind that paralegals don't get the same clientele as a lawyer. They get a few legitimate clients, but mostly they represent the doubtful ones."

"They're the bottom feeders," David said.

Mark stared into space for a moment.

"Let's get back to this bluffing business," he said.

"What do you bluff with?"

"Lots of things," I said. "Take the medicals. Lawyers and paralegals read the same medicals we do, but they can't predict any better than we can what a judge or arbitrator will do with them. And there's the surveillance. Lawyers will never admit it to you, but they're all afraid of the videotapes. Even Napier."

"Is Napier a good lawyer?"

"He's probably the highest paid in this city," David said.

"He's good too," I added.

"So how much would it take to settle a claim like Xenia's?"

"They'll want at least a couple of million," Ken said.

"Million? Isn't this just a claim for someone off work?"

"Remember," I said, "she's only thirty-seven and they claim she'll never work again."

"But it's not like she could be an anchorwoman for the next thirty years," David said. "She'd be lucky if her face lasted another five."

"But she could go into management," I said. "Besides that, there's all the other stuff – the elevator, the financial advisor, the companion, the closets. They might make you laugh, but brain injured people get a lot of sympathy in court."

"Do we know Xenia has a brain injury?" Mark asked.

"I haven't read the medicals yet, but Katya says it's pretty sure. She says it's only a question of degree."

"If I were you," David said, "I wouldn't pay much attention to her."

Chapter XV

Back at my desk I began to read Xenia Kirkwood's file.

Xenia was driving through a downtown intersection when her BMW Z3 was hit on the driver's side by a larger car that ran the red light. Her most serious injury, at least as it seemed then, was a comminuted fracture of the head of the femur - in other words, a splintering break at the top of the thigh bone where it joins the pelvis. She had two operations on it, then the orthopedic surgeon who did them declared the leg fully healed.

He played down her complaints of continuing pain in her hip, thigh and lower back, but doctors rarely find fault with their own work. Napier sent her to another orthopedic specialist who said residual deformities on the end of the femur were causing the pain, and would cause her to suffer from arthritis in the joint as she got older.

But the bigger problem now was the alleged brain injury. The collision left a bump on the left side of her forehead, so there was no doubt that she had hit her head. But hitting your head doesn't automatically give you a brain injury.

The brain is notoriously unpredictable in its response to trauma. In Lt General Harold Moore's book *We Were Soldiers Once...And Young*, his account of the fierce fighting for the Ia Drang valley early in the Vietnam War, he tells the story of a young soldier whose helmet was pierced by a bullet. The side of his skull was crushed, leaving him with a hole in his skull the size of a quarter and bone fragments in his brain. Cut off from his unit, he survived three days and nights while navigating mountainous, forested terrain. Though he suffered from constant headaches, he remained lucid enough to evade the North Vietnamese soldiers who

were hunting him, keep track of the exploding shells from American artillery landing in the area, and finally make his way back to his own unit. Though he'd suffered a severe head injury and must have had permanent effects from it, he went home to live an apparently normal life working for the railway in Mississippi.

Even more unusual is the story of Phineas Gage.

If you shoot a bullet through your brain you expect to die. But Phineas Gage, a Vermont railway construction foreman in 1848, had a seven foot steel rod weighing 13 pounds driven through the center of his skull by a dynamite blast, yet he lived. In fact, he remained conscious and lucid throughout the ordeal, despite the fact that a good portion of his brain was destroyed. He recovered too. Although his employer refused to take him back because of changes in his personality, he went on to work at other jobs until he was old enough to retire.

So the brain can recover from some of the severest trauma, yet it can also be permanently injured by relatively minor blows.

At one time only the most severe head injuries were identified and treated. Traditional testing was confined to basic motor/sensory functions – strength, reflexes, coordination and the sense of touch, along with straightforward thinking skills like memory, speech, reading and mathematical calculation. If no deficits were found in those, you were said to have suffered no injury.

But psychological studies in the '60s and '70s began to reveal that people with closed head injuries – those with a concussion or loss of consciousness but no fracture - often couldn't lead a normal life afterward. In one study, thirty-four percent of subjects with a closed head injury were unable to work. Things like fatigue, depression, inappropriate aggressiveness, the inability to empathize with other people, or just a lack of motivation, were getting in the way.

I don't know if war veterans were included in those studies, but they should have been. Concussions are a dime a dozen in combat. Many vets have difficulty re-adjusting to civilian life, but in the past their symptoms were usually attributed to the emotional trauma of war, just psychological problems to be talked through, or medicated.

Out of that research came the neuropsychological examination, a four to six hour assessment that, by the year 2000, cost approximately three thousand dollars. More than

just a complicated IQ test, it assessed emotions and personality too. Psychologists drew their conclusions by comparing a subject's scores with established norms. They weren't compared with themselves prior to the accident because few had had a previous neuropsychological exam.

So there was no way of knowing whether deficits began with the accident or pre-existed it.

Neurologists, once the only assessors of brain injury, criticized psychologists for diagnosing a head injury whenever they found someone with cognitive abilities below the norm. They argued that psychologists weren't trained to identify the cause of the deficits, which could be present from birth, or the result of prior injuries, alcohol abuse, even the misuse of prescription medication.

But neurologists had no tools of their own for examining the subtler aspects of thought and feeling, so arbitrators and judges had grown skeptical of their arguments. By the year 2000, court and arbitration decisions increasingly favored the opinions of psychologists, and the diagnosis of brain injury had become widespread. Nine million brain injuries were identified every year in North America, making them ten times as common as spinal cord injuries.

Of course this increased recognition brought a rush of charlatans into the head injury line up. In fact, in Ontario, new legislation had made it easier to get in line.

When the province revised its no fault legislation in 1996, an attempt was made to separate severe injuries from mild ones. The Statutory Accident Benefit Schedule, known to adjusters as the SABS, limited claimants to a hundred thousand dollars for treatment and rehabilitation. But those who suffered 'catastrophic' injuries had their limit increased to a million, and a brain injury could do that for you.

The definition of 'catastrophic' was straightforward for physical injuries. McCaskill, for example, was known to us not only as a 'quad', but also as a 'cat', since quadriplegia or paraplegia automatically qualified you as catastrophic. Things like the amputation of both arms, or a leg and an arm, would qualify you too, as would loss of vision in both eyes. But brain injuries were assessed differently.

When ambulance attendants knew there was a possibility of a brain injury, they recorded the person's responses to a set of three physical and verbal stimuli, giving a numeric score from one to five for each response. This was the GCS or Glasgow Coma Scale. People with no injury

would score a perfect fifteen. As the scores dropped from this, brain damage was considered increasingly likely. To paramedics, the GCS was simply there to be sure that the treatment a patient received when they reach the hospital would be appropriate. For that reason, they preferred to err on the low side, giving patients the benefit of the doubt.

Xenia insisted that she'd lost consciousness following her collision, but there was some doubt about it. The ambulance crew met her with her eyes closed, but a witness told them that he'd been talking to her a couple of minutes earlier. She ignored the paramedic's questions until he pinched her, when she kicked him and began to swear profusely.

Because she seemed disoriented in the ambulance, they assumed that her actions had been involuntary. Thus the kick, described in the ambulance report as a 'leg extension', was an 'involuntary motor response', giving her only two points. The swearing gave her a three for an 'inappropriate verbal response', and she got a two for only opening her eyes because of pain.

So her GCS score was seven.

In their wisdom, the authors of Ontario's accident benefit legislation had decided that anyone with a score on the GCS of nine or less at the accident scene would be deemed catastrophic. You could still qualify if you had a higher score, but then you required a CAT DAC assessment to determine whether you had a 'severe mental disorder' or fifty-five percent impairment of the 'whole person'. Someone with a GCS score of nine at the accident scene was usually home free.

But you could have a low GCS score without a brain injury. Someone who had passed out before the accident because of alcohol or drugs could end up with a GCS score of nine or less without suffering any significant injury. We all knew of cases where people with low GCS scores were working and leading normal lives.

But Xenia's GCS score of seven guaranteed her the catastrophic designation with the million dollar limit for Med/Rehab, and another million for Attendant Care. That was why Peter Napier could be aggressive on things like the cognitive rehab, the elevator and the closets. He was reaching into a deep pocket.

That didn't prevent TNM from disputing Xenia's claims. She might have the extra coverage, but her claims didn't have to be paid if TNM could show that they weren't

reasonable, or that her deficits weren't related to the accident. So the battle had begun, each side assembling their brain injury specialists.

The neuropsychologist hired by Napier said Xenia 'met the diagnostic criteria for Post Concussional Disorder'. He found extensive cognitive and emotional deficits and thought they were permanent. He didn't think she was ever likely to return to broadcasting work.

Xenia's MRI report, taken one year after her accident, said her films showed 'several non-specific abnormalities in the left temporal region'. This was a description of scar tissue, but it wasn't necessarily from the accident. Unless it's taken immediately after the accident, an MRI can't tell a radiologist whether the damage is six months old or six years. And those 'abnormalities' aren't uncommon. One third of the population, tested at any time, will have an abnormal brain MRI.

TNM's neurologist doubted that there had ever been a loss of consciousness, and he questioned the validity of the GCS score. TNM's neuropsychologist maintained that the cognitive deficits she had were mild, and said her mood swings were related more to her own personality, her marital problems and having her job at KLTN in jeopardy, not directly to the accident. But he stopped short of saying she was ready to return to work.

In the midst of reading all this, I discovered something about Katya Levytsky that I hadn't expected.

When Katya was doing written work on a file - computer notes, letters, head office reports - all her brashness and flamboyance were gone. She worked carefully and thoughtfully, focusing on the right things, thinking her way through problems in an unassuming straightforward way.

Six months earlier she'd asked Napier for five years of pre-accident clinical notes from each of Xenia's doctors, plus her public school, high school and university records. She wanted them to give TNM's neuropsychologist some pre-accident evidence.

Through a complicated exchange of correspondence between them over the following months, Napier had artfully provided some material but withheld many key documents. It wasn't easy to tell what we had and what was missing and I began to wonder whether Katya had fallen into the trap. I thought I might have to go through that section again page by page to establish what we still needed.

Then I came to Katya's letter. In a few simple direct sentences she documented each item that was missing, gave the date of each letter in which she had requested it, and every reminder she'd sent since. She reminded me of those defensemen in the NHL who are good with their stick, the kind who, in the toughest games, without doing anything spectacular to excite the crowd, get the puck safely out of their end again and again.

So there was another side to this young woman, one she didn't show to people.

I looked across the aisle and saw her working quietly at her computer. Had anyone else noticed this? Vincent showed no sign of it, but many supervisors have an aversion to acknowledging superior talent in those working under them. Tony? It hardly seemed likely. David was always looking for some reason to put Katya down, at least behind her back. Linda might have seen it, for many managers would have transferred such an important file to a supervisor. Someone at TNM had unusual confidence in Katya Levytsky.

She got up from her chair and saw me looking at her.

"I'm impressed with the way you've handled this file," I said in explanation.

"Oh," she said with a smile, flushing slightly, "I think it's just that this one's become a personal thing."

As she walked away, I decided that I didn't buy the disclaimer at all.

Chapter XVI

That afternoon I stayed late reading Xenia's file. Martha was there too, working silently in her cubicle next to me. About five o'clock she looked over the partition.

"Chris? Can I ask you a question?"

I assured her that she could, then learned of her file with a nine year old girl who had suffered fractures of both legs when she was hit by a car while riding her bicycle. The injuries had healed, but she still seemed to have trouble walking any distance. Because of this, TNM had, for the past year, been paying for taxis to take her to school. A recent IE had suggested that she might be able to walk to school now, but the doctor said it so ambiguously that his report couldn't support a refusal of further transport.

Martha wanted to go back to paying for the taxis, but Vincent wasn't ready to give up. He'd told her to arrange for some surveillance of the girl to get some videotape they could send to the IE doctor for a further review. Martha wanted to know what I thought about that.

"Not much," I said.

"Katya says I should refuse to do it."

"Maybe she's right."

"I couldn't do that Chris," she said anxiously.

Wishing it had been Katya's file, I asked Martha if she would like me to look at it. Then I spent a half hour reviewing it instead of Xenia's.

During my years in the business, up to the late '80s, I'd never seen anyone do surveillance on a child, or even suggest it. But since then I'd seen it done on several files, and here was another. It was extraordinary that just as punitive damage and bad faith claims were being introduced into Canadian courts, with the amounts of the awards against insurers

steadily increasing, many claims people were getting more reckless.

A child who discovers that she's being followed by cars with tinted windows has to be traumatized. The effect of it could be long lasting.

And, in all my years of adjusting, I'd never found anyone under the age of sixteen willfully deceiving me.

Of course the theory was that, since it was a child, you would tell the PI who was going to do the surveillance that they should be more discreet. And I suppose the adjusters or supervisors who authorized those investigations thought children would be less likely than adults to recognize that they were under surveillance. They were more innocent, less experienced in the deceptions of life.

But no one who has frequent contact with children can fail to notice how alert they are to changes in the world around them. Nature makes them that way to protect them and civilization doesn't seriously dull their senses before they reach adulthood.

When I had read enough, I sat for a bit and thought about it. It was wrong, there was no doubt about that. Not just morally wrong – there was a huge financial risk to TNM if Martha went ahead with it.

Few PIs would welcome such an assignment, but the private investigation business was so competitive that none of them could risk offending a client by refusing the job.

It made me angry, and not only because of the child. Surveillance was an essential tool in our work. It was rare that we could win an arbitration or trial based on medicals alone. But, because of the unscrupulous practices of a few investigators and insurers, in 1979 we'd been put through the Krever Commission, a formal inquiry into claim investigations that lasted several months and ended with the right of everyone to do surveillance in Ontario sharply curtailed. If we didn't watch out, we might lose it altogether.

"Maybe you should see Linda," I said, handing the file back to Martha.

She looked distressed.

"Would you like me to talk to her?" I asked.

"Would you?" she replied.

I think she'd been hoping for that all along.

Chapter XVII

Though I didn't get home until six-thirty that evening, I changed my clothes and went to run again along the river. The sun was up late now and warmer weather had things coming out in a rush. Alongside the path the first red clover, buttercups and daisies were open, and, in low spots seen through the stems of the tall new grasses, there were bright blue mats of forget-me-nots. Beneath the big black willows along the river, I saw ghostly sprays of white, violet and purple dame's rocket, a flower once popular in ancient Roman gardens. There were more of them than the year before and their soft scent often drifted over the path.

While I ran, I thought about the mediation and how strange it was that someone like me, so shy by nature, a loner always through and through, should be asked to do it, and be comfortable with the prospect. I might not welcome the extra work, but the mediation itself wouldn't be a problem for me. No one who knew me when I was young would ever have expected that, but I knew perfectly well how I'd come to be that way.

Towards the end of high school, I began to have misgivings about myself. I'd discovered the beauty of women and I was afraid they would remain off limits to me forever unless I did something about my isolation.

At first, I thought I'd just fallen into a trap of inexperience, that, because of my long boyhood aloneness, I hadn't learned any social skills. To acquire them, I thought I simply had to set my mind to it, that I was just late off the mark in the social race and only needed to run hard to catch up to those ahead of me.

The army forced me to live and work with other men. It did a lot for me, but it was too much too soon and I think that's why I had to make that long journey alone after my

discharge. Once that year was over though, and I returned to Toronto in the spring of 1973, I was still determined to prove that I could be like other people.

I saw a newspaper ad for claims adjuster trainees. After thinking about it for a couple of days, I decided, following the logic of Stein in Conrad's book, that the way around my fear of people might be to surrender to them, to take a final plunge into the human ocean and either sink or swim. So I applied for the job, got it, and began the long odyssey that wasn't over yet.

Just north of the railway trestle that passes over the river valley, there is an arched wooden bridge. West of the bridge, for a hundred meters or so until a bend takes the river north, the banks are heavily treed, the branches leaning over the water. What you see from the bridge looks as wild and beautiful as it would have centuries ago.

This night I had to stop there because the shoe of my bad foot needed adjusting. As I untied the lace, a couple who looked to be in their mid-thirties and a girl about five years old rode up on bicycles. They stopped to look at the river where the sun was still shining on the ripples above the bridge and the water just below them.

"I wonder if there are any fish," the man said.

"I don't see any fish," the woman replied as if the fish should have been floating on the surface, waving their fins to catch her attention. The little girl didn't say anything, but started to watch the water intently.

The lace of the shoe retied, I resumed my run, wondering how that couple would have responded if I had explained to them that, when you're looking into a river with the sun on the water, you don't look for the fish themselves but for their shadows, which are more distinct, or for the silver flashes they give off when they rub their flanks against stones in the river bed.

They probably wouldn't have understood what I was talking about. No, only the little girl would be able to learn something like that. There were fish in the river, but only she was ever likely to see them.

My thoughts returned to my long attempt to understand people.

A couple of years earlier I had read of the encounter between the neurologist Oliver Sacks and the autistic animal behavior scientist Temple Grandin. She told him that, in addition to her lifelong work with cattle, she'd studied people

as well. Throughout her life she'd watched people closely in hope of understanding them. Doing that, she said, often made her feel like 'an anthropologist on Mars', the phrase Sacks would use for the title of his book.

I too had studied the human race.

In the course of investigating motor vehicle accidents and other misadventures, I had met thousands of people. I'd interrogated the drivers, the witnesses, and so many who were injured. I'd met the rich and the poor, famous people and street people, scientists and artists, working men and women of every sort, bikers and mafia, drug dealers, prostitutes and, a couple of times, people who might have been angels come down to earth. I saw them when they were up and when they were down and, in the case of some injured claimants, I had followed their lives for years.

In the midst of all that, I lost my fear of people. I discovered that I could like them. But I also learned that they had something I didn't - a social instinct. That's what allowed them to work and play together so easily. That was the source of the generosity and good humor that flowed between them. The humor was especially seductive. The strangely ambiguous language at the heart of it fascinated me. Though the practice of humor always lay beyond my reach, I was often a delighted spectator.

But most of the time I stood outside the social residence, looking in.

Sometimes I was allowed in the front door, even into the main room where the never-ending party of modern life was going on. But I was never allowed into the back rooms where things really happened.

When people shunned me or were hostile to me, that didn't bother me. I was used to that. What I didn't understand was someone wanting to know me, to be my friend.

I had friends, but not friendships. That is, I couldn't be the friend to them that they were to me. The friends I had were good ones, but eventually they all became impatient. They would accuse me of keeping them at arms length, never understanding that I was incapable of doing anything else. They didn't know that I couldn't share my life with them, or that I couldn't be helped, that I had to do everything myself because, for me, that was the only way.

One by one, I lost them all.

But I wasn't overly impressed by the friendships I saw. So much of friendship seemed mechanical and opportunistic.

In public school and high school many of the friendships were political unions for self-protection or aggrandizement. The adult practice wasn't much different. Friendships in the claims industry were often keys to advancement, or a means of acquiring and keeping business.

Even love could be something of a commodity. Many people were selective about their affairs. They chose them carefully, using their lovers as stepping stones to promotion, to solidify positions they already had, or just to impress their friends.

Love was different for me. It happened once in a while, but it always came out of nowhere, almost magically, and usually disappeared just as fast.

Love is always different for solitary people. In his book, Oliver Sacks commented on the remarkable feeling Temple Grandin showed for cattle. When they entered a field, he said the animals came to her with little urging, and the gentle way she responded to them impressed him so much that he thought she must have been experiencing something akin to love.

I knew that what she felt for the cattle, and probably what they felt for her in return, was love pure and simple. Where did the idea come from that love can only exist between human beings?

I knew that I could love anything – not only animals of all kinds, but flowers, trees and, especially, places that were dear to me.

Temple Grandin told Sacks that her study of humankind had taught her enough to get through school and deal with people in the course of her work, but that was as far as it went. She had never dated men because she'd found human interaction too complex and confusing. Now, in middle age, she lived alone, resolved to remain that way.

When I read that, I wanted to jump up and shout it to the world. While I had struggled to adapt with so little success, here was a woman who had simply said 'no thanks' and walked away. It was so much braver than what I had done, and probably wiser too. For what had I accomplished, except to enter the human labyrinth and become hopelessly lost in it?

What confused me most was the discovery that relationships depended less upon truth than illusion. People didn't see the reality of each other; they saw only what they wanted to see. It was a dance of deception, in which they

showed only what they wanted to show, heard only what they wanted to hear, believed only what they wanted to believe, and the ways in which they did all of that were infinitely complex.

And it wasn't confined to their relations with one another.

They had this conviction that if they believed something was true, that is, if enough of them believed it, then it was true. The great religions had been created that way. Those at least had something redeeming to them, values that were inspiring and much that was beautiful. But now people seemed to be throwing them aside for the sake of a new one, one in which I could find nothing redeeming at all - the religion of money. Money and its vassal gods - progress, economics, consumerism and the financial markets - were growing in power day by day.

There was so much about money that confused me. For example, men with fine clothes, expensive cars and financial power were magnets for women. How had the nomadic hunter-gathering existence that humanity led for hundreds of thousands of years led to that? I wanted this to be something false and artificial, yet it had been common throughout history, in every culture, on every continent. It seemed too strong not to have instinct behind it.

Money seemed to be a factor in every equation. What was called love between men and women usually depended on the presence of money. When a woman was looking for a husband, his income was high priority. If a man wasn't affluent already, he at least had to show some ambition for it.

A diamond, the most expensive of all jewels, was supposed to be the best proof of love. In the minds of most people, it was essential to the completion of the marriage transaction.

The philosopher Schopenhauer once said that people loved money because, like the god Proteus, it could change its shape, turn itself into anything they wanted. Though people in the year 2000 didn't like to admit it, most of them thought that way. They believed money could buy them anything, even love and happiness, if they only had enough of it.

Neither did I understand the preference of women for men who had a lot to say, the kind who could put on a show, who were full of opinions and ready speeches. It didn't seem to matter what they said, as long as they said it well. But I'd

come to accept that too, along with the aversion of most women for men who were silent.

Talking was central to everything they did, yet it seemed to obscure the truth more than communicate it. Deceit was built into conversation at every level - not just in overt lying, but in exaggeration, flattery and the almost universal desire to reinvent the past, to re-work it until it was more palatable to the memory. They routinely hid the truth, even from themselves.

Solitary people aren't like that. If we have a god other than nature, it's probably truth. We prefer the hardest facts, even about ourselves, to any illusion.

There was this faith that anything could be talked about, that talking could solve any problem. Couples who wanted to break up were encouraged to talk about it first, to discuss their difficulties as long as possible, though it usually did no more than keep their simmering pot from coming to a boil. Political debates went on interminably, while the issues discussed never went away. Insurance executives met in their boardrooms day after day, year after year, discussing the same problems facing their companies, yet, at least for those who worked under them, little ever changed for the better.

Words meant so much to them. Unless a man told a woman that he loved her, the woman usually couldn't feel his love. In fact, the words 'I love you' could serve as a substitute for the real thing.

I liked words, but I always preferred the written word to the spoken one. In high school, while other students partied and dated and boasted about their sexual and alcoholic adventures, I read book after book and studied dictionaries with a devotion that was partly due to the immense world reading had opened to me, and partly to my naive belief that I was, in that way, catching up with my peers.

I learned to read well, though I remained slower at it than most people. Books became one of the consolations of my life, but I think they separated me from other people more than they brought me closer to them. For the average person wasn't much of a reader, and no one was interested in the books I read.

Besides that, a time came when, in spite of all my reading, I was forced to admit to myself that I would never have full access to words, not the way other people did.

For words had meanings that were not in any dictionary. Phrases and questions that seemed so empty to me – 'Good morning', 'How are you?', 'Did you have a good weekend?' - meant something to other people. They were a means they had of stroking one another, a way of speaking that made further conversation possible. The dictionary couldn't explain that. I think it was for the same reason that I couldn't understand the constant joking and teasing and the way they were always on the lookout for some underlying sexual content in everything that was said, one more thing that they could all laugh at together.

My mind didn't contain any of that.

There was something below the surface in conversation that I didn't understand. Words came so easily out of people, so naturally, the way plants emerge from the soil. A guidebook to trees will tell you about the shape and color of a tree's leaves, the pattern of its branching, the texture of its bark, but nothing about the roots. In the same way, the dictionary, my guidebook to words, told me only what words did on the surface. It didn't explain how they were rooted in the minds of people.

People who weren't conscious of this, who had never once in their lives thought about it, could talk and talk and be so successful doing it. But I couldn't use words the way they did. The same phrases that drew women to other men didn't work for me.

There was a greater dictionary, one that had never been put into print, one that I would never be allowed to read.

Maybe the soil of the solitary mind isn't deep enough to grow the forests of social language. Maybe that's why we prefer simple writing, prose that is all verbs and nouns, that leaves out the modifiers and fancy phrases.

Most children learn words easily, as if they're programmed for it, but solitary children are different. We encounter words as if they're pebbles and shells we've found on a beach. We may pick them up and marvel at the beauty and mystery in them, and we may carry them lovingly home with us, but we never fully know what to do with them.

Simone Weil, the beautiful French philosopher who died during World War II, saw language as something separate from people. She said it came innocently into the world, hoping only to express the relationship between things, but it was corrupted by its encounter with the human

race. People, she said, preferred to use it for deception, or to inflict pain.

There was still more that I didn't understand.

Most people were unhappy. This world, the human one, was their world, not mine, yet most of them seemed more dissatisfied with it than I was. They all seemed to be longing for something – a job with more money, a bigger home, a vacation to some place they hadn't been before, to find a new partner or to get away from their present one. But when they got what they wanted, it was never long before they needed something else.

After a few drinks, so many of them would become maudlin and confess to you that they thought they had misused their lives, as if they were convinced that they'd been put on this earth for some better purpose and they had betrayed it.

In some way that I didn't understand, they were all lonely. When Conrad wrote those famous words – 'we live, as we dream, alone' – he didn't only strike a chord in solitary people. He touched something in the others too.

Popular culture was full of mysteries. There was the cult of the famous, the adoration of sports heroes, film stars, pop singers and business moguls. Those were ordinary enough people, yet they were worshipped, and financially rewarded, as if they were gods.

And why, despite their hostility towards us, did social men admire men who were loners? Social women were rarely attracted to us, yet their men had made the solitary man a folk hero in Western culture from the time of Homer's *Odyssey* to the Clint Eastwood films of our time.

There was meaning in it all, but it was beyond me.

The sociologist Willard Waller said North Americans conducted their relationships according to the 'principle of least interest'. Because the partner least emotionally involved in a relationship was best equipped to exploit the other, he said the goal of most people was to persuade another to fall in love with them while they kept their own emotions in check.

Wasn't it Proust who said that when two people are saying goodbye it's the one who makes the tender speeches that isn't in love?

Of course Waller was vilified by his peers for saying what he'd said. It fit well enough with what I'd seen, but, if he was right, how had it come about that a species which

prided itself on being the highest of all earth's social animals should be so ruled by selfishness?

And how did it happen that, inside this elaborate civilization, there should exist individuals like me who couldn't understand what was going on?

I felt helpless, like an orphaned child thrown among a troop of professional actors, except that there were millions of them, the whole world was the stage, and no one had given me a script, or even told me what the story was about.

But I had come to understand that people played their parts in this great theater by wearing masks. They created a set of personas for themselves that they put on or took off according to the situation. In any office, in the voice of someone working beside you, you could hear it done. The tone of their voice and their choice of words would change with each telephone call. A claimant was talked to one way, a spouse another, a supervisor, a friend or a prospective lover still differently.

They had cheerful masks for when they were sad, masks of indifference to hide their anger, masks of concern, trust, optimism or disgust ready for any situation where they might be useful.

Many 'self help' psychology books were little more than collected acting lessons, prepared instructions about how to enter a room, when to smile, what to say and when to say it, as if all that pretending enhanced your worth as a person.

In the great wasteland of modern life, people wanted only mirages of each other.

They put on the masks for each other, then pretended they were real. I wondered if some of them, when they looked in a mirror, saw only the mask. Maybe they'd forgotten that there was something behind it. Maybe they kept their masks on even while they slept, unable, even in their dreams, to be themselves. Maybe they'd got so tangled up that they didn't know who they were anymore.

That would explain why there was so much talk about the need to 'find oneself', as if it were taken for granted that all of us were lost.

Some people seemed to live in marriages that way, the masks always on, year after year. But if two people lived together without really knowing each other, could you still say they loved one another? I didn't know the answer to that question.

That all of this might be perfectly natural, that illusion, deception and hypocrisy might have been necessary for social evolution, indispensable building blocks for this civilization, was another idea I resisted for a long time. But I finally accepted that too.

When I was young, in those first years after I returned from the war, I tried the masks on myself. I experienced their power, even when worn by someone as inept as me. But, like all solitary people, I didn't like deception. I was never comfortable when people perceived me to be different than I was. That was why I'd often had to discontinue friendships and leave woman after woman.

No, although I got used to being among people, it became evident that I could never really share their world. It had been a mistake to think I could.

As I ran through some places on the path that were still damp from rain that had fallen that afternoon, I noticed the first of those land snails, the kind about the size of a quarter, with pale green or pale yellow shells striped with spirals of brown and black.

They were trying to cross the path. Many of them would be crushed by bicycle wheels, roller blades, or the shoes of runners and walkers who didn't see them, or simply didn't care. Those snails that did get across the path would meet nothing visibly different from what they left behind on the other side, yet they insisted on the journey.

Once I timed a snail. It took fifteen minutes for it to cross the two meters of asphalt. And that was a direct crossing. Those that set out at an angle take longer. Sometimes they get onto dry pavement where they soon run out of the mucous they need to move over the surface. Forced to stop, they withdraw into their shells to enter a dormant state and wait for rain to rescue them. Before that happens, they're usually crushed, their remains left to be eaten by the swarms of tiny reddish brown ants that have colonized the edges of the path.

Walking back this evening I came upon a snail that had stopped. I picked it up and examined the foot in the shell opening. When the seal is dried and sunken, you know they're dead. This one was still alive.

"What happened?" I asked. "Did you give up?"

I carried it in my hand until I found a damp spot on the side of the path where I dropped it gently in the vegetation.

Yes, the snails insisted on crossing the path. Later in the summer, on damp evenings, I would encounter them by the dozens, when I'd have to do some footwork to avoid them. I wondered again about the meaning this journey must have for them, what made it so important that they pursued it at such cost. But I would never know the answer, just as I would never understand why people did the things they did.

At least the snails were clear about where they were going. Once they set out, they continued in a remarkably straight line, never varying their course, never turning back. They went on until they reached the other side or perished.

People aren't like that. If human beings were snails, they might try to cross the path, but they would do it differently. Their paths would wander, following every new whim or desire. They would have to stop to mingle and talk with one another, whether they were just being friendly or hoping to gain something from the encounter. Some would stop without apparent reason and refuse to go on, just give up completely. Some would try to convince others that the only way that made any sense was their way, even if they were headed straight down the middle of the path to perdition.

They might divide the path into territories and fight over the boundaries. Or they might find something attractive on the asphalt, some glittering grit or sand that they would grow fond of, that they would begin to collect and trade for other things. They might call it money, and then they really would be lost, for then they would forget why they entered the path in the first place.

Wasn't that the biggest illusion of all? Money. Nothing but paper and an idea, yet since western governments introduced the large scale use of it to finance the wars of the eighteenth century, and every war they'd fought since, the use of paper money had spread throughout the world. People believed so profoundly in it now. That's where it got its power, in their belief. There was no skepticism at all. Even the paper aspect of it was disappearing, that last slender connection with the physical universe, yet, to most people, money still seemed as solid a foundation for the modern world as the deep rock on which the continents sat.

Oh, money was real enough all right. It forced its reality on you. I had worked as hard for its sake as anyone else, but I had always distrusted it. I still didn't know what to make of it, whether it really was a god, or just another kind of mask hiding the truth.

By the time I was thirty, I felt defeated by the human world, and disgusted with it. I decided then that I would simply be myself, whether it separated me from other people or not. I threw my masks away, all except one – that of the insurance adjuster, the detached investigator and negotiator. For that one wasn't false. Like the iron masks worn by ancient soldiers, it concealed in order to protect, not to deceive. For many years it provided me with the only role I was able to play honestly in the human theater, one I'd resigned myself to and played as well as I could. It was my mask, the one I still wore whenever I needed it, and it was the reason that I would be able to perform at Xenia Kirkwood's mediation.

Chapter XVIII

Besides reading the Kirkwood file at work, I took some of it home with me each night that week, reviewing as much as I could.

The central dispute was the argument over the amount of Xenia's IRB. She had purchased optional benefits, something only high income people did because it allowed them to claim up to a thousand dollars a week, instead of the four hundred that most claimants were limited to. But to get a thousand, they still had to prove an income to support it.

To determine someone's IRB, we took their gross pre-accident income, deducted what would be payable in taxes to get their net, then paid them eighty per cent of that.

Xenia's salary at KLTV in the year prior to her accident was \$72,000 a year, or \$1,385 a week. After taxes, that was \$911.65 a week, so TNM was paying her eighty per cent of that - \$729.32 a week. Napier was trying to get this up to the full thousand by arguing that the calculation of Xenia's gross should have included the value of employee benefits, plus a signing bonus of fifty thousand dollars she received when she left another station to join KLTV three months before the accident.

Employee benefits weren't considered 'income' until an arbitration decision in 1999 declared that they were income if the employer paid for the benefits rather than the employee.

But the determination of who paid for employee benefits wasn't simple. Sometimes the cost was split between employer and employee; sometimes employees paid for one part and not another.

Besides that, the OCF-2 or 'Employers Confirmation of Income Form' that we used to get information from employers didn't include any question about how the benefits were paid. We had to request that information separately, and, if we did

get it, the new calculation of the IRB was usually so complex that we needed an accountant to do it. The cost of doing that on half our files would have been prohibitive. The result was that, in the year 2000, on most files, adjusters were ignoring the question of the benefits unless the claimants brought it up.

Since Napier had insisted on it, Katya had asked him to get a letter from the employer explaining both the benefits and the bonus.

Xenia said she'd been promised a bonus at the end of each year. It would be negotiable, she said, but never less than twenty-thousand dollars. The letter from KLTV, which confirmed that they did pay for some of the benefits, said, in rather vague language, that no part of the bonus was guaranteed. It was tied in some way to Xenia's performance and the company's profits. It looked like the station was backing away from their star performer.

Because of the arbitration decision, I knew Napier was going to win something on the benefits, but the bonus was another story. There were a couple of decisions that said something like that was not income unless the amount was pre-determined and regular. Promises about a minimum amount might have been made to Xenia, but, unless they were in writing, it was unlikely that a court or arbitrator would give her anything for the bonus.

The difference between \$729.32 and a thousand dollars a week was only \$270.68. That doesn't sound like a lot, but if she was permanently disabled it could result in some large numbers.

She was thirty-seven years old. According to my tables, that gave her a life expectancy of eighty-two, another forty-five years. Even allowing for a reduction of the benefit at the retirement age of sixty-five, she was on her way, at the \$729.32 weekly rate that TNM was paying, to receive about 1.7 million dollars over the course of her life. If Napier could get her the full thousand a week, that would rise to approximately 2.3 million – a difference of six hundred thousand dollars.

But it wasn't as simple as that. Even if she qualified for the full thousand a week, she couldn't expect to receive 2.3 million dollars to cash out her IRB now. While TNM paid the IRB through all those years, they would be investing the unpaid portion. That's how insurance companies make most of their profits.

To pay Xenia the equivalent of 2.3 million dollars in a lump sum, TNM only had to pay her the amount of money that, invested in a conservative way, could be expected to produce 2.3 million by the end of her life. In the personal injury world this was known as the 'present value'. For \$729.32 a week – that is, for 1.7 million - I calculated that it would cost about one million dollars. For a thousand a week, for the full 2.3 million dollars, it would require about 1.4 million.

So we were fighting over four hundred thousand dollars on Xenia's IRB - if it was accepted that she was permanently disabled.

Because these calculations made assumptions about future interest rates, they didn't produce firm numbers. That was something else to argue about.

But that wasn't Xenia's only claim. There were the Med/Rehab benefits and Attendant Care, neither of which were predictable like the IRB. Claimants like Martin Myers and Rita Lazares were limited to a hundred thousand dollars for both Med/Rehab and Attendant Care, with a ten year limit on the Med/Rehab and only two years for Attendant Care. That was increased to a million in Med/Rehab and another million in Attendant Care for Donald McCaskill, with no time limit on either since he was catastrophic. Med/Rehab went up to two million for Xenia because she was catastrophic and she'd bought the optional benefits. Attendant Care gave her another million. Napier was out to prove that she would need the full three million and I knew he could do it.

The present value of three million dollars, assuming the unlikely outcome that it would be paid out at exactly \$66,666.66 each year over the next forty-five years, was about 1.8 million dollars.

So, adding the IRB, the Med/Rehab and the Attendant Care, the maximum present value of Xenia's claim, the cost of all her benefits in today's dollars, with no reduction whatsoever, would be roughly 3.2 million dollars.

Because Xenia wasn't at fault for her accident, I knew Napier would also have an action underway against the driver who hit her. Though Ontario called its legislation 'no fault', people with injuries that qualified as 'serious' according to a prescribed definition still had a right to sue for damages, as they did in New York State next door to us.

Being catastrophic, Xenia was more or less guaranteed a 'serious' designation, so she could look forward to a big

award from the other insurer. She didn't have to settle with us to have a lot of money, but if she did, and if she got the kind of money Napier was after, with both settlements tax free in Canada as long as they were written properly, she was going to be a wealthy woman.

In the right circumstances, with enough money behind you to hire a top lawyer, a motor vehicle accident injury can turn into a bonanza.

But there was also a minimum value to Xenia's claim. She could be back to work in six months. She might be capable of it already, and she might need little more in the way of treatment and rehabilitation. Even when a brain injury is permanent, after the first couple of years there's little that can be done for it.

So an argument could be made that Xenia's claim wasn't worth much at all, and I intended to make it. I knew this would have little effect on Napier, but that wouldn't be the case with Xenia. I wanted her to start thinking about what it would be like to end up with nothing more than a mountain of legal expenses. If Katya's suspicions were right and we found a way to prove that there was nothing preventing Xenia from working, or if we could at least convince a jury of that, all Napier's skill wouldn't help her.

A big insurance claim usually is a crap shoot.

Chapter XIX

There was an incident when I was still young, during my first year in the claims business, that taught me something so unpleasant about the social world, something so negative that I'm still surprised I didn't withdraw from it completely, then and there. Why I didn't go up north and disappear into the bush the way, when I was a boy, I had always promised myself I would do, to find some means of livelihood in the only part of the world where I'd ever felt at home, I still can't explain.

Seven or eight months after I started that first job, a young underwriting supervisor – he was a year older than me – and a friend of his who worked in the same department, along with a couple of other men, rented a large expensive home in mid-town Toronto and invited everyone in the company to an open house they were holding one Saturday night.

John Foster, the supervisor, was blond, handsome and athletic. He came from a moneyed family and he was said to have been a star quarterback in university. Though he'd started as an underwriter, he'd been promoted to a field rep after only three months, then to supervisor of his department a year after that. Everyone seemed to be sure that the company had bigger plans for him.

Foster had a reputation for success with women. He was something of a folk hero in the company because of the beautiful women he dated and how often he changed them.

He was no friend of mine, but at that time I was trying hard to learn the social ropes. I took every opportunity to get more exposure, so I accepted the invitation.

The house was a big three storey one, expensively furnished with many rooms, and it was crowded with people that night, a lot of them from outside the company. I got into a conversation with a young woman who was new to Toronto,

who'd only been in town a couple of weeks. She had dark brown hair, dark eyes, strikingly beautiful skin, and she wore a deep purple dress that had fine gold flowers in it. The dress would be the hardest thing for me to forget, the thing that would trigger unwelcome memories of her for a long time to come.

She was a reader and had just finished Flaubert's *Sentimental Education*, a book I knew well. We had a discussion about it and I found her thoughtful, with good ideas. Something about what she said, and what I saw when I looked in her eyes, convinced me that I was in the presence of someone who was genuinely romantic. I was taken with her immediately and the feeling seemed to be mutual. When we parted company to mix more in the crowd, we promised one another that we would talk again before the night was out.

Shortly after that I was sitting at the end of a couch in the largest main floor room, taking a break from all the talking. She was standing in a small group at the far end of the room. Watching her and thinking about how much I liked her, I remembered how she'd noticed my limp and asked about it. I hadn't told her the truth. I hadn't been able to talk about Vietnam with anyone since I'd returned to Toronto, but I began to wish that I could talk about it with her.

John Foster had just joined her group when John's sidekick Terry, a short talkative young man, sat down beside me. Terry was the one who worked with Foster and shared the house with him and I already knew that he delighted in recounting John's exploits. We exchanged a few words, then Terry noticed that both he and I were watching the girl in the purple dress.

"John says he's going to fuck her," he told me.

I looked at her. Even though at that moment Foster slipped into the space beside her and began a conversation, I already had such faith in her that I wasn't concerned. I told Terry that John wouldn't succeed this time, that he didn't have a chance with her.

Vietnam destroyed so much of my innocence, but not enough it seems.

I didn't see when it happened, but at some point the girl disappeared. As I wandered about the house, I didn't see her in any of the rooms so I started to think she'd left. I never thought to notice whether Foster was missing.

She might have been gone an hour. When she reappeared, I was surprised, but happy. I approached her a

second time, but found her much quieter and strangely distant. She showed no interest in talking to me at all, so I gave up and went home wondering what I'd done wrong.

Maybe the innocence of youth is there intentionally. Maybe we need it to protect us from truths that are too strong for us then. Something was trying to protect me, for I went away from that house with only a feeling of discomfort about what had happened. Though the evidence was there, I couldn't see it. But chance was against me. That Monday morning I was in the coffee shop with another adjuster when John, Terry, and two other men who had been at the party came in and sat down at the table beside us.

Foster began to tell them about the young woman, how he'd taken her into Terry's room, how quickly he'd taken off the purple dress – he actually referred to the color of it - how easily he'd had her, how he'd done everything he'd wanted with her.

The others listened intently and eagerly, occasionally laughing as he gave them his blow by blow description. Unfortunately I listened too, stunned, unable to believe what I was hearing. But because of the reference to the purple dress I knew it was her.

When he began to tell them some of the things she had said to him, my mind, or my heart, mercifully stopped me from hearing any more. When the loudest outburst of laughter came, I didn't know what had triggered it.

I felt as if I had been sucker-punched. I wanted to get out of there and leave that company altogether, which I would do in a few months time.

I tried to believe it had been nothing but a rape, but there had been a calmness in the girl afterward that didn't fit with that. I tried to tell myself that I had been mistaken about her, that there had really been nothing in her to admire or be attracted to, but it didn't work. What I'd seen in those eyes had been real. I struggled to understand how that could be true, how a woman like that could give herself so easily to a man like Foster and I had no answer.

It felt as if that dark ghost that had stalked me all the way from the Song Cau valley to Surabaya had just set another trap for me and I had fallen straight into it.

How could a man mock a woman he'd just made love to?

In Vietnam and Indonesia I had treated even the prostitutes I'd known with respect, maybe with a kind of

reverence. When I held one of them in my arms, it felt as if Mother Nature herself had entrusted me with one of her most precious and beautiful creations and I had always done my best not to let her down. I still cherished the memory of a couple of them and I would never have talked about them, or any other woman, with any man.

I didn't understand how Foster could do that, but in the years to come I was going to hear men talk about women that way again and again.

I felt more distant from other men than ever. I felt more anger than when I'd fought them as a boy. But I didn't know how to fight them now.

There was such a profound difference between my way of responding to women and theirs. Though I fell in love fast – it could happen in an instant – it always felt wrong to move in quickly.

To me, the ideal meeting with a woman would happen in some uninhabited wilderness, in a place where there were no people looking on. The first evidence of her might be nothing more than the hint of a beautiful footprint at the side of a stream. We would examine each other's tracks, follow each other at a distance, catch glimpses of each other, drawing closer day by day. Because of our shyness, we would need time to get used to each other and there would be mystery in getting to know one another that way.

There would be no hurry when there were no competitors waiting at our elbows to move in at the first chance.

When we finally met, eye contact would be the clinching event for us, not the opening gambit as it is in the modern game of love.

There must have been love like that in the world once, maybe tens of thousands of years ago. I still like to think so.

Solitary people were never meant to attend crowded house parties where alcohol and conversation are flowing, where our shyness and sensitivity are no match for the hungry sexuality of social men and women. A man like me can only look on with dismay when he has to watch the brutal appetites of other men bypass whatever fineness they might encounter in a woman, disregarding any hope she might have for romance, things for which they have no use at all.

There was no romance, or mystery, during an hour in a locked bedroom in a house filled with people. That was something else.

No, Vietnam had done nothing to prepare me for that. At least there I'd gone in expecting something terrible. I wasn't surprised by the ferocity of some of the fighting. I was only surprised by my own weakness.

In the war men were often driven to the basest acts by the brutal choice between killing and being killed, and the too frequent presence of death in its ugliest forms. But in civilian life, where there was little that should bring it on, I began to see that social men had an appetite for low behavior anyway. To them, in a house full of people like that, it was perfectly natural to rush the mating with a woman, to enjoy her as soon as possible in case someone else got to her first.

Foster was now a rich man, the owner of one of Toronto's largest insurance brokerages. Though I hadn't seen him in many years, I'd heard of his palatial home, his expensive cars and his craving for money. Though he had a wife now and a couple of children, I knew that he still kept company with the most beautiful women. I had no trouble believing it, for during my own life I had seen, with increasing dismay, what an aphrodisiac money was for women.

Besides, since ancient times, throughout the history of civilization, rich and powerful men had always been allowed to play by their own rules and take whatever they wanted. It was nothing new. John Foster was just a minor example of that.

Society sailed on pretending that it was so moral and civilized, psychologists and other experts maintaining that the acts of the John Fosters were just lamentable errors, insisting that we all aspired to a higher level of behavior. We were all supposed to believe that the human animal was something fine, something to be proud of. We congratulated ourselves on our social evolution and we exhorted our children to be honest, sensitive, and unselfish, while, in the real world, we rewarded selfishness, callousness and dishonesty in spades.

It was soon after the experience with the young woman in the purple dress that I began to notice the bribery and kickbacks that were endemic to the claims business. I learned that we were supposed to pretend they didn't happen either. When you saw that your supervisor or manager was on the take, you weren't supposed to say anything about it. Financial corruption, that chronic illness of civilization, so common everywhere in the world, couldn't be admitted in North

America because we, for some reason, needed to feel superior.

But, although I was hurt and disillusioned, I didn't give up. No, I foolishly continued my young quixotic quest to understand people. I hadn't yet received all the brutal lessons I would need before I would fully understand that my kind weren't welcome in that world. Eventually I would learn enough that I would never again, at any house party or in any social circle I would ever be forced to join, allow my heart to reach out to a woman. I think it was partly because of that, not just because of my solitary nature, that in the other offices I would work in, right up to TNM, no woman would ever succeed in making me her lover. Though I didn't fully understand what had happened to me, I did my best to make sure it never happened again.

* * *

Late in the fall a couple of years after that, I went hunting alone in the wild country on the east side of Lake Superior, between Marathon and White River, to relive again three trips my uncle and I had made there when I was in my teens. Except when I was sighting in my gun the first day, I never fired it. I found it was enough just to walk through those places again, absorbing the beauty of that wilderness and remembering what it was like when my uncle and I had been together and the world had been so much simpler.

It was a good week and I was in a good mood coming back. As the train passed through isolated villages and the country in between, I alternated between reading the books I'd brought with me and watching the woods, lakes and rivers pass outside the window. The low wooded mountains, silent and formidable in their November grays and dark greens, waited impassively for winter to come. There is something comforting about great forests that continue mile after mile with no identifiable boundaries. Looking out at them, I had the thought that humanity didn't have the upper hand everywhere.

One of the books I had with me was a collection, in translation, of the poems of Federico Garcia Lorca. I was early in my discovery of Spanish literature and already fascinated by it. Late in the afternoon, I came to that poem where Lorca described his heart running off to 'the forest of love'. He called to it, pleaded for it to come back. For,

although there were beautiful things in that forest – like clear flowing springs and something he called the 'great rose of forever' – he said it would not find love there because people didn't go to the forest any more.

Looking out the window, watching the woods go by, I thought about that. Lorca had written those lines in 1923, so the scarcity of love was nothing new. The forest of love had been empty for a long time.

That reminded me of the young woman in the purple dress.

Usually I skipped over her image as soon as it came into my thoughts, but this time, induced by Lorca and made braver by the passing wilderness, I faced up to her once more.

I asked myself the question again. How could a woman who liked Flaubert go in that room with Foster?

I wondered if she had been wearing a mask, if that's what had fooled me. Maybe the dress itself had been part of the mask. Clothes do contribute to the human disguise.

Maybe in the social world that I had been exploring the fine feelings were only in the masks, only on the surface of human behavior. Maybe when social men and women took off their clothes there was nothing left but their basic appetite for sex. Maybe once Foster took that dress off there was nothing left in her but unashamed desire.

But her interest in the book had seemed so real.

I remembered that in *Sentimental Education* Frederic Moreau's lifelong hope to find romantic love was finally crushed. And Flaubert would have been more skeptical of our time than he was of his own.

I was beginning to see that most people, when they read fiction or looked at films – for almost no one read poetry - they kept that world, the world of myth and romance, separate from the everyday world they lived in. They weren't able to link them. They couldn't see that a life deprived of romance wasn't real at all.

The train passed over the bridge west of Chapleau. I saw again the sparkling river flowing underneath and I wondered if the problem wasn't simply that people no longer believed in love.

They talked about it often enough, but, in the same way that most of them, including some who professed otherwise, no longer believed in gods simply because there were no gods to be found in front of their noses, maybe the absence of real love in their lives had convinced them that it didn't exist

either. That might explain the girl in the purple dress. If she had no longer believed in love, if to her it was just a nice idea from the past that had no relevance to the world she lived in, you could understand why she went into that room with Foster.

I had encountered her once more, a few weeks after the night at Foster's house. She'd come up to me, friendly again, ready to talk. I turned my back on her and walked away. It wasn't kind, but I don't think it was unjustified. For she was no longer someone I could ever love.

But that hadn't got rid of her. Her image had come up again and again. Two years later, riding in that train and thinking about her, it still hurt that whatever I'd had to offer hadn't been worth waiting for.

When other women heard a story like the one of the purple dress, they inevitably expressed their disgust. But that was no consolation to me, for I'd gained enough experience in the intervening time to conclude that most of them, if they had the chance and knew they wouldn't be found out, would line up eagerly for sex like that.

And they were just as ready to mock their lovers, especially their husbands, who they so eagerly put down in front of friends and family.

Social people often loved one another as if they hated one another.

And they were far more promiscuous than they pretended to be. Why were they trying to hide it?

I had come to see that there were milder versions of what Foster and the girl in the purple dress did. There were more tasteful men and women who went forward at a slower pace, who were willing to put off the consummation until it could be performed discreetly, away from the public eye. Yet when it was finished, it was just as loveless.

So many had given up on love. So many were willing to accept so little. If a husband simply kept a job, helped pay the mortgage and stayed away from other women, most women were willing to call that love.

I wondered if Balzac, when he said that our civilization was monstrously sad, was not thinking about that, along with all the other wretched human behavior that the modern world encouraged.

I watched the sun setting on the other side of a long lake we were passing and I thought again of the forest of love. If no one entered the forest any more, didn't that mean

that love, if it still existed, had to be found elsewhere? Maybe it had been scattered across the world and was now hiding like a wounded animal in remote corners and recesses. Maybe to find it now you had to forget about the forest and wander instead through the psychological deserts and wastelands of this world. Maybe if you searched long enough, it was still there to be found.

Though the evidence was growing that I was not going to find it, though the incident of the girl in the purple dress still felt like proof that I was permanently alone, that the boy who had wanted to remain separate from other people had been right all along, I watched the far shore of the lake and decided that it wasn't time to give up yet.

The sun went below the horizon and the train began to leave the lake behind. I saw the first star come out in the sky, the first evidence of the night that was drawing closer, a night I would never want to forget.

For someone was coming to my rescue. A few hours later, at midnight as the train pulled into the mining town of Sudbury, I would see her in the light of a streetlamp, standing by herself on the platform in her jeans and heavy leather jacket, her big bag over her shoulder, looking so tall and unafraid though she'd just come through a sea of trouble. I would watch her walk to the door of my car, hear her climb the steps and come inside. Even now, I can still see every step she took as she came down the aisle, every one of her beautiful movements as she put her bag away and took the seat beside me.

Before that night was over, before that train pulled into Toronto at seven o'clock the next morning, Janet and I were in love.

Chapter XX

There was a head office meeting scheduled for ten o'clock Thursday morning. Strategy would be discussed then, and instructions given to us for Xenia Kirkwood's mediation. About nine o'clock Katya came over to my desk with three videotapes in her hand.

"Do you want to see Xenia's surveillance?" she asked.

We went to the conference room on our floor, a big square room with tables and chairs arranged around the walls. Unit meetings and seminars were held there. In one corner, on a high metal stand, there was a large TV and a VCR. By means of videotapes sent from Chicago, TNM's employees were periodically addressed on that equipment by the CEO and his vice-presidents. You rarely met those people in the flesh anymore.

When the room was empty, adjusters were allowed to use the equipment to examine surveillance. Katya and I positioned a pair of chairs in front of the TV, then she put in the first of the tapes.

We watched Xenia come out the front door of her home, descend the steps and enter a cab. Then we saw her get out of it again, enter a clinic, return to the cab, get back out at her home and mount the steps to go back inside. That was followed by second and third days, which differed little from the first. Altogether, there were five to ten minutes of video, a typical surveillance videotape.

Though she walked a bit slower than a normal person, there was nothing unusual about the way she did it. She wasn't using a cane. Given her complaints of hip and back pain, she got in the taxi surprisingly quickly, dropping into the seat rather than easing herself into it as you would have expected.

"That was before the neurologist's report that said she had a gait and balance problem," Katya said, removing the tape and installing another.

This time we watched Xenia come out of the house and enter the taxi on four separate days. Now she came down the steps more carefully, using a cane in one hand and holding onto a newly installed safety railing with the other. There was something different about her gait - just a slight side to side movement, barely perceptible, but definitely there. If it was an act, it was a pretty good one.

On none of the four days did we see her return home. On three occasions the taxi apparently evaded the surveillance vehicle on the way back. But the fourth time the taxi was followed downtown where Xenia went into a department store. Inside, the investigator found her in the lingerie department. We watched her for about twenty minutes standing before a counter, talking animatedly with a salesclerk, her cane under her arm, while she examined different pieces of lingerie, sometimes holding them up in front of herself.

"Remember," Katya said, "because of depression and her pelvic pain she's not supposed to be getting any sex."

As far as I could tell, she never used the counter for support, though it was only inches from her. Throughout her time in the store the difference in her gait didn't appear to be present. Unfortunately, each time the camera got a view of her walking, it was only for a couple of seconds.

When she left the store, Xenia stood on the curb with a bag of purchases and her cane in one hand while she took out her cell phone and called the taxi. She was only a couple of feet from a utility pole, yet she didn't use it for support. Once she even stood momentarily on one foot while she adjusted her shoe. She looked like a beautiful woman on a downtown shopping trip, nothing else. When the taxi came, she got in as easily as before.

"Tony claims the part in the store is useless because it's on private property," Katya said.

"It depends on the judge. Some of them would consider a department store a public place."

"Watch this now," she said, putting in the third tape. "This is the night she tried returning to work."

It was Xenia reading the news. Because I didn't watch TV often, and because there was no photograph in the file, this was the first time I'd seen her. With her abundant red hair and flashing green eyes she was impressive. I was beginning to see why her file was getting so much attention.

She started speaking in a normal way, but a slight swaying of her body developed, which she corrected several

times. It gradually grew more pronounced until, at one point, she almost slipped off her seat. She finished the program, but didn't return the following evening, or any time since.

"Who recorded that?" I asked.

"Me."

"What's the date of it in relation to the others?"

"The first tape where she was walking without the cane was taken about six months after the accident, just before her neurologist decided that she had the gait and balance things. The TV bit was about that time too, while the one with her shopping was just two months ago, a year and four months after the accident. So what do you think?"

"Well, if she has a balance problem from a brain injury it should be there all the time. But one doctor thinks it's caused by an injury to her ear. In that case she has an alibi, because the vertigo you get from that is usually intermittent. It's good surveillance, but you'll need more."

"Yeah, but since the stupid taxi chases, I can't get authorization for any more. Napier wrote us a threatening letter."

* * *

So there was good reason to be suspicious of Xenia Kirkwood. But the change in her gait after the diagnosis wasn't necessarily a sham. There was the phenomenon known to the medical profession as 'iatrogenic disease', something doctors rarely talk about. Iatrogenic means 'doctor induced'. It can refer to the outcome of bungled surgery, new problems created by the effects of prescribed drugs, or just the consequences of a misdiagnosis. If a doctor tells you that you're suffering from an illness that you don't have, you may develop the symptoms anyway. If they tell you there's something wrong with the way you walk, you might not be able to walk the way you did before. If they say you have a brain injury, you may really be in trouble.

* * *

The head office meeting was held in the twelfth floor boardroom. We sat in leather cushioned chairs around a long table made of dark red wood. Katya and I sat on one side together, while Vincent, who was leaving for Edmonton immediately after the meeting, sat opposite us next to Linda

and head officer examiner Henry Lo. Helen Lansard, vice-president and general manager of TNM's Canadian Claims Operations, presided at the head of the table.

Lansard was an imposing woman, tall and strong-boned, with penetrating eyes and a voice to match. The others all seemed to wilt a little under her gaze.

First we discussed the details of the different disputes filed in the Application for Mediation. Though Vincent and Linda had approved all the refusals that Katya had made, Vincent now began to waver, apparently trying to divine first what Lansard thought. When Lansard asked why Xenia hadn't been offered a chairlift or a less expensive elevator, Vincent agreed that that might have been wise. It was Henry Lo who reminded her that there was reason to question Xenia's balance problem.

Lo was a reserved soft-spoken man from Hong Kong. He listened carefully to everything that was said, but kept most of his thoughts to himself. Since Katya had also been reporting to him, I began to wonder if he might be the one who had such faith in her.

Though she was a little awed by Lansard, Katya kept her head and gave a good account of her actions over the past few months. That was good to see, for it made me confident that I could rely on her at the mediation.

We got to the question of what Xenia's claims were worth. The present value numbers I had prepared and similar ones from Henry were tossed around.

"So what do you think our opening offer should be Mr Stone?" Lansard asked.

"Assuming they're willing to negotiate," I said.

"You don't think they will?"

"By law they have to mediate before they can file for arbitration or take you to court. But that doesn't mean they have to negotiate."

"Why wouldn't they?"

"Because Napier thinks he'll get more money from you when he's got you on the courthouse steps."

"Blackmail. I understand. But assuming they do want to negotiate, what would you offer?"

"No more than fifty thousand."

There was a short silence.

"We don't want to offend them," Vincent said in a disapproving tone.

"Their own first number will be pretty offensive," I said. "I'm sure Xenia is up in the clouds thinking about the money she's going to get. The sooner we bring her down to earth the better."

"I don't think Mr Napier is going to play games with a case like this one," Lansard said. "I'm sure he intends to be reasonable."

"He's not known for it."

"The point is," Vincent broke in again, "all the medicals say she has a brain injury. Ours say it's mild, but they haven't said she's able to return to work. TNM will have to pay a lot and everyone knows it. We're just wasting time with an offer like that."

"The medicals can say whatever they say," I said. "They aren't proof that she has those problems."

"How can that be?" Lansard asked.

"It's the nature of head injuries," I said. "Unless there's some physical paralysis or a speech impediment, you never really know if someone's injured or not. Psychologists claim people can't fake cognitive problems on neuropsych exams, but they've been proven wrong."

"But our medicals accept that she does have problems that are caused by the accident.," Vincent said with impatience. "You can't change that."

He was so ready to defend Xenia, yet he wouldn't give McCaskill the time of day.

"Mr Stone is right," Lo said. "Many of the cognitive scores are inconclusive. Even the balance problem is questionable. And the emotional and behavioral symptoms may have preceded the accident."

"She looked pretty bad on TV," Vincent said.

"She is an actress," Lo said.

"You see," I said to Lansard, "it's a kind of poker game where no one's sure what cards they're holding. And we aren't only playing against Peter Napier. He's an experienced player, but Xenia isn't. He has a pretty good idea what he can prove or not prove. But Xenia doesn't. And, if I've read the file right, she isn't the kind of woman who is going to passively do whatever her lawyer tells her to do. She may not even trust him. So if she doesn't think she has a significant head injury and she's planning to go back into the broadcasting business as soon as she gets her money, she's going to be worried that she may be found out. She's not going to tell Napier that, but she might take a lot less than you think."

Lansard was thoughtful.

"All right," she said. "If they're very high, you can start at fifty thousand. But remember Mr Stone, you're going there to get a settlement."

"And where do we stop?"

She and Lo exchanged glances.

"I don't think I have to emphasize how important this mediation is to TNM. We want Xenia Kirkwood's file closed."

She paused to let that sink in.

"TNM will pay up to one and a half million dollars."

I looked at Henry Lo. Though his face was impassive, I guessed that this number had been chosen against his advice. It was interesting that there was no explanation of it. Had Katya and I proposed it, we'd have been asked to back it up with medical evidence and calculations. But I'd learned a long time ago that management weren't bound by such restrictions.

"That's a lot of money," I said.

"Of course we hope you can do better. But if you need more, please call Henry."

* * *

Katya and I got on the elevator together and exchanged looks.

"If that woman gets one and half million dollars on top of all she's been paid already," Katya said, "I'll slash my wrists."

"She may get more," I said, "Remember Lansard's last words."

"Then I'll jump off the roof."

Chapter XXI

David, Ken, Mark and I were eating lunch in the restaurant. I had answered their questions about the head office meeting and a silence had fallen on us.

"So, do you guys have any more short cuts for me?" Mark asked.

"What kind do you want?" Ken replied.

"Well, I did my first IRB termination yesterday. That was brutal."

"OK," said Ken. "You did your four page termination letter?"

"Right."

"In which you explained the reasons for the termination, the date that the benefit will end, all the legislation related to that, the right to request a DAC, the right to mediation, and the two year limitation date?"

"In legalese that your insured will never understand," David added.

"Right."

"Then you filled out an OCF-17 Stoppage of Benefits form?" Ken continued.

"Yeah, and that I don't get. It just repeats what's already in the letter."

"Yes, but it's a prescribed form. If you don't use it, you'll be non-compliant."

"Then why do we do the letter?"

"Because there's a lot in the letter covering TNM's backside that isn't in the OCF-17."

"So I have to do both?"

"Yes."

"Then why, after I've finished that, do I have to fill out the four page OCF-9 too? Where I repeat everything for the third time."

"Ah, that's trickier," Ken said. "You see, technically the legislation only requires us to use the OCF-17, as long as our reasons for the termination are in there. But a couple of years ago the commission issued a guideline that said the OCF-9 should be used whenever a benefit of any kind is refused. Since the IRB is a benefit and a termination is a refusal, our leaders decided to play it safe and have us do the OCF-9 too. Almost all companies do it now."

"So we do the OCF-9 because they're paranoid?"

"Exactly."

"So where's the short cut?"

"Look at the form," Ken said. "You fill in the claim number, the insured's name and address, then you're into the IRB section. What do you do?"

"I check the insured off as 'not eligible', then I give the reasons again, the name of the doctor who's just crucified them, the date of the termination, etc."

"Wrong. You check them as 'not eligible', then you just say 'see our letter today', go through all the other sections showing them 'not applicable', sign and date the form and you're done. If you keep a copy of it on the system, you can use it for your next termination. You'll only have to change the name of the insured and the date."

"You can do the same thing with the OCF-17," David said, "as long as you change the termination date on it."

"Wait a minute. You mean after my insured reads the letter, he opens up this four page OCF-9, works his way through it, the OCF-17 too, then realizes that they say nothing?"

"Humorous isn't it?"

Mark looked doubtful.

"How about this then? Vincent tells me that even when someone has recovered from their injuries and returned to work, I still have to do the full termination notice, even offer a Disability DAC."

"That's right," Ken said.

"But what if they're dumb, or they just want to piss me off, and they send the OCF-17 back requesting a DAC?"

"Then you have to do a DAC."

Mark looked to me.

"You can try explaining to them in the letter why the DAC isn't necessary," I said, "but you run the risk of having an ineffective termination. And their lawyer might accuse you

of bad faith. We're not supposed to talk them out of going to DACs."

"So this insured of mine, who is back to work, returns the OCF-17 for some reason and we, at a cost of thousands of dollars, send him to be examined by a bunch of DAC doctors to find out if he can work?"

"It's happened," David said.

"Sometimes the DACs find them unable to work," Ken added. "In that case, to be compliant, you have to get them to complete post-accident income forms to establish that no IRB is payable."

"I think I dropped down a rabbit hole when I got this job," Mark said.

"Actually, that's a good analogy," Ken said. "Everything in AB is upside down. The sooner you understand that nothing is supposed to make sense, the more likely you are to survive."

"So we're like Alice, completely lost and wondering what the hell is going on?"

Ken was thoughtful.

"No, not Alice. Do you remember those low ranking playing cards? The twos and threes that were painting the rose bushes? That's who we are."

"Great, and if we get it wrong it's off with our heads?"

"Precisely."

"Then if we aren't Alice, who is?"

Ken paused to think again, but it was David who answered.

"Xenia Kirkwood," he said.

Chapter XXII

During the night it began to rain. By the time I drove into TNM's parking lot, it had been coming down for hours and the fields around the building looked very wet. It was still falling as I opened my trunk and took out a leather case that I was going to use, along with another that was in the office, to carry as much of the Kirkwood file as possible to the mediation.

I had the case in my hand and my briefcase strap over my shoulder, when I noticed the earthworms on the pavement around me. There were a lot of them wandering about in one of those rain-induced migrations. They'd found their way down to the parking lot surface where they were now hopelessly lost. The concrete curb would prevent them from ever getting out.

I put the case and briefcase back in the trunk, then squatted down to help a few, something I'd been doing since I was a boy.

When they're on pavement, worms stretch themselves out flat, so I touched them first to make them contract, making it easier to lift them with my fingers (it's easier if you've got a fine twig or a grass stem to slip under them). I got four or five that way, then tossed them gently back into the field, far enough for them to stay out of trouble. It was a just a token rescue of the hundreds that must have been in the parking lot, but it made me feel better.

Most people, if they can imagine someone caring about worms, probably think rescuing a few out of the millions that live and die every day is a pointless exercise. But tell that to a worm that's just been saved, to that simple, apparently doomed being that's been striving with all its might to save itself.

I didn't only rescue worms and snails. In the course of my life, I'd rescued creatures of all kinds from all sorts of

perils. I'd taken bees, wasps and the giant harmless crane flies out of buildings. I'd rescued centipedes that had fallen into sinks; I'd put infant birds back in their nests (the ones too young to have flight feathers - contrary to popular wisdom, the parents do take them back). I had thrown fish that were washed up onto beaches during storms, and were still alive, back in the water. While pushing my lawnmower I would pause long enough to give moths fluttering in the grass time to get out of the way. Once I rescued a rabbit that was tangled in the handle of a plastic grocery bag someone had thoughtlessly discarded. Another time, in the middle of a lake, I offered a paddle to a deer mouse I met swimming doggedly towards the far shore. It climbed up the handle, apparently relieved to come aboard, but when it discovered that none of the paths in my canoe led anywhere that it wanted to go, it leapt back into the water and set out again on its strange quest.

To me nothing, no matter how small or apparently insignificant, should be excluded from the laws of luck. That is why, throughout my life, I've felt obliged to act as her servant.

I dried my hands with a cloth from the trunk, took the case and carrier back out and started for TNM's entrance, taking care not to step on any of the other worms in my path.

During my life I had put thousands of worms on fish hooks. Was it hypocrisy to care about them? When I was a boy I sometimes wondered if I rescued them out of guilt, but it wasn't that. I dug the vegetable garden at my uncle's house every spring and noticed that earthworms were among the first of the many soil animals to come out of hibernation. I took an interest in them. On summer nights I hunted them on lawns to use them for fishing. Though they had no eyes, they had their own way of seeing, for on some nights they could sense the light of the dimmest flashlight. Sometimes I would find a pair mating, bound together in a kind of trance. When you touched them, they wouldn't, or couldn't, let go of each other. I hadn't yet made love to anyone, but I sensed already that I might be in the presence of a rapture beyond anything humans could experience and I made it a rule to leave those alone.

Whenever I put a worm on a hook, I silently apologized to it, something I also did when killing fish or shooting birds and other animals. I didn't need to know that hunter/gatherers once killed that way. It came to me naturally.

Killing itself seemed to come to me more easily than to most men. When I was a boy I noticed that it was easier to kill fish and birds than mammals, probably because of the eyes. I overcame that. When I had to make the transition to killing men, it was not that big a jump.

I've never felt the distinction between humans and other animals that most people do. Other species seem just as alive and just as beautiful as people, often more so, and who is to say they're less important?

In a world where so many animals that evolved to be as wild and free as anything else are bred, imprisoned and slaughtered by the millions every day to guarantee a reliable food supply for the great herd of humanity, I still see no reason why any of us should be exempt from an early death.

In Vietnam I got a reputation for killing, for being good at it. There were men who admired me for it and men who shunned me because of it. I didn't exult over kills the way some soldiers did, but I wasn't troubled by them either. The girl was something else. When I shot her I became enmeshed in something I didn't understand, something that wasn't finished yet.

Maybe killing was easier for me because of my nature. Maybe those of us who are solitary simply don't care as much about other people. If a survey could be done of all the death row cells in the prisons of the world, I'm sure a disproportionate percentage of the occupants would be loners.

Guns do have a special appeal for us. A bullet goes straight to the heart of a problem in a way that words can never do.

But when I killed any animal, I felt linked to it. That's a more common feeling than most people imagine. Hunters and fishermen may not talk about it, but it's apparent in their actions – taking food to starving deer in the winters of the deepest snows, restoring wetlands and streams, breeding fish to be released into the wild. To dismiss those things as self-serving is to miss something important about the people who do them.

As Krishna said, everyone has to die. Killing always served to remind me that my own turn was coming. But those who saw me as cold and emotionless were wrong. If emotions weren't to be seen in my actions, or in my speech, that didn't mean they weren't there. They were strong enough in me, but they remained within, as if they were meant for me alone.

Thinking those thoughts as I passed through TNM's revolving doors, it occurred to me that, in my entire life, I had never seen anyone else rescue worms in a parking lot.

* * *

When I reached my desk, I got some paper towels and started to wipe the case and briefcase down. Katya was in David's cubicle talking with him. She was dressed in a black jacket, grey skirt and smoky black stockings, and looked perfect for what we were going to do that morning. But she was one of those women who look good in anything.

Seeing me, she came over.

"Are we trying to take the whole file?" she asked.

"No, we don't need the surveillance. We wouldn't want to show the tapes yet. And we can leave that first volume of rehab reports too."

"What about invoices? Xenia might want to argue about what we've paid."

I thought a moment.

"No, leave them. If she knows we've got invoices with us, she'll want to see them. If they aren't there, she can't."

"That's OK?"

"Sure. Trust me."

She smiled, as if something about that pleased her.

"Do you know where that other case is?" I asked.

"It's in Vincent's cubicle. I'll get it."

My phone rang. It was already nine o'clock and we were due at the commission by ten, but I picked it up. It was Nick Viola.

"What do you want?" I asked.

"Guess where I am," he said.

"No idea."

"I'm in a bed at Humber Memorial. I just had my appendix out."

"So you call me."

"I brought some files along. The other guys in this room think I'm nuts."

"So do I. What's up?"

"Mosevitz wants me to get an attendant care assessment done for Rita."

"What? She's helpless now?"

"She's getting worse."

"She's in better shape than you are."

"Look Chris, if I get her assessed, that's going to cost you another fifteen hundred bucks..."

"I won't pay more than eight hundred. If I pay for it at all."

"Come on Stone. Just make us an offer."

"I can't do anything right now Nick and I'm going to be out all day. Give me a number I can call you at Monday."

He gave me his cell number and we hung up.

The file was getting out of hand wasn't it? If I wasn't going to settle it, then I should have been arranging the psychological IE for Rita. I should have been setting up some surveillance too. But I hadn't even had time to review the file enough to decide whether it should be settled, or what it was worth. Out of the corner of my eye, I saw Katya at her desk trying to get the Kirkwood file material into the two cases. She was pulling folders in and out trying to get the last one to fit.

I went over and took the extra folder from her, stuffed it in my briefcase, put that over my shoulder, and picked up one of the cases. Katya already had the other one.

"Let's go," I said.

Outside it was still raining. Katya opened an umbrella and held it above us, which caused us to brush shoulders a couple of times as we walked to the car.

Driving out of the lot, I saw the crushed bodies of worms in the driveway and wondered, with some amusement, what my young mediation partner would have thought if she'd seen me saving the others earlier.

I wondered too, not for the first time, what worms make of it when they're rescued that way. Lifted up by something they can't see or understand, they're suddenly delivered to the very place they've been struggling to reach. To them something like that must feel like a miracle.

Does anything like that ever happen to us? Before the war it would have been hard to convince me, but Vietnam forced me to notice the invisible connections that exist between people, things and events. The war made me superstitious and I'd remained that way ever since.

Like worms, we too are at the mercy of something that, in our ignorance, we're forced to call luck. That there might be entities in the universe greater than us, things beyond our perception or understanding that are capable of interfering with us, shouldn't be so hard to accept. That they might care

about us, and want to help us, takes a bigger jump of faith, yet that was the relationship between me and those worms.

The ancient Greeks had a view of the gods like that. But if there were gods, I didn't trust them either. For every man I'd seen saved by chance, I'd seen ten killed or mutilated by its hand. For every worm saved by someone like me, a thousand must be trampled thoughtlessly.

"Have you ever met Peter Napier?" Katya asked as we entered the southbound expressway.

"A couple of times. Have you?"

"No. I've only talked to him on the phone. What's he like?"

I thought about Napier.

"He's a bit taller than me...dark hair...very intense. No sense of humor at all. Do you know those lawyers who have a look in their eyes as if they might be psychotic, but they're keeping it hidden?"

She laughed, a light clear beautiful laugh.

"I know the type. Ego out of control."

"Right, and Napier's ego is one of our problems."

"How?"

"Peter is a good trial lawyer, one of the best. He sees himself as a kind of white knight who goes around rescuing injured people from big bad insurance companies. What he likes most of all is to go off to court to fight the black lawyer knights that represent the companies. But today he has to go to a vegetable patch where he's going to fight a couple of peasants who'll try to hit him with their hoes."

She laughed again and it made me wonder if she hadn't been looking forward to this day.

"Except," she said, "this white knight only rescues people for money."

"Yes, and besides the money, he needs an audience to watch him do it. A mediation room at the commission doesn't satisfy Peter Napier."

We drove for a moment in silence.

"You'll also find that he doesn't like me."

"Why?"

I considered the answer.

"It was another mediation. Last year."

"But what happened?"

"Let's just say he's a man who doesn't like to lose."

We'd come off the expressway onto Finch Avenue and had reached the top of the hill where you can see for some

distance. In the west the sky was breaking up. There were streaks of blue and turquoise, mixed with grey in patterns I'd never seen before.

"Look at the sky," I said, partly to change the subject.

"I've been watching it. I was just thinking that if Neil were here, he'd want to stop and sketch it."

"That's your husband?"

"Yeah."

"He's an artist?"

"He does reconstructions for a company that has contracts with the museum and some of the art galleries."

"You must be proud of him."

"Oh, I am. But he makes me feel so inferior."

I wanted to tell her that there was no reason to feel inferior. For she was an artist too. She was one of those artists in living, the kind who have art in their voice, in every look and every movement, in everything they do. She was a woman any artist would have to love. But after all that happened in those few months, I don't think I ever told her that.

Chapter XXIII

Mediations were part of the process known as 'dispute resolution'. They were an outcome of the exponential growth of the North American appetite for litigation during the second half of the twentieth century. By the '80s, courts in Ontario, and just about everywhere else, were so overcrowded that people were waiting two years for trial dates. Somewhere along the way it was decided that adjusters and lawyers were responsible for this, that we had been too focused on the combative aspects of litigation to recognize the need for compromise.

In fact, adjusters like me used to settle three quarters of the files given to us, either directly with the claimants or with their lawyers. Those settlements were completed more quickly and at much less cost than in the system we now had with professional middlemen - mediators - along with step by step rules, procedures and forms.

The mediation/arbitration system was supposed to reduce the workload of the courts. At first it did, but the public hunger for insurance money continued to grow. By the year 2000, mediation and arbitration were just another pair of tables set up at the feast and the line up to get in was longer than ever.

Instead of fewer lawyers, there were more now, and trailing behind them was a new rag tag army of paralegals, feeding like scavengers on the scraps left by the bigger litigation predators. Nick Viola was one of them, except that in his case he was the personal companion of a lawyer. He was like a jackal that had made friends with a lion, that assisted it in locating prey and got a share of the meal in return.

Katya and I parked in the underground garage at 5160 Yonge Street, the complex that housed the Financial Services

Commission of Ontario. We took the parking elevator up to the concourse where the shops and restaurants were. As we turned into the wing where the elevators to the commission were located, I saw Napier across the mezzanine, outside one of the coffee shops, talking with two women. One woman was holding the handle of a large black leather case on wheels, so she was probably a law clerk. The other was obviously Xenia.

It was ten o'clock. Katya and I took an elevator to the fourteenth floor, then went to the reception desk to find out which room the mediation would be held in.

"Are you Mr Ferraro?" the male receptionist asked. A year earlier he would have recognized me on sight.

"No, I'm replacing him. Christopher Stone."

He wrote down the change with no evidence that the name meant anything to him. That pleased me. Though most people seek recognition, those who are solitary go the other way. We don't want to be noticed. The last thing we would ever hope for would be any kind of fame. We're like deer in a forest, happiest and most confident when we're least seen.

"That's room eleven," he said.

We set out down the hall, turned the corner and walked to the end where I knew room eleven was to be found. Most of the mediation rooms strung along the corridor were no larger than a living room in a small apartment. They had windows looking out on Yonge Street and the beautifully forested residential areas beyond it. Number eleven, the one in the corner, was a bit larger and had windows on two sides of the room.

When we entered the room, mediator Julia Rodriguez was sitting alone at one end of the long table reading some of the file material Napier and I had sent her.

"Christopher Stone!" she exclaimed, standing up to greet us. "I thought we'd never see you again."

"I thought so too," I replied, then introduced Katya.

"The others aren't here yet," Rodriguez said, but the words were barely out of her mouth when Napier stalked in with Xenia and the law clerk behind him. His face darkened when he saw me.

Rodriguez orchestrated the usual polite introductions, everyone shaking hands like boxers required to touch gloves before a fight. Napier avoided my hand, or maybe I didn't offer it.

"Have you met Christopher Stone?" Rodriguez asked him.

"We know each other," he said curtly. "I was told TNM would be represented by a Vincent Ferraro."

"Your office received a fax yesterday notifying you of the change," she said.

Napier said no more. He sat down in the center of the table across from Katya and I. Xenia sat on one side of him, the law clerk on the other. He said a few words to the clerk, who was removing portions of their file from the case and organizing them on the table in front of her, then he turned to whisper something in Xenia's ear.

Seen up close, Xenia Kirkwood was more impressive than she'd been on TV. Her green eyes examined everyone in the room with an alertness you wouldn't have expected in someone suffering from a brain injury. She did have those lines at the corners of her eyes that are the first sign of middle age in a beautiful woman, but I saw immediately why she was, or at least had been, such a commodity in the broadcasting industry.

Rodriguez gave the usual speech explaining the rules of mediation, her own neutrality, how anything said in that room couldn't be used as evidence in the future, and how we might adjourn to 'caucus' in separate rooms if privacy was necessary. Then she invited Napier to present Xenia's case.

"We're here today," he said, "because Trans National Mutual, for reasons that I'll leave for Mr Stone to explain, has refused for almost a year now to pay Xenia the full income replacement benefit that she's entitled to. They've also refused every request for renovations of her home, despite repeated testimony from experts that she needs them, not to mention a number of other rehabilitation measures – those are listed in our application – measures that were not only intended to assist her in trying to become employable again, but to reintegrate her into society and have at least some measure of happiness in her daily life, both of which are recognized in the SABS legislation as goals for rehabilitation. When TNM have paid her anything, they've done it in the meanest, most parsimonious fashion, never in the spirit of good faith that's required of them. Worst of all, they've continued to investigate her throughout the past year with what I can only describe as Gestapo tactics. Here you have a sensitive educated woman, highly respected and valued by the people of this city, who not only suffered severe physical injuries in the accident, including a brain injury, but was rendered vulnerable by those injuries to

further emotional and psychological trauma. It's difficult to understand an insurance company persisting all this time with that kind of investigation – Xenia believes their surveillance has been almost weekly – when they've never found anything of value, unless their intention all along was simply to frighten and intimidate her, to wage psychological warfare against her until she was ready to accept a settlement on TNM's terms. So we're here today to mediate some specific claims for benefits, but I want it understood that if we have to go to trial the dispute will not only be about those benefits. It will be about this company's behavior as well, and I'll be asking the jury for a very large punitive damage award."

He stopped. I knew this speech had been mostly for Xenia's benefit. Apparently it had worked well, for she now had the look of a very angry victim.

"Well," Rodriguez said, "that's quite an agenda. Before we discuss the details, is there anything you would like to say Christopher?"

"Yes, a couple of things," I said. "First, Peter is completely distorting the truth. TNM have paid Xenia a lot of benefits, everything she was entitled to. I think they've outdone themselves trying to please her."

Xenia gave a derisive "Hmmp!"

"We're going to detail those payments if we're allowed to, but before that I want to talk about the surveillance, since Peter is making serious allegations about it. TNM have done surveillance. They have a legal right to do it. But it hasn't been nearly as frequent as Peter suggested, and it's always been done professionally and discreetly."

"Discreetly!" Xenia said with contempt. Napier put his hand gently on her forearm.

"What exactly have they done that upset you?" Rodriguez asked her.

"They're always tailgating us for one thing. I mean the taxi that drives me to my appointments. We've almost been rear ended a couple of times. One day they tried to run us off the road completely."

"What do you mean by that?"

"Their car cut in front of us and my driver had to go onto the shoulder to avoid it."

"How do you know it was a surveillance vehicle?" Rodriguez asked.

"Oh, I can tell when it's one of their cars."

"Did you get a license plate?" I asked.

Xenia glared at me.

"There isn't a private investigator in Toronto that would do anything like that," I said.

"Are you going to tell us who's doing the surveillance?" Napier asked sharply.

"No."

"You're obliged to disclose your surveillance."

"Not here I'm not."

"Xenia," Rodrigues broke in, "is there anything else that bothered you?"

"Well, besides that they've been spying on my garbage."

"I don't understand."

"When a car pulls up in front of your home at two o'clock in the morning and the driver gets out and picks up your garbage and puts it in his trunk, you know it isn't the city."

"Have they been doing that?" Rodriguez asked me.

I hadn't had time to read the surveillance reports, so this took me by surprise. From a quick look at Katya, I gathered that it was true.

"I don't know," I said. "I haven't read all the reports. But it's not illegal."

"No?"

"There was a case where the RCMP did it and the judge decided that a bag of garbage put out for pick-up at the curb wasn't personal property anymore."

"It might be legal," Napier said, "but that doesn't mean it isn't bad faith. This wasn't a criminal investigation. But we'll deal with that when we get to trial."

"I'm afraid to go out of my own house," Xenia said. "There's always some car with tinted windows out there."

"You have to remember that you have a tort claim too," I said. "TNM won't be the only company doing surveillance."

Xenia was taken aback. My explanation might have been enlightening, but it was hardly reassuring.

"Also," I said, "as far as Peter's comment that the surveillance produced nothing of value, that isn't true either."

"Are you going to tell us what you found?" Napier asked in a demanding tone.

"No."

"Why not?"

"Because I don't have to."

"But," Rodriguez said, "if you're using the surveillance today, you have to reveal it."

"Peter's the one who brought the subject up," I said. "If he's allowed to make statements about it being of no value, which he has no way of knowing, then I have a right to refute him."

"It just proves what I said," Napier continued. "They've been out to intimidate Xenia all along and Mr Stone is trying to reinforce that right now."

"I think it's time we changed the subject," Rodriguez said. "Christopher, you said you were going to give us a list of what TNM has paid."

"Yes, Katya's going to read it."

I had asked Katya to prepare this beforehand.

"Well," she said, "to start with, since the accident, there have been six physiotherapy treatment plans totaling about \$14,000. Then there were three chiropractic plans for about \$4,000 and five massage therapy plans for \$8,000. Besides those, there was an acupuncture plan for \$2,000, another for cranial-sacral therapy for \$1,500, and one for Botox treatments that was \$2,500."

"Did you approve all of those?" Napier asked.

"Yes, and we paid all that, but there were second cranial-sacral and Botox plans, a fourth chiropractic plan, and a seventh for physiotherapy that went to a DAC."

"And what did the DAC say?" Napier asked.

"They approved some of the physiotherapy, but not the others."

"What exactly is cranial-sacral therapy?" Rodriguez asked.

"They claim to stimulate the nerves surrounding your brain by passing their hands over your head," Katya said.

"Is it experimental?" Rodriguez asked, obviously thinking of the exclusion in the SABS for experimental treatment.

"I don't think it ever got that far," Katya said.

Xenia looked exasperated.

"Just because people don't understand something doesn't mean it can't work," she said. "It was for my headaches and it did something for me, I don't care what the damn DAC said."

"Why did the DAC refuse it?"

"It wasn't working," Katya said.

"How would you know?" Xenia asked contemptuously.

"The DAC said it, not me."

"And how much was this cranial-sacral plan that they refused?" Napier asked.

"Another fifteen hundred dollars."

"How ridiculous," he said and turned to Rodriguez.

"They probably paid twice that amount to get the DAC to say it. I don't think we included the cranial-sacral in the mediation application, but it should have been."

"You want to add it?"

"Yes."

Rodriguez turned to me. Katya was watching me too.

"They can add it," I said. The delaying tactic of refusing items to force the other side to apply for a new mediation had never made any sense to me.

"What about the Botox?" Rodriguez asked. "That's not in the application either. What is the Botox for anyway?"

"That's for my back pain," Xenia said.

"We're seeing so much Botox now. Why is it so popular? They're prescribing it for so many things. Why are people so eager to have a drug injected into them that's made from a toxin?"

"Doctors like the profits," Katya said.

"It's effective for back pain," Napier broke in. "It should be on the application too."

Rodriguez looked at me.

"If there's been a DAC on it, they can add it," I said.

"Were there any more treatments?" Rodriguez asked Katya.

"Oh yes. There've been four psychotherapy plans. We approved them and they totaled about \$12,000. Besides that, we agreed to the cognitive therapy plan through Blue Mountain Associates – that's \$20,000 and it's still going on."

"I'm surprised you didn't DAC that," Napier said.

"Our own doctor said she could use some cognitive therapy."

"But you haven't responded to Blue Mountain's proposal for more," he said.

"Please let her finish," Rodriguez said. "We can talk about that later."

Katya looked like she wanted to talk about it then. I was staying out of it as much as possible because I wanted to see what she could do. I was feeling proud of her already.

"Well," Katya continued, "besides that we paid \$2,100 to have railings put on the front and rear entrances of Xenia's

home, another \$800 for a stronger railing on her basement stairs, about \$1,900 for grab bars and safety poles in the three bathrooms, plus another \$3,600 for a Jacuzzi in one of the bathrooms. Finally, over the past year alone we've spent about \$11,000 for taxis, \$800 for a cell phone and another \$1,700 for prescription medicine."

She stopped.

"That's quite a list," Rodriguez said. "Why is the cell phone there?"

"I don't know. I was told to pay it."

"I need it in case I get lost," Xenia said sharply.

"Besides, Katya refuses to pay for half the charges. They're not paying for the whole phone."

"Did you have a cell phone before the accident?"

Rodriguez asked.

"Of course. But I could have lived without it then. And I had more money to pay for things when I was working."

"Let's talk about the things that aren't on the list,"

Napier said. "We've asked them for an elevator. Xenia's balance problem is well documented and the stairs in her home aren't safe for her. TNM have admitted she needs an elevator, but they won't pay for it."

"We haven't admitted anything," Katya said.

"You offered her a stairlift instead."

"I had a conversation with Cheryl," Katya said looking at the law clerk, "when I told her that, if Xenia was entitled to anything, a stairlift would be more reasonable. That's all I said."

"That's not what I remember," Cheryl said.

Katya leafed momentarily through the file in front of her.

"If you look in your file," Katya said, "you'll see that you have a letter that I faxed to you March twenty-first, saying exactly that and asking for a treatment plan for the elevator and the closets."

"So you've refused them," Napier said.

"Asking for a treatment plan isn't refusing a benefit."

"What are you going to do if you get a treatment plan?"

Napier asked.

"We'll probably reject it so there can be a DAC assessment," Katya replied defensively.

"Exactly."

"But," Rodriguez said, "the DACs are part of a process. If the DAC says Xenia needs an elevator, TNM has to pay for

it. I don't understand why you wouldn't give them a treatment plan."

Here I decided to step in.

"What Peter is trying to do is get the elevator and the closets into his legal action without having a DAC. He knows a DAC will reject them. If you look at my response to the application, you'll see that I've said the elevator and the closets can't be mediated until they've submitted a treatment plan."

"So you're saying the elevator and the closets can't be mediated today?" Rodriguez asked me.

"Right. Section Fifty."

Rodriguez looked at Napier.

"If they want a treatment plan, they'll get a treatment plan," he said.

"And," I said, "if the DAC says she doesn't need an elevator or the closets we won't pay for them."

"That's hardly likely."

"The balance problem has never been properly diagnosed," I said. "The doctors don't agree on what's causing it. It didn't start until six months after the accident, which suggests that it's not caused by the accident. And our functional assessment found it less significant than Xenia's doctors did."

"That assessment was a joke," Xenia said. "It was designed not to find anything."

"And it didn't comment on the elevator," Cheryl said.

"That's because you waited until the day after the assessment to send us the proposal for the elevator." Katya said.

"Let's talk about something else," Rodriguez said.

"What else is there?"

"Well," said Xenia, "Katya says they paid for a Jacuzzi, but they wouldn't pay for the one I wanted. And the contractor made a big mess of the bathroom installing theirs."

"We're getting an estimate on the damage they did," Cheryl said.

"We didn't choose the contractor," Katya said.

"How much was the Jacuzzi that you wanted Xenia?" Rodriguez asked.

"Nine thousand dollars."

"And how much did the one that was installed cost?" she asked looking at Katya.

"Thirty-six hundred," Katya said.

"Does it work?"

"Of course it works," Xenia said impatiently. "The point is that it doesn't match the bathroom. I wish I never asked for it in the first place."

"What is the purpose of the Jacuzzi?"

"It's for the pain I get in my leg and hip, not to mention my back."

"Was there a treatment plan for it?"

"No," Katya said. "We decided it was reasonable as long as it was a normal Jacuzzi."

"What's the difference between them, other than the price?"

"The nine thousand dollar one had a teak casing and gold plated fittings," Katya said.

"They aren't the same shape," Xenia said. "I wanted a real Jacuzzi, not just a tub to climb in."

I think it was during this conversation that I began to notice how closely Xenia was watching Katya. She was eyeing her in that way women do when they're assessing one another, and she would continue to do it throughout the day. Something about Katya was troubling her. Only late in the afternoon would I realize what it was.

"What about the closets?" Rodriguez asked looking at me. "I know Christopher doesn't want them in the mediation report, but maybe it would be good to talk about them."

"That's OK with me," I said.

Napier explained how they would work.

"They sound very unorthodox," Rodriguez said.

"This is the twenty-first century," Napier said. "though the people at TNM don't seem to know it."

"But fifty thousand dollars is a lot of money."

"Don't forget that Xenia's injuries have been found catastrophic."

"I'll tell you what's wrong with the closets," I said.

"There isn't one doctor who has said she needs them, let alone explained how they would help."

"It's my memory," Xenia said, looking hurt.

"What I'm getting at Xenia, is that looking up clothes on a computer might be harder for you than finding them in a closet."

"I can't see them all!" she said sharply. "The doors of the closets aren't wide enough! I don't think you even read the report."

"They just don't want to pay for them," Napier said.

"Well, we want a treatment plan for the closets too," I said.

"You'll get it."

There was a pause.

"Mediation is supposed to bring people closer together," Rodriguez said. "Here we seem to be getting farther apart. Let's talk about the income replacement benefit."

Napier explained the dispute over the IRB amount, then we had a predictable argument which ended with me insisting that they would have to produce the employment file from KLTV. By that time it was noon.

"You know," Xenia said, looking genuinely distressed, "I'm so sick of this. First I got injured, then, just when I thought I was getting better, all this started. For the past year all I've done is argue over things and fight for myself. I wish it was finished. I wish they would just give me the money I need and let me decide how to spend it."

Napier again put his hand on her arm.

"What about that?" Rodriguez asked. "Is there any possibility of coming to an agreement on a settlement today?"

"Of course," Napier said.

"What about TNM Christopher?"

"We're willing to try."

"Then we're going to need more time. It's twelve fifteen now. Let's adjourn for lunch and come back at one o'clock."

XXIV

Katya and I let the others get on an elevator that was filling up, then we caught one that was empty. Going down, we looked at each other. She was a bit flushed and her eyes were sparkling.

"Whew," she said. "I didn't think it would be that bad."

"You did well. I'm glad you came."

"But that argument over the surveillance – I didn't expect him to make so much of it."

"He's trying to scare TNM."

"It's a good thing Helen wasn't there. She'd want to give us another million."

We left the elevator and crossed the mezzanine to the café where we got sandwiches and drinks and found a small table.

"You know," Katya said, "sometimes I feel sorry for Xenia. I mean it must be spooky having PIs following you around."

"Did they pick up her garbage?"

"Yeah. Just for a couple of weeks."

"Did Henry or Vincent OK it?"

"No, it was my own decision. I hope I have enough authority for a couple of bags of garbage. You think we went too far?"

"A jury won't like it. But as long as you had a reason, I think it's OK."

"You mean what were we looking for?"

"Yes."

"Well, that's when Xenia was claiming she couldn't use the computer more than an hour a day. Yet look at some of the software she forced me to buy. I thought she'd started some kind of home business."

"Did they find anything?"

"Not really."

"It's one of those things. If you'd come up with something, you'd have been a hero."

Katya ate her sandwich silently.

"You've had a tough time with that file," I said.

"It's not my favorite."

"But I notice Vincent stays out of it."

"He's afraid of it. They all are. They let me keep it so, if it explodes, I'll be the one who's blown to bits."

There was probably truth in that.

"Vincent never tried to get Audrey on it?"

"Oh, he did. But Napier refused to accept her and I was glad. Claudia is bad enough, but at least you know what she's going to do. Audrey's liable to do anything. She'd be Xenia's buddy and Napier's lover if she thought it would get her more business."

"She has enough TNM files already."

"That's for sure. I guess the biggest one is McCaskill's."

"Vincent's favorite."

"That's because it's a money tree for Audrey. Vincent has to stay involved to make sure no one upsets the apple-cart."

She gave me a suggestive look, but I didn't follow it up.

"I hear McCaskill doesn't like Audrey," she said.

"That's an understatement."

"He is a strange one isn't he?"

"He's different."

"But what's wrong with him? I mean besides being a quad. He's not brain damaged is he?"

"Being a quad would put anyone in a different frame of mind. But they've also diagnosed him as autistic."

"Yeah, I heard that. Forgive me, I'm just a small town girl, but I thought being autistic meant you were retarded, or something like that. Audrey says he has a high IQ."

"A lot of people think it means retarded."

"Then what does it mean?"

I had never talked about it with anyone before. I told her how it had nothing to do with intelligence, only with the chief characteristics of autism – the sense of aloneness, the lack of social skills and difficulty with language. I explained how it used to be identified only in retarded children because the more intelligent ones, in response to the pressure on them

to behave like everyone else, usually learned how to disguise it.

I stopped then, thinking I'd said too much.

"So now they're diagnosing the intelligent ones?"

"Well, in Europe psychologists have been saying for a long time that there were intelligent autistics. In North America we're just getting around to accepting the idea."

"So an autistic is someone who doesn't relate well to people and wants to be alone?"

"Right."

"A loner?"

"That's what they're usually called."

"So why are they like that?"

"That's the big question. There are lots of theories. Most of them assume that there's some kind of genetically inherited brain damage. That's all they agree on, that it's genetic."

"You seem to know a lot about it."

I thought for a moment.

"It interests me," I said.

She gave me a look that told me this was no explanation, then she looked thoughtfully across the restaurant.

"You know," she said, "Neil – my husband again – he's like that. He has trouble dealing with people. He doesn't like to talk and he usually wants to be alone."

She paused, then turned and looked me straight in the eye.

"If that's what an autistic man is like, I don't think I'd ever want to tangle with another one."

Chapter XXV

What followed when we returned to the room was fairly predictable. Napier started it, going on at some length about the severity of Xenia's injuries and the merits of her claims, then informing us that she was prepared to accept four million dollars for a full and final settlement. When I pointed out that this exceeded the present value of all the benefits Xenia could possibly claim in her lifetime, Napier acknowledged it and explained that they were also insisting on a substantial allowance for punitive damages.

Had I been in any doubt, I would have known then that he didn't want a settlement. Punitive damage awards in Canada required conduct of an insurer that was, in the words of a Supreme Court decision, 'so malicious, oppressive and high-handed that it offended the court's sense of decency'. Something like that might have been found in McCaskill's file, but not in Xenia's. Napier was going to be as uncompromising as possible.

At that point, I played a couple of cards I'd been saving. First I pointed out that the disability test for Xenia changed at the two year mark. In six months she would only qualify for an IRB if she suffered from a 'complete inability' to engage in any employment for which she was 'reasonably suited by education, training or experience'. In other words, if we could show that she could do another job, she wouldn't get any more IRBs. Napier reminded me that the income from the other work would have to be similar, and that we couldn't make her do anything that was demeaning to her. He insisted that it was unlikely Xenia would work again in any capacity.

Then I added that a significant brain injury should reduce Xenia's life expectancy, lowering the cost of lifetime benefits. If we had to go to trial, I said we would hire actuaries to make the calculation. Napier was unimpressed, but Xenia was a little taken aback. She probably hadn't heard

that before. Napier said her life expectancy wouldn't be significantly affected by the injuries she'd suffered. I said she couldn't have it both ways. If she only had a mild injury, then she'd soon be back to work and she wouldn't need a lot more treatment. On a full and final basis, her claims wouldn't be worth more than fifty thousand dollars and that was our offer.

Napier was unmoved, but Xenia was noticeably upset by the low number. I felt some sympathy for her then. She was innocent of the game that Napier and I were playing.

Rodriguez decided to talk separately with both sides. She led Katya and I down the hall to room nine, which was empty, then she went back to talk with Napier and Xenia.

"I'm going to the lady's room," Katya said and left.

I entered the room alone, put the two file cases down and walked over to the window.

The six lanes of Yonge Street were directly below me, fourteen floors down. Beyond the old two to three storey buildings on the east side you could see the heavily treed residential area of this part of the city stretching away like a forest towards the horizon. Some of the trees in the distance would have been on the edge of the river valley where I ran and that was a pleasant thought. But directly across the street there was a complex under construction, a mall with some tall condos. Judging from the artist's picture on the sign fronting the site, when finished they would be high enough to block most of this view.

They were only up to the third floor, where I could see a few men and machines at work. The previous November, when I'd last come to the commission, the excavation work had already been completed, so the project wasn't proceeding at the usual speed. Someone was having a problem with their cash flow.

Money. The buildings were going up so money could be made, the work was being held up by a shortage of money, and, over on my side of the street, we were negotiating over the future of an injured woman and the debate, as it always did, had finally come down to nothing but money. 'How much is it worth?' was the only question asked anymore, and the answer had to be in dollars. This strange faith that a price tag could be attached to anything, was something else I didn't understand.

Money, the great god, always taunting you because you could never get enough of it. An artificial god created to rule an artificial world. Unlike other gods, it didn't demand any

verbal allegiance. It allowed its adherents to profess belief in any deity they liked, as long as, in the meantime, they devoted their lives to it.

And people did. Most of them looked as if they were ready to sacrifice everything for the sake of money, to abandon the past, tear everything down and throw it all into the furnace of the financial markets to see if we couldn't somehow double its value there. But if this faith in the omnipotent power of money proved to be a mistake, what were we going to do?

"Do you think it will ever end?" Katya asked behind me.

"What?" I was a bit startled.

"That building. I was here three months ago and they don't seem to have got much farther with it."

"I was just thinking that they must have a problem with their cash flow."

"Don't we all," she said.

"So what did you think of their four million dollars?" I asked.

"You said they would be high. But I wish Helen could have been there to hear it."

Rodriguez came in the door. She told us that Napier and Xenia were prepared to reduce their number to 3.8 million.

"Which is no reduction at all," I said.

"It's two hundred thousand dollars."

"He might as well have started at ten million."

"Christopher, you know as well as I do how this works. They want to see if you're going to be serious."

"We'll pay her to the two years, so make it a hundred thousand," I said.

"You know that isn't going to do anything."

"It's double our first offer. Tell them we're waiting to see if they're going to be serious."

Rodriguez left.

"You don't think we should have gone up a bit more?" Katya asked.

"Not yet. It would look too weak."

"But we are weak aren't we? I mean when Helen wants to pay one and a half million."

"I know, but we have to hide that."

Rodriguez was gone longer this time. I knew her to be a mediator who didn't give up easily. Though I had a lot of

respect for her, this day I would have preferred someone more ready to accept a failed mediation. But the delay also suggested that Xenia might have come to the commission with real hope for a settlement.

While we waited, Katya and I talked. I learned that she'd grown up in Cobalt, a town in northern Ontario near the Quebec border. Her parents had escaped together from communist Poland in 1962, both teenagers at the time. After working in gold and silver mines for twenty years, her father had started his own well drilling business and had been successful enough that, at fifty-three, only a year older than me, he had just retired.

Katya went to university in nearby Sudbury and came away with a degree in social work. But she hadn't found a job in that field and, like so many others, found herself in the claims business.

Rodriguez returned to tell us that the demand was now reduced to 2.9 million. That was a bigger drop than I'd expected, enough that I had to do something significant, so I offered three hundred thousand. Julia went away again and came back with the news that they were refusing to drop any further. Napier said I was playing games. Since I was hoping now to at least find out what figure Xenia was after, I didn't want the mediation to end that soon. I worked through some variations on the IRB and attendant care, trying to show Rodriguez some of the weaknesses in Napier's numbers.

"Tell them five hundred thousand," I said. "But we don't have a lot more than that Julia. If they don't come down to something realistic this time we're leaving."

If we did have to go up to a million or more later on, I would just fake a phone call to TNM asking for more money.

Rodriguez left, then came back with an offer of 2.4 million. That told me that they were aiming at two million. But now it was our turn to move slowly. If there was any chance of a settlement, I hoped to get it under a million where it belonged. In a long mediation where the other side do want to settle, they usually drop precipitously in the late afternoon when time is running out. Napier wasn't known for that, but Xenia might force him to it.

"They're still a long way off Julia," I said.

"Chris, look at the medicals. You don't have a single one that suggests you'll be able to terminate her soon. You know you're going to be paying her for a long time."

"And what's wrong with that? TNM can keep paying her the IRBs and let her prove that she's entitled to the elevator and the closets. There's nothing in the legislation that says we have to cash her out. It'll be a long time before we spend a million dollars, let alone two."

"You know TNM wants to settle it."

"No I don't."

"All right. What are you offering?"

"Six hundred thousand."

She left again.

Napier responded with 2.2 million plus costs. That he was talking about costs now told me that he was concerned that there might be a settlement. Technically, he couldn't ask for costs before he had formally begun a legal action, but to settle a claim this size at mediation, you had to pay something. But I knew the kind of costs he would want, so I told Rodriguez that this offer was really higher than the last one. I refused to increase ours.

I thought that might put an end to the negotiations. Instead it brought a reduction to 2 million plus costs. Now I knew Xenia was putting pressure on Napier. But I also knew that he would try to get fifteen per cent costs from TNM, or \$300,000, so they were really asking about 2.3 million, \$800,000 more than Lansard had authorized.

We went up to \$750,000, plus something unspecified for costs.

That's when Napier got Xenia to dig in her heels. She may have known that he, in addition to any costs he could get from TNM, would take more from her. Though he probably hadn't told her, he would be aiming at a third of the settlement for himself. If they dropped any lower, her share would fall well below two million and it looked like she had her heart set on something close to that number. It was a very inflated view of her claim. I was confident that a good defense lawyer, with a couple of new IEs and more surveillance, could get them down at least to a million.

"That's a spoiled woman," Katya said. "She probably got everything she wanted when she was a kid and it's never stopped."

"Until she met you."

"Yeah me," she said softly. "How will we explain this to Helen?"

"Leave that to me," I said. "But Napier will file his statement of claim pretty quickly now. What we really need to do is get this file in the hands of the right lawyer."

"Who are you thinking of?"

"Who would Vincent give it to?"

"Probably Dunigan."

"What do you think of him?"

"He'll do whatever Vincent wants him to do. He won't rock the boat."

"That's what I thought. TNM use Harley, Haywood don't they?"

"The other units do."

"If we could get it to Muriel Haywood, she'd be perfect. She doesn't like Napier and she'd think some of the things he's doing are outrageous. She'd convince Lansard to be tougher. Do you think we could get the file to her?"

Katya was thoughtful.

"If I tell Linda that you're recommending Muriel, she'll want to use her. As long as I can keep the statement of claim away from Vincent, we'll be all right."

Once Rodriguez realized that she was the only one left looking for a settlement, she agreed to fail the mediation. She got us to return to the other room where we had some last discussions about how her report should be worded. Despite a last effort by Napier, I succeeded in blocking the inclusion of the elevator, closets, attendant care companion and financial advisor, so all of them could be put to a DAC. That alone made the mediation a success for us.

During this last session Xenia was watching Katya closely again and it was then that I finally understood why.

We left the commission about four o'clock. There wasn't much of the afternoon left, but Katya's car was parked at TNM and I had a couple of things on my desk that I wanted to deal with before I went home, so we drove back. Along the way we discussed the events of the day, including our impression of Xenia Kirkwood.

"Did you see the way she kept staring at me," Katya asked.

"How could I help it?"

"What was she doing?"

"Do you remember the queen in Snow White? The one who was always looking in the mirror and asking it that question?"

"Yeah?"

"Xenia was doing something like that. She was afraid you were more beautiful than she was."

"Oh!" Katya said. She turned her head away to look out the side window, adding, in a subdued voice, "I never thought of that."

Be careful Stone, I told myself. Had I thought it through first, I knew wouldn't have what I'd just said.

We drove in silence while I tried to keep my mind on the road.

But when I turned again to Katya, she was watching me and her face was glowing. Her beauty at that moment was beyond description. I looked away and wished I hadn't seen it. For I was lost now, at sea again in the power of currents I wouldn't be able to resist. Even if I succeeded in keeping my distance from this young woman, I knew she was going to haunt me for years to come.

Chapter XXVI

But Katya surprised me. The following week she stopped talking to me. Working beside me, she never looked my way. When we passed in an aisle, or in the hall, she went by as if I wasn't there. Was it something I'd done? Had she been criticized for the way we'd handled the mediation? Something was wrong, but I had no idea what it was.

Thursday I was at lunch with David and Ken. Mark hadn't been able to join us because he was interviewing a claimant. We were talking about something else, when David casually changed the subject.

"So what's going on between you and Kat?" he asked.

"Nothing. Why?"

He looked skeptical.

"You must know what everyone's saying."

"I don't know anything," I said, determined to end it quickly.

"Don't tell me you didn't see the way she was looking at you when you got back from the mediation. Everyone noticed it."

"I didn't."

"That was a long mediation."

"I've been in longer ones."

David exhaled smoke with impatience.

"Oh, come on Chris! Do you know what she said about you?"

"No, and I don't want to know."

He stopped, but sat there smoldering like his cigarette. Why did this matter to him? I looked at Ken, who looked back with a twinkle in his eye, as if there had been something in the exchange that had pleased him.

I didn't know what was going on, but too often in the past insignificant events or remarks had been enough for people to link me romantically with one woman or another.

The small town mentality of offices, where everyone was everyone else's business, had always been oppressive to me. When you kept to yourself, when no one knew much about you, they felt obliged to invent a life for you.

I didn't want to be the center of attention again. I didn't want anyone's admiration or envy, especially when it wasn't warranted. And if I'd lost the chance for the love of a beautiful woman, I didn't want to be reminded of that either. I'd only come to TNM to work a set of files and get paid to do it. Maybe it was time to get out of there.

But at least I had a possible answer to the change in Katya. If people were talking like that, she was probably trying to stop it. If that was it, I could help her. When it came to being aloof, no one could do it better than me.

* * *

The disability DAC report for Martin Myers had arrived. They thought Martin was capable of returning to work, except that, because he was deconditioned, they recommended he have an eight week work hardening program first. To someone less experienced, that might have looked as if we were drawing near to a final termination of Martin's IRB, but I knew better.

There could be no termination until the work hardening was complete and proven successful. If Martin didn't return to work voluntarily, a doctor would still have to declare him fit to return. That meant I would probably have to do another IE assessment, and, if the IE doctor again declared him ready to work, and if Martin asked for it, another DAC too.

So I had to set up a work hardening program and hope Martin would attend. I was confident that Sarah Blackman wouldn't interfere, but I couldn't imagine Martin going through with it. If he didn't, Section 55 would let me cut his IRB in half, but given his psychological symptoms I hoped I wouldn't have to use it.

The DAC psychologist provided some background information I hadn't read before. Martin told him that his father had been a bitter man and an alcoholic who frequently beat his wife and children. Martin and his younger brother took a lot of abuse, some of it apparently sexual, though he'd only made allusions to that. He had been close to his mother, but felt he'd betrayed her because she'd had high expectations for him that he'd never been able to satisfy. He had never

liked school, had done poorly there and had dropped out after grade nine.

He'd had few relationships with women. His marriage with Alice, which hadn't included any children, had alternated, according to him, between their quarrels and his attempts to please her. They didn't have sex anymore, which Alice reminded him of continuously. He insisted that this problem had only developed since the accident.

Alice had been highly critical of him when he lost the service station. He told the doctor that he lost the franchise because the company never listened to his side of the story when customers complained about him. He'd had it for five years though and made money with it, the only time in his life when he'd felt successful. The loss of it had forced him to join his father in the appliance store.

His father had only wanted him in the store to do the physical work and they'd quarreled constantly about that. Alice berated him for not standing up to his father. She had wanted him to take the business over, but he couldn't do that without his father's agreement. Alice had always said he had no business sense. She'd taken over their personal finances long ago, but, after his father died, Martin had refused to let her do the bookkeeping for the store. When asked how the business had been doing, he refused to answer. He told the doctor that TNM would use anything he said against him.

The psychologist diagnosed a 'moderately severe recurrent depression', and a 'bipolar disorder', meaning that Martin suffered from mood swings. He said a return to work would be good for Martin, but warned that any attempt at this, even gradual or part-time, should be accompanied by increased psychological or psychiatric counseling. He noted that Martin's marital problems seemed to be escalating and were undoubtedly contributing to his condition, but he thought the motor vehicle accident injuries were still a factor.

When asked the inevitable question, the question every patient with psychological problems had to be asked now – did he think about suicide? – Martin replied that suicide might be the only way out for him.

Reading this report, I was impressed again by the complexity of the problems long term claimants face. Like all those who are disabled psychologically, Martin was fighting on more than one front.

The reference to suicide was ominous enough, but adjusters read that every day. We get used to it.

There was a lot to do, so I got started. I did a letter to a rehab company asking them to set up a work hardening program for Martin. Then I did a letter to Sarah notifying her of this, with a copy going to Martin. The DAC center would already have sent them copies of their report. A copy would have gone to his family doctor too, but not his psychiatrist. I was thinking about writing the psychiatrist to warn him that we were proceeding with the work hardening program, when my phone rang. It was McCaskill.

"Do I have to have Audrey Granger as my case manager?" he asked.

"No. The same way you have a right to choose your doctor, you can choose your case manager."

"Do I have to have one at all?"

That stopped me for a moment.

"Well, there's nothing in the legislation that says so, but your doctors would probably say you still need one."

"For what? Tell me one thing Audrey's done that helped me."

I had no answer.

"You want to get rid of her?"

"Can I?"

If he'd had a lawyer, he wouldn't have had to ask me. I told him I wasn't supporting it, but gave him instructions for writing a letter to Audrey, specifying a date beyond which he wasn't accepting her services. I told him he should copy me and all his doctors.

"And then what happens?"

"That should be the end of her. She may call you to argue about it, or she may call your doctors. I know she'll call me. Stand your ground and you'll be alright. But I should warn you - at some point someone from TNM is going to say you still need a case manager."

There was a pause.

"Chris, please keep them away from me."

I then explained to him my contract status, that I was only there temporarily. I told him that he needed a lawyer. I was saying too much, but I didn't care now if I left TNM soon.

"How can I afford a lawyer?"

"Remember Section Fifty-Five Don? It might be used because of the case manager too. If you get into a dispute where your IRB gets cut in half, you'll need a lawyer."

He didn't say anything.

"You might be surprised about lawyers," I added. "You should talk to one and see what they're willing to do for you."

"How would I find one?"

I would like to have recommended one, but TNM did pay my wages.

"Look in the yellow pages or the internet. Find one that says they do accident benefit work."

"How will I know if they're any good?"

"You know more about accident benefits than you think. Ask them some questions and listen to the answers."

He asked something else about the letter he was going to write Audrey, then we hung up.

"Damn!" Katya exclaimed. "Are any of you guys having trouble with your computers?"

No one was.

"Well mine's locked up."

Tony stood up, looked over the partition between them and asked Katya some patronizing questions as if she were a neophyte with computers. David joined in with advice from the other side.

Meanwhile, Katya had logged out and was trying to log back in.

"Listen to this," she said, reading from her computer screen. "Login denied. Someone has attempted to access your account by guessing password values. Account disabled to prevent possible intruder attack. See your system administrator."

Tony and David both offered more advice.

"I'm calling CAC," she said, referring to Computer Access and Control, TNM's user support unit.

My phone rang. It was reception, wanting to know if I would accept a collect call from Florida. When I asked who it was, I was told it was a Mr Viola. I agreed they should put him through.

"Sorry for the collect call," Nick said. "For some reason my cell phone couldn't handle it direct."

"Where are you?"

"Disney World. I'm waiting in line with my daughter for the Mad Tea Party."

"Last week you were in the hospital."

"I know, but I promised the trip to my kids. We lost a couple of days because of it."

"And you're still working?"

"Got to pay for the trip Stone. Any news about Rita?"

I hadn't done anything.

"No, but I might call you tomorrow. Can you give me a number?"

He gave me his cell number, then we discontinued the call.

While we'd been talking, Rodney Samson, a tall, black, handsome young service rep from CAC had arrived. He stood at Katya's shoulder, one arm around the back of her chair, giving instructions while she operated her keyboard. Tony and David were still doing their best to contribute, and a male adjuster from another unit, a friend of David's, was now standing at the entrance of her cubicle, trying to be part of it too.

"Did you try to log in more than once?" Rodney asked.

"Maybe. Someone in this office has been distracting me," Katya said.

"That's probably it."

"You mean I'm the intruder?" she asked with that laugh I loved to hear.

"I think so."

"We never could trust her," David said.

"Let me do this," Rodney said. Taking hold of Katya's wrist, he held her hand away from the keyboard while he entered something himself. "Now wait a minute, then try it again."

The group continued to talk. You could see Katya enjoyed the attention. She was vain, there was no denying it. But who had more right to be? I was less sympathetic with the four men surrounding her. They reminded me of moths circling a flame. Drawn closer and closer, not knowing why, not caring about the danger, they were ready to be consumed in it as long as there was a chance to satisfy the instinct that was driving them on.

Then another voice interrupted me. 'What about you?' it asked. 'Aren't you just a moth that's had its wings burned and doesn't have the courage to approach the flame anymore? When you remain safely outside the circle, are you more to be admired than the men who enter it?'

The truth of this fell on me heavily and I wanted to go home.

Chapter XXVII

That night I was down and saw no hope of coming up. The bubble of a fantasy had burst, one that I had never wanted in the first place, that I had struggled hard to suppress. That was all that had happened, but the effect of it was proving stronger than I'd expected.

Katya had a beauty that that was irresistible, the kind the famous Helen must have had when she roused the Greek world to years of war. She was one of those women who seem too beautiful to be restricted to one man. But even if that was true, and even if she was interested in me as the TNM people seemed to think, nothing was going to happen. Her world wasn't my world. It never had been and never could be. When I was a young man, that had been the hardest lesson of all to learn. Now I wondered if I ever had learned it.

To get beyond that, beyond the longing and self pity, I turned to Beethoven.

Shy and solitary even when he was a boy, Beethoven fell into a deep loneliness when he began to go deaf at twenty-six years old. More and more withdrawn from people, rejected again and again by women, unable to hear anymore the music he loved, he finally turned his back on humanity and plunged head first into an ocean of solitude and imagination, determined, since that was the only world left to him, to explore it to the end.

There he hunted the phantoms of another universe, pursued them through heavens and hells no one else had ever seen. When he caught a few and brought them back to this world, it was often with contempt that he offered them to his contemporaries. Yet the more he withdrew from people, and the more he despised them, the more they adored him.

When I was young, during that year of wandering after Vietnam, I learned that the deeper your sadness or loneliness,

the more you need the saddest and loneliest music. As Stein said, the way is into it and through it, not trying to escape. That was something else that had attracted me to Spanish culture, for they knew it well. But when it came to music, no one understood it better than Beethoven.

So I played his Moonlight Sonata again. In those opening minutes that are like the tolling of a bell for everything that has ever died, there is loneliness deeper than any I've ever known. No matter how far I go myself, each time I listen to that music I find that Beethoven has been there before me. That's why, when his music turns bitter or ironic, I don't turn him off the way I will someone else. I've learned that, if I stay with him, he'll often lead me to something new.

Loneliness isn't the same thing for those who are solitary. Other people seem to feel it most when they're cut off from one another, when they can't be together. Being alone is no problem for us at all. By ourselves on a mountain, in a great forest, or out on the sea, we're happiest, for those are places where we feel at home. It's when we're surrounded by people who don't understand us and won't accept that we can't be like them, that we feel what we call loneliness.

That's why the German poet Rilke, when he was famous all over Europe, a frequent guest in the castles of the nobility and the mansions of the rich, surrounded by admiring writers and artists, and beautiful women waiting for their turn at being his lover, could still write authentically, and so profoundly, about loneliness.

The fame made Rilke unhappy and the constant contact with people wore him down. His health was poor most of his life and he died at fifty-one. He knew that people like us find our strength in solitude, but the social world was too magnetic for him. He couldn't resist it, or maybe he simply chose to sacrifice himself for the sake of his art. For, despite his fame, he was never able to earn enough from his poetry to support himself. He remained dependent all his life on rich benefactors who liked to have a famous poet in their homes.

Beethoven was different. He was the first of the great composers to support himself directly through music, the first to prove that music, without getting down on its knees, could call on the money god and receive its due.

Rilke didn't have Beethoven's kind of courage, the kind that would have allowed him to keep his distance from people. Beethoven, dirty and unkempt as a boy, never cared much what people thought of him. When he got older, he

dressed more and more outlandishly, arrogantly refusing to take any concern with his appearance. Always outspoken, often deliberately offensive, he laughed scornfully when people said he was mad.

For many years he had on his table, framed in glass, an Egyptian inscription that he had copied from a book – 'He is to himself alone, and it is to this aloneness that all things owe their being.'

Though I understood from my own life what that meant, I wondered if it wasn't more true of someone like Donald McCaskill. McCaskill wasn't trying to fit into anyone's world. He was out to sever as many ties as possible. Not like me who, like the proverbial dog in the manger, had no business in the social community but refused to leave.

That reminded me of an office I'd worked in twenty years before, where I'd fallen victim to the advances of a young married woman. I kept my distance from her. Concerned about Janet, I never admitted to her or anyone else that I was in love with her. Then, one night, a dream revealed that she had given up on me and initiated an affair with the one man in the office I could call a friend. In the weeks that followed I'd tortured myself detecting the evidence that it was true. At coffee breaks and lunch, my friend began introducing his new lover's name into the conversation, apparently looking for a chance to tell of his success. I would change the subject, or find some reason to leave. It was one thing to understand that you didn't belong, that you weren't one of them; it was quite another to have the truth of that shoved in your face day after day.

That was when I left the companies altogether. I joined a small independent, worked with him for five years, then took over the business when he died.

But Beethoven led me farther back into the past.

I remembered Philip Cohen, a short fat boy who entered my grade seven class in the middle of the year. He had a beautiful voice and he'd won prizes for singing. The teacher told us proudly of it when she introduced him. I didn't know why his parents moved into such a working class area, but I wished they hadn't. That same week I had to watch a group of boys follow him as he walked home. He wouldn't fight, or he couldn't, and they soon had him sobbing. He didn't know you had to fight if you wanted to be different.

I had followed them, hanging back, thinking that I would only be one against them, that it was all I could do to

look after myself. I didn't go to help him, but I'd wished ever since that I had. Even if all I'd been able to do was absorb some of the blows, I'd known all my life that I should have fought for him.

But why did I have to remember him this night? And why did someone who was different have to be hurt and humiliated?

Philip Cohen wasn't solitary. He was just in the wrong place at the wrong time. Eventually he must have found people like himself, people who he could sing for, who he could enjoy his music with and know his own kind of happiness. I had always hoped so.

Solitary people don't do that. We're of little use to one another. Each of us seems destined to travel through life alone. But who are we? Once we've discovered how inescapable our nature is, we've all had to ask ourselves that question. We've all thought of the fairy tale and wondered if we too weren't an ugly duckling. But of course the bird in that story, the duck who couldn't be a duck no matter how hard he tried, turned out to be a swan. Another species, and a pretty solitary one at that.

Could that be it? I remembered that over the past million years or so a succession of human species and subspecies were supposed to have emerged from Africa, wave after wave, each one migrating over the earth in the path of those that had gone before. According to the fossil record, they sometimes met up with one another, sometimes coexisted for hundreds of thousands of years. Most of these were some stage of Homo Erectus, the first species to walk fully erect, with the same stature and similar features to modern Homo Sapiens. Suspected now to have had many subspecies during its long history, Erectus colonized much of the earth and survived there until Sapiens came on the scene.

But there had been other human species too, big ones and little ones, slim fast little hunters and giant big-boned vegetarians, and surely many we still didn't know of. In that time long ago, there seems to have been room in the world for everyone.

Where did they all go? That the genetic floor should have been neatly swept up for the sake of Homo Sapiens was too convenient. Adaptability had been at the heart of human success from the beginning, so it made no sense that all but one species should suddenly fail.

The other explanation, that Sapiens exterminated them all, had too much disguised egotism in it to suit me.

Near the end of high school I read William Golding's novel *The Inheritors*. It was the story of a small band of prehistoric people who didn't have verbal speech. They relied instead on hand signals and telepathy. They ran into a larger group of a new people who had entered their territory, people who talked, got drunk, boasted, shouted and quarreled around their campfires late into the night, people who had weapons the silent ones had never seen before. The end of the story, with the little band all dead except for two mute children being carried off in a dugout canoe, haunted me for years.

Was that what Golding was getting at? That those two children, incapable of speech among their new masters, represented the remnants of a lost species? Trapped within those new people, had they and their descendants survived only as slaves until there had been enough mixing of genes that the descendants could speak in some rudimentary fashion?

It was a fascinating idea, one species surviving inside another. How many generations would it have taken for the prisoners to forget who they were? Yet even after their descendants had forgotten why they had speech impediments and a different way of thinking, their genes would have refused to forget. Through the passing centuries, through tens of thousands of years, those genes would have struggled to reproduce themselves.

Technically it couldn't happen. Classical biology has always insisted that one species doesn't breed with another. But newer science was showing that the boundaries between species weren't firm at all. The three hundred or so remaining timber wolves in central Ontario, three hours drive north of Toronto, were known to be breeding with coyotes. And we had just learned that the DNA of chimpanzees, gorillas and humans was almost identical. The science of species was still barely understood.

But if a wolf could breed with a coyote, and if a chimpanzee could have DNA that was almost 99% that of a human, why couldn't *Homo Erectus* and other extinct hominids, surely much closer to us genetically than the chimp, have bred with *Homo Sapiens*?

Besides, Golding's two peoples weren't necessarily separate species. The phenomenon of race could explain it. Race is just another word for subspecies that we created to

distinguish ourselves from other animals. Given how many races exist in the world now, how many more must have come and gone through the ages? And whose idea was it that skin color and other physical features should be the only determinant of race? Why couldn't there have been races that didn't talk, that preferred to live alone or in small families? If speech and the increase in the size of social groups were late developments in humanity's evolution, if they only appeared a about fifty thousand years ago as the experts seemed to agree, was it really so hard to accept that people from that earlier time, including some who were solitary, might have survived too?

After all, such a difference is common among other animals. Lions are social, but tigers, cougars and leopards are solitary. Wolves travel in packs, foxes alone. Among the gregarious apes there is the orangutan that lives mostly by itself. There are even solitary bees.

What would life be like for an animal like that? Roaming alone in mountains or forests, the life of a cougar, or a fox, would be devoid of almost all communication, focused instead on sights, sounds and scents. It would know its prey better than it would know its own kind. In the case of an adult male, as it is with most bears, the only relationship it would ever know, the only one it would ever seek, would be the meeting with a lover.

That brought back another memory from the year I encountered Philip Cohen. One day in art class I drew a picture of a fox. Seen from behind, it sat alone on the edge of a cliff looking down into a valley where a village could be seen in the distance. The teacher, one who seemed to have some understanding of me, praised that picture. I was proud of it. Though it must have been buried long ago in some urban dumpsite, from time to time I had remembered it through the years. But it was only this night, as I thought about those things and listened to the music of Beethoven, that I finally understood that the fox was me.

Chapter XXVIII

The next morning, a Friday, Katya announced that it was Martha's birthday and proposed that the unit take her out to lunch. They all decided to go, including several adjusters from other units. Though I knew from experience how out of place I would feel, I agreed to join them. Only Vincent declined, because of a manager's lunch meeting he had to attend.

The Statement of Claim for Xenia Kirkwood arrived that morning. Because everyone in the office knew about the file, and because TNM only had ten days to file a defense, there was a lot of interest.

"Who are you giving it to?" David asked.

"Muriel Haywood," Katya replied with a glance at me.

"Haywood? Have you talked to Vincent?"

"No. I've talked to Linda and we're giving it to Muriel," she said.

Martin Myers called me. He had six hundred dollars worth of expenses that he wanted to bring in.

"I have to have the money today," he said gruffly.

"You can bring them in Martin," I said, "but they won't be paid today. A lot of people are ahead of you."

"Do you know how many times I've been paid late Chris? Do you know how many times I've sent claims in and they got lost, or they sat on someone's desk until I called and complained?"

His voice was trembling. The lithium, I thought.

"We have thirty days to pay expenses Martin."

He banged down the receiver.

My mail that morning revealed a new set of house-keeping receipts for Rita Lazares, another eight weeks at a hundred dollars a week. A friend of hers was said to be doing

the housekeeping, something that always makes adjusters suspicious.

Of course, if it's a family member doing it we're suspicious too. If you handle insurance claims long enough, you don't trust anyone.

When I compared the writing on the receipts with that on Rita's original accident benefit application form, it didn't look like the handwriting was hers. But I examined a couple of Nick's signatures, and the writing on the receipts looked suspiciously similar. I wondered if he hadn't filled them out himself in his Florida hotel room. I wouldn't have put it past him. I could have hired a PI to interview the supposed housekeeper and do more surveillance at the same time, something the file badly needed, but too many files needed more immediate attention.

Since this was Nick, I knew the housekeeping and the rest of it would keep coming until there was a settlement. There would be no let up. But what was Rita's file worth? I quickly reviewed the medicals again and discovered more potential than I'd seen before. Re-reading the psychologist's report, I noticed for the first time that Rita's husband had left her unexpectedly six months before the accident, returning to South America with their seven year old daughter, Rita's only child. No wonder she was depressed. This offered us the argument that her depression preceded the accident, but that wasn't much help, for it also meant that it was real and not about to go away. And, since Rita had continued to work until the accident despite the loss of her daughter, we would have difficulty discounting the accident as a significant factor.

I was interrupted by a call from a representative of Med-Providers, a medical supplies company. It had to do with one of the new files I'd inherited, one where the claimant was a paraplegic. The Med-Provider rep said they had ten unpaid invoices for equipment and supplies, about two and a half thousand dollars worth billed over the past year. When I asked him to fax me copies of the invoices, he replied testily that they'd already done that twice. I told him I'd review the file and call him back.

I got the file and skimmed through it, looking for the invoices. Three different adjusters had worked on it and they'd each had different ways of dealing with invoices. The first routinely let them pile up, then paid several together in one lump sum. That created a problem because the computer didn't give him room to list all the invoices he was paying on

the payment screen. It was difficult to relate his payments to specific invoices. The adjuster who had followed him had paid each invoice as it came in, but it looked like she'd paid some that had been paid previously. The last adjuster had only had the file five months and hadn't paid anything.

I couldn't find the faxed invoices in the file, so I took down all the unmatched mail from my tray and searched it.

In the pile was an invitation from the Harley, Haywood law firm to a boat cruise next month. The same moment that I found it, Martha found hers and alerted the others. A discussion ensued in which they all decided they would go. I stayed out of it. When they were finished, I put the invitation card in my wastebasket. It was one thing to go to lunch with them for an hour or so, but a cruise out of Toronto harbor meant three to four hours with no opportunity to get off if I didn't like it.

I found the ten invoices. They'd gone to the previous adjuster's empty desk where they'd apparently sat for a couple of weeks before someone sent them on to me. Many adjusters in that situation would simply have paid them and put the file away. Given the workloads we had to deal with, I didn't consider that wrong, but I'd never been able to do it.

I checked them one at a time against the payment records in the computer. Some checks had the patient account number in place of the invoice number, which might have confused the people at Med-Providers. I decided that three of the invoices had already been paid. I issued a check for the remainder and did a letter explaining the reduced payment.

In an hour and a half I'd saved TNM about nine hundred dollars. But according to the people who do time studies, the work I'd just done never took place. They only care how long it takes to make a payment, and how long checks require to pass through the system. No allowance is made for the extensive time spent correcting errors. But in the six years that I'd been doing accident benefit work I'd probably been through that exercise a hundred times.

And it remained to be seen whether Med-Providers were going to agree with my conclusions.

I was about to return to the Lazares file when the phone rang.

It was Sarah Blackman. Martin had called her, very upset. His landlord was threatening to evict him because he was two months behind on his rent. She said he was paying rent on the store as well as his apartment and reminded me that we were still only paying him two hundred a week for his

IRB. Martin was hoping to use the six hundred from his expense claim to help make up the rent.

I told her he could come in that afternoon and I'd give him a check for any legitimate expenses he had.

I finally got back to Lazares. There was also the treatment plan for the TMJ to think about. I had rejected it, but I knew a DAC might accept it. Nick was stalling on returning the OCF-14 permission form that I needed to send Rita's medicals to the DAC. He would delay it as long as possible because he wanted me to include the cost of the DAC when I was considering the settlement value of Rita's claim. He knew an adjuster could use the prospect of avoiding the DAC expense to get an extra thousand or so in authority. He seemed to have forgotten that I didn't play the game that way. I wasn't going to add anything for the DAC.

But I was concerned now about Rita's depression. People with psychological problems usually get worse over time, not better, at least when they're making insurance claims. Besides the benefits that Rita might successfully claim in the future, there would be the cost of more IEs, more DACs and more surveillance. If she was seriously depressed, the file could be open for a long time.

Statistically, people with soft tissue injuries who remain off work more than a year are unlikely to ever return successfully to full time work. Rita only had to stay off work another six months or so and Nick would be asking twice as much to settle it.

I worked up my own numbers, then I sent Vincent an e-mail asking for authority to pay up to fifty thousand dollars for a full and final settlement. I was hoping to settle it for forty.

By this time it was almost noon and people were gathering to leave for the restaurant.

Katya's husband had just come in to drop something for her. Remembering what she'd told me about Neil, I watched him with interest. He was slim, soft spoken and no taller than Katya. Even if I'd known nothing about him, I would have seen that he was shy. He looked very young and, when I saw Katya standing next to him, she looked younger too.

David knew Neil - I would learn eventually that they'd gone to the same high school - and started a conversation with him that ended with David suggesting that Neil join us at the restaurant. Neil looked uncomfortable about it, but, confronted with a chorus of voices urging him to come, he

agreed. Katya seemed momentarily exasperated, but didn't say anything.

Mark and I rode in Ken Rampersad's car, since Ken was one of the other adjusters joining the group.

"Is Lucy coming?" Mark asked. He was fond of the little Vietnamese adjuster who often gave him advice.

"No," Ken said.

"She never comes to any of these things," Mark said.

"Do you know why?"

"Why?"

"Lucy's children aren't old enough for school and she hasn't been able to find daycare for them. So she takes them to her sister in the morning, then at noon when the sister leaves for work, she goes back and moves them to a neighbor. That's why you don't see her at lunch time."

We rode in silence thinking about Lucy.

"I don't know if I want to get married," Mark said.

We went to Montana's, one of those big warehouse style restaurants. It had a roof of wood planks, with undisguised wood trusses and beams supporting it. Below them the tables, chairs and partition walls were all constructed of inexpensive wood. Large framed placards with cartoons and lame jokes on them hung over the tables. The waiting staff were all young and dressed in jeans, T-shirts and baseball caps. Rock music reverberated through the place, bouncing off the ceiling and mixing with the noise of the lunchtime crowd.

Two tables were joined end to end for our group. By chance, I found myself opposite Katya and Neil. David sat next to Neil and did his best to monopolize him, which Neil accepted in a half-hearted way. At least it was someone he knew. Tony sat on the other side of Katya, talked loudly, and behaved as if he was the only one there with any rank at TNM.

The group as a whole discussed those things that young business people usually talk about – their cars, their mortgages, the square footage of their homes, purchase agreements and closing dates and the performance of their mutual funds. There was also a discussion about vacation trips to places like Cancun and Varadero, with opinions exchanged over hotels, clubs and beaches, all of it mixed with the usual teasing banter and sexual innuendo.

But, after all, this was the greatest age of talk the world had ever known. People didn't only talk when they

were together now. Cell phones allowed them to continue anywhere. They talked as they drove their cars, talked as they walked alone in the street, talked in chat rooms through their computers. There were talk shows of every kind on TV and radio - arm chair debates on politics, sports, religion or money that you could listen to day or night. Even love and sex were fair game. Now educated people sat together in TV studios discussing sex and relationships intelligently, amiably and limitlessly, week after week, never at a loss for words.

Groups of people were put together on remote islands, or other exotic locales, where they were encouraged to talk as much as possible, especially behind one another's backs. Motivated by the chance to win money, they used speech as a weapon against one another, while cameras recorded it all and it was fed to us as reality.

The din of the music and other noise made it difficult for me to follow the conversation. Across the table Neil looked more disoriented than I was. Something about him reminded me of a poem of Neruda's, the one about the lost mermaid who wandered into a bar where the drunks mocked her, spit on her, and burnt her naked body with cigarettes. Neruda said she had eyes that were 'the color of far away love'. Neil had eyes like that too.

Katya seemed very conscious of his discomfort. Throughout the hour in the restaurant she impressed me with her skill in protecting his shyness. She intercepted questions addressed to him, and repeatedly re-directed the conversation. You could tell she'd done it before. You could see how much she cared about him.

Thinking about this quiet young man, I returned to my idea from the night before.

In the first volume of her autobiography, *Nobody Nowhere*, the autistic writer Donna Williams tells of her first ballet lesson. Surrounded by other children and teachers giving her orders - 'invading my space and my mind' - she says she was unable to think, or do anything but clench her fists and spit on the floor, an act that successfully got her out of ballet.

When I read that, I was reminded of those times in public school when I had to stand beside my desk to answer questions. For some reason, when you couldn't answer immediately they made you stand up. Though I could talk well enough by then, something about the other kids watching me

and whispering to each other, took away my speech altogether.

One summer during those years I was walking alone through the wild meadows south of the city when I came upon a woodcock in some tall grass. I only discovered it because I was looking for something I'd dropped. The bird was frozen, unmoving, its eyes fixed as if it was in a trance. Fascinated, I squatted in front of it and watched it for some time. Finally I walked away, leaving it in peace, but I never forgot it.

Much has been said about the 'fight or flight' instincts, but little about this one, the instinct to go unnoticed. That woodcock and years of hunting convinced me that animals are not only able to keep their bodies motionless in self defense, but their minds as well. In high school I experimented with it and found that I could avoid questions from teachers by doing something similar. I would keep my eyes directed towards them, but avoid eye contact and empty my mind of thoughts. It seemed to work perfectly.

There was the time when my regiment was flown up to the mountainous country on the Laotian border. On our second day my company was caught in an ambush. In a few minutes of fighting two platoons were cut down around me. I lay alone in the tall elephant grass while NVA soldiers, talking and laughing, searched for survivors, shooting them as they found them. Like that woodcock, I stopped my mind then too. Like the woodcock, I put myself entirely in the hands of chance and I still think that saved me.

Maybe what happened to me in those early classrooms (what they now diagnose as 'selective mutism') was similar. When I was surrounded by other kids, feeling desperate, with neither fight or flight options open, maybe that instinct was taking over, closing my mind down, preventing access to the words I needed. But removed from a natural world where that kind of withdrawal might have had survival value, it did nothing but get me in trouble.

With other children laughing and the teacher growing more and more angry, I couldn't understand the teacher's words. I would fix my eyes on the floor and wait for the ordeal to be over. Sometimes it ended with me being ordered to sit down, other times I was called to the front of the room where, to the delight of some of my peers, I had my hands struck hard with one of those giant rulers known as 'yardsticks'.

There at the table in Montana's, remembering how no one ever came to that boy Christopher's aid, I found myself wishing that I could reach back through the years and take him out of those schools altogether.

Today children like that aren't hit with yardsticks. Instead they're beleaguered with psychologists, assessments, counseling and therapy to get them to behave like other kids, to be 'normal'.

Most solitary or autistic people have some difficulty perceiving and understanding speech, especially when they're children. We're said to be 'meaning deaf', that is we hear the words but not the meaning. Donna Williams says she was suspected of ordinary deafness because of that. But when she was tested, her hearing was found to be more acute than normal.

My idea could explain that too. My own skill in hunting, and my survival in Vietnam, had been partly due to good hearing. I was a light sleeper who could be woken by the slightest sound. Animals that live alone need more acute hearing to survive. But what survival value would speech perception have for them?

At least one researcher has suggested that the autistic brain may not suffer so much from a damaged speech center, as from the absence of one, or the presence of one that is only rudimentary. According to this theory, the high functioning autistics who learn language may do it by enlisting aid from parts of the brain that don't normally handle speech. The extra time required for this 'rewiring' would explain the later development of speech in high functioning children.

It would explain why we don't like to talk, and, though we are usually slow readers, why we prefer the written word to the spoken one. Books we can read at our own pace, but it's hard to slow down a conversation, especially one at a table full of people.

I looked at Neil across the table from me and wondered if he had thought about these things. Then I looked at his beautiful wife and I asked myself if she, because of him, had some understanding of them too.

I was still thinking about Neil and Katya as we rode back to the office. Pulling up at a stop light, Ken mentioned that he, Mark and David were going downtown after work, to N'Awlins, a jazz bar on King Street. He wanted to know if I would join them. I stalled at first, but Mark enthusiastically

seconded the proposal. Though I was sure they would be disappointed with my company, I agreed to go.

XXIX

Walking through reception, I noticed a man and a woman waiting together in a pair of the big arm chairs. From the photograph in his file, I recognized the man as Martin Myers, so I stopped to introduce myself. Martin took my hand reluctantly, with a trace of a scowl, as if he wasn't sure he should be doing it.

The woman was his wife. Alice Myers was probably in her mid-forties, thin and hard looking, though she gave the impression that she could make herself attractive to men when it suited her. Throughout the visit she wouldn't say much, but I saw immediately that there was intelligence behind her unsympathetic eyes.

I led them into the same interview room we'd used for the meeting with McCaskill. I sat down facing the door while they took seats opposite me. Martin removed a collection of receipts from a large brown envelope, along with a hand-written list of his travel expenses.

I looked briefly through the receipts and the travel log. There were a few things that were questionable, but I decided to confine myself to one.

"I'm not paying for the Cipro Martin. That's an antibiotic."

He grew red and took a deep breath.

"Martin," Alice said sharply, in the tone people use to make a dog heel.

Martin checked himself. There was something dog-like about him. He reminded me of a big bad-tempered dog that had been chained up too long and responded to everyone who came along by rising to its feet and snarling. And it looked like Alice held the chain. What would happen if it were taken off? Some apparently vicious dogs become friendly once they're set free.

"You're going to pay the rest?" he asked sullenly.

"Yes."

"Today?"

"Give me about fifteen minutes," I said and got up. I went back to my desk, brought up Martin's file on the computer, processed the payment, then went to the clerical department where it was already coming off the printer. Back in the room I handed the check to Martin, who took it without offering any thanks. But he wasn't ready to leave.

"What's this work hardening about?" he asked.

"The DAC recommended it. They say you need it because you're deconditioned."

"Of course I'm deconditioned," he replied testily. "Who wouldn't be deconditioned if they'd been through what I've been through?"

"Well, they want to change that so you can get back to work."

"Work!" he exploded, getting to his feet. "Work! Work! Work! That's all you people think about isn't it? Get him back to work! Don't let him stay home another day! Did it ever occur to any of you that I might be disabled? That I might not be able to work anymore and you should just pay me my goddamned benefits!"

He began to pace up and down the wall, breathing heavily. Alice did nothing to restrain him now. Maybe she liked to see her big dog threaten people. But she watched me carefully and I wondered if she hadn't come there simply to assess Martin's chances in his dispute with TNM.

"You're entitled to the benefits if the doctors find you disabled Martin. But if you don't go to the work hardening, TNM can cut your IRB in half."

"Look at me! Who would hire me?"

"You're self-employed," I said.

"With a store that's gone out of business! There's nothing left of it now!"

"Martin," I said, getting up, "if you came here to argue, you should have brought your lawyer."

He stopped pacing and stood there silently, swaying slightly and watching me.

"Didn't I tell you Martin?" Alice said with a note of irony as she got up herself. I noticed that she took the check from him as they left the room. Neither of them said good-bye.

Chapter XXX

Whenever I spend a night alone in a tent up north and I wake up with the shadows of leaves moving on the roof above me and birds calling in the forest, there is always a moment, just as I'm waking, when I think this life has only been a bad dream and I'm back where I belong.

It doesn't last more than a second or two. The human reality, the world of people, talking and money that I've had to deal with all my life, is still out there. The recognition of that quickly puts an end to those moments.

But wild places are more real. Those forests have been there for ten thousand years, much longer if you include the time during the last ice age when they shifted farther south.

The Mexican poet and philosopher Octavio Paz liked to talk of the 'verdad verdadero,' the truth that is really true. He meant the reality that isn't dependent on human perception or belief. When a tree falls in the forest, it really falls whether any human being is there to watch it or not. Modern people have lost their sense of that. Reality is still there, though we like to pretend that we've replaced it with something else. It has always been there, waiting patiently for this human experiment we call civilization to exhaust itself and get out of the way.

Chapter XXXI

Back at my desk I found an e-mail from Vincent approving the request for the fifty thousand. At least he was fast. And there was something to be said for this technology that allowed two people who didn't like each other to communicate so easily.

I called Nick Viola and offered him twenty thousand for an all inclusive settlement.

"Come on Chris. That hardly pays for the housekeeping," he said.

"I'm not paying anything for the housekeeping."

Nick sighed as if he was tired.

"There's more to come you know," he said.

"Then bring it on."

"Well, you'll have to do a lot better than twenty thousand."

"Nick, as far as I'm concerned, twenty is too much. Present it to her and let me know what she says."

"I'll get back to you," he said and hung up.

Many adjusters would have left it at that, but now I did a letter to Nick confirming the offer, faxed it to him and mailed a copy to Rita. That prevented him from pretending that he'd called her and coming back to me with a phony refusal. He might do that because some claimants will accept the first offer. Maybe they need the money.

At four o'clock, Ken and David announced that they were ready to leave. Mark wanted to finish something, so I told them I'd stay with him and the two of us would meet them downtown.

Mark and I worked another hour, then we took my car to the north end of the subway. As I drove, Mark told me, with dismay, about a mistake he'd made.

He was well organized, marking each incoming invoice with a sticky note that showed its due date. He put them in a payment folder which he checked every day to be sure nothing went beyond thirty days. Invoices routinely came in with attachments – mostly copies of previous invoices, confirmations of extended health payments, or progress reports from treatment providers. Things we didn't have to pay immediate attention to. Sometimes there was something else.

Mark was about to pay an invoice accompanied by a three page physiotherapy progress report, when he found, stapled behind them, a new treatment plan that was well beyond the fourteen days required for its response. He hadn't noticed the plan when he first received the material. So three thousand dollars worth of physiotherapy and massage were now approved by default.

I explained to Mark that this was a trick used by some clinics, one that we'd probably forgotten to warn him about.

"You'll be ready for them next time," I said.

That didn't cheer him up. He remained crestfallen beside me.

"Did you ever play hockey?" I asked.

"Of course."

"Well an adjuster is a goalie. Remember that. Sometimes they're going to get one past you."

He was silent as we got out of the car and descended the subway stairs. Only when our train was pulling out of the station did he speak again.

"Tell me Chris, was the claims business always like this?"

"In what way?"

"I mean all this cheating. People lying about being injured. Doctors diagnosing injuries that aren't there. Clinics prescribing more treatment than people need. And dirty tricks like that treatment plan."

"Well, the cheating was always there, but there are more ways to do it now."

"Sometimes we're as bad as they are," Mark said.

"I think they outdo us."

We rode in silence while I continued to think about his question.

"You know," I said, "there does seem to be more dishonesty now than thirty years ago, but I think it goes in cycles. I've been reading Dornstein's book, the one Ken was telling us about. Fraudulent claims started as soon as insur-

ance did. You remember that the first insurance companies were set up to write policies for ship owners, for their boats and cargo? Some of the owners deliberately neglected repairs and overloaded their ships so they would sink. There were owners who bragged about how many ships they'd sunk."

"What about the crews?"

"I don't think they cared much about the crews. A lot of men must have drowned."

"So the first fraudulent claimants were businessmen?"

"I'm afraid so."

Mark thought about that. I continued.

"Personal injury claims really got started with the railways in the nineteenth century. They had the 'railway spine' the way we have the whiplash. The slip and fall claims started then too and a lot of them were fraudulent. Passengers on the trains would carry fruit with them to drop on the floor so they could slip on it. They got known as 'banana peelers'."

"Yeah?"

"Not that we don't still have those people. If you fall down while you're getting out of your car it's an AB claim. But there were all kinds of claimants then. There were people who could fall under moving teams of horses without getting seriously hurt. There was a guy in Philadelphia at the turn of the century who specialized in falling out of moving street-cars. By the 1920s, people were falling down for money all over the place. They got a new name - floppers. When companies started selling sickness insurance, someone started a school in New York that taught people how to simulate fatal diseases like tuberculosis and diabetes. There were even self-mutilators, and other people who could teach you how to fake that – don't ask me how. No one got much money though. To get enough some of the banana peelers and floppers had a fall every week. Some of them got to be famous."

We both thought about that as the train pulled out of another station.

"Why are none of our claimants famous?" Mark asked.

"Maybe because none of them go to jail. Back then, when they got caught, they went to prison. Now, in the rare case where any one gets charged and convicted, they get an order to pay the money back and maybe a few weeks of community service. Look at that paralegal who got convicted last week of soliciting fictitious medical reports and got a two thousand dollar fine."

"Is he allowed to keep practicing?"

"Unfortunately yes. A lawyer would at least get disbarred."

"So he'll make more phony claims to pay off the fine?"

"That's probably how it works. If you want to steal, don't rob a bank. Rob an insurance company. It's the safest crime there is."

We were silent again while the train stopped at a station and started again.

"It's all because of money isn't it?" Mark said.

"You mean the way the business works?"

"The way the world works."

"I suppose so. The question then is – what's money?"

"A medium of exchange?"

"Well, that's what it was initially, but it's more than that now. We serve money as much as it serves us. It hasn't been called a god for nothing. But just think, the human race is a couple of million years old, while civilization and money have only been around for a few thousand. They're an experiment that we don't have all the results from yet."

"Maybe an experiment that's getting out of control."

"To get back to your first question. The nineteenth century was as dishonest as they come. It wasn't just the banana peelers. Read Balzac or Dickens, or Mark Twain. There were con men everywhere, at every level of society. And the Greeks and Romans were just as bad."

"So you think dishonesty is part of human nature?"

"Maybe it's a primate thing. Watch monkeys in a zoo. They're always stealing from each other. Maybe cheating is part of who we are."

"That's really depressing," Mark said.

* * *

The entrance to N'Awlins was at street level, off the sidewalk on King Street. A long high-ceilinged room with hardwood floors and exposed brick walls receded back from the door, with tables on each side of a narrow aisle running down the middle. We walked between the tables until we reached the bar that continued along one wall towards the back.

There we met David and Ken. We ordered draft beer and the four of us talked about events that week at TNM. We discussed the birthday antics at Montana's, the part when the staff came out and put a pair of artificial moose antlers on Martha's head while they sang happy birthday to her and

patrons shouted and whistled. It was agreed that Martha had taken it well. We also decided that she was a conscientious worker and undervalued by TNM's management.

"I don't know why," Mark said looking at David, "but she dotes on you."

"Yeah, but she's useless in bed," David said.

After that, the conversation faded quickly. Mark moved farther down the bar to talk to a girl he'd apparently met before. David, who hadn't spoken to me since we'd come in, left to join a couple of men at the far end. One of them looked familiar to me, but I couldn't place him.

"Don't worry about David," Ken said as if he was reading my mind.

"So he thinks I'm having an affair with Katya," I said.

"He's not the only one."

"Do you?"

"I don't speculate about those things."

"Trust me, there's nothing to it. But what's it to David anyway?"

"Katya turned him down once and he's never gotten over it. It happened before you came. He denys it, but I was there. It was too obvious."

Though I knew I might be sorry, I had to ask the next question.

"What about Tony?"

Ken smiled.

"Tony would like us to believe he's Katya's lover, but there's no real evidence for it. Besides, Katya is a very beautiful woman. People always want someone like her to be having an affair with somebody. Now they've decided it's your turn."

I'd been watching David and the two men he was with.

"Do you know who that is talking to David? The one in the light jacket?"

"That's Jeremy Black," Ken said.

Now I remembered. Black the paralegal. I'd encountered him once at a mediation where he'd proven himself to be a ruthless liar. What was it David had said about paralegals? Bottom feeders, he'd called them. It looked like he didn't mind feeding there himself.

Mark returned and began telling Ken something about the young woman he'd just been talking with. I was left with my own thoughts and of course these turned to Katya.

Why was there such comfort in knowing that she'd rejected David, and maybe Tony too?

There was a TV directly opposite me on the back shelf of the bar. I began watching it as the Friday night crowd continued to grow. It was too noisy to hear it, but I saw enough to understand what was going on.

People were being stopped in the street and asked to perform some embarrassing act in return for money, usually taking off their clothes. When they balked at doing this, they were offered more money until they did it.

But they all did it.

One man, after pulling down his pants, was persuaded with more cash to get down on his hands and knees on the sidewalk and eat a plate of canned dog food using only his mouth and tongue.

I was taken aback. Had I been asked, I suppose I'd have agreed that people would do that, but it was something else to watch them do it. I wondered about those who simply refused and walked away. There must have been some, but they weren't shown, so the show was a distortion of reality. What would the percentage be of those who took the money versus those who walked away? I decided that I didn't want to know the answer.

I was glad when a young man behind the bar changed the channel to a Blue Jays game.

It was still in the first inning and the Yankees were already up two runs. Here again people were doing something for money, but at least there was nothing debasing about it.

There were a couple of well dressed women talking with one another on my right. The elbow of the one next to me touched me a couple of times. Finally she turned her head, looked directly in my eyes and asked me a question. I couldn't make it out, so I guessed at the answer. After contemplating it a moment, she turned back to her companion and paid no more attention to me.

I ordered another beer and was paying for it when Ken asked if I wanted to eat. We decided that we would take the last free table along one of the walls.

Ken spoke to Mark, who went down to the end of the bar to tell David while Ken and I got the table. When Mark came to join us, he asked about the baseball game. I told him the score, then we discussed the Jays' prospects. As David joined us, Mark asked what the earlier program had been

about. He'd seen part of it. I explained what I knew, but acknowledged that I didn't know the name of the show.

"It's called 'I Bet You Will'," David said.

"So people will really take their clothes off in the street for money?" Mark asked.

"We all do things for money that we don't want to do," Ken said.

Mark was thoughtful.

"That's true," he said. "But I wouldn't mind doing accident benefit work if we we're given enough time to do it."

"Understaffing is standard policy now," David said. "Lean and mean."

"You see," Mark said, "that's what I don't get. They give us more work than we can possibly do, then they're surprised when we can't do it. We make mistakes every day that cost the company money and they pretend we aren't making them. I mean look what happens. We pay invoices that shouldn't be paid, or we forget to pay them and have to add interest, or we miss treatment plans that should be refused."

"Some adjusters approve plans just to get them off their desks," Ken said.

"Right," Mark said. "And because everyone's under so much pressure, some adjusters get sick and stay home, so the company loses more money."

"Some never come back," David said. "Damon's in therapy now and TNM's plan is paying for it."

"Or adjusters quit and go to another company hoping it'll be better there, so the company has to hire someone like me and start the training all over again."

"Hoping you won't quit before you're finished," Ken said.

"Yeah, well I'm just about ready tonight. But think of it, that's not all. Because we're so busy, we sometimes let months go by before we set up IEs, so a lot of people who might be back to work are still getting benefits."

"And when the IEs do get done," Ken said, "they sometimes sit on an empty desk for a couple of months because the adjuster left and hasn't been replaced yet."

"Or the adjuster is there," David said, "but they're so pushed that they misread the report and terminate someone who's still disabled."

"But no one notices the mistake for two years until the claimant's lawyer points it out in his punitive damage claim," Ken added.

"Or," David said, "they set up an IE by mistake on someone who's back to work and the dumb claimant goes to the exam because she doesn't know any better."

Mark started to laugh.

"All of it happens, but it's not only mistakes," Ken said. "Think of how much is lost when adjusters pay everything just to get their desks clear before they go on vacation."

"Or to look good and get promoted," David said.

"That's it!" Mark said. "Here are all these ways that companies lose money because their employees are over-worked, things that should be obvious to anyone who bothers to take half a look, yet management does nothing about it."

"That's not true," Ken said. "Once they determine how much they've lost, they go to the commission and ask for another increase in insurance rates."

"And they usually get it," David added.

"That kind of thing isn't confined to the insurance business," I said. "It's in all large institutions. The government is famous for it. Even the military."

"That's heartening," Mark said. "So we have a bunch of generals who don't know what they're doing either?"

"That's not what I mean. You see, armies have talented men in charge of them, men with experience and education. But in a war that doesn't help much. That alone isn't enough to win battles."

"No?"

"No. People think war is just a big chess game with generals moving pieces around. But human chess boards are so large and have so many pieces that the leaders, the players of the game, don't really know what the pieces are doing. Meanwhile it's the pieces who are getting killed, or doing the killing."

"Then what decides who wins?" Mark asked.

"The training of the soldiers – weapons - motivation - sometimes things you can't describe, like luck."

The three of them started to look at me in a new way and it occurred to me that Lucy might have told someone in the office about me. I decided to redirect the conversation.

"That's Tolstoy's idea, not mine," I said.

"War and Peace?" Ken asked.

"Yes, it's in that book. After Napoleon invades Russia, there are these scenes where the Russian generals sit around tables debating what they should do next. But nothing they do works. The French keep beating them. Finally, when the Russian officers have all been discredited, the czar brings an old alcoholic one-eyed general out of retirement to take charge."

I took a drink.

"So what happened?" Mark asked.

"At first this general, Kutuzov, fought a kind of guerilla war, just following the French army at a distance. That was probably working, but the other officers got restless and forced him to fight a major battle to defend Moscow. The French won, occupied Moscow and looted it while Kutuzov and what was left of the Russian army camped outside the city. Then, after a few weeks, in mid-winter, someone set fire to the city – no one knows if it was the French or the Russians – then the French army unexpectedly broke and ran – a completely disorganized retreat back to Europe. Napoleon didn't know why it was happening and the Russians didn't know either, but the Russians slaughtered the French and destroyed Napoleon's army."

I stopped.

"The events had a life of their own," Ken said.

"Exactly. And they still do. If you could get to know the TNM management people in Chicago, you'd find that some of them are pretty smart, with good ideas. The problem is that between them and us there's too much in the way – too much structure, too many people, too much happening."

"Maybe we're getting too big to think collectively," Ken said.

"So the larger a society gets, the stupider it gets?" Mark asked.

"Stupider and greedier," Ken said.

We contemplated that a moment.

"If you think of it that way," David said, "then this society is just a big dumb animal with its nose stuck in the trough."

* * *

A jazz group began playing, three young white men with a tall black woman singing. Their music was good and our conversation continued. Maybe it was the alcohol, but David

began warming up to me. It was evident that he wanted to talk personally, probably about Katya. I suppose he wanted to know my secret, why I had succeeded when he had failed.

But I'd started to think about something else. I was only a few blocks away from the building where I'd worked alone for two years. I wanted to go over there and walk through the streets and the underground again, in those places where I'd once been happy. I resolved to do it if I could find a way to leave N'Awlins on my own.

Finally, David and Ken told us that they were going to a private party and that we were invited to join them. Mark accepted readily, but I declined, saying I'd had enough to drink.

"There'll be more than alcohol there," David said, giving me a suggestive look. "Anything you want."

Ken and Mark also tried to persuade me but I'd made up my mind. David stopped talking to me and averted his gaze, obviously re-offended. We all left Nawlins together, but, while they hailed a taxi, I set out walking back along King Street.

At Metro Hall I cut across the open area and headed down to Wellington. As I walked, I thought of David trying to entice me with the prospect of drugs. There was something touching about it. I was someone from the sixties, an age that seemed to have legendary status for young people in the year 2000, at least for those who used drugs.

Yet drugs were more prevalent now than in the sixties. There were more kinds, they were easier to get, and more people were using them.

In Vietnam, I'd used my share of marijuana. The use of it had been widespread, along with everything else that existed then. Though drugs were officially illegal, most officers turned a blind eye to them. When their country wanted young men to kill people, it looked the other way if they used drugs to help them do it. But in peacetime, thirty years later, it was putting them in prison for the same thing. So was Canada.

I'd never seen anything sinful about 'recreational' drugs. The dangers were there, but life was meant to include risk. It was as if civilization, after it removed the natural dangers, had been obliged to create new ones – not just the increase in diseases, along with violence and war, but other things too, like fast cars, alcohol and drugs.

What I didn't understand was the delay in big business and government taking over the production and sale of those drugs. The potential profits and taxes were enormous. Drugs didn't have to belong to organized crime. When I was a boy, gambling was done behind closed doors, at the risk of being caught and going to jail, so the mob was into it in a big way. Now it was legal and conducted in gigantic casinos, great temples to the money god, with business and government making fortunes from it. Alcohol had been decriminalized too, and was taxed heavily everywhere.

What hypocrisy there was in people who were willing to see their sons and daughters go to prison for using recreational drugs, while they lined up in the millions for their pain-killers, tranquilizers, anti-depressants and psychiatric mood enhancers, not to mention the newer things like Botox and Viagra. They were ready to ingest any drug produced by a corporation, no matter how many side effects it gave them, as long as it offered to make their lives a little more tolerable.

I tried to think of something else.

I thought again of David wanting to talk to me. For a moment I felt some sympathy for him. How could I blame him for developing a crush on Katya? How could any man work beside a woman like that every day and remain unaffected? Then I remembered what he'd said about Martha and I was glad I'd ignored him.

Besides, any conversation he and I might have had would have been a waste of time. Two men talking about a woman they couldn't have - one who'd received the brush off from her, the other in love with her with no way of doing anything about it.

I thought of Kutuzov, the old Russian general. I remembered how he told young Count Rostov that when you were in doubt it was best to do nothing, to just let the battle flow. And that fascinating idea of his - that what mattered most wasn't any order given by any commander, or the positioning of the troops, or the numbers of cannon, or how many lived and how many died, but that mysterious something he called 'the spirit of the army', that shared consciousness that united men in danger. It was something I'd been witness to frequently during the war, though it never included me.

Yes, I preferred the view of Tolstoy - that unconscious psychological currents and unidentified universal laws determine most of history. It's the same with individuals - no

amount of talk, no counseling, no therapy, no theories or charts or studies can reveal to even one person what the right path for them is. And though decisions are required of you along the way, you're carried headlong in those currents like someone negotiating rapids in a canoe. You have no control over where you're going, yet one wrong decision and you might drown.

The one thing you can't do is defy the current. Only disaster can come from that.

I traveled east along Wellington to York Street, turned south, then, after a couple of blocks, stopped on the sidewalk to look across the street at the entrance doors of the building I'd once worked in. People were still passing through those doors every day, people I used to see, saying good morning to each other in the same elevators, as if nothing had changed. I remembered the ghostly silence of the office I'd worked in, my desk, the two potted palms I'd watered every week, the only living things that shared that office with me. I wondered again if they had survived my departure.

I remembered the view out the window, the different computer screens I worked on every day, the slow but faithful fax machine, everything in that place that had done so much to restore me. Only five years had passed since I left, yet it seemed so long ago.

But there was no going back was there? Only forward, and toward what?

I turned away and walked a little further until I reached the west entrance of the Royal York Hotel. I went through the doors and down the steps to the basement hallway where the shops were. Some of the shops had changed but the cafeteria was still there with the big murals on the walls, the lions and other larger than life animals still seated around their tables, holding court, frozen by some artist in their endless conversations. It was good to see them again.

I continued through the hotel, descended the stairs into the Royal Bank Plaza, and entered the extensive underground beneath Toronto's tallest office towers. I could have turned right and caught the subway going north from Union Station, but I wasn't finished yet. I went left and took the escalator up to the section beneath the Toronto-Dominion centre.

The pale yellow stone on the walls welcomed me, and the little food court where I'd often had lunch was a happy sight too. Further on, at an intersection of hallways, I found European Jewelers still on the corner. I stopped at their

window, pleased to see the section devoted to painted glass ornaments still there. Whenever I'd passed that window, I had always stopped for a few moments to indulge the little boy in me, to let those things help me remember something from long ago.

That was a fish bowl I'd once had, a large octagonal one, or at least I thought it was large when I was five years old. On the bottom there were pearl chips and small seashells, with one fern like ornamental plant and three brilliantly colored glass fish. Swimming among them were three real fish - a small goggle-eyed black one, another that was black and gold with a long filmy tail, and one that was olive green. The green one's fins and body were normal, the reason that he was the fastest. I was too young to know that his fins and his color were that way because Mother Nature had been at work restoring his wild genes. I didn't know that goldfish left to breed unhindered soon revert to their natural color and shape. But I think I had some sense of it, and that's probably why I loved him most of all.

Those fish lived in a magic world that I never tired of watching and caring for. But, though I could see them again as I stood before that window, I couldn't remember how their little world had come to an end.

I turned reluctantly away and continued walking north. It was about ten o'clock now and all the shops and restaurants were closed, some of them with metal security grates in place. The underground tunnels were empty and silent. Besides the slight echo of my own steps, I could hear the smallest sounds, the humming from a light fixture or the hiss of air passing through a ventilator.

I walked for another half hour north towards Queen Street where I planned to catch the subway, turning left at one corner, right at another, still remembering the way. It wasn't the shortest route, but this night I preferred a circuitous path through that underground labyrinth and the past I had left behind, to the more direct one up in the streets of today.

I met only two or three other people. There is something innocent in the faces of people who walk alone at night. Maybe once they're away from other people they put aside those masks they have to wear during the day. Maybe they don't want that world of deception.

The windows of travel agencies reminded me of my year spent in the islands, and how much I longed to repeat it.

Until recently though, I hadn't wanted to go back to Vietnam. Then I heard the novelist Tim O'Brien, in a radio interview, tell how he'd gone back, doubtful about what he was doing, and found to his surprise that he was welcomed with smiles and warmth by South Vietnamese in the very places he'd fought in. After that, I wanted to go there too.

But South East Asia was a long way from Toronto.

The north end of the underground had access to a couple of large hotels. I entered the basement of one and took an escalator up to the main floor, knowing that there was a subway entrance not far beyond the front doors.

As I crossed the lobby, I encountered a tall glass case, about a meter square, artfully decorated inside with plants and bare branches from a shrub or small tree. Inside with them were a dozen or so small finches.

My uncle and I had kept finches, so I had to stop and examine these. There were handsome zebra finches, painted finches, and a pair of pretty red and green parrot finches. But, best of all, I saw three cordon bleus, a male and two females. These had the same grey/brown wing feathers and smoky blue bodies, with one cherry spot on each cheek of the male, as the two cordon bleus we'd had in my uncle's house. I'd named them Bim and Bam and I had always imagined that the blue of their bodies was intended to match the clear sky at dusk in their native Africa. I had loved them too, yet I hadn't thought about them for a long time.

Birds are the brightest and bravest spirits in the animal world and these were no exception. Lit by the artificial light in the top of the glass cage, they darted among the branches and plants as if they weren't confined at all. Except for one.

It was a fourth cordon bleu, a second male I hadn't seen at first. He was hunched up at the end of a branch in one corner, somber and silent, his feathers faded and frayed. He wasn't necessarily sick, but he was definitely unhappy.

That was the trouble with keeping finches. Most of them were able to ignore their confinement, to live as if nothing had changed, but there was always one that was different.

Did this unhappy cordon bleu suffer from some mental weakness that wouldn't allow it to adjust to life in a cage? Or was it the only realist in there, the one bird that was too intelligent, or too sensitive, to ignore the fact that they were no longer free?

Maybe claimants like Martin Myers were like that. Maybe men and women like Martin couldn't deal with the

world because they could see it for what it was, feel the reality of civilization's cage, all its falseness and artificiality.

Was that it? In rejecting this world, in fighting for the benefits that would let them remain inside their homes, were they, like the finch, trying to withdraw to a place where they could contemplate some inherited memory of the natural world they were supposed to be in?

If so, if that's what claimants like Martin were doing, wasn't I then just a kind of birdcatcher hired to chase after them, to pursue those poor souls into their inner worlds, to hunt them down and drag them back out so they could face life like the rest of us?

I was in the cage too wasn't I? The birdcatcher himself had already been caught. Though once in my life I had found a way out, though I had flown free for that year in the islands of South East Asia, it didn't look like I'd ever do it again. Now I did this work instead, chased after those people day after day, year after year, only to earn money, the very thing I pretended to despise. Wasn't I as big a hypocrite as anyone?

Yes, this world that Martin, the little cordon bleu and I were unhappy with, as unnatural as it might be, was the real one now. There was no escape from it.

The light in the finch cage went out. They were on a timer. I was glad to see that they had a day/night cycle, or at least an imitation of one. With that as my consolation, I left them and headed for the subway.

Martin did go to the work hardening program, but he stopped after the second day. His doctor gave him a note that said his blood pressure was too high, so the program should be put on hold until it stabilized. I'd been pessimistic in the first place, so this didn't surprise me. I wondered whether the blood pressure was pure anxiety, or if Martin wasn't doing something to bring it on. People on medications for a long time often become sophisticated about their use. As they forget to take a pill, or decide on their own to increase or decrease the dosage for a day or so, they perceive the results. After a while, some develop a remarkable skill for altering their symptoms to suit the moment.

But it didn't matter whether Martin was doing it consciously or unconsciously. Though I wrote to his doctor asking him to notify us when the blood pressure had come down, I knew the work hardening was going nowhere.

Audrey Granger called one morning to ask if I knew what McCaskill had done. I admitted that I'd already received my copy of his letter dismissing her. When she asked what I intended to do about it, I told her the only thing TNM could do was begin the search for a case manager who would be acceptable to McCaskill. Exasperated, she went on at some length about the supposed danger of leaving him on his own, no doubt suspecting that I was about to do just that.

Linda had put a stop to the plan for surveillance on Martha's nine year old girl. I didn't know whether she'd said anything to Vincent about her conversation with me, but he did seem cooler than ever towards me.

There were still a couple of weeks to go before the Harley, Haywood boat cruise, but something got the unit talking about it that morning. Martha was standing outside my cubicle when she turned to me.

"Are you going Chris?"

"No," I said.

"But why not?"

"I didn't get an invitation."

"You could still get one," David said coolly. "You only need to call them."

"The boat must be full now," I said.

Martha mumbled something about still trying, then, looking unhappy, went back into her cubicle. Her concern was touching. Whenever people wanted me to be part of something like that, I didn't know how to take it. Wasn't it just their social instinct at work, trying to keep everyone together?

During that exchange, Katya had said nothing, but she had watched me closely.

Nick called. A few days earlier he'd informed me that my twenty-thousand dollar offer was a no go with Rita. I would have to come up with more money. I had told him that I would think about it.

"Well, what's it going to be?" he asked.

"Twenty-five thousand," I said.

"That's still not a serious offer Chris."

"Nick, if we don't settle it, we don't settle it. We'll do the DACs, and don't forget I'm still waiting for that OCF-14."

"I sent it to you."

"No you didn't."

"Well, we're not taking twenty-five and thirty won't do it either."

"Just give her the offer."

He said he would call me back. I did another letter confirming the conversation, faxed it to Nick and put Rita's copy in the mail. By then it was time for lunch.

* * *

It was the last week of July and hot. When I got to my car, I rolled all the windows down then settled into the passenger seat where I'd be shaded from the sun. I checked the radio and found a station playing something of Mozart's. I didn't often listen to Mozart, probably because of my irrational aversion to any art that's universally admired. But I left the radio on, and, once again, I was surprised by the beauty of his music.

A warm wind from the south was lifting thistledown from the fields around the building. Smaller more ragged versions of the milkweed parachutes that would come in the fall, the thistledown rose enthusiastically, thousands of them, like fluffy snow that had decided to return to the sky. The wind carried them off, moving them gently up and down over the fields as if they were keeping time with Mozart.

They swept around the car, except when one or two came in the window. Those seemed to pause momentarily inside, as if they were unsure where they were going, before they left again by the opposite window. I caught one to examine the seed. It was fine and crescent shaped like the thistle seed they sell for finches, except that it was brown instead of black. With its seed still attached, I let the down go and watched it float out the window.

About twenty feet above the car, a monarch butterfly, fighting the wind and dodging high pieces of down, was trying to fly south. It was too early in the season for it to be migrating, yet, buffeted up and down by the wind, it beat its wings with determination. It wasn't making any headway at all, only holding its position above the car. Did it know what it was doing, or was it just confused? Life was often like that, I thought. You didn't know if you were getting anywhere, but if you didn't keep trying you got blown away.

"So is this how you spend your lunch hours?"

It was Katya. She was in the opposite window, her bare arms folded casually on the doorsill, framed by a halo of sunlight. I noticed immediately how the light made the fine golden hair on her arms glow.

"Sometimes," I answered.

There was an uncomfortable pause, but she didn't let it stop her.

"They say you like classical music," she said.

"I guess they're right."

She was looking for an opening. I knew there was something more I needed to say, but I didn't know what it was. She was looking in my eyes and all I could do was look back.

"You should go on the cruise," she said.

"You think so?"

"Sure."

A piece of thistledown entered the car. Maybe because Katya was partially blocking the window, it began to circle slowly inside. She watched it alertly, with a slight smile, the

way a child might have done. Watching her, I wondered why it was that a beautiful mouth and beautiful eyes always seemed to go together.

"Well," she finally said, "Martha's over at Costco waiting for me. I better get going or she'll kill me."

She looked into my eyes one last time, then started to leave.

"I hope you find something," I called to her.

"Don't worry about that!" she laughed as she walked away.

I watched her leave and wondered about what had happened. Was I back in her favor? Had I never been out of it? Or was I just attaching too much importance to myself? Maybe this had only been a friendly visit, not intended to mean anything.

Then I noticed that the butterfly was gone. Either the wind had taken it away, or it had dropped into the field for a rest.

* * *

That evening I drove up to the Cummer Avenue bridge to run south on the second of my routes.

The path there was the same one I used at Sheppard, except farther north. The valley south of Cummer was more open, the fields broader, at least in the area beneath the hydro trunk line and south of it beyond the concrete bridge. Alongside the path there were tall lacy green cow parsnips, white yarrow, bright orange hawkweed and sprays of buttercups with purple cow vetch climbing among them. Thistles were going to seed there too, but the fields were dominated by the white circles of Queen Anne's lace, along with some early purple loosestrife, goldenrod, and the pale blue stars of chicory flowers.

Though the sun wasn't down yet, there were crickets and similar insects singing in the meadow beyond the bridge.

Usually while I ran I didn't think about people, but this night Katya was with me every step of the way. The flowers, the trees, the fields and sky all seemed to want her there.

What was I going to do? My heart wanted to hope, but I couldn't let it. For several years I'd been withdrawing, step by step, back to the solitude I'd known as a boy, back to the one world I felt comfortable in. I remembered a woman who, when I was still a young man, accused me of 'living in my

own little world'. She didn't know that my world wasn't the closed narcissistic one that she thought, or that it wasn't little. No, it was a wide open, limitless world of fields, forests and lakes that welcomed me whenever I came.

Yes, I'd always been a nature boy, a child who understood the voice of the wind high up in tall pines, or the messages offered in the trickle of small streams and the singing fields of late summer, better than he did the speech of people who were supposed to be his own kind. Alone in wild places, I was never detached. There I opened up to the world around me the way a flower opens to the sun, and, whenever I did, I always received something in return that I can only call love. When I was young I wasn't able to call it that, but there was always something there that I can't describe with any other name.

But the boy was getting old now and the one part of nature he'd never really had access to, the human community, seemed more closed to him than ever.

Did Katya want to know me better? I was almost afraid it was true.

I had learned long ago that in her world lovers connect with each other through something that happens when they talk.

To them eye contact is just the first step. For solitary people it's everything. For us the connection has to happen then, or it doesn't happen at all. Love at first sight is our kind of love, and we're bewildered when we discover that our hoped for lover is looking for a lot of words.

Every woman I'd been allowed to know had come to me suddenly and unexpectedly. They entered my life as if they'd been parachuted in, sent to the rescue just when I needed them most. Talking hadn't been so important for them. Had Katya been one of them, I should have known it long before this.

Beyond the open fields, I ran through a wooded section, up a hill, through the Finch Avenue underpass, then down into the more heavily wooded area below, where the path winds left and right following the course of the nearby river.

I passed the spot where, near the bank of the river, fastened to the base of a leaning boxelder tree, there was a pale blue bicycle carrier basket holding candles and other offerings. On the front of it was a small photograph of a beautiful fifteen year old girl, apparently South Asian by

descent, who had been murdered and left in that spot the previous fall.

As I went by, I saw the red artificial carnation I'd put in the basket that spring. I'd sprayed it with silicone to protect it from rain, the way trout flies are treated to make them float, and it still looked fine.

Beyond the little shrine there were a couple of turns, then a long hill where the bank of the river fell away on the right and the rock retaining wall on the left was held in with steel mesh. It was another hill that might one day put an end to my running, but this night I was able to lengthen my stride on the curve leading up to it and maintain my power again in the ascent. That felt good. Even if I never got to touch Katya Levytsky, I had that to be grateful for.

At the top of the hill there was a sharp right turn, then a short drop to a small meadow with steep wooded hills surrounding it. As I ran through it, I decided that it too was a consolation, for it was one of my favorite places.

Back in the wider fields up by the trunk line you often saw swallows hunting insects in the evening, followed by bats as dusk set in. But, for some reason, in the little meadow you only saw dragonflies.

I ran through the last section of the route, the part that overlapped with the one I used coming north, then I began to walk back. Returning through the meadow, I noticed a few dragonflies over my head, feeding on mosquitoes, midges and some early moths. As the summer advanced, their numbers would increase, but already I saw one of my favorites, the kind with a black head, light blue body and large black patches in the middle of each transparent wing. In late summer, after cool nights, these would sun themselves along the edge of the path and rise up with a satisfying snap of their wings as I approached.

Dragonflies are among the oldest of all insects. The way they were flying over me this night, they flew over the dinosaurs long ago. Entomologists say they have the most primitive of insect wings, yet they're the best of fliers, fast, strong and agile, easily catching their more highly evolved prey. It had always pleased me to know that something could last that long, since nothing in the human world lasted long at all.

But I had to live in the human world, and I had to admit now that I was longing to hold Katya Levytsky in my arms, whether there was any chance of that or not.

* * *

Back at home I was unable to sleep. With Brigit again with me on the couch, I listened to the contemporary pianist David Lanz. His wild and lonely piano had rescued me more than once, but he couldn't do it this night. Sometime near midnight, I put on a CD from Dan Gibson's *Solitudes* series, the one called *Rhythm of the Sea*.

On that album, a fiddle and a piano hold a conversation on a long lonely beach, while breakers come in from the sea and seabirds cry overhead. The fiddle laments the loss of something and the piano consoles it. Some nights the two instruments reverse their roles and sometimes they just agree that there's sadness waiting for us all at the end of life.

I had walked along their shore many nights, thinking my own thoughts, unnoticed by them, and so I did again.

No, I had done nothing to encourage Katya, but how I wished I had. The words I'd needed hadn't been there, and I knew they never would be. When something mattered most to me, when detachment was no longer possible, words always failed me. I had to marvel again at how deep and impassable the chasm was that separated me from other people.

When I was a boy, I distrusted everyone and that instinctual suspicion grew more sophisticated as I got older. It helped me through all those years of investigation work, but the skill that developed from it was the only one I'd ever had with people. I was only good at detecting the negative in them – their lying, their selfish intentions, their weaknesses and misperceptions. I had trouble seeing anything positive, so naturally I kept my distance. That was the reason why, when someone wanted to help me, or know me, and especially when they wanted to love me, I usually turned away.

Wasn't it time that I learned to perceive the good in them? No, I would need another lifetime for that.

Why couldn't I just be myself? Why couldn't I just be that boy who, alone that first morning in that crowded playground, knew already that he didn't belong, the one who went through public school without friends, through high school without ever going on a date, never complaining, ready all along to live the rest of his life alone.

But a beautiful young woman had approached me, expecting only a few words of encouragement in return, and she'd received none.

Yet when I thought of what I'd seen in Katya's eyes that afternoon, I didn't know if I could trust her either. After all, my distrust of people was well founded. Too many women had looked at me that way and hadn't followed through. Maybe they were unwilling to accept the complication of a different kind of man, or maybe they'd just been satisfying their curiosity, or their vanity. I'd never been able to tell. It was a part of flirting I'd never understood.

Why was I still looking for love? Men and women still had their affairs, maybe more than ever, but what they sought now rarely seemed to be love. They were looking for something lighter. They didn't want anything that would endanger their mortgages, impede their careers, or disturb their comfortable lives. When they detected any deep longing in a would be partner, they almost always backed away.

For romantic love, as Tolstoy and Flaubert demonstrated so powerfully in their books, is a wild and reckless animal. It has no respect for conventions or institutions, especially marriage, nor any allegiance to money or property. When it's allowed to grow to maturity, it can wreak havoc in a civilized world.

I thought of what Octavio Paz said near the end of his life - that modern civilization had deliberately pushed poetry and romantic love onto the sidelines, that the twentieth century been a time of persecution for both of them.

In this age ruled by the supposed need for financial growth and our basic personal hungers, was there anything left that could be called love? In the great anxious flood that humanity had become, hadn't love been swept away long ago? Did those of us who longed for it even remember what it looked like? Threatened with being swept away ourselves, weren't we just grasping at any branch that offered itself, ready to call anything love as long as it was something we could hold onto?

Maybe I was asking too much from a world that no longer had anything to give. Maybe what I thought I'd seen in Katya's eyes that afternoon had only been a product of my imagination, just the hallucination of a drowning man that he was about to be saved.

For some reason, those thoughts made me remember the night after Jimmy Giardello was killed, when members of the platoon had gathered in the dark, smoking pot and talking about him. Everyone had liked Jimmy, including me. Though

I wasn't suffering the way they were, I sat on the periphery of the group trying to show some solidarity with them.

There was a specialist four in that unit who didn't like me. He was one of those men who could talk easily, who could keep a conversation going as long as you liked, even when there was nothing left to say. He was doing most of the talking. I wasn't listening to him until, at one point, I realized that he was talking about me.

"Look at him," he said to the others. "He just sits there watching, taking it all in, analyzing everything. Jimmy didn't mean anything to him. The war doesn't mean anything to him. He doesn't care who wins or loses, or who gets killed, whether it's the gooks or us."

There was in his voice, and in his words, all the callousness and insensitivity, all the hostility and rejection that I'd known since I could remember.

He stopped and he and I stared at one another. Two men who despised one other, both knowing how easy murder was in the midst of combat, how simple it was to conceal, and how frequently it happened over there.

I didn't answer him because anger too has always taken words away from me.

But no one disagreed with him, so I got up and walked away into the dark where I belonged.

He was right in a way. The deaths of our soldiers didn't affect me as much. They didn't seem more unjust to me than the deaths of the men we killed. I'd never been a team player. When I was forced to play team sports in school, I never paid attention to the score. I played only to satisfy my own pride. It was the same in the insurance business. In all the investigations I'd done, with all the files I had handled, I'd done my best only because it was my nature to work that way. I had never cared whether the companies made money or not. In that there had always been something false about me, and the specialist four spotted it that night.

But, though I didn't feel the same way about Jimmy, it was wrong to think I didn't care about him. Maybe it was just that I accepted the inevitability of death. It never surprised me the way it did other men.

Are there any people more misunderstood than those who are solitary? When we have nothing to say, people think we're indifferent. If we don't react to verbal abuse, they think we're timid. If we don't respond to the opposite sex in the customary fashion, they tell one another that we're gay. If we

don't brag and boast, or do anything to promote ourselves, they think we have no confidence. If we show no emotion, they think we have none.

Wouldn't Katya just be another who didn't understand? And, in returning her gaze that afternoon, hadn't I been false to her too?

With those thoughts, listening to the music on Gibson's CD, I finally fell asleep.

Towards morning I dreamt that I was floating through a black void. There was nothing there at all until I heard music that I thought was Mozart's. In that direction I detected a far off sphere of light and moved towards it. When I finally hovered above it, I saw two fish inside. They were olive green, but each was outlined with incandescent silver. The incandescence was the source of the light. They swam in a circle inside the sphere, in time with Mozart, following each other's tail in a playful dance. As I watched them, something told me that the light coming from them was their love for one another, and I wished that they could go on forever.

* * *

The next morning I found a message from Vincent in my e-mail telling me, and the rest of the unit, that he was transferring ten of my files to Mark. One of them was Donald McCaskill's. That was no surprise, but I still felt some dismay. With supervision, Mark was capable of handling any file in the office, but I knew Vincent was now going to take full control of McCaskill's. He would get Audrey back on it if he could.

I was contemplating that when Katya and Martha appeared together in the entrance of my cubicle.

"There mister," Katya said, planting a fax firmly in front of me. "That's an invitation to the boat cruise. Martha and I got it for you - so no more excuses!"

Chapter XXXIII

The boat was white and streamlined, with three decks, and looked something over a hundred feet long. Another of the great mechanical beasts created by the modern world, it waited patiently at the side of the pier, diesel engines humming, undisturbed by the many people boarding it. As soon as Mark and I got on, I had a good feeling about it and I wondered if this wasn't an echo of the anticipation and sense of freedom I'd felt during the many sea crossings I made in the Far East.

We found Ken and David at the bar. Once we had our drinks, Mark suggested we all go up to the next deck. The three of them immediately headed for the white metal stairway.

I followed, knowing that my foot would slow me down. I'd always had to be a bit careful on stairs, making sure I put the foot down right, and the stairway of a boat, even one tied to a pier and only moving slightly, added a little more difficulty. It held me up enough that, when I reached the second deck, I couldn't see them. Thinking that they must have gone higher, I continued up myself.

There were plenty of people on the top deck, but no one I recognized, so I went over to the rail where I'd be able to look across the bay. I'd only been there a minute when I felt a big hand on my shoulder.

"Christopher Stone!"

It was Harold Strom, an independent who had once been my chief competitor. Not only big in height and girth, he was big-hearted as well. I shook hands with him warmly, for I'd always liked him.

"What are you doing now?" he asked, knowing that I'd closed my own office.

I explained that I was doing contract accident benefit work.

"Really? What possessed you to get into that?"

He knew I'd once had something of a specialty in the handling of commercial liability claims, a kind of work that would have paid me a lot more if I'd been able to hang onto it.

"I find it interesting," I said. "How are you doing?"

"Oh, trying to make ends meet."

"You we're doing better than that the last time I saw you," I said. He'd once had ten adjusters working for him.

"You don't know about my merger with Rogers?"

"No."

"Well, at least someone doesn't know about it. You remember in the early nineties all that talk about partnerships – partnering they were calling it – how that was going to be our salvation?"

Harold had asked me several times to join him.

"So it wasn't?"

"No. The bastard cleaned me out. You really haven't heard this story?"

I shook my head just as Katya walked up leading Martha, both of them looking happy. I introduced them to Harold as the boat began sliding away from the dock. Harold was obviously impressed with Katya.

"I was just telling Chris," he said to them, "how my partner embezzled eight hundred thousand dollars from me."

"How did he do that?" Katya asked.

"You remember," he said, with a look at me, "how the whole industry admired Rogers? When the rest of us were struggling to keep our heads above water, he was getting new business and talking about expanding to other cities, even to other provinces. I wasn't sure about joining him, but I thought it would be good for my adjusters. I thought it would protect them, believe it or not. Anyway, he had this expensive girlfriend – she was supposed to be an actress – and they were always going off somewhere. The Bahamas, Rio, Montecarlo, no place was too expensive for them. I was worried that Rogers was spending too much, but I didn't realize it was mostly my money."

"He was looking after the books?" I asked.

"Do you remember his wife Gloria? They were divorced when I joined Rogers, but she was still a partner and she looked after all the financial stuff. She had some kind of

accounting diploma and convinced me that I'd been a complete simpleton about money. So I let her do everything."

"You didn't have Cathy anymore?"

Harold looked guilty for a moment, remembering the woman who had been his bookkeeper and office manager for many years.

"In a merger somebody has to go," he said sheepishly. "I thought it made sense that Gloria should do it all."

"You trusted them," I said.

"Well yes...you know me Chris. I'm not like you."

He turned to Katya and Martha.

"Chris has this talent for not talking to people. That's what keeps him out of trouble. Do you know how many times I asked him to join me and never got an answer? But I'm different. I come from a family where we love to talk. I walk in somewhere and I want to talk to everyone. And what happens? I get eaten alive!"

He laughed heartily, along with the rest of us.

"So what happened?" Katya asked.

"One time when Rogers and his girlfriend were away, all the staff pay cheques bounced. Gloria was full of nonsense about companies paying our fees late and investments going sour, the kind of thing that's always happening, nothing new. So I persuaded Cathy – she's back with me by the way - to go in with me one night and examine the books."

He took a drink.

"We owed money everywhere. To keep the company afloat, Gloria was borrowing right and left. Rogers' bankers liked him you see. And Gloria was taking some for herself. I think she knew Rogers was going to sink the ship and she was unloading whatever she could for herself before it went down. Anyway, I couldn't pay my staff, so they started to quit. As soon as one was gone, I'd get a statement of claim from their lawyer. One afternoon I did nothing but stand by the fax machine watching them come in."

"They sound like a pair of gangsters," Katya said.

"Oh they were! They were!" he laughed.

"What did you do then?"

"I had to re-mortgage my house. I haven't finished paying everyone yet."

"So you're back to square one," Katya said.

"Worse. When I started in this business twenty years ago, I had nothing. Now I have less than that."

"What about Rogers?" I asked.

"You don't know about him? I sued him, but he was water skiing in the Bahamas and collided with a dock. He broke his legs and arms and got a head injury too. Now he can't work and he's bankrupt!"

Harold laughed again.

"For someone who's had all that happen to him, you seem awfully happy," Katya said.

Harold was taken aback. He looked to me for help.

"And if I laugh at any mortal thing," I said, "'tis that I may not weep."

"That's it!" Harold cried happily. "Who said that?"

"Byron."

"Do you think he'd mind if I quote him?"

"He should be honored."

There was a sudden influx of new people onto the deck, including some company people Harold did business with. He apologized to us and went to join them. Katya was about to say something to me when a handsome young lawyer from the Harley, Haywood firm came up and introduced himself to us. You could see he had an eye for Katya. I didn't want to listen to him talk to her, so I moved away. I went back to the rail so I could watch the crossing of the bay.

Mark came up.

"So this is where you went," he said.

"I got lost."

"Then I guess you haven't heard the news?"

"Good news?"

"Linda announced downstairs that Vincent's going to Edmonton to be their new claims manager. End of October."

"I hope you offered him my congratulations."

Mark smiled.

"It's a step in the right direction for us isn't it?"

"Depends on who replaces him."

"Who do you think?"

"Tony will be the first to apply."

"Why not you?" Mark asked. "I know you're on contract, but they say Linda thinks you're really good."

I just shook my head and Mark didn't say any more. By this time the boat had done a circuit of the bay and now it entered the major channels between the islands, following some prescribed route. We leaned on the rail together watching the water and the passing shore. It pleased me to see how much natural growth had been allowed to return to the islands. Mark was looking more at the water.

"Look at that!" he exclaimed, drawing my attention to the broad undulating weed beds that were gliding beneath the boat. "They're just like up north! And the water is so clear. I thought it was supposed to be polluted."

"It still is polluted. There are lots of chemicals in there that shouldn't be. But ten or fifteen years ago those plants couldn't grow. The water was too cloudy then for sunlight to penetrate the water."

"So what happened?"

"Remember the zebra mussels? How they were going to be an environmental holocaust, destroying our lakes?"

"The ones that came in on ocean ships?"

"Right. Well, they live by filtering organic material from the water. They cleared it up and there's the result. Some big pike have been taken out of here lately."

"Really?" Mark said, gazing again into the water.

"Remember that conversation we had about how the Russians defeated Napoleon? This is another example of how things have a life of their own. Sometimes we're better off letting Mother Nature run the show."

Someone punched me affectionately on the back and I turned to see the dark handsome face of Colin Jameson, my former employee. If I'd been in any doubt about it, I knew then that I was glad I'd come.

"Hey!" he laughed happily. "Where have you been?"

"Following you around. I'm at TNM now."

"TNM? Don't tell them you know me!"

"It's too late. I have the same supervisor too."

"Ferraro?"

I nodded.

"It's hard to imagine the two of you together."

"We try not to be. But I hear you're with Canutti now."

"That's right. And they have work Chris. Why don't you come and join us?"

I explained that I was through with independent work, then I introduced him to Mark. Colin and I exchanged accounts of the places we'd been since we were together, then he and Mark got into a discussion of their own. They liked each other immediately, which didn't surprise me. But, when I heard Colin say 'He taught me everything you know', I slipped away and started back down the stairway to get another drink. As I reached the second deck I ran into Debbie Rukeyser, my supervisor at North American.

Debbie was surprisingly friendly. She brought me up to date on life at North American, including the history of a couple of the files I'd handled for them.

"So, are you ready to come back?" she asked with a smile.

"Not yet Debbie."

"You can have your files back you know. The adjuster we hired for them quit last week."

"You need someone better than me to handle those," I said.

"Better than you Chris? If you know where I can find someone like that, please tell me."

Eventually I got the conversation to a point where I was able to excuse myself. Waiting in line at the bar I met Muriel Hayward, a petite brunette who I knew to be one of the toughest and smartest lawyers in the city.

"Christopher!" she cried. "What a sight for sore eyes you are!"

She didn't know I was at TNM, since none of my current files were with her office. We talked about one of the North American files that I'd just discussed with Debbie - Muriel was the defense lawyer on it - then I mentioned that there was a new TNM file on its way to her.

"One of yours?"

"No, I only did the mediation on it. It's Katya Levytsky's. Do you know her?"

"I don't think we've met."

I looked around and spotted Katya and Martha at the other end of the deck.

"She's down there. Let's go over and I'll introduce you," I said.

Katya saw us coming and seemed pleased. I introduced Muriel to her and Martha, then explained about Xenia Kirkwood.

"Oh, I think I've heard about this," Muriel said. "Is her lawyer Peter Napier?"

"That's him," Katya said.

"Perfect!" Muriel laughed. "It's time Peter and I had another run in."

We told her more about the file. Katya talked enthusiastically about the mediation until Linda, Vincent and Debbie Rukeyser came up. Muriel gave Vincent her congratulations, then the conversation moved to what Vincent would be doing in Alberta. Apparently staffing problems were

chronic there too. Muriel commented that every company she worked for seemed to have adjusters burning out or quitting, and Debbie admitted that North American was no exception. A debate over the phenomenon followed, but Katya and I were left out of it. It didn't occur to them that the two adjusters might have something to say.

"Were you burnt out?" Katya asked me softly.

"Several times over," I said.

"But not now?"

"Do you know the myth of the Phoenix bird?"

"The one that gets burned, then rises up again from the ashes?"

"Right. Well I'm like that, except I don't fly anymore. I just crawl around in the ashes flapping my wings."

She gave me one of those beautiful looks, half smile, half suppressed laughter.

"I wouldn't call what you do crawling around in any ashes," she said.

Suddenly the young lawyer who had been talking to her on the upper deck appeared, accompanied by a couple of other people. He seized one of Katya's arms and a female companion took the other.

"Come on! We want you to meet someone," he said, playfully taking her away. Katya looked back at me as if she wanted me to know that she wasn't finished.

"You better bring that girl back here Steve!" Muriel called to him, noticing that he'd interrupted our conversation. But I decided not to wait around. I left and worked my way back up to the upper deck where I found Mark and Colin still together. By this time the boat's staff had begun serving steaks in the open area at the back of the second deck, so the three of us went down, got our food, and found a table.

Why was I more comfortable with young people than with those of my own generation? Maybe it was the innocence and natural curiosity that were still in young men and women. They still had ideals and they were less willing to ignore what was wrong with our culture, less ready to overlook its hypocrisies and join the rush to convert as much of existence as possible into money.

Only among the young were you likely to find someone who still believed in romance, who was still searching for it. When you looked in the eyes of a young woman, you often saw real excitement, and hope for adventure and beauty, not

just the flat desire that you saw in the eyes of so many middle aged women.

Whatever it was, that night I couldn't have found two better companions than Mark and Colin. When we were finished eating we went back down to the bar, the two of them walking together ahead of me. There we came upon a circle of mostly TNM people, including Tony, David, Lucy and Ken. Mark and Colin joined them, so I did too.

The group had got into a discussion about some event that week in Kosovo where Canadian peacekeeping troops were taking part in the Nato operation. Tony was berating our troops and our government because, he said, they were never there in the tough going. They only came in when the danger was over. While I was listening to this, Katya came up beside me, followed by the lawyer Steve.

Some unfair remarks were made that I couldn't let pass.

"If you were there Tony," I said, "you'd find they're doing a lot more than you think."

"Like what?"

"There's more to being a soldier than shooting people."

"Yeah, but we never shoot anybody, and we never get in range for anyone to shoot at us." There was some laughter at this. "Besides," he added, "Canadians have no business being in that country."

"Canadians have a history of fighting in other people's wars," I said.

"Except for the two world wars, what have we done?" he asked skeptically.

I mentioned the Korean and Boer wars, then asked if he knew that nineteen Canadians died with Custer at the Little Big Horn.

"Really?" Mark said.

"Why were there so many Canadians in the United States cavalry?" Ken asked.

"It was an outcome of the civil war. Do you know how many Canadians fought in that?"

"How many?" Mark asked.

"Twenty-five thousand, and that was at a time when Canada's population probably wasn't more than a million. A lot of them stayed in the army after the war. That's why those men were there with Custer."

There was quite a stir in the group, but Tony didn't say anything.

"You see why I love this guy?" Colin said to Mark.

"Okay," I said looking at Colin, "I'll give you another one. How many black Americans do you think fought in the civil war?"

"I don't know," he laughed, "but I know I'm going to find out."

"Two hundred thousand," I said. "And that doesn't include all the slaves who died just trying to get north to enlist."

"But that was a major war," David said. "How big were the armies?"

"Put it this way. At Gettysburg, the biggest battle in the war, the southern army had ninety thousand men. And they almost won. Believe me, if it wasn't for black people, America wouldn't exist in the form it's in today."

The lawyer said something to Katya, then she stepped away from him, moving closer to me. Her hip and shoulder momentarily pressed against me.

"So the two hundred thousand were enough to turn it around?" Ken asked.

"It wasn't just the numbers," I said. "In the middle of the war Lincoln had to face an election that most people thought he would lose. People in the north were tired of the war. There was a lot of talk about a negotiated settlement. But when Lincoln succeeded in getting ex-slaves into the army and they turned out to be good soldiers, it won him enough votes that he carried the election. In some ways, what happened then was the reverse of what happened in Vietnam."

"Now there was a fucking useless war," Tony said, demonstrating that he hadn't given up. "At least Canada wasn't in that."

"There were Canadians there though," I said.

"Yeah, just a few misfits and losers. Those were guys who couldn't make it here, so they went over there where they could play with guns."

Someone laughed at that, but it wasn't me. The others continued to talk, but I couldn't hear anything they were saying. On the other side of the circle I saw Lucy watching me and looking sad. Had she never told anyone about me? Did she know I wanted Vietnam kept a secret? Was that what I wanted? I didn't know anything, except that I had to get out of there.

Chapter XXXIV

I took the stairway back to the top deck where I stood the best chance to be alone. Only two or three couples were there now, probably because the boat was well out in the lake, beyond the islands where the breeze, even in mid-August, had a chill because of the deep water. I went back to the rail, looked out across the lake and thought about what had just happened.

Maybe I didn't know why I'd gone to Vietnam, but I knew it wasn't for this. Misfits and losers. Could I have argued with that? No one had bothered to ask how many Canadians went to Vietnam. Would they have been surprised to learn that there were twelve thousand of us? Would it have mattered to them that, although South Korea, Australia, New Zealand, Thailand and the Phillipines all sent troops to help South Vietnam, while the Canadian government refused to send any, more Canadians died there than any other nationality after the Vietnamese and Americans? It didn't look like it. I had been foolish to let the subject come up.

What did any of them know about the war? Did they know it was about more than communism? Did they know that the north had been trying to subdue the south for centuries? By 1972, when the American troops began to leave, everyone had written South Vietnam off. Despite inferior equipment and a lack of funding, the South Vietnamese held out for three more years, yet, when Saigon fell in 1975, people in Toronto talked as if it had been inevitable, as if it should have happened long ago. Meanwhile, I had followed the struggle of the southern soldiers day by day. I'd read how they were forced to pull out of battles simply because they ran out of ammunition, because their cause wasn't worth the discomfort it had created for North Americans.

No, the whole world had wanted to forget about Vietnam. But the more I'd read of that country's history, the

more I'd studied the war and the more I thought about my own experiences in it, the more convinced I'd become that something important had happened there. The war had been at the center of some great change we had all been living through, that we were still living through, as if it were the hinge on some great door of history. Whether the door was opening or closing, I still didn't know.

Lucy was beside me. I turned my head to acknowledge her.

"Don't be angry," she said. "Tony did not understand what he was saying."

"No," I said.

"None of them can understand," she said. "But you are a brave man, so it doesn't matter."

I looked at her and saw that she believed that.

I contemplated the water again. Lucy was right, there was innocence in the things Tony said. There was innocence in all of them - in the simple way they thought about events in places like Kosovo or Vietnam, in the way they accepted as natural everything unnatural in their world, and in their trust that it would all continue. They could talk about everything so lightly, dismiss this war or that one in a few lines, while I, acutely aware of the hell of modern warfare, was left wondering whether the capacity of human beings to face death would be enough to rescue the future.

They lived their comfortable lives and diverted themselves with each other, while I continued on alone, distrusting every part of the human world around me, convinced that, somewhere down the road of this century, or the next one, there was a cataclysm waiting for us, an orgy of violence and death beyond anything the world had yet seen.

Maybe that was why I'd gone to Vietnam. Though I sometimes thought that I'd only gone because it was the ultimate hunt, one where you could be the prey as well as the predator, maybe I thought that was beginning then and that I, in my small way, might influence what was going to happen. But I knew now that Vietnam had only been a dress rehearsal for what was coming. I still wished that it could be me to face it, rather than my children and these young people I worked with, or those who were still unborn. But it was too late for me. And anyway, when I was so obviously not one of these people, when I'd had to accept that throughout my life, why did I want to fight for them?

I saw that Lucy was gone.

The boat began a wide circle that would take it back into the outer harbor. The sun was lower, near the horizon. The glittering gold shimmer it made on the water ahead of the boat, and the gentle swells moving under it, had a calming effect on me. Below me a band began to play and vibrations from the music and dancers came up through the floor.

Then Katya was beside me.

"You know," she said, looking out over the water, "I've never met a man like you before. Even Neil is no match for you."

"Then you've been lucky haven't you?" I said.

She looked exasperated, as if she felt something needed to be done with me but she didn't know what it was. I was inclined to agree.

"Kat!" someone cried as half a dozen TNM adjusters appeared on the deck. They rushed upon Katya, entreating her to come downstairs, insisting that it wouldn't be the same down there without her. Only Martha seemed to notice me, for she looked at me wide-eyed, as if she was seeing something she'd never expected to see.

Remembering that I'd been a source of discomfort to Katya before, I moved away from her so she would be free to go with them.

When everyone was gone, I returned to watching the lake, but now I couldn't separate it from Katya. I remembered the way she'd brushed against me downstairs. Though I knew better, my heart now insisted on remembering the smallest details of all the things that had passed between us since I'd come to TNM, building again, block by block, the edifice of hope that I'd fought so hard to prevent. I remembered again that look she'd given me in the car on our way back from the mediation, saw it so vividly, and realized that I was helpless, that Katya could do whatever she wanted with me, if she only knew.

I walked back along the rail until I could see the end of the second deck below me. There were tables with empty chairs down there now, and I saw Mark, Ken and Lucy seated at one. The cruise only had an hour or so left. Feeling guilty about remaining on the top deck alone, I decided to go down and join them.

But at the foot of the stairs I met Harold again, talking with Muriel Hayward and Debbie Rukeyser. I had to stop with them briefly. By the time I got past them and emerged outside, all the seats were taken. Instead of leaving, I went to

stand at the rail in the back corner of the deck where I could have a view of the bay while demonstrating, I hoped, some solidarity with my friends.

By this time the boat was re-entering the outer harbor. The sun, now on the horizon, cast a gold light across the long peninsula of land and trees on the east side. Clouds of seagulls, momentarily bright from the sunlight, hovered above those places along the shore where they had colonies, performing one of those strange evening rituals characteristic of birds.

The people at the tables were mostly from TNM and North American, but they'd divided themselves so that those on my side were almost entirely TNM, those on the other North American. Two camps. Colin was on the other side, which told me that Canutti, Smyrnoff did business with North American. He couldn't afford to spend the entire evening away from them.

The sun went below the horizon and there were subtle changes in the sky as the blues and pinks were overtaken by a spreading turquoise green. The boat entered the inner harbor and began a last circuit of it. In the subdued light the condos along the shore and the office towers behind them slid slowly by, their lights glittering like tall constellations of stars. I had forgotten how beautiful the city could be.

But no one at the tables seemed to be aware of it. They were too engrossed in their conversations.

Yet this was their city more than mine. How strange that a man like me, accused all his life of being closed and uncommunicative, should be the only one there open to the beauty surrounding us. How many bars and patios had they sat in saying the same things to one another, over and over? Yet that was all they wanted.

But who was I to judge them? How did I know that what I was seeing was more beautiful than what they experienced with one another?

Suddenly I saw them seated not around tables, but around campfires, tens of thousands of years ago, their faces to the fire and to each other, talking enthusiastically even then.

Where was I in that scene? I'd no sooner asked myself that question than I knew the answer. A pair of eyes peering in from the trees, from the darkness beyond the fire – that was me - watching those strange new people and wondering

what their arrival meant, not knowing yet that they'd come to displace my own.

At that moment, with that vision of them, I was more convinced than ever that there had once existed a separate solitary race. I sensed the conflict, the long unrecorded war that must have taken place, the first of the uncountable wars the world would know, one destined to end with my kind the losers. I thought of what it must have been like for the solitary men and women who fought it alone, or in pairs and small families. They would never have been able to face the others in open combat. It must have been a guerrilla war. Hunted themselves by bands of social humans, they could only have ambushed lone individuals, one at a time; and the easiest for them to kill would have been the children. That thought reminded me of those strange tales that children used to be told all over the world, that if they went outside alone at night some 'bogyman' would be waiting in the dark to kill and eat them.

What better explanation was there of those stories than if we had been those people out in the dark? If for tens of thousands of years social people had been as afraid of us as we were of them, so much was explained. If that's what happened, their hostility and continued rejection of us was easy to understand. Yet now we road together on cruise boats, and worked side by side in offices, factories and other work places, the past forgotten except in our genes.

I wondered if that didn't explain why I still sometimes wished that I'd killed the specialist four. I'd had him in my sights during a firefight one morning, but I hadn't pulled the trigger. Instead, I'd only killed men of another race, men who, outside the war, had never done anything to me. Maybe if I'd shot the specialist four I wouldn't only have taken revenge for myself, but for all those of my kind who had suffered at the hands of social people.

By this time, a few of the seats on the deck had emptied. Some people had gone back inside where the music was still playing and people were still dancing. But I was no longer interested in a seat.

Katya came out. To my consolation, she was alone, without the lawyer, and even walked by an empty seat next to Tony. She joined Mark, Ken and Lucy instead. I saw her say something to Ken, who nodded towards me.

But I remained with my thoughts, with this new idea that seemed to explain so much. Shyness itself, so apparently

useless in the modern world, just a problem to be overcome, or removed, was explainable if there had once been a solitary race. It was an instinct that would have told the solitary ones to hide, to run away, to withdraw into more and more remote regions. Shyness would have had survival value then. It must have protected them for a long time, until there was nowhere else left to go.

Then I had the thought that my kind might not be alone in its plight. What if the exploration of the human genome, only just begun, should not only find a solitary or autistic sub-species imbedded in Homo Sapiens, but others too? People like dwarves who, with their distinct bodies and personalities, might also claim to be a separate race.

Dwarves were often agile and strong, in mind as well as body. There were advantages to being small. Who was to say they hadn't once had their niche?

What about the giants who were present in legends and mythology everywhere? What better way to explain a phenomenal athlete like Shaquille O'Neal, who, despite his great size and strength, remained perfectly coordinated, as you would expect him to be if his physical stature was natural. Who was to say there hadn't once been a time when men and women like him, unafraid of anyone, strode together across the world?

Even people with some forms of mental and physical retardation might be included – how did we know they weren't remnants of even more ancient races still hanging on? If people like that were found unexpectedly on some remote island, instead of among the regular population, wouldn't they be recognized immediately as a people from the long lost past? Wouldn't scientists rush to their protection, treasuring and studying them rather than treating them as genetic mistakes to be eliminated as soon as science can solve the problem?

But no, any genetic difference that makes people uncomfortable has to be labeled a disease, an abnormality. Why shouldn't those differences be seen as natural adaptations from long ago? Or as changes that might play a part in our future? If mutations were essential to the evolution of all life, why were we so afraid of human mutation?

My mind on fire, I returned to my original idea. Shyness was natural. Wasn't that all that needed to be said? Those of us who insisted on living out our solitary nature weren't doing anything wrong. That intuitive feeling that told

us to stay apart, to be aloof and distrustful, was as valid as any social instinct. We only asked for the right to be ourselves, in a world that exhorted everyone to do just that, but condemned us and called us selfish whenever we tried.

Why couldn't we let shy children be shy? Why did we insist that they go into schools to be bewildered by teachers and bullied by other children? Most of what I'd learned as a boy had come from books, from my uncle, and from nature. Why not give solitary children the option of spending some of their school days alone in libraries where they would learn more and be so much more comfortable? Why couldn't some small corner of this world be set aside for them, even if it was only a corner of understanding in the hearts of other people?

No, I supposed that wasn't possible. And though my kind weren't well equipped to live in this world, there was no going back to our own. What seemed like such an important idea to me was probably of no use to anyone.

The boat was pulling up to the dock. I felt its powerful engines go into reverse, heard the water surge and felt it lift the boat beneath me.

I was in no mood to join anyone, so, as people began getting up from the tables, I went down to the other end of the boat and climbed the stairs back to the top deck where I could watch the bay as they left. Only when enough time had passed for most of them to be gone, did I come down. But, as I descended to the dock, I met a group of TNM people there still talking, probably discussing where they were going next.

One of them, standing slightly apart, was Katya. As I walked by she looked at me as if she'd just lost something precious. I felt for her and something about that made me remember the two fish in my dream the night before, except that now it seemed like they'd been cast up on some stony shore, gasping for air and left to die.

My car was parked near the far end of the lot in an area that had no lighting. I walked back to it, suddenly feeling down, not wanting to go home, but with nowhere else to go. When I got to it, I couldn't find my keys. I was fumbling for them in my pockets, hoping I hadn't locked them in the car, when someone seized me from behind and spun me around. In the state I was in, I made no response until Katya was in my arms, her lips pressed tightly on mine.

I held her and kissed her for a long time, not wanting to let go. It was too much like a dream and I didn't want to wake up.

Finally she pulled back and looked in my eyes, smiling that mischievous smile.

"You stupid bastard," she said. "You've got tears in your eyes."

In the dark it was hard to tell, but I thought I saw some in hers too.

Chapter XXXV

The Sunday morning after the boat cruise I ran again on the Don River path. The night had been cold and clear, the temperature dropping near to freezing in some areas, a warning that fall might come early that year. As I ran, the sun was just coming over the tree tops, its light spreading over the fields of goldenrod, white and purple asters and other late summer flowers, warming them for another day.

On the way back I stopped in a section north of the pond where the path was bordered now by tall woodland sunflowers, some of their dollar-sized blooms as high as my head. Running past them earlier I'd seen something I wanted to investigate.

Clinging to the plants, completely motionless, scattered randomly among the flowers and stems like decorations left by some artist who had passed by in the night, were many large bumblebees. I knew from their size, and the fact that they'd spent the night in the open, that these were drones, males that had left their hives.

Unlike their honeybee counterparts who remain in the comfort and protection of the hive, fed, groomed and guarded by worker bees, the men of the bumblebee clan go bravely out into the world to fend for themselves. Not only do they have to find their own food and endure the cold nights - they have to dodge dragonflies, birds and other predators during the day.

Though the bees weren't moving, I knew they didn't need the sun to warm them up.

Unlike other insects, bumblebees are perfectly capable of warming themselves. When it was time, the bees on the sunflowers would disengage their flight muscles from their wings, then put them into rapid contractions, shivering them until they raised their body temperature enough to reconnect the wings and take off. They could do the same in reverse to

cool themselves. Because of this ability, bumblebees are the first insects to feed on flowers in the morning and the last to stop in the evening. That's why they're the only bees that can live north of the Arctic circle.

The development of warm-bloodedness in mammals and birds is often seen as one of the great advances in the evolution of life. But the superior talent of the little bumble bee, that can consciously raise or lower its body temperature to suit the moment, has gone almost unnoticed.

These bees were only waiting for the sun to warm the flowers enough that the flow of nectar could begin, and another day of adventure for them. By noon, when the fields would be singing with insects, the bees would be swooping over them like indomitable mediaeval knights in search of their holy grail. For they weren't only there to feed on the flowers - their overriding desire would be to find the bumblebee princesses who they hoped to crown as queens through the act of love.

Their time for love would be short. It wouldn't last beyond early fall, when they would finally succumb to the coldest nights. They would die then and their lovers would find some place to burrow into the leaves and earth to hide from the winter and hopefully start it all over again next spring.

Late in the summer of my own life, I too had unexpectedly found a princess. Though I didn't know yet how short my time with her would be, I sensed that it wouldn't be long. That was why, as I walked back to the car that morning, I resolved that each time Katya and I had a chance to be alone together, I would make love to her as if it were the last.

Chapter XXXVI

The night that Martin Myers tried to kill himself I was in a motel bed with Katya, our second time together. Just about the time they found Martin - eight o'clock according to the hospital emergency record - Katya was lying beside me, her head down at the other end of the bed where she was examining my disfigured foot, exploring each distortion gently with her fingers. Earlier I'd noticed her looking at some of the smaller scars Vietnam left around my body. She was even more beautiful unclothed and I was running my hand slowly over her, trying to imprint her in my memory, when she asked if I knew what Linda wanted her to do.

I admitted I didn't.

"She wants me to apply for Vincent's job."

"Do you want to?"

"I think I'm a little afraid of it."

"You'd be better than most of them."

"You think so?"

"Sure. If you want it, you should apply."

"What about you?"

"Don't worry about me."

"But you could you know. Linda told me you'd be her first choice."

"I'm no leader, believe me."

Katya was quiet for a while.

"You're so different from Neil," she said.

"In what way?"

"He'd be asleep now."

"That's because he's married to you. You didn't meet him last week."

She smiled.

"You're still different. You're so patient. In everything, not just this."

"That's because I've been around too long. I've seen too much. How old is Neil?"

"Twenty-nine, same as me."

"When he turns fifty, then you can compare us. And I'm sure you'll find he's the better man."

She didn't say anything.

"Besides that, he's young. I'm not."

"You seem pretty fit to me."

"That's not the same thing. It's like an old car. You can look after it and have it running well, but it still won't last much longer."

She returned to investigating my foot.

I began thinking about what it would be like to have this beautiful young woman as my supervisor. If Linda wanted her to apply, that meant she was probably going to get the job. When she did, my being in her unit would be as uncomfortable for her as it would for me. My contract at TNM only had another month to go. Though Linda wanted me to renew it, I decided that it was time to leave,

"This doesn't look like it's from any motorcycle accident to me," Katya said touching part of my foot.

I didn't say anything.

"I don't see how it could have done this," she said, running her finger over the worst part.

When I didn't reply to that, she sat up.

"Maybe you're right about Neil," she said. "If this had happened to him, he'd at least tell me *something*."

We watched one another for a moment. I considered asking her if it looked more like the work of a home made anti-personnel mine, but I decided against it. There would have been too much to explain.

Chapter XXXVII

His sixteen year old niece found Martin Myers unconscious in the apartment above the store. Martin had taken a hundred and twenty capsules of Valium – almost 600 mgs, well beyond a fatal dose - and he'd washed them down with beer, maybe knowing that alcohol accelerates the effect of most drugs. It dissolves them faster. But his niece got an ambulance in time to save him.

When I learned of this, I couldn't help remembering those remarkable statistics about suicide – women attempt suicide three times as often as men, but men succeed four times as often as women. Men are better at killing it seems, even when they're killing themselves.

In nature, among other species and probably among us when we lived in a natural world, suicide is almost non-existent. But it's common enough within civilization - ten times as frequent as murder. European statistics show four times as many suicides as motor vehicle accident fatalities.

They only kept Martin in the hospital forty-eight hours, maybe because few people make another attempt soon, or maybe because he was already in the care of a psychiatrist. I had just sent his family doctor a reminder that we were waiting on an update about his blood pressure, sending a copy of the letter to Sarah Blackman. Now I shelved the idea of the work hardening altogether, at least in my own mind. But I did write to Sarah asking her to order the hospital and emergency records for the incident.

Martin wasn't the first claimant of mine to attempt suicide, nor would he be the last. But if adjusters backed off every time claimants threatened to kill themselves - many do it at the slightest provocation - a lot of benefits would get paid that shouldn't be. Besides, insurance money doesn't cure depression. Once you've handled a few hundred AB files you're in no doubt about that. Though the benefits do help

people in financial need, too often the recipients become psychologically dependent on them. The money becomes a negative factor in their lives, helping to perpetuate a disabled lifestyle. But the adjuster who tries to do something about that soon becomes the claimant's worst enemy.

I was in no doubt that I was now, in Martin's mind, one of the principle causes of his suffering.

But I had my own life to think about. When I called the agency about changing contracts, Rhoda, the young woman responsible for me, assured me that I would have no difficulty. The shortage of AB people was greater than ever. She also told me that Debbie Rukeyser had inquired about me that morning. She wanted Rhoda to try persuading me to return to North American. I said I would think about it.

When I said I was looking for more money this time, Rhoda was optimistic about that too.

Linda was disappointed when I told her I wouldn't be renewing the contract. She offered to get me more money, but I insisted that it was time for a change. I couldn't explain to her about Katya, and I'd never been able to explain to anyone why I had a need to keep moving. I let her draw her own conclusions.

So, although I didn't have another contract yet, the future was looking better as my last week at TNM began. Soon I would be able to leave behind the social complications there, yet I would continue to see Katya. I didn't care about anything else.

Nick and I had continued to negotiate on the Lazares file. I'd got him down to fifty thousand, which he insisted was their final offer. I was at thirty-five. He called me again on Thursday afternoon, the day before I was scheduled to leave.

"Still thirty-five," I said.

"Chris, I told you, Rita won't take less than fifty. That's as low as I can go."

"Thirty-five or we do the DACs and all the rest of it."

He sighed.

"I'm sending you the OCF-14. You can set up the DAC."

"It's about time." I said.

He hung up abruptly. Though his fifty thousand wasn't that bad a number, and I did have authority for it, I was sure I could do better. And I knew Nick well enough that I knew

there would be at least one more call, if not later that afternoon, then tomorrow.

I'd just put the phone down when I heard the 'beep' of a new message arriving in my e-mail. It was from Katya. She wanted to meet down in the restaurant.

There, about two-thirty in the afternoon in a secluded corner at the back, I learned that someone had told Neil she was having an affair with me. He'd packed some clothes, written a note telling her what he'd learned and left without leaving any address. She wanted him back desperately, so she needed to stop seeing me.

"How could anyone have known?" she asked, her hands trembling as they held her coffee cup.

"They didn't have to know," I said. "They could have been guessing. And they guessed right."

She looked confused, unsure what I meant. I remembered the look I'd seen in Neil's eyes that day at Montana's and I knew his reaction wasn't just the offended sense of ownership that so many men and women feel when they learn that their spouse has a lover. He was still in love. I would have done the same thing. If I had been him, I would have gone as far away as I could get. When it comes to that part of love, people like us don't know how to fight, only how to get away.

And when we leave, we don't look back. If Neil was anything like me, getting him to return wasn't going to be easy.

"I do love him you know," Katya said, her lower lip quivering.

"I know you do," I said.

A moment passed.

"Is that all you can say?" she asked.

I wanted to say something else, or do something for her, but I was sinking fast myself. The shadow that had haunted me in the past loomed again over my shoulder. I wished that she hadn't tried to explain, that we had never had this talk. She could have told me in her e-mail that it was over, or just waved goodbye, and it would have been enough.

* * *

We returned separately to our cubicles. Standing before my desk, I felt lost. I looked at the files and it was as if I was seeing them for the first time.

My phone rang.

It was reception. Martin Myers was there, wanting to see me. He had no appointment, but I went out.

Alice wasn't with him. He had a large envelope under his arm and said he'd brought more expenses and badly needed the money for them. Though he was nervous, he said it almost apologetically, without the same combativeness as before. Given what had just happened to him, I couldn't refuse, so I led him into the same interview room we'd used before and shut the door.

He took a collection of receipts and lists out of the envelope and handed them to me. They were more disorganized this time. I sorted through them, trying to focus on them, but my mind couldn't do it. I decided that I would pay them all. When I looked up to ask him if he knew the total, I saw the gun.

It was a Browning nine millimeter automatic, a handgun I knew to be popular with military forces. He was holding it with both hands, resting the butt on the table in front of him, aiming the barrel at my chest. Both hands were shaking slightly.

Perfect, I thought. The perfect ending. I could have pushed the emergency button under the table, which might or might not have saved me, but something in me didn't want to be saved by anyone.

"Chris, in a minute I'm going to kill both of us. Do you know why?"

"I know why you want to kill me Martin," I said. "But why kill yourself?"

He paused, as if he hadn't thought about it before.

"What good is living for me? What's the point? I can't work. I can't even pay my rent, and you people are going to cut me off altogether."

"You haven't been terminated."

"No, but that's coming isn't it?"

I didn't say anything.

"Chris," he said, "those adjusters before you were no good. They didn't care about my file and they didn't care about me. They never wanted to pay me. But they weren't like you. Things they used to let go, you wouldn't let go. You just kept after me. When I needed to be left alone, you were asking for this or asking for that, or having me assessed again, or making me go to that work hardening thing. I was

always defending myself. Why? Why did you have to be like that?"

"That's what they pay me for Martin."

He looked at me darkly.

"You don't think I tried do you? You only believe what those damned doctors of yours say. You think I just wanted to collect the goddamned benefits for the rest of my life. You think I'm as useless as everyone else does."

"No, that's not what I think," I said looking him in the eye.

He averted his eyes momentarily, then remembered the gun and aimed it again on the centre of my chest. Though one part of me was detached, watching this from somewhere outside that room, the other part was sweating, just like in the war. Something in me did want to live. Martin was sweating too, and breathing heavily.

"In a way, you're like Alice," he said. "She would never leave me alone. She was always telling me why I was no good, why nothing I did was right. She complained about me not working, but she didn't believe I could work. She didn't believe I could be successful at anything. She wasn't always like that, but that's how she got to be."

"She wasn't helping you much," I said.

He looked at me as if I might understand something.

"She was the one who wanted me to sell the service station. I did all right with it until I married her."

"Why did you lose it?"

"I had one bad year! And all the time she was bugging me to go and work for Ricci."

He stopped as if the name had stuck in his throat.

"The owner of the bodyshop?"

He nodded. "Yeah, the guy she works for. The big hero."

"But you joined your father."

"Alice wanted to get her hands on the store too, but my father wouldn't let her near it. He was a bastard himself, but I don't blame him for that."

"Alice wanted to do the books?"

He was silent a moment.

"I let her look at the books. Then she wanted to sell the store. I should cash it out and work for Ricci she said."

"You didn't want to?"

Martin stopped for a moment, then took a deep breath.

"You know what she told me Chris?" He stopped again and had to swallow. "She's been fucking Ricci for years. When I thought she was staying with her sister in Kingston, she and Ricci were in Vegas, or Florida or Jamaica. She told me everything...all the things he does to her that I never did...all the details."

He stopped. I couldn't think of anything to say.

"She was laughing Chris," he said hoarsely, "All the time she was telling me that she was laughing."

He lowered his head, unable to talk anymore, his nose sniffing. The gun was no longer pointed directly at me and he wasn't holding it tightly. I probably could have taken it from him, but I left him alone. I wanted to tell him that Alice hadn't loved him, but how did I know that? Love turns so easily into hate.

He looked up.

"Did your wife ever cheat on you?" he asked.

"I don't think so."

"She must be a good one," he said sniffing.

"She was. She was the best," I said.

"She died?" he asked, with a childish look of concern.

"No. We're separated."

He fell silent.

"Has Alice left you?" I asked.

He nodded, not looking up.

"Maybe it's a good thing," I said.

He looked at me then with a mixture of emotions. His hand began to tremble again and he momentarily tightened his grip on the gun.

"I loved her Chris!" he cried, and a sob broke through. "She was my whole life! I loved her... I always loved her!"

He couldn't say any more. Sobbing, he lowered his head, his body convulsing. His hand let go of the gun and I picked it up. He noticed this and watched as I opened it and took out the magazine. It was fully loaded. I put the magazine in the interior pocket of my jacket, then I took his big envelope, put the gun back inside it, folded the envelope and tucked it under my arm.

For a few moments we looked at one another.

"Martin," I said, "what happened here is between you and me. No one else will ever know."

His eyes were wet, but brightening.

"I'll get rid of this," I said touching the envelope. "Do you need your money today?"

He shook his head.

"I'll total it up and do the payment for you in the morning. Tomorrow is my last day here."

"You're leaving?"

I explained my contract status and told him I'd come downstairs with him.

In the elevator I asked him if he'd ever thought of doing something besides the store. I learned that he'd once suggested to Alice that he take a course in hospitality services. He thought he could be happy in that industry. As improbable as it sounded, who was to say he was wrong? But Alice didn't think it would work. It was just a day dream she said, and she wasn't going to support any middle-aged man going to school.

I walked outside with him and we stopped on the sidewalk at the edge of the parking lot.

"Would TNM pay the benefit while I went to school?" he asked.

"No, given what the DAC said. But that doesn't mean you can't ask for it. Sarah's a good lawyer Martin. See what she can do with it."

His eyes were still wet as we shook hands and said goodbye. Before I took the gun out to my car, I watched him walk away to his own.

Maybe what he needed was a good cash settlement, one that would let him to go to school, or give him the funds to restart the store, or at least allow him to stay away from Alice. Lazares was about to get fifty thousand or so. Given that the DAC hadn't said Martin could return to work, and adding his suicide attempt, I knew he could easily double that.

Money again. Yet what other solution was there?

Though I wanted to be optimistic about Martin, it wasn't easy. Still, as he walked away, I thought there was a bit less of a slump in his shoulders, as if he might have won some victory for himself in that room, one that might give him some of the courage he would need for the battles he still faced. But I would never know the end of his story, since I was leaving TNM tomorrow.

Chapter XXXVIII

That night was a long one. In the afternoon, after Martin left, I'd experienced some of the euphoria soldiers feel when they find themselves still alive and in one piece after a battle. But as I was driving home I began to think of Katya again. By the evening, she was all I could think about.

During my life I had lost too many women. Whether they left me or I left them, most of them seemed to think I knew nothing about love. The love I'd had for them had been real, but few of them could feel it. At least that's what they said. But they were all gone now. They were all phantoms now, faded or fading into the past. Recently Janet had set out on that journey, and now even Katya, who may have lost her husband because of me, was going to join them.

She loved Neil more than me, I'd known that all along. That was another reason that I loved her, but it was also why I'd known from the start that I would have to lose her.

What kind of a world refused to allow a shy secretive love, a love that never intended to hurt anyone? The answer was easy. It was the same world that had refused to accept me all my life, that had tried to stop me at every turn, too often successfully. I wished there was some way that I could pay it back, that I could confront it face to face. But I'd been confronting it all my life and I'd usually come out the loser.

Part of me wanted to forget about getting a new contract. It wanted to find some way to remain at TNM so I could go on working beside that young woman. Another part wished that I was already gone, that I didn't have to go into TNM the next morning, that I didn't have to see any of those people again.

I tried to think of something else, but again and again I was forced to face, with disbelief, the fact that what had barely begun between Katya and I was already over. A love

that had been in full flight only twenty-four hours ago had dropped from the sky as surely as if it had been shot down by an expert marksman.

I tried to tell myself that I had been through this before, that I would get over it, but that was no help.

This time I turned to the music of Giovanni Maradi. Though he's a modern composer, Maradi's music is one of forgiveness and consolation. It gives everything it has and asks nothing in return. You could be on death row waiting through your last night and Maradi's piano would help you through it.

I put on his CD *Promises*, because of something I wanted to hear again.

As the music advanced, I listened with a tightening heart. Though I knew the CD well, though I knew exactly when that unearthly sound would come, when it came it was just as startling and shocking as ever - that long lonely wail of some deep-voiced wind instrument, a bassoon maybe, or a synthesizer for all I knew, a sound like the heart of the world lamenting all that had passed and could never return.

Then it occurred to me that I might be hurting more this time because Katya was to be the last of all.

Sleep wasn't going to come easily, so, when Maradi was finished, I put enough music together, Beethoven and all the others, to take me through to the morning. With only little Brigit left to hold in my arms, I listened late into the night. I believe now that Enya's CD, *The Memory of Trees*, was playing when I had that dream of the road, for since that night, whenever I've heard certain parts of that CD, I've found myself walking on the road again, coming to the place where I found the bird.

* * *

The dream began in a dark forest. I was lost, but there was enough light coming through the trees from a crescent moon that I could walk slowly, so I did until I reached a small clearing. Out in the center of it I saw the slim figure of a girl.

She turned towards me and my hair stood on end, for it was the girl I had killed. She had a look as if she had been waiting a long time, but had always known that I would come. Though I was afraid, I walked out to meet her.

When I stood before her, she reached out to me. We embraced and though the blood was still flowing from her

breast and it soaked through my shirt I held her close and didn't care. All the time that had passed since we'd met that day, everything that had happened since I'd shot her, seemed unimportant, as if she was all that had ever mattered.

Suddenly I was walking in sunshine along a raised earth road, like one from Roman times, bordered by trees and fields of golden grain. Birds were singing in the trees and there were people coming the other way. They were all on foot, mostly in groups, some of them talking happily, some dancing and singing. Though many of them went by, only the children seemed to see me.

Sometimes there were gaps when I had the road to myself. During one of these I saw, far off across the fields on my left, through trees over there, Tracy, walking in the same direction as me, but on her own road. She waved back happily.

Farther on, after another long stretch where I hadn't encountered anyone, I met a flock of sheep coming towards me, gamboling along, healthy and happy. A shepherd followed behind them with a staff in his hand. Some of the sheep took short runs, leapt into the air, then opened feathered wings to glide merrily around me. I liked them and they seemed to like me. When I passed the shepherd, he winked at me as if he knew why.

The road began to rise towards a distant mountain ridge. It became drier and dustier, with more loose stones on it than before. I met fewer and fewer people until I came upon a man who had fallen and couldn't get up. When I stopped to help him, I found that he'd been badly beaten. His clothes were torn and his limbs and face were discolored with bruises. He looked frightened at first, then, when he realized I wasn't going to hurt him, just surprised. Maybe he hadn't expected anyone to come from my direction.

He stumbled as I helped him to his feet, but once I got him up he seemed all right. With tears in his eyes he thanked me, but insisted that he could go on alone. I watched for a while as he limped away, going in the direction of the other people.

After that I met no one. Soon though, I saw something ahead of me struggling in the dust. When I reached it, I found that it was a sparrow, a female with an injured wing. She would right herself, flutter her wings trying to get airborne, then fall over again.

Because I had nothing else, I took off my shirt and spread it on the road. "Come on little one," I said bending over her, "you can't stay here." Lifting the sparrow gently, I felt her heart beat fast against the palm of my hand. I blew some of the dust from her, then laid her in the center of the shirt, lifting the corners and tying the ends off to make a kind of bag to carry her in.

Soon the road was little more than a gravel path, but it continued rising towards the ridge. It grew steeper and sometimes it was blocked by fallen boulders that I had to get over. But I climbed steadily, noticing that I no longer had any limp.

When I was only a hundred meters from the top, I stopped to look back and saw, far below me, extending to the horizon, the road I'd been on. It led back through that country as far as I could see. In the distance there were still people on it, looking very small, all going the other way.

Then I climbed to the top.

From there, on the other side, I saw below me a thickly forested valley. The path descended into it until, near the base of the ridge, it disappeared altogether into the trees. The only sign of its further progress was an occasional dip in the forest canopy. There was no evidence of people at all. On the far side of the valley the road emerged again, just a thread in the distance, and rose into some dark and very wild looking mountains.

There was a long way to go, so I began my descent. As I took my first steps, the bird inside the shirt began to sing.

I stopped to check on her. When I parted the shirt to look inside, the sparrow flew out, then another sparrow came out and another until seven or eight of them were out and flying ahead of me, rising higher and higher, all of them singing.

That's when I woke up. It was six o'clock in the morning and, though I'd only slept four hours, I felt good and ready to face that final day.

Chapter XXXIX

Throughout the morning and early afternoon of that last day at TNM I worked hard. There wouldn't be another chance to influence those files and there were many now that I cared about. During the week I had cleared out my desk so I'd be ready to leave when the time came. I hoped to get out of there unnoticed, for I'd never liked goodbyes and I was afraid of the kind of farewell Katya and I would be forced to give one another in the presence of other people.

Before noon there was an e-mail from Linda asking the four AB units to gather for some unidentified purpose at three thirty that afternoon. Because of that, I tried to get as much done in the morning as I could.

Nick Viola called.

"Forty-five," he said.

"It's a deal," I replied.

"Why so co-operative today? You make me think I'm getting suckered."

"Today I leave TNM. If we don't settle it now, you might have to start over."

"I'd probably get more then. But where are you going?"

"Somewhere with easier files than Nick Viola's."

"Don't worry, I'll find you," he laughed.

I agreed to prepare and fax to him the release and disclosure forms, the seven pages of legalese that Rita was supposed to read and sign. When it came to returning them and getting a check, I told him he was on his own. He laughed at that too, happy to be cashing out another file.

Work kept my mind off the significance of the passing hours. Katya was there across the aisle, but I didn't look at her and, as far as I could tell, she responded in kind. There were more phone calls, and a couple of people who knew I

was leaving stopped to talk, but I worked through my lunch hour and by two-thirty I'd done everything I'd hoped to do.

I stopped then to think about my approaching departure. From previous experience, I knew that it wasn't just people I was leaving behind.

The cubicle and everything in it – the computer, the telephone, the desk and chair, even things like the paper punch and stapler, all looked like loyal friends I was about to abandon.

Rilke once wrote that, when people fail us, we should try loving things. Things never betray you, he said. I had loved things as long as I could remember. Maybe it wasn't something I had to learn, but something natural, inborn. Maybe solitary animals grow attached to their burrows and nests, and the territories where they roam. Maybe the love of things goes back millions of years.

Of course, there's a dark side even to that. Every adjuster has encountered the husband who will quarrel fiercely about the repairs to his car, but show no interest in his wife's injuries.

I looked around the office. Some of the people had changed since the day I'd arrived at TNM, but the place looked much the same. The sound of voices and machines and background music was no different than what I'd heard that first morning. The plants on the top shelves of the cubicles looked like the same ones I'd met then, only grown a little larger.

I remembered having coffee for the first time with David and Ken, how I first met Lucy at the photocopier, and, with a pang of regret, how beautiful Katya had looked the first time I saw her.

Only six months had passed, yet it seemed so long ago.

Though the TNM office wasn't very different from others I'd worked in, I was leaving it with more sadness than usual, for it was a place that had been kind to me.

Yet it was time to leave. I felt like Odysseus when he decided to leave Calypso's island. Calypso tried to persuade him to stay, warning him of the hostility of the gods and the dangers they'd have waiting for him. He told her that if they shipwrecked him again he could face it. That's how I felt now. It didn't matter whether my future turned out badly or not. There was a path waiting for me and I was ready to get back on it and see it through to the end.

Of course Odysseus knew where he was trying to go. Though he didn't know the way, he had a home that he was trying to find. There wasn't anything like a home for me to search for. I was looking for something else.

My journey was different. It had been more of a wandering in a great desert than one on an ocean. My marriage and family were an oasis I'd found unexpectedly in the middle of it, one where I had known prolonged love and the magic of children. But the well that supplied water to that little Eden had finally run dry and the four of us had had to set out again, each on their own journey.

Sarah Blackman called.

"I just had a strange conversation with Martin," she said. "I was reminding him that you were still asking for an update on his blood pressure and he started defending you."

"We never hated one another."

"Oh, he hated you Chris. But not now. I don't suppose you're going to tell me why?"

"Your guess is as good as mine."

"Well, I'm really calling about something else. I've got a new TNM client and I need some information."

"What's the name?"

"Donald McCaskill. He says you were handling his file, but he's not sure who has it now."

I gave her Mark's name and telephone number and some other information.

"Tell me, are the things Donald says true? I mean some of these denials and this business about section fifty-five."

"He's not one to lie."

"This is going to be too easy," she said.

I put the phone down with a lighter heart, at least with respect to that file.

My thoughts returned to leaving TNM and I remembered another departure, the one described in Kahlil Gibran's poem, the *Prophet*. When it was time for Almustafa to leave the city where he'd been a guest living in exile, the people of the city, reluctant to see him go, came out to say goodbye. Surrounded by the crowd, while the ship waited to take him away, he had that last beautiful conversation with them when he tried to leave them all the wisdom he had.

Like Almustafa, I had been a kind of guest, in a kind of exile. But I was no prophet. I had no wisdom to offer and there would be no gathering to see me off, not if I could help it. Because of who I was, I would be unable to say goodbye in

the accustomed way. Still, in spite of that, I too loved the people I was leaving behind and I knew I would never forget them.

It was three o'clock. I didn't feel like working anymore, so I closed down my computer for the last time. I changed the message on my phone to say that I was no longer there, then got up and walked over to Ken's unit where I found Mark talking with him. I had been hoping to see Lucy, but she wasn't there. Ken said the school had called to tell her that her son was sick. She'd left to pick him up and he didn't think she would be back.

"So you're really leaving us?" Mark asked.

"I am."

"Do you know where you're going?"

I mentioned a couple of companies I was considering, one of which was North American Casualty.

"North American? Isn't that where you came from?"

"I left some unfinished business there. I might go back and clean it up."

"I wish I was going with you," Mark said.

"You're doing fine here," I said.

"I'm not doing very well with McCaskill's file. And now I won't have you to ask about it."

"Just follow Vincent's instructions and keep your eyes open to what happens," I said. "You'll learn a lot."

Then I told him about the call from Sarah.

The three of us talked a little longer, waiting for the meeting to start. I hoped they would understand afterward that this was my way of saying goodbye.

When we saw people gathering we walked over to the clerical unit. I remained at the back of the crowd so I would be able to slip away when I was ready.

Linda announced that Katya was to be the new supervisor of Vincent's unit. She would be taking over in one month's time. After the applause and cheers, a cake was cut up and served with coffee and soft drinks.

I took my last look at Katya. Surrounded by well-wishers, she was as beautiful as ever. Though she was only a few meters away, it felt as if she and I were light years apart. For she was a rising star in the insurance universe, while I was a falling one. We'd only met because we'd crossed paths in a part of the sky called TNM. Soon she would be climbing higher and higher, dazzling everyone, while I would continue

to fall. But I felt grateful that I'd been allowed to know her, and proud of her too.

She wasn't paying full attention to the people who were talking to her - her eyes were searching the crowd. When we made eye contact, it only lasted seconds, but it felt longer. With that last look I tried to tell her everything I hadn't been able to say. But there was too much coming back from her, or maybe she was just too beautiful. I was forced to look away.

It was time to go, to get out before the crowd started to break up. I went back to my desk, picked up my briefcase and put the strap over my shoulder. I looked around my cubicle one last time, said a silent goodbye, then took a back route through the aisles to the elevators. When I got one that was empty, I was thankful.

Going down the elevator, I recalled the dream of the night before and I realized that the road I was about to get back on, the one I'd been traveling on all my life, wasn't mine alone. The people at TNM were on it too. My road was also their road, it was just that my direction was different, that I walked the other way. That was the reason I couldn't stay with people long, to know them the way they wanted to be known.

Janet had been different. Lost herself, she'd turned to follow me and we'd walked together for a long time, but in my direction, not hers. She'd grown increasingly unhappy with that, until, unable to go any farther, she'd sat down at the side of the road and refused to go on. Finally she'd seen that all she had to do was get up and go her own way, and that's what she'd done.

I stopped in the lobby to contemplate the revolving glass doors I was about to pass through for the last time.

That was it – the road. Everyone belonged on it, even solitary people like me. We didn't have to withdraw in order to be ourselves, we only had to walk in our own direction.

Though Temple Grandin declined friendships and refused to date men, she was no recluse. Walking bravely in her own direction, she'd gone to bat for another species altogether. She'd thrown herself into the battle for animal rights, devoting her life to the design of slaughterhouses that would ease of the suffering of the cattle entering them. And she'd fought hard in the human arena to see that they were built and used properly.

Besides writing her books, Donna Williams had become a teacher and therapist for autistic children, a champion for their right to be recognized for who they were and to be taught the way they should be.

Because we walked in another direction, I wondered if those two women and I, and all those like us, were headed for a different destination than the rest of the population. The others seemed to be walking zombie like towards some end that I feared. Weren't we, drawn long ago into their midst, doomed to share their fate?

But even if that was so, when the time came, we would meet it differently wouldn't we? In a world where the financial markets were making the rules now and the future seemed to offer only more selfishness and greed, with a large and very dark cloud of war rising behind that, wouldn't solitary people be better equipped to face what was coming? The disintegration of values and social structures would affect us less. There might be unexpected strength to be found in those who could stand alone.

It was four o'clock. Because the day was overcast, it was already looking dark outside. As I was about to pass through the doors, I heard an elevator open behind me and someone call.

"Chris, don't go yet!"

I turned to see her running towards me, her eyes fixed on mine. Then, like the beautiful tropical bird she was, Lucy Tran flew into my arms. With the sky darkening outside, she and I held one another close, neither of us saying a word. There was nothing left to say, or maybe what we were feeling could not be said. Maybe that was the only way we could say goodbye.
