

The Birdcatcher

by

Alan Conrad

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Permission/Acknowledgement

The poem *Love Without Hope* is quoted in full from *Robert Graves: Collected Poems 1975*, by permission of Carcanet Press, 30 Cross Street, 4th Floor, Manchester M2 7AQ U.K.

The quotation of Chateaubriand is taken from the translation in Anita Brookner's book, *Romanticism and Its Discontents*, Viking/Penguin Books, 2000/2001.

Love without hope, as when the young birdcatcher
Swept off his 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

One is disappointed without ever having partaken; one still has desires but no longer any illusions. Imagination is rich, abundant and marvelous; life poor, sterile, and unfulfilling. With a full heart one encounters an empty world.....

- Francois-René de
Chateaubriand, 1802

Preface to the 2016 Edition

The novelist Graham Greene once said he didn't like reading his own books. He didn't like re-visiting books he'd published long ago when he'd been a less accomplished writer, encountering paragraphs that he could no longer do anything about.

Books have always been like that. Once published, a novel was frozen in time.

But writers today aren't bound by the old rules. Some published commercially are stuck in that old publishing paradigm, but independent or 'indie' writers like me have been freed by technology. It's one of our few advantages.

I like re-reading my books, even the SF stories I wrote between 1970 and 1995. I enjoy revisiting old characters, places and ideas. Besides that, since none has yet achieved commercial success, my books and stories are literary orphans, refugees from the busy, selfish, indifferent social world. I've had to watch over them through the years, helping them out from time to time as the years rolled on.

Yes, I'm still working on every book or story I've ever written.

So, when I decided recently that it was time to produce a more affordable hard-copy of *The Birdcatcher*, and considering that the new format was going to require some restructuring, I decided to revisit the story again.

I was surprised to discover how much could be done. For example, that Ontario no-fault auto insurance system that employed character Christopher Stone during the year 2000, has changed significantly.

That legislation and its bizarre accident benefit claim system that employed legions of young people, and a few older ones like me, from 1990 to 2010, is now a skeleton of itself. The Ontario government finally woke up to the flood of cash going to abusers of the system. Benefits were cut drastically in 2010 and the money outflow now is a comparative trickle to what it once was. Temporary contract workers like Chris Stone and me are gone.

Paralegals are no longer the anarchic renegades they were in 2000. They have to go to school now, they're licensed and subject to regulation.

Because of that, the extensive claims handling detail found in the first edition of *The Birdcatcher* seems less important.

But the nature of motor vehicle accident injuries, physical and psychological, remains the same, as does the behavior of doctors, lawyers, and insurance adjusters. The problems encountered by injured people in the insurance and healthcare system haven't changed at all.

The problems of shy solitary people - of keeping a job, paying the rent or mortgage, and finding love in an increasingly loveless world continue too.

So, I set out to see if the story could be reduced, and/or improved. All last winter I worked on it.

It was good to be back with Chris Stone again. It's not easy to explain, but some characters take an active part in writing their stories and Stone is one of those. He has become a close friend of mine and together he and I have produced a better, more streamlined book, but not an abridgement.

The Birdcatcher is the story of a loner. It was in this book that I introduced my idea that most loners are probably autistic, and that autism at its core is probably natural.

I never lost my belief in that, but I did begin to lose heart for promoting it. The autism debate became a labyrinth of misunderstanding, the psychological symptoms and characteristics attributed to autism ever-increasing in complexity. It's been a very unscientific debate. I backed out, hoping to confine myself to shyness and leave the autism arena to those contesting it.

That's what I did for a few years, and it produced two books - *The Shyness Guide*, another book I'm not finished with, and *Skol*, an SF story of another loner I had wanted to write all my life.

Then I encountered the 2010 book by sociologist Gil Ayal and his associates at Columbia University, *Autism Matrix*.

This was an earthquake in the world of autism, though most people don't seem to have felt the tremors yet. Through historical analysis of autism from the 1940s until now, Ayal and his colleagues demonstrated that it is something very different than people think it is.

Rather than a disease, they say autism is a social construct.

Rather than a spreading epidemic, it is just a change in how we choose to perceive part of our population.

They say autism has become a catch-all for many problems, gradually replacing mental retardation and schizophrenia as those diagnoses fell into disfavor.

If you want to argue with that, you better read the book first. The arguments in it are powerful, supported with strong evidence and carefully presented.

This new view of autism has refueled my belief in the importance of the original core characteristic of autism - the sense of aloneness.

It has also reinforced my conviction that Christopher Stone may be the best example in modern fiction of a loner who can cope with the social world without abandoning his true self, someone who can function in the modern world without submitting to it.

Being yourself has never been easy, but it's still possible. Read *The Birdcatcher* and you'll see what I mean.

Foreword

Novels don't often come with forewords. Few readers want a 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 ideas in the book that I decided an explanation, or at least a warning was needed.

When I read a chapter of the book to a writer's group I'd joined, I was told by someone that it was hard to imagine two people falling in love with each other while working together in an office. That remark says more about some contemporary writers than it does about offices. But it seemed to me 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. That means seeing the bad as well as the good, facing up to all of it.

Some people in the insurance claims industry will see *The Birdcatcher* 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 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.

I don't want to tell claims people only that though. I also want to thank them. Ninety per cent of the book's dialogue wouldn't be there if it wasn't for them, along with lawyers, paralegals, rehab consultants, doctors, and many claimants. Every one of them has contributed to this story.

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 and literary brother 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 grand-parents that roamed the world as a band of hunter gatherers for 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. They had to be destroyed so bigger 'families' could be created, so territorial expansion, war, and wealth accumulation could proceed on larger and larger scales. Though the old ways hung on in a shadowy fashion 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, one woman and 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 up. They aren't allowed to mature, to reassemble the ancient family and roam the world again in the old way. 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's been done to us. If we can recognize that our instincts have been caged and corralled, that we've become a great domesticated, discontented herd, maybe we can 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 war culture. It was there in newspapers, comic books, novels and films everywhere you turned. I read everything I could get my hands on and learned a lot. For example, I knew a lot about the difficulty 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 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 was 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 48 hours traveling through beautiful unknown country. 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 a guerrilla war. They'd been fighting for ten years, 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 partly 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've been important to me since I was a boy. A few are mentioned in *The Birdcatcher*. Someone once said that, if we're 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 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 Chris 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 should say that during my first thirty years of writing I wrote mostly science fiction. Given what I've said in *The Birdcatcher* about the nature of solitary versus social people, some will say I haven't stopped. But I don't think I need to apologize to the scientific community. They may disagree with my ideas, but those ideas are founded on evidence that they developed. If *The Birdcatcher* is, as someone said, just the story of the ugly duckling retold, it has been told this time in the light of 21st century science.

All I'm asking 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 as we could have chosen, we seem to be mesmerized by the name. We seem so convinced of our existence as a single superior species, 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, I think we'll be better prepared for the surprises that are 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 humans who walked the earth alone, and in small families for a very long time. I believe 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 starting that morning, something in me wished I wasn't there at all.

Walking towards the entrance, I listened to the wind in the dry fields around the building and told myself TNM would be the same as other companies I'd worked for – boasting about 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 in the year 2000, wasn't hypocrisy accepted procedure everywhere? After 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'd, 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, souls exhausted and bankrupt, down on our knees now 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 here would be as overworked as anywhere else. Stressed by the increasing number of files, more and more 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 pre-maturely left a contract position at another company, I'd sworn that I would never return to claims work.

I passed reception and went straight to an elevator. The job I was starting was only a six month contract at \$30 an hour, five dollars less than I'd received in the last one. It could be terminated by either side with a week's notice, 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 liked me, but Vincent Ferraro, a man about forty, had remained cool and noncommittal. That wasn't unusual 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, some-times 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, artwork of small children, photo-graphs of kids, cats and dogs, weddings, vacations and past office parties. 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, on the second floor in a dilapidated little strip mall in the east end, I had 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 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 realized 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, another where they were yellow, then 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 faded, torn and split, some bandaged back together with clear packing tape, some 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 understaffed and companies were 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 a need for permanent staff, unintentionally reminding me 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, one in the middle of the aisle still 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 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 pre-hearing 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 for claim information, loss reserves, payments, underwriting, log notes, and the 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 were 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 could 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. Some remain open for years and easily exceed the length of the longest novels. But unlike novels, their pages are badly out of order and the last chapters are yet to be written, those left to you.

Novelists have the advantage that their characters exist 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, destroyed itself and left him with no use of his legs, 40% use of one arm and hand, 70% of the other. Only twenty-seven years old, he was now a quadriplegic, or 'quad' as we usually referred to them, 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 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 heroes of the modern world. 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 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 many people, I once 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 myself.

Reading about McCaskill's childhood in the report, I remembered my own first day at school, that morning in September, 1953 when I crouched in a corner of the old brick walls, instinctively protecting my back, waiting for the school to open. I remembered the yard full of pushing, teasing, shouting children. Though I couldn't have put it in words, I felt like an alien child, an orphan from some far away star left behind on a strange and unfriendly planet. Only five years old, I was already contemplating 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, pressing in, not wanting to miss any of the action, most of them urging on my opponent. 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 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 kids, the boys at least, 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.

Like the ugly duckling in the fairy tale, I felt how profoundly I didn't belong. I didn't argue with the teachers, 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 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 he'd fallen into an abyss of misfortune beyond anything I'd ever known. I'd handled quadriplegic files before, so I knew the problems he would face. But I also knew he would have strengths beyond 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 you wouldn't normally have seen.

The rehab case manager assigned by TNM was Audrey Granger, a woman I hadn't encountered before, though I knew 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 \$6,000. Audrey and Vincent thought it was too much for equipment McCaskill might never use. They decided 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 would pass \$6,000 long before the exercise equipment would wear out. But I suspected that they knew McCaskill wouldn't go. 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 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 adjuster who worked in the next unit. Nearing forty and originally from the island of Trinidad where he'd entered the claims business, Ken was destined to become one of two male friends I would have at TNM. David would not be the other.

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'd been a lot of independent offices in Toronto, including some big North American chains. All had been hurt badly by the introduction of 'no fault' accident benefit insurance in 1990. The reduced ability to sue drastically lowered the number of claims, while the new work was so labor intensive insurers couldn't afford to pay independents eighty 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 work back, the big independents began a price war, cutting their rates drastically, which they could do because there was no shortage of young adjusters willing to work for lower wages, including extra hours without pay, in hope of establishing themselves in the supposedly glamorous independent field. It didn't matter that most 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.

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.”

“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 chronic in the insurance industry as long as I could remember, but since the 1980s it 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 \$800.

Some people who did this, who offered money for referrals, were good people who didn’t want to do it. But they were convinced 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 more, 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 or 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 they aren't suffering and there's the elaborate game to be played with them – medical examinations, surveillance by private investigators, legal actions, lawyer battling lawyer. We play the same game with claimants like Martin, but it's a more serious one because, in the midst of it all, the claimant's life is 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, just 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 in one of the old Irish/Scottish neighborhoods in central Toronto, communities that didn't 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 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 1989 Tempo open reported that he cursed them and demanded 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 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 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 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.

The night of the accident he'd been drinking, though he only admitted to the customary two beers. Because of his injuries, or maybe 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 don't get if you're 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 apparent 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 benefits.

Though it probably was attempted suicide, Martin hadn't confessed to it so there was little hope an arbitrator or judge would support the refusal. But TNM stuck with the defense. Once an adjuster has managed to

terminate or refuse a benefit, we were always reluctant to reinstate it. 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 \$5000 to settle all benefits from the 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 in legal expenses and probably result in Martin winning 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 \$400 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 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. He'd supplied nothing else, but, to avoid the arbitration, TNM agreed to pay him \$200 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 \$200 a week. 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. 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. 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 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 DAC assessments for treatment, rehabilitation and attendant care, 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 report was completed. Martin had chosen the DAC, so he was getting his \$200 a week again when I took over his file.

The DAC assessment was only a week away, but Vashti hadn't had time to copy the medical documentation for the DAC center before she left. A couple of the telephone message slips under my phone were calls from the center asking for it. The med/rehab 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 photocopy machine. I knew from my tour of the office with Katya that ours was located in an alcove with 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 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 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 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 copies from the machine. "Which unit are you?"

"Vincent's."

"Ah, with Kat."

"And you?"

"I am 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 with mileage and travel destinations. I examined the drugs to see what he was taking. There was Vioxx and Tylenol 3, both anti-inflammatory, Endocet, a narcotic also for pain, Metoprolol, which would be for hypertension, Nitro PRN, no doubt for angina, Lipitor to control cholesterol, Diazepam, better known 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 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 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 developed for depression and other psychological problems. Lithium was usually prescribed to reduce manic symptoms in manic-depressives. Because it could produce some strong 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 to them."

"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 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 events of the day searching for reasons to be optimistic, instead I’d returned 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, then 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 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 strings, sweeping away everything else, filling the world with their sound. This night they spoke to me of all the places I'd 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, and it looked like my marriage was finally finished, the sound of the strings made me wonder if it was 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, always interfering with her, the one who had never really loved her.

Before this I'd talked about being patient, about waiting until we had more money, but suddenly I'd realized that I didn't want another house. 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 commission income was now well above my earnings, we both knew she couldn't carry a house like that on her own, and I couldn't hold onto this one 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, 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 brightly and drove back the darkness until we thought it was no longer there. It burned for a long time too, but 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.

But my character alone wasn't enough to explain what had happened. I'd seen it happen to 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 there 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 was 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 behind the wall at our backs, and the helicopter's 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.

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 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. There were many duplicates, and some had already been paid. Clinics issued reminder copies every month.

Besides that, some clinics over-billed, charging excessive amounts per session, sometimes for sessions that never took place. Watching for that wasn't easy, for they'd developed enigmatic terminology that made invoices harder to read. Sometimes they would overlap 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. Claimants sent receipts for prescription medicine, neck collars, gym memberships, Tens machines, cervical pillows, therapeutic mattresses, orthotic shoe inserts, and travel expenses. Under the Housekeeping and Home Maintenance coverage they submitted claims for housecleaning, lawn cutting and snow removal, even things like plumbing, car repairs, or moving expenses, arguing 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.

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 were troublesome. There was a 50 km deductible on trips in the claimant's own vehicle, but paralegals got around that by instructing their clients to get notes from their doctors saying they couldn't drive. They went to treatments in a friend's vehicle, or a taxi, or a vehicle supplied by the clinic. In those cases we had to examine the 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 have never been allowed much of that.

Finally, invoices and expenses were supposed to be paid within 30 days. That might sound easy, but it wasn't. 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.

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

That morning I encountered a set of 75 housekeeping receipts. They looked fresh, as if they'd been written up that week. They were all for the maximum \$100 a week, so \$7,500 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 him, and, after 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 term 'whiplash' was given official status by an orthopedic surgeon, Dr Harold Crowe, in 1928. Plaintiff lawyers didn't get seriously interested until the 1950s, but after that the whiplash took off.

By the year 2000 it had come a long way. Thirty years earlier, most claimants only had a sore neck. Now most sufferers had a sore back too. Comparing the injuries people received in the 1950s with those being diagnosed in 2000, you might have wondered if the cars of the '50s 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 countered 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.

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

Then Vashti sent Rita for an IRB 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. 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 disability. Once diagnosed with it, no one seemed to get better.

It was a syndrome rather than a disease, just a name for a group of symptoms – chronic muscle pain, stiffness, poor sleep and fatigue being the principle ones – with no cause identified. 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.

Of course, the new doctor diagnosed it in Rita, and said it was preventing her from working.

When Rita saw TNM's fibromyalgia expert, she scored a perfect 18. The 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 hurt. Disregarding her test score, he found enough evidence in her exaggerated responses and contradictory answers to conclude that she didn't have fibromyalgia. He said she should return to work.

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 probably Nick's idea.

The problem was, I had no evidence to refuse housekeeping. You might think someone able to work in a supermarket eight hours a day, as the IE and DAC doctors said Rita could do, could do housework too, but adjusters weren't allowed to draw conclusions like that on their own. I'd 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 get them some money, never think it’s enough.”

“When it’s really too much.”

“Would you put that in writing?” he said, and laughed 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 Nick wanted to settle the file. In the injury business both sides always want to get a file closed. Insurers want an end to the financial bleeding, lawyers and paralegals want to collect their fees. If a claimant doesn’t want a settlement, if they only want to prove they’re entitled to ongoing benefits, they’ll be pressured to accept one anyway. Even quadriplegics like McCaskill are approached with proposals to ‘cash out’, to relinquish all their lifetime benefits in return for a ‘full and final settlement’.

Before doing the response to Nick, which wasn’t going to include any money, I decided to go to lunch. 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 with old audio tapes, searched them until I found the one I wanted, put it in the player and sat back to listen to music and eat my sandwich.

I was in a strangely settled mood. Maybe it was just relief that the break with Janet, begun so long ago, was now almost 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 admired Nick.

Young adjusters would never have admired him. They preferred to keep a chip on their shoulders, to see their opponents 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 he or she had ‘gone over to the dark side’.

To me what Nick did wasn’t unnatural. When 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 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?

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 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 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 to the end.

You need silence to 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 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 beautiful woman I'd just met, in the presence of either I always grew quieter, more removed from the world of language.

I think it was Segovia who got me thinking that way. 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'd often turned to literature, to writers like Joseph Conrad, Thomas Hardy, Graham Greene and William Blake. Each had been solitary and alienated, and each had sought to understand why. Among non-English writers, Flaubert, Tolstoy, Proust, Hesse and Rilke had much to say 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 that labyrinth of eternity where I hadn't been able to follow him.

It was the music of Segovia that led me to investigate Spanish writers.

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

In a story of Isabel Allende, I read of a young woman imprisoned as a love slave in a cellar on a sugar estate. When her lover grows tired of her, she's abandoned for decades with nothing but daily drops of food and her psaltery, an ancient stringed instrument she uses to keep herself company. Finally rescued when some trespassing children overhear her music, she returns to the world, but she no longer wants to talk to anyone, only to play her music.

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

Alar is a student of history, poetry and human nature. But, except as a soldier, the more he understands the human world the more he withdraws from it. By middle age he has given up on the love of women. Then a young woman unexpectedly chooses him for a lover, and rides with him for two years along the frontier. He tells his brother that she is all that still ties him to the world. When her rich family gets the empress to take her away from him, the way in which he proves that is unforgettable.

Those men and women are there in book after book, silent and alone, never understood, yet recognized and respected. In Spanish poetry, aloneness, what they call 'soledad', is a major theme, repeated over and over. Yet in our culture, people who like to be alone are shunned, or 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 had a sense by then that, sooner or later, it was going to take me to the heart of this mystery.

Chapter VI

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 filled it out. I asked for proof, such as cancelled checks or bank statements, that there'd 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 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 I came in.

"Cua chung ta cho gap mat," I said. 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 fumbled 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’ and 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 you 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, leaving them to get away and die unfound. 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 another 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 below the first village. We’d exchanged sporadic fire with people we couldn’t see, pursued them in and out of ditches, through the forest and the next village. The shooting had stopped as we descended the path to the river. I was alone, about fifty 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’d ever seen. There was something unearthly about her, as if she had just dropped down from the stars. In one of the dreams I would have of her, she had 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. But there had been no detonation and we found nothing.

That was when everything changed.

For the next month, nothing was real. The tropical forests I’d fallen in love with, 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 there's one with your name on it.

The mine blew my left foot apart and tore up my lower leg. I was flown to a transition hospital in the Philippines, 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 recover and return to action. Surgeons have always been optimists.

They did a pretty good job of removing shrapnel from the leg and putting the foot back together. But it didn't heal the way they expected. 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 hospital, I was 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'd 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 about \$6,000, more than the price of a full-size well-equipped 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 the young British sailor traveling to the Far East for the first time, had a profound effect 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 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', 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 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, explained that when 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 a free US forces flight 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 the languages didn't bother me. Instead, it was a comfort, a shield against the conversation of men and women that I'd always mistrusted. Behind it I was able to be myself, to see and feel and know that world in my own way.

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, but also that of Heyst, the man who found an island where he thought he could hide from the world, not knowing the world would come looking for him. The morning after I read of Heyst's death, 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 from the Song Cau valley disappeared as if it was leaving forever.

I didn't stay long in Surabaya though. That need of mine 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.

The years when Rob and Tracy were growing up were years of enchantment, the happiest time of my life. Though Janet's dissatisfaction began then, at first neither she or I recognized the importance of it. And I had no idea 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 promoting myself, so my only hope was to retain two companies I had left. In desperation, I tried to work harder, and pay more attention, but it got worse. There was something ominous, almost sinister, about the way mistakes happened. I would forget to do things, overlook important details, or do the reverse of what I intended. 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 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. 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. But 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. I did well, 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, interesting files but all 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 dragons that had dug themselves deep into caves from which no one had been able to dislodge them. The previous adjusters had limited themselves to guarding the cave entrances, 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. When the battles began, I proved no match for those files at all. I terminated the North American contract suddenly, and it had been two months before I could look for the next one.

That was how I'd come to TNM.

Chapter VII

The phone rang. It was a chiropractor calling to complain that Vashti had sent him only \$81 for completing a treatment plan, something that had probably taken him ten minutes to do. He'd billed \$200. In her letter to him, Vashti had cited the Ontario Medical Association guidelines that recommended \$81 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 \$75. He hung up.

I started sorting through the material on my desk, trying to find something simple I could do, my mind wanting to return to the past. I decided to look at McCaskill's file again. I was reviewing it, vaguely aware that Katya was in David's cubicle explaining something to him, when a powerful voice called out, "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 a big 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?"

She ignored him, continuing 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 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. She’s 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 \$4,000 computer and \$3,000 worth of software we paid for. She sends me expense applications every week and four page letters accusing me of everything you can think of, with copies 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.

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 wanted to experience it too, so I began running on my own, ran competitively in 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 got 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 to fall I went to the natural parklands in the river valleys that run north to south through the city. My favorite route was 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.

I had to restrict my distance to two 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 used to do, but the foot wasn't able to take 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 still 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 the parking lot at Sheppard and Leslie 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.

About three hundred meters beyond the parking lot there's a long hill that rises more steeply as you approach the end of it. Though it was probably 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 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 fishing trips with my uncle in spring, when I was young and the world was so full of possibility.

South of the marshes there's a pond, an old stranded bend of the river bordered on one side by the path, by woods on the other. It'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 a place I'd taken Rob and Tracy to when they were small. I remembered how they would 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 whirligig beetles gyrating on the surface, and an occasional small fish glimpsed underneath. I remembered how I once filled a jar with

water from the pond then lifted the jar into the sunlight to show them the world inside it, the cloud of tiny flickering crustaceans feeding on smaller life forms invisible to us.

That time was gone now, forever for me, but it was pleasant 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 movement that it was a bumblebee searching for a nesting site. I wondered if she hadn't come out of hibernation too early. There were few flowers to be seen and many bumblebees perish when they come out of their hiding places too soon.

But as she drew near enough to hear her heavy buzz, the bee dropped into the grass by my feet and began feeding on the wild violets scattered there, one of the first flowers to open in spring. I watched her and thought of how this insect, so unnoticed 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 quarreled, 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 that 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. Ours got fifty, of which I'd received ten. Besides that, late spring always brings an increase in motor vehicle accidents, so the unit was receiving a lot of new files too. I was only there to work runoff files, so I wasn't getting 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 I'd experienced that before and it wasn't bothering me.

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 asked the question I'd been wanting to ask – why did it cost \$6,000? 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. This would probably cause McCaskill to hire a lawyer, something we'd managed to avoid so far. Besides that, if the dispute went to arbitration, we both knew 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."

When I asked 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 diagnosed her with depression and PTSD, or 'post-traumatic stress disorder'. The doctor said the combination prevented her from returning to work or doing housekeeping. Now, if we wanted to maintain our denial of those benefits, we needed a psych assessment. The one from Nick, which we were required to pay for since it addressed accident benefit issues, cost \$2,000. 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 psych 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 reinstated her IRB before we did the IE. TNM's policy, like most insurers, was to refuse reinstatement unless their own IE supported her.

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.

Besides the IRB and the housekeeping, Rita's psychologist had recommended twelve one hour sessions of psychological counseling. Since a med/rehab DAC would almost always approve a first psychological treatment plan, I accepted it.

Martin Myers was another story.

The day of his disability DAC came and he didn't show 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 with electric shock therapy.

By then I knew Martin well enough to be satisfied that this was real, but I insisted Sarah get the emergency report and hospitalization records. More important, since Martin clearly had psych problems, I requested records from his family doctor for five years prior to the accident. A deeper investigation into his private life would upset him more, but the dispute now would be about 'causation'. Were these symptoms the result of the accident or just the progression of a pre-existing condition? No doctor could give a worthwhile opinion without pre-accident history.

So I paid the DAC center their \$1500 'no show' fee and requested a new date. This evidence of emotional problems prompted the center to include a psychologist in the newly proposed DAC assessment, increasing the projected price to \$6,000.

The cost of assessing AB claimants often exceeded any benefits they received.

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 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 we all had in common.

Mark was given the cubicle on my right, and 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 kind you can depend on. Though he'd been hired to replace me, I liked him a lot.

Then there was Katya.

Her Kirkwood file had taken another turn. Xenia's lawyer Peter Napier, a big name 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 a 'future care cost report'. That's an attempt to forecast all the treatment, rehabilitation, equipment and care a claimant will 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 a \$75,000 elevator for her three story home. 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 be less expensive. But it would have to be installed on a spiral staircase and they said this would be esthetically inappropriate in her home.

Then, since she had extensive investments, Xenia needed a financial adviser at a cost of \$5,000 a year.

She needed a personal companion to accompany her outside her home. She'd got lost downtown one afternoon. The companion would be claimed under Attendant Care, and was projected to cost \$12,000 a year, escalating to \$36,000 as she got older.

Then there were the closets.

Xenia had clothes in six closets. The report said she often forgot what she had, and wore the same clothes day after day. Future Life, who 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'd select an item and the computer would tell her what closet it was in. When she opened the closet door, a flashing red light on the neck of the hanger would identify it for her. The cost of this was \$50,000, 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 files to know that someone with a brain injury can appear perfectly normal, yet be unable to function in some parts of their life.

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.

Prior to TNM, I'd handled many mediations. At North American I'd been asked to help out in their undermanned, besieged mediation unit, while I continued working my own files. That was another reason I'd got in too deep there.

At TNM Vincent did the unit's mediations. There was comfort in knowing that there was no chance of me being asked to do any.

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, sometimes more afraid, but I resisted it.

Over the next 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 until she was ready for 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 trees are ignored in the summer when they're green, but gain attention when their leaves change color in the fall, many men find, as their hair turns grey, that they're 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 received more attention from women. I'd already discovered that those who were approaching thirty, like Katya, were the most susceptible. But it had come too late for me. The gulf between me and those young women was too wide. I was too isolated and too reconciled to finishing life's journey on my own.

Still, it was spring. 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 arrived that Monday morning. It was Sarah Blackman calling about Martin, whose rescheduled DAC assessment was to start at ten o'clock, only 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 center to warn them he might be late. I didn't want an impatient doctor walking out.

"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 entered 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. "Nothing 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 made as much of a mess as he can here."

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. 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 SABS screen could block payments if any information was missing.

“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. Half the claimants in our files are shown as ‘other’. Your computer 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 \$30,000 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 found an application for mediation 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 prep work. He’d had this one too long, so the response was overdue. I called the commission’s representative and left 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.

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.

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. 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 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 from the other unit.

“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 to send with it, then got up quickly, almost colliding with Katya 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, then returned to my desk. I got 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 telephone conversations 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 table in the windowless interview room. Vincent's resentment of me was evident. Audrey was beside him and another woman next to her. That was Dr Davies, a psychologist associated with Audrey's firm, 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 sense immediately his aloneness, an aloneness we shared, something the other three didn't understand at all.

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 that I hadn't seen it yet.

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

The report said McCaskill had an aptitude for computer science. Because of this, they wanted him to take computer courses that might eventually make him employable. In addition, Dr Davies would provide counseling and 'cognitive behavioral support', the latter to include treatment for 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 McCaskill would never take. The cost of the six month package would be approximately \$20,000.

"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 55. If you don't co-operate, we may have to reduce your income replacement benefit by half."

The room was silent while McCaskill digested 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 55 to be applied that way to a quadriplegic. I reviewed it and 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 if 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 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 15 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 55 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 as dismayed by the 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 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 probably 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 vocal sounds.

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, 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, while ravens have receded farther and farther north.

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?

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 if 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 claimed 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, that's 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?

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 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. A claimant, Mrs Wilson, who came in every two weeks to pick up her IRB check, had arrived and there was no check waiting. The system produced her payments through 'autopay'. Why hadn't it done one for her this time? My computer showed the payments 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 courier a check to her the next day, but she wanted to wait. Her rent was due.

I went to the clerical section. It was deserted, except for Miriam Christoforou 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.

"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. The check was under \$5,000, so it came out with a pre-printed signature. I took it out to Mrs Wilson, then returned to the unit and wrote out the instructions for resetting autopay. You might have expected that to be in a system manual, but procedures were changed so often in companies that most manuals were useless.

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 and 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. The acronym for ‘temporomandibular joint disorder’, jaw pain. This was a popular injury because of the 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 Chris. She told her doctor 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.”

“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. Maria will take \$70,000, 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 just go to their supervisor and get 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 if you couldn’t win? I 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 Loblaw’s.”

“Never mind us, what about him?” David said, nodding at me. “Almost thirty 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.

“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.

My unmatched mail was getting out of hand. I had a habit of trying to filter out the most important, leaving the rest for later. Though the practice had backfired in the past, I still did it. Realizing that I’d left the mail too long, I took it down and started to examine it piece by piece. I found what I was hoping not to find – an OCF-18 for \$2,000 worth of chiro treatment received three weeks earlier. It was past the 14 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 the file.

I hoped the treatment plan was one I might have approved. But the new plan made no sense at all. The insured had already had three chiro plans, \$7,000 worth and a Med/Rehab DAC had already found no further treatment necessary. A second DAC would have rejected the new plan. Instead, it was approved by default, another \$2,000 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 the file heavily on her 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. I should have been flattered, but now I had a big 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 a supermarket near my home.

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

Just inside the entrance a live jazz band was playing. Their music clashed with the pop/rock 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 polluted water, 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 ocean, and caught the wild and beautiful creatures that live there can help being repelled by sights like that.

In the produce section, something on the floor caught my eye. Below the fruit shelf, among 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 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 our great unfeeling civilization, taking their losses from traps and poison but refusing to give up. Were they fighting a losing battle too? Or would a natural order one day 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.

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 not children anymore, 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 10-12 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 and stood up.

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

There was nothing we could say, so we just held one another. I'd thought this would come as a relief to me, but it didn't. It was another blow and I 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 the 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 in no position to help her anymore. I felt incapable of helping anyone. I only wished I could go somewhere far away, to be alone for a long time.

Chapter XIII

That night I dreamt that I was swimming alone 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. Once at 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 direction, or what I'd seen was just the work of an imagination distorted by fatigue. I never saw it again.

Finally, I gave up and sank beneath the surface to let the currents take me wherever they were going.

After that everything disappeared. There was only darkness and silence. Even I wasn't there. Hours may have passed, or a thousand years, there was no way to tell.

Then there was music, faint and far away. Something 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 sense 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. 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 been out in the sea? Had she been with me during the night?

I closed my eyes and listened to her music. 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 etching 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 still enough of the night sky 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 Thompson 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, that insolent 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 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.

In my morning mail I found a treatment plan from Martin Myers’s chiropractor. It proposed another 12 weeks and \$2,000 worth of adjustments and massage therapy.

I was reluctant to reject that plan, but Martin was too dependent on passive treatment, and de-conditioned because he did nothing else. More was just going to prolong the situation, if not make it worse. So I did the rejection letter and sent it to Martin, with copies to Sarah Blackman and the clinic. He’d had so much trouble facing up to the disability DAC. Now he was about to receive notice of a treatment DAC. Martin 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 from the shelf, carried them cradled in her arms across the aisle and dropped them with a thump on my desk as if they were coming 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 Romans are supposed to have had forms of it. But modern insurance got started in 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 insurers 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 more complicated. For example, suppose you insured the world’s biggest building.”

“The World Trade Center?”

“That’s probably it. Well there aren’t enough buildings like that to spread the risk around.”

“So what do they do?”

“They do two things. First, several companies will underwrite the policy together. Those are called subscription policies. But each insurer will then buy reinsurance.”

“Insurance companies buying insurance.”

“Right. So if someone bombed the World Trade Center and it went down, the cost of the claim would be spread around.”

“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 center 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.”

“Do they do this with car insurance?”

“Not the subscription policies, except maybe 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, the reinsurers take over.”

“So sometimes we’re working for the reinsurers?”

“In a way,” Ken said. “But if you’re interested in those things, I’m reading a book on the history of insurance claims, *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 of the book 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 is top priority with her.”

“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 in Ontario, at least not one you're obliged to go to, though that may change."

"So why are they allowed to represent people?"

"Because a couple of arbitration decisions said 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?"

"Sure," Ken continued. "A lot of them are ex-adjusters. But keep in mind that paralegals don't get the same clientele as a lawyer. They get some legitimate clients, but they represent a lot of 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 surveillance videos. 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, "Xenia'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. She was driving through a downtown intersection when her BMW Z3 was hit on the driver's door by a car that ran a red light. Her most serious injury 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. 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 hit her head on something. But hitting your head doesn't automatically give you a brain injury.

The brain is notoriously unpredictable in its response to trauma. Take the case of Phineas Gage.

If you shoot a bullet through your brain you expect to die. But in 1848 Phineas Gage, a Vermont railway construction foreman, 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, though 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 severe trauma, yet it can also be permanently injured by relatively minor blows.

At one time only the most severe head injuries were identified. Traditional testing was confined to basic motor/sensory functions – strength, reflexes, co-ordination and the sense of touch, along with 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 1960s and '70s revealed that people with closed head injuries – with a concussion or loss of consciousness but no fracture - often couldn't lead normal lives. 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.

From that research came the neuro-psychological examination, a 4-6 hour assessment that, by the year 2000, cost approximately \$3,000. Not just a complicated IQ test, it assessed emotions and personality too. Psychologists drew their conclusions by comparing a subject's scores with established norms.

The trouble for TNM was that there was no way of knowing whether Xenia's 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 misuse of prescription medication.

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 \$100,000 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.

For physical injury the definition of catastrophic was straightforward. McCaskill 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, brain damage was considered increasingly likely. To paramedics, the GCS was simply there to be sure that the treatment a patient received when they reached 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 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 2 points. The swearing gave her a 3 for an ‘inappropriate verbal response’, and she got a 2 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 if you had a ‘severe mental disorder’ or 55% impairment of the ‘whole person’. Someone with a GCS score of 9 or less at the accident scene was home free.

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

But Xenia’s GCS score of 7 guaranteed her the catastrophic designation with the million dollar limit for Med/Rehab, and another million for Attendant Care. That’s why Peter Napier could be aggressive on 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.

Xenia’s MRI report, taken a 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 6 months or 6 years old. And abnormalities aren’t uncommon. One third of us, 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 Xenia had were mild, and said her mood swings were related more to her own personality, marital problems and having her job at KLTV in jeopardy, not directly to the accident. But both doctors 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 some pre-accident evidence for TNM's neuropsychologist.

Through a complicated exchange of correspondence 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 the meds page by page to see 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'd 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, 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 are averse to acknowledging superior talent in those below them. Tony? Not likely. David was always looking for some reason to put Katya down. 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

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. In low spots among the stems of 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, shy by nature, a loner 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.

At first, I thought I'd just fallen into a trap of inexperience. Because of my 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 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 I could be like other people.

I saw a newspaper ad for claims adjuster trainees, and decided, following the logic of Stein in Conrad's book, that the way around my fear of people might be to surrender, to take a plunge into the human ocean and 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. There the river banks are heavily treed, the branches leaning over the water. What you see from the bridge looks as wild and beautiful as it might 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 water.

"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'd 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 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 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 most of them 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 they all grew impatient. They would accuse me of keeping them at arm's length, never understanding that I was incapable of doing anything else. They didn't know I couldn't share my life with them, that I couldn't be helped, that I had to do everything myself. For me, that was the only way.

One by one, I lost them all.

But I wasn't overly impressed by friendships I saw. So many of them seemed mechanical and opportunistic. In school many 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 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 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'd simply said 'no thanks' and walked away. It was so much braver than what I had done, and 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 were throwing them aside for the sake of

a new religion, one with nothing redeeming in it - 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 financial power were magnets for women. How had the hunter-gathering existence we lived 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 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 could only get 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 are silent.

Talking was central to everything they did, yet it seemed to obscure the truth more than reveal 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 ready to break up were encouraged 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 boardrooms day after day, year after year, discussing the same problems facing their companies, yet, 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 preferred the written word to the spoken one. In high school, while other students partied and dated and boasted about their alcoholic and sexual 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 almost 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?' - mattered to other people. They were a means they had of stroking one another, a way of speaking that made further conversation possible. A 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 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 most 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 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 French philosopher who died while she was still young during World War II, said language 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 seemed to be 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 wasted their lives, as if they felt they'd been put on this earth for some better purpose and they had betrayed it.

In some way I didn't understand, they were all lonely. When Joseph Conrad wrote those famous words – 'we live, as we dream, alone' – he wasn't only speaking for solitary people.

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 did social men admire men who were loners? Social women were less 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 today.

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 who isn't in love?

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 what was 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.

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, or leave women.

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. 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 or dew 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 usually 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. 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 in a way. It forced its reality on you. I had worked as hard for its sake as anyone, 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 bronze 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 XVII

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 IRB. Xenia had purchased optional benefits, which allowed her to claim up to \$1,000 a week instead of the \$400 that most claimants were limited to.

To determine someone's IRB, we took their gross pre-accident income, deducted taxes, then paid them 80% of the remainder.

Xenia's salary at KLTV was \$72,000 a year, or \$1,385 per week. After taxes, that was \$911.65 a week, so TNM was paying her 80% of that - \$729.32 a week. Napier was trying to get this up to the full thousand by arguing the calculation of Xenia's gross should have included the value of employee benefits, plus a signing bonus of \$50,000 she received when she left another station to join KLTV three months before the accident.

Employee benefits weren't considered 'income' until a 1999 arbitration decision said they were income if the employer paid for the benefits rather than the employee.

But the determination of who pays for benefits isn't simple. Sometimes the cost is split between employer and employee.

Besides that, the OCF-2 or 'Employers Confirmation of Income Form' employers were asked to complete didn't include a question about how benefits were paid. We had to request that separately. If we got it, the new IRB calculation was so complex it needed an accountant to do it. The cost of that would be prohibitive on most files, so 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 every year, never less than \$20,000. The letter from KLTV, which confirmed they paid for some benefits, said no part of the bonus was guaranteed. It was tied 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 could win something on benefits, but the bonus was another story. There were decisions that said something like that wasn't income unless the amount was pre-determined. Promises about a minimum amount might have been made to Xenia, but a court or arbitrator was unlikely to give her anything unless it was in writing.

The difference between \$729.32 and a \$1,000 a week was only \$270.68. That doesn't sound like a lot, but it is over a lifetime.

Xenia was thirty-seven. According to actuarial tables that gave her a life expectancy of 82, another 45 years. Even allowing for a reduction of the benefit at retirement, she was on her way, at the \$729.32 rate, to receive about 1.7 million dollars over the course of her life. If Napier could get her the full thousand per week, that would rise to approximately 2.3 million – a difference of \$600,000.

But it wasn't as simple as that. Even if she qualified for \$1,000 a week, she couldn't expect 2.3 million to cash out her IRB now. While TNM paid the IRB during those years, they'd be investing the unpaid portion. That's how insurance companies make a lot of their profits.

To pay Xenia the equivalent of 2.3 million dollars over her life in a lump sum, TNM only had to pay her the amount of money that, invested conservatively, could be expected to produce 2.3 million by the end of her

life. This is 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 \$400,000 on Xenia’s IRB - if she was permanently disabled.

But that wasn’t Xenia’s only claim. There were Med/Rehab and Attendant Care. Claimants like Martin Myers and Rita Lazares were limited to \$100,000 for each of Med/Rehab and Attendant Care, with a ten year limit on Med/Rehab and 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 optional benefits. Attendant Care gave her another million – total \$3,000,000.

Napier was out to prove she would need the full three million.

The present value of \$3,000,000, assuming the unlikely outcome that it would be paid out at exactly \$66,666.66 each year over forty-five years, was about 1.8 million dollars.

So, adding the IRB, Med/Rehab and Attendant Care, the maximum present value of Xenia's claim, the lifetime cost of all her benefits in today’s dollars, with no reduction whatsoever, would be \$3,200,000.

Because Xenia wasn’t at fault for her accident, 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’ could still sue for damages.

Being catastrophic, Xenia was more or less guaranteed a ‘serious’ designation, so she could look forward to a big award there. 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, 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. Xenia could be back to work in a few months. She might be capable of it already, and she might need little more treatment and rehab. 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 claims weren’t worth much at all, and I intended to make it. This would have little effect on Napier, but not 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 there was nothing preventing Xenia from working, all Napier’s skill wouldn’t help her.

Chapter XVIII

There was an incident when I was still young, during my first year in the claims business, that taught me something so negative and unpleasant about the social world that I'm still surprised I didn't withdraw from it then and there. Why I didn't go up north and disappear into the bush the way I'd promised myself I would do when I was a boy, to find some means of livelihood in the only part of the world where I've 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 two other men, rented a large expensive home in mid-town Toronto and invited everyone in the company to an open house 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 field rep after only three months, then to supervisor of his department a year after that. Everyone was sure that the company had still 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 story 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 talking. She was standing in a small group at the far end of the room. Watching her and realizing how much I liked her, I remembered how she'd noticed my limp and asked about it. Though I hadn't told her the truth - I hadn't been able to talk about Vietnam with anyone since I'd returned to Toronto - 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 a coffee shop with another adjuster when John, Terry, and two other men 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'd 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 couple of months.

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'd been mistaken about her, that there had really been nothing in her to admire or be attracted to, but that didn't work either. What I'd seen in those eyes had been real. I struggled to understand 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 around the Far East had just set another trap for me and I'd fallen straight into it.

How could a man mock a woman he'd just made love to?

In Vietnam and Indonesia I had treated the prostitutes I'd known with respect, even 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 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 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.

Solitary people aren't meant to attend crowded house parties where alcohol and conversation are flowing, where our shyness and sensitivity are no match for the hungry impatient 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, something they have no use for.

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 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 he still kept company with 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 history, rich and powerful men have always been allowed to play by their own rules and take what they wanted. It was nothing new. Foster was just a minor example of that.

Society sailed on pretending it was so moral and civilized, psychologists 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. 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 your supervisor or manager 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 needed to feel superior.

But, though 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, in any social circle, allow my heart to reach out to a woman. In 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's something comforting about great forests that continue mile after mile with no identifiable boundaries. Looking out at them, I thought again 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. Late in the afternoon, I came to that poem where he describes his heart running off to the 'forest of love'. He calls to it, pleads for it to come back. For, although there are beautiful things in that forest – like clear flowing springs and something called the 'great rose of forever' – he says it will not find love there because people don'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 real 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'd 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 I had been exploring the fine feelings were only in the masks, only on the surface. 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'd 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 in the 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. 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 hear a story like the one of the purple dress, they inevitably express 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.

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 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.

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. 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 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 XIX

There was a head office meeting scheduled for ten o'clock Thursday morning. Strategy would be discussed and instructions given to us for the 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 room with tubular metal tables and chairs around the walls. In one corner, on a high metal stand, there was a large TV and VCR. By means of videotapes from Chicago, TNM's employees were periodically addressed here 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 out at her home and mount the steps to go back inside. That was followed by similar second and third days. Altogether, there were ten minutes of video, a typical surveillance tape.

Though Xenia 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 days. Now she came down the steps carefully, with 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 pretty good.

Three times the taxi 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 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 moment.

When she left the store, Xenia stood on the curb with a bag of purchases, 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 or arbitrator. 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. 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 is about six months after the accident, just before her neurologist decided she had the gait and balance things. The TV bit was about that time too. 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 wasn't necessarily faking. 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, problems created by the effects of prescribed drugs, or just the consequence of 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 on one side together, while Vincent sat opposite us next to Linda and head office 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 Application for Mediation. Though Vincent and Linda had approved Katya's refusals, Vincent now began to vacillate. When Lansard asked why a chairlift hadn't been offered instead of the elevator, Vincent agreed 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 was 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 \$50,000."

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, "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 physical paralysis or a speech impediment, you never 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 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 1.5 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 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 XX

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 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 and address 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 the 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.

"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 happens," David said.

"Sometimes the DACs find them unable to work, even though they're working." 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 XXI

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 I was going to use to carry some of the Kirkwood file 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.

On pavement, worms stretch themselves out, so I touched them first to make them contract. That made it easier to lift them with my fingers (you don't need the contraction if you've got a fine twig or stiff grass stem to slip under them). I got a few that way, then tossed them gently back into the field, far enough to stay out of trouble. It was a just a token rescue of the hundreds in the parking lot, but it made me feel better.

Most people probably think rescuing a few worms 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 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. 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). Fish washed up onto beaches during storms that were still alive, I'd thrown back in the water. While pushing my lawnmower I would pause to give moths in the grass time to get out of the way. Once I rescued a rabbit 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 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.

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'd put thousands of worms on fish hooks. Was it hypocrisy to care about them? When I was a boy, I dug the vegetable garden at my uncle's house every spring and noticed that earthworms were one of first soil animals to come out of hibernation. I took an interest in them. On summer nights I hunted them on lawns to use for fishing. Though they had no eyes, they had their own way of seeing, for 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 experience and 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 seemed easier for me than for most men. When I was a boy 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 wasn't such a big 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 wild and free are bred, imprisoned and slaughtered by the millions to feed 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 severest winters, 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.

When I reached my desk, I got some paper towels and started wiping the case and briefcase down. Katya was in David's cubicle talking with him. She was dressed in an elegant black jacket, grey skirt and smoky black stockings, and looked perfect. 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 won't show the tapes yet. And we can leave that first volume of rehab reports too."

"What about invoices? Xenia will probably 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?"

"We're going 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. If I wasn't going to settle it, then I should have been arranging the psych IE for Rita. I should have been setting up surveillance too. 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 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, suddenly delivered to the place they've been struggling to reach, it must feel like a miracle.

Does anything like that ever happen to us? Before the war I would have been skeptical but Vietnam forced me to notice the invisible connections 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 chance. That there might be entities in the universe greater than us, things beyond our perception or understanding, shouldn't be so hard to accept. That they might care about us and 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 I save, 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 manage to keep it hidden?"

She laughed, a light clear beautiful laugh.

"I know the type. Ego out of control."

"Right, and besides 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 is to go off to court to fight the black lawyer knights of the companies. But today he's going to a vegetable patch 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 money, he needs an audience to watch him. 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. A couple of years ago."

“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 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. She was an artist too, 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 had to love. But after all that happened in those few months, I don’t think I ever told her that.

Chapter XXII

Mediations were part of ‘Dispute Resolution’, an outcome of the exponential growth of the North American appetite for litigation. By 1990, Ontario courts 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, that we’d been too focused on the combative aspects of litigation.

In fact, adjusters like me used to settle three quarters of the files given to us, either directly with claimants or with their lawyers. Those settlements were completed more quickly and at much less cost than in the new system with its professional middlemen, 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 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 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 of shops and restaurants. As we approached the commission's elevators, I saw Napier outside a coffee shop 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 we 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 sign that the name meant anything to him. That pleased me. Most people seek recognition, but those who are solitary don't want to be noticed. The last thing we ever hope for is 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 that room. 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 was on a corner. It 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 still more impressive. Her green eyes examined everyone in the room with an alertness you wouldn't have expected in someone with a brain injury. She had 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 valued in the broadcasting industry.

Rodriguez gave the usual speech explaining the rules of mediation, her own neutrality, how anything said there 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 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 required of them. Worst of all, they've been investigating 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 partially 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 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. 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," Rodriguez 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."

"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, "Peter's comment that the surveillance produced nothing of value 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. 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 treatment, 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 rest."

"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 cranial-sacral in our application, but it should be in it."

"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 on them 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?"

"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 have 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.

Katya looked like she was ready to argue about the new proposal. I stayed out of it 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 stair-lift instead."

"I had a conversation with Cheryl," Katya said looking at the law clerk, "when I told her that if Xenia was entitled to something, a stair-lift 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 21st, 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 said 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.

“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 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 almost twelve now. Let’s adjourn for lunch and come back at one o’clock.”

Chapter XXIII

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 a 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. 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 wouldn’t like it. But as long as you had a reason, I think it’s OK.”

“You mean what we were 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 applecart.”

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 mainly in retarded children because the more intelligent ones, in response to the pressure on them to behave like everyone else, 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 used to 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 XXIV

What followed when we returned to the room was fairly predictable. Napier went on at some length about the severity of Xenia's injuries and the merits of her claims, then said she was prepared to accept 4 million 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'd have known then that he didn't want a settlement. Punitive damage awards in Canada required conduct of an insurer that was, according to 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 2 year mark. In six months she'd only qualify for an IRB if she suffered from a 'complete inability' to engage in 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 obviously 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. Her claims wouldn't be worth more than \$50,000 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 an empty room, 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, 14 floors down. Beyond the old two to three story buildings on the east side of the street you could see a heavily treed residential area stretching away like a forest towards the horizon. Some of the trees in the distance were 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 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 was well underway 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 for the sake of money, the work was being held up by a shortage of money, and, on my side of the street, we were negotiating over the future of an injured woman and the debate, as always, 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 verbal allegiance. It allowed its adherents to profess belief in any deity they liked, as long as they continued to devote their daily lives to it.

"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 it hasn't got much farther."

"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?" I asked.

"You said they would be high. But I wish Helen had 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. Peter wants to see if you're going to be serious."

"We'll pay her the IRB 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 1.5 million."

"I know, but we have to hide that."

Rodriguez was gone longer this time. I knew she was one 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 small town in northern Ontario near the Quebec border. Her parents, both teenagers, had escaped together from communist Poland in 1962. 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 53, 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, a bigger drop than I'd expected. I had to do something significant, so I offered \$300,000. 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 \$500,000," 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 2.4 million. That told me that they were aiming at 2 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 want to settle, they usually drop precipitously in the late afternoon when time's 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 she’s entitled to the elevator and the closets. Nothing in the legislation 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 told me that he was concerned there might be a settlement. Technically, he couldn’t ask for costs before he’d begun a formal legal action, but to settle a claim this size at mediation, you had to pay something. But I knew the 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 15% 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. Maybe she knew that Napier, in addition to costs they got from TNM, would take more from her. He’d 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. I was confident that a good defense lawyer, with a couple of new IEs and more surveillance, could at least get them down 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 quick 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 knows Napier and she’d think some of the things he’s doing are outrageous. She’d convince Lansard to be tougher. Can we 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. 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 4 o'clock. There wasn't much of the afternoon left, but Katya's car was parked at TNM and I had a some things on my desk that I needed 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. I knew I shouldn't have said 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 XXV

But Katya surprised me. The following week she stopped talking to me. Working beside me, she never looked my way. When we passed 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 wasn't there because he was interviewing a claimant. We were talking about something else, when David, smoking a cigarette, 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 and 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 something in the exchange 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. I’d only come to TNM to work a set of files and get paid to do it. Maybe it was time to leave.

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 arrived. They thought Martin was capable of returning to work. But because he was deconditioned, they recommended an eight week work hardening program first. To someone less experienced, that might have looked as if we were drawing near to a termination of Martin’s IRB, but I knew better.

There could be no termination until the work hardening was complete and successful. If Martin didn’t return to work voluntarily, a doctor would have to declare him fit to return. That meant I would have to do another IE assessment, and, if the IE doctor again declared him ready to work, another DAC too.

So I had to set up a work hardening program and hope Martin would attend. I was confident 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 I hoped I wouldn’t have to do that.

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’d been close to his mother, but felt he’d betrayed her because of her high expectations for him. He had never liked school, had done poorly there and dropped out after grade nine.

He’d had few relationships with women. His marriage with Alice had alternated between quarrels and his attempts to please her. They didn’t have sex anymore, which Alice reminded him of continuously. He insisted this had only developed since the accident.

Alice had been critical of him when he lost the service station. He said he lost the franchise because the company never listened to his side of the story when customers complained about him. But he’d had it for five years 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 about that. Alice berated him for not standing up to his father. She wanted him to take the business over, but he couldn’t without his father’s agreement. Alice said he had no business sense. She’d taken over their personal finances long ago,

but when his father died Martin refused to let her do the store's bookkeeping. When asked how the business had been doing, he refused to answer. He told the doctor TNM would use anything he said against him.

The psychologist diagnosed a 'moderately severe recurrent depression', and 'bipolar disorder', referring to 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 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 asking a rehab company to set up a work hardening program. Then I did a letter to Sarah notifying her, with a copy going to Martin. The DAC center would have sent copies of their report to Martin's family doctor, but not his psychiatrist. I was thinking about this 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 a 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 TNM is going to say you still need a case manager."

There was a pause.

"Chris, please keep them away from me."

I 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 if I left TNM soon.

"How can I afford a lawyer?"

"Remember Section 55? 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.”

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 offered more advice.

“I’m calling CAC,” she said, referring to Computer Access and Control, TNM’s support unit.

My phone rang. It was reception. Would I accept a collect call from Florida? When I asked who it was, I was told 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, handsome young black man 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 doing their best to contribute, and a male friend of David’s from another unit was standing in 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 lifted her hand from the keyboard while he entered something. “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 men surrounding her. They reminded me of moths circling a flame. Drawn closer and closer, not knowing why, they were ready to be consumed in it as long as there was a chance to satisfy the instinct 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 XXVI

That night I was down and saw no hope of coming up. The bubble of a fantasy had burst, one that I'd never wanted in the first place. 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, one of those women who seem too beautiful to be restricted to one man. But even if she was interested in me, as the TNM people thought, 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.

To get beyond that, 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 by women, unable to hear music anymore, he finally turned his back on humanity and plunged head first into an ocean of solitude and imagination.

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.

I played his Moonlight Sonata again. In that long opening, like the tolling of a bell, there is loneliness deeper than any I've ever known. No matter how far I go myself, each time I listen to it 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. I've learned that he always leads me to something new.

Loneliness isn't the same thing for those who are solitary. Other people 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.

Beethoven was like that. He was the first great composer 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.

Beethoven had the courage to keep his distance from people. Dirty and unkempt as a boy, he never cared what people thought of him. When he got older, he dressed more outlandishly, arrogantly refusing to take any concern with his appearance. 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 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 McCaskill. He wasn't trying to fit into anyone's world. Not like me who, 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. Concerned about Janet, I kept my distance. Then, a dream revealed that she'd given up on me and initiated an affair with the one man in the office I considered a friend. In the days that followed I tortured myself detecting the evidence that it was true. At coffee breaks and lunch, my friend introduced his new lover's name into the conversation. I changed the subject, or found a reason to leave. It was one thing to understand that you didn't belong, that you weren't one of them, but having the truth of it shoved in your face day after day was too much.

That's 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.

I remembered Philip Cohen, a short fat boy who entered my grade 7 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 our working class area, but I wished they hadn't. That 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'd 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. All my life I'd known 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 too.

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, each one migrating over the earth in the path of those that had gone before. According to the fossil record, they met up with each other, sometimes coexisted. 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* arrived.

But there'd been other human species too, big ones and little ones, slim fast little hunters and 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, 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's the story of a small band of prehistoric people who don't have verbal speech. They rely on hand signals and telepathy. They run into a larger group of new people who enter their territory, who talk, get drunk, boast, shout and quarrel around their campfires late into the night, people with the bow and arrow, a weapon the silent ones have 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 children, incapable of speech among their new masters, were a remnant of a lost species? Trapped within those new people, had they and their descendants survived only as slaves until there'd 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 passing centuries, through tens of thousands of years, those genes would have struggled to reproduce themselves.

Technically it couldn't happen. Classical biology insists that one species doesn't breed with another. But newer science had shown that the boundaries between species weren't firm at all. The three hundred or so remaining wolves in central Ontario were 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 98% that of a human, why couldn't *Homo erectus* and other extinct hominids, much closer to us genetically than the chimp, have bred with *Sapiens*?

Besides, Golding's two peoples might only have been two races. Race is just another word for subspecies. 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 human evolution, if those only appeared about 50,000 years ago as experts suggest, was it so hard to accept that people from that earlier time 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 apes, the orangutan 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 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 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 had 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'd remembered it through the years. But only this night, as I thought about those things and listened to the music of Beethoven, did I finally understand that the fox was me.

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 some adjusters from other units. Though I knew from experience that I shouldn't, 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 had arrived. 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. He had \$600 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 30 days to pay expenses Martin."

He banged down the receiver.

My mail that morning revealed a new set of housekeeping receipts for Rita Lazares, another eight weeks at \$100 a week. A friend was said to be doing the housekeeping, something that 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 handwriting on the receipts with that on Rita's original application form, it didn't look like it was hers. The writing on the receipts looked suspiciously like that of Nick's signature. I wondered if he hadn't filled them out himself in his Florida hotel room. I wouldn't have put it past him.

I knew the housekeeping 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. 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 son, Rita's only child. No wonder she was depressed.

I was searching through my mail pile to see if there was anything else for her file when I found an invitation from the Harley, Haywood law firm to a boat cruise. The same moment 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, and put the invitation in my wastebasket. It was one thing to go to lunch with them, but a cruise out of Toronto harbor meant 3 to 4 hours with no opportunity to get off if I didn't like it.

I was reading 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 the \$200 a week IRB. Martin was hoping to use the \$600 from his expenses 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 returned to Lazares.

I was concerned now about Rita's depression. People with psych 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 and Nick would be asking three times as much to settle it.

I worked up my own numbers, then sent Vincent an e-mail asking for authority to pay up to \$50,000 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 learned later that they'd gone to the same high school. He started a conversation with Neil that ended with David suggesting that he join us at the restaurant. Neil looked uncomfortable about it, but, confronted with a chorus of voices urging him to come, he agreed. Katya looked 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 wood trusses and beams supporting it. Below them the tables, chairs and partition walls were all constructed of wood and 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. Tony sat on the other side of Katya, talked loudly, and behaved as if he was the only one of any importance from 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. They also discussed vacation trips to places like Cancun and Varadero, with opinions exchanged over hotels, clubs and beaches, all of this mixed with the usual teasing banter and sexual innuendo.

But, I reminded myself, this was the greatest age of talk the world had ever known. People didn't only talk 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 on TV and radio, arm chair debates about politics, sports, religion or money that ran day and night. Even love and sex were

fair game. Now educated people sat together in TV studios discussing sex and relationships intelligently and limitlessly, week after week, never at a loss for words.

Groups of people were put on remote islands 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 me. Something about him reminded me of a poem of Neruda's, the one about the lost mermaid who wanders into a bar where the drunks mock her, spit on her, and burn 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 she impressed me with her skill in protecting his shyness. She intercepted questions addressed to him, and 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. 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.

Today they call that 'selective mutism'.

One summer during those years I was walking alone through a wild meadow south of the city when I came upon a woodcock in the 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 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 that one. The woodcock and years of hunting convinced me that animals are not only able to keep their bodies motionless in self-defence, 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 while I emptied my mind of thoughts. It seemed to work perfectly.

There was the time my regiment was flown up to the mountain country on the Laotian border. On our second day we were caught in an ambush. In a few minutes of fighting my platoon was almost wiped out. I lay alone in the tall elephant grass as NVA soldiers, talking and laughing, searched for survivors, shooting them as they found them. Like that woodcock, I stopped my mind then too. I still think that saved me.

Maybe what happened to me in those early classrooms was similar. When I was surrounded by other kids, feeling desperate, neither fight or flight options open, maybe that instinct took over, closed my mind down, preventing access to the words I needed. But removed from a natural world where that kind of withdrawal had survival value, it did nothing but get me in trouble.

With other children laughing and the teacher growing angry, unable to 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, but a couple of 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'.

Many solitary or autistic people have difficulty understanding speech, especially as 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 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's rudimentary. According to this theory, high functioning autistics who learn language do it by enlisting aid from parts of the brain that don't normally handle speech. The extra time required for this 'rewiring' might explain late development of speech in high functioning children.

It would explain why we don't like to talk, and, though we're 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 a jazz bar on King Street. Would I 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.

Chapter XXVIII

Walking through reception, I noticed a man and a woman waiting together in 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 didn'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 handwritten 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? Dogs that appear vicious sometimes 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 thanking me. 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 paced up and down the wall, breathing heavily. Alice did nothing to restrain him. 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 XXIX

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, relationships 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, even 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 watching 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 XXX

Back at my desk I found an e-mail from Vincent approving the request for \$50,000. 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 \$20,000.

"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 I did a letter to Nick confirming the offer, and faxed it to him. That made it risky for him to pretend he'd called her and come back 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 incoming invoices with their due dates. He kept them in a payment folder which he checked every day to be sure nothing went beyond 30 days. These invoices routinely came with

attachments – 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. But 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 14 days required for response. So \$3,000 worth of physiotherapy and massage were approved by default.

I explained to Mark that this was a trick used by some clinics, one that we'd 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. You can't stop every puck. 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, "maybe there is 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 insurance did. You remember how the first 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 got started with the railways in the 19th century. They had the 'railway spine' the way we have the whiplash. Slip and fall claims started then too and a lot were fraudulent. Train passengers would carry fruit with them to drop on the floor so they could slip on it. They got known as 'banana peelers'."

"Yeah?"

"We still have those people, but there were more then. By the 1920s, people were falling down everywhere. They got a name - floppers. When companies started selling sickness insurance, someone started a school in New York that taught people how to simulate diseases like tuberculosis and diabetes. There were self-mutilators, and people who could teach you how to fake that – don't ask me how. No one got much money though. To get enough some 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 go to jail. Back then they went to prison. Now, if any one gets charged and convicted, they get fined, and maybe an order to pay the money back. Look at that paralegal who got convicted last week of soliciting fictitious medical reports and got a \$2,000 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."

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 is 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 two 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 19th 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 steal from each other. Maybe cheating is part of who we are."

"That's really depressing," Mark said.

The Jazz club was N'Awlins on King Street. The entrance was at street level, off the sidewalk. 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 fake 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 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 denies 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?

A young man behind the counter turned a TV on. It was a Blue Jays game, still in the first inning, but the Yankees were up two runs.

There were a couple of well dressed women 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 a question. I couldn’t hear it, so I guessed at the answer. After contemplating it a moment, she turned back to her companion.

Watching the game, I ordered another beer and was paying for it when Ken asked if I wanted to eat. We decided to 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 and David came to join us, they started talking shop. Someone made a comment about how AB work was more difficult than anything else.

“I wouldn’t mind doing AB work if we we’re given enough time to do it,” Mark said.

“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 it’s not happening. 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 almost 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 continued, "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 overworked, 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 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 to 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 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. That was 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 someone set fire to the city – no one knows if it was the French or the Russians, but the French army unexpectedly broke and ran – a disorganized retreat back to Europe in mid-winter. Napoleon didn't know why it was happening and the Russians didn't know either, but the Russians followed them and destroyed the French 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. Evidently he wanted to talk personally, probably about Katya. I suppose he wanted to know my secret, why I’d 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 leave N’Awlins on my own.

Finally, David and Ken told us 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 N’Awlins 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 from the ‘60s, an age that seemed to have legendary status for the use of drugs.

Yet drugs were more prevalent now than in the ‘60s. There were more kinds, they were easier to get, and more people were using them.

In Vietnam, I’d used my share of marijuana. 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 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 must include risk. It’s 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 willing to see their sons and daughters go to prison for using recreational drugs, while they lined up for their pain-killers, tranquillizers, anti-depressants and mood enhancers, not to mention 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 made 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.

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, just let the battle flow.

Yes, I preferred Tolstoy's view, that unconscious psychological currents and unidentified universal laws determine most of history. It's the same with individuals – no amount of talk, counseling, therapy, theories or studies can reveal to one person the right path for them. 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.

I walked east along Wellington to York Street, turned south, then 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, saying good morning to each other 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 computer screens I worked on, the slow but faithful fax machine, everything in that place that had done so much to restore me. Only five years had passed, yet it seemed so long ago.

But there was no going back was there? Only forward, and toward what?

I turned away, entered the Royal York Hotel, walked through it then descended the stairs into 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 continued north.

It was after 10 pm now and all the shops and restaurants were closed, some with metal security grates in place. The 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 a half hour north towards Queen Street where I planned to catch the subway, turning left and right, 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's something innocent in the faces of people who walk alone at night. Maybe 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 north end of the underground had access to some large hotels. I took an escalator up to the main floor of one, 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 with plants and bare branches. 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. 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 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. He was hunched up at the end of a branch, somber and silent, his feathers faded and frayed. He wasn't necessarily sick, but he was definitely unhappy.

That was the trouble with keeping birds. Most of them were able to ignore their confinement, to live as if nothing had changed, but sometimes one is 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 weren't free?

Maybe, I thought, claimants like Martin Myers were like that. Maybe they 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 benefits that would let them remain inside their homes, were they, like the finch, trying to withdraw to a place that felt more like the natural world they were supposed to be in?

If claimants like Martin were doing that, wasn't I just a kind of birdcatcher hired to chase after them, pursue them into their inner worlds, hunt them down and drag them back out to face life like the rest of us?

I was in the cage too wasn't I? Though once in my life I'd found a way out, though I'd flown free for that year in the islands of South East Asia, it looked like I'd never do it again. 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.

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.

Chapter XXXI

Martin went to the work hardening program, but stopped after the second day. His doctor said his blood pressure was too high so the program should be put on hold. I'd already been pessimistic, so this didn't surprise me. I wondered whether the blood pressure was pure anxiety, or if Martin was doing something to bring it on. People on medications often become sophisticated about their use. As they forget to take a pill, or increase or decrease the dosage for a day or so, they perceive the results. 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 came down, I knew the work hardening was going nowhere.

Audrey Granger called to ask if I knew what McCaskill had done. I admitted that I'd received my copy of his letter dismissing her. When she asked what I intended to do about it, I told her TNM would have to begin the search for a case manager 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.

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 went back to her cubicle. Her concern was touching. When people want me to be part of something like that, I don't know how to take it. Isn't it just their social instinct at work, trying to keep everyone together?

During that exchange Katya had said nothing, but she'd watched me closely.

Nick called. A few days earlier he'd informed me that my \$20,000 offer was a no go with Rita. I would have to come up with more money. I'd said 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'd call me back. I did another letter confirming the conversation and faxed it to Nick. By then it was time for lunch.

It was the last week of July and hot. When I got to my car, I rolled the windows down then settled into the passenger seat where I was shaded from the sun. I checked the radio and found a station playing something of Mozart's. I didn't often listen to Mozart, maybe 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 come in the fall, the thistledown rose enthusiastically, thousands of them, like fluffy snow deciding 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 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 was trying to fly south, fighting the wind and dodging high pieces of down. 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 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, in a turquoise T-shirt, her bare tanned arms folded casually on the doorsill, her profile framed by a halo of sunlight. I noticed immediately how the light made the fine 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, accompanied by 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 I didn't think about people when I was running, 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 years I'd been withdrawing, step by step, back to the solitude I'd known as a boy, back to a world I felt comfortable in. When I was still a young man, a woman accused me of 'living in my own little world'. She didn't know that my world wasn't the closed narcissistic one she thought it was, 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. 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.

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.

Beyond the open fields, I ran through a wooded section, up a hill, through the Finch Avenue underpass and down into the heavily wooded area below, where the path winds left and right following the course of the nearby river.

I passed the spot where a pale blue bicycle carrier basket holding candles and other offerings was fastened to the base of a tree. On the front of it was a small photograph of a beautiful 15 year old girl, apparently of South Asian descent, who'd 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. It was another hill that might one day put an end to my running, but I was able to maintain my power 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 right turn, then a drop to a small meadow with steep wooded hills around 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 moths.

Dragonflies are among the oldest of all insects. The way they were flying over me this evening, 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 lasts 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 pianist David Lanz. His wild, lonely piano had rescued me before, 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'd 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.

When I was a boy, I distrusted everyone and that instinctual suspicion grew more sophisticated as I got older. It helped me through those years of investigation work, but the skill that developed was the only one I had with people. I was only good at detecting negative things – their lying, their selfish intentions, their weaknesses and misperceptions. I had trouble seeing anything positive. That was the reason why, when someone wanted to help me, or know me, and especially when they wanted to love me, I usually kept my distance.

Wasn't it time 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 going on a date, never complaining, ready all along to live 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.

Why was I still looking for love? Men and women still had their affairs, 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 deep longing in a would be partner, they backed away.

For romantic love, as Tolstoy and Flaubert demonstrated 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 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 struggle for money, 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 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, that 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 as affected as they were, I sat on the periphery, 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 gets killed, whether it's the gooks or us.'

There was in his voice, and his words, all the callousness, insensitivity, hostility and rejection 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 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 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 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'd 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 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 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 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 XXXII

The boat was white and streamlined with three decks, and looked something over a hundred feet long. Another great mechanical beast 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 my foot would slow me down. I've always had to be careful on stairs, and the stairway of a boat, even one tied to a pier, 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 many people on the top deck, but no one I recognized, so I went over to the rail so I could 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 AB work on contract.

"Really? What possessed you to get into that?"

He knew I'd once had something of a specialty in 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 '90s all that talk about partnerships – partnering they called it – how that would 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 as Katya walked up leading Martha, both looking happy. I introduced them to Harold as the boat slid away from the dock. Harold was obviously impressed with Katya.

"I was just telling Chris," he said to them, "how my partner embezzled \$800,000 from me."

"How did he do that?" Katya asked.

"You remember," he said, with a look at me, "how everyone admired Rogers? When the rest of us were struggling to keep our heads above water, he was getting new business and expanding to other cities. 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 – supposedly an actress – and they were always going off somewhere. The Bahamas, Rio, Montecarlo, you name it. 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.

"Remember his wife Gloria? They were divorced when I joined Rogers, but she was still a partner and she looked after 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 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, the staff pay checks bounced. Gloria talked nonsense about companies paying our fees late and investments going sour, things that are 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 what 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?" she asked.

"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 got a head injury. 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. 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 to 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 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 shook my head and Mark didn't say any more. By this time the boat had done a circuit of the bay and 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's so clear. I thought it was 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.

"Sometimes it's better to let 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 together. 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 said I was through with independent work, then introduced him to Mark. He and Mark soon 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 there.

"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 was 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. 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 switched to what Vincent would be doing in Alberta. 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 the hypocrisy and greed.

Only among the young were you likely to find someone who still believed in romance. 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 sexual desire that you saw in the eyes of 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 involved 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 anybody to shoot us. Besides, 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 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 couple of 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.”

That’s when I dropped out. The others continued to talk, but I couldn’t hear them. On the other side of the circle Lucy watched me and looked 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 XXXIII

I took the stairway back to the top deck where I had the best chance to be alone. Only two couples were there, 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 it wasn’t for this. Misfits and losers. No one had asked how many Canadians went to Vietnam. Would they have been surprised to learn that there were 12,000 of us? I’d 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 the north had been trying to subdue the south for centuries? By 1972, when 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 was inevitable. Meanwhile, I'd followed the struggle of the southern soldiers day by day. I knew they'd been forced to pull out of battles simply because they ran out of ammunition, because their cause wasn't worth the discomfort it created for North Americans.

No, the world had wanted to forget about Vietnam. But the more I'd read of that country's history and the more I thought about my time there, the more convinced I'd become that something important had happened in Vietnam. The war had been at the center of some great change we'd all been living through, that we were still living through, the hinge on some great door of history. Whether the door was opening or closing, I still didn't know.

Lucy appeared 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 it doesn't matter."

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 lived their comfortable lives and diverted themselves with each other, while I continued on alone, distrusting 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 beyond anything the world had yet seen.

Maybe that was why I'd gone to Vietnam. Though I sometimes thought 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 such an event was beginning. But I knew now that Vietnam had only been a dress rehearsal for what was coming.

I saw that Lucy was gone.

The boat began a wide circle to 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 something needed to be done with me but she didn't know what it was.

"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'd be free to go.

When everyone was gone, I returned to watching the lake, but now I couldn't separate it from Katya. I remembered how she'd brushed against me downstairs. Though I knew better, my heart insisted on remembering all the things that had passed between us since I'd come to TNM, building again, block by block, the edifice of hope I'd been resisting. I remembered again that look she'd given me in the car on our way back from the

mediation, saw it vividly, and realized that I was helpless, that Katya could do whatever she wanted with me, if she only knew.

I walked along the rail until I could see the end of the second deck below me. There were tables with empty chairs now. Mark, Ken and Lucy were seated at one. There was only an hour left, so 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. By the time I got past them, all the seats were taken. Instead of leaving, I went to stand at the rail in the back corner 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 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 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 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 or withdrawn, should be the only one open to the beauty surrounding us. How many bars and patios had they sat in saying the same things to one another? Yet that was all they wanted.

But who was I to judge them? How did I know what I was seeing was more beautiful than what they experienced with one another?

Suddenly I saw them around campfires thousands of years ago, their faces to the fire and 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 a strange new people and wondering what their arrival meant, not knowing 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 thought of 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 wouldn't have been able to face the others in open combat. It must have been a guerrilla war. Hunted by bands of social humans, they probably ambushed individuals, one at a time. 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 'bogeyman' 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 thousands of years social people had been as afraid of us as we were of them. If that's what happened, their hostility to 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 explained why I still sometimes wished I'd shot 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.

By this time, a few seats had emptied. Some people had gone inside where the music was still playing and people still dancing. But I was no longer interested in a seat.

Katya came out. To my consolation, she was alone 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, was explainable if there had been a solitary race. It was an instinct that would have told the solitary ones to hide, to run, to withdraw into 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 we might not be alone in this plight. What if the exploration of the human genome should not only find a solitary or autistic sub-species embedded in *Homo sapiens*, but others too? People like dwarves who, with 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 lived together, unafraid of anyone, striding across the world?

Even some people with lower intelligence 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?

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? If mutations were part of evolution, 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 condemned us and called us selfish whenever we tried.

Why couldn't we let shy children be shy? Why did we insist they go into schools to be bewildered and bullied? 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 time alone in libraries where they would learn more and be more comfortable? Why couldn't some small corner of this world be set aside for them?

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. As people began leaving the tables, I went to the other end and climbed the stairs to the top deck to 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, standing slightly apart, was Katya. As I walked by she looked at me sadly.

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 searching my pockets, hoping I hadn't locked them in the car, when someone pulled me from behind. 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 XXXIV

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, 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.

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 motionless 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 and groomed by worker bees, the men of the bumblebee clan go bravely out in the world to fend for themselves. Not only do they 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 would disconnect their flight muscles from their wings, put the muscles into rapid contractions, shivering until they raised their body temperature enough to reconnect the wings and take off. They could do the same in reverse to cool themselves.

The development of warm-bloodedness in mammals and birds is seen as one of the principal advances in the evolution of life. But the superior talent of the little bumble bee, who can consciously raise or lower its body temperature to suit the moment, goes almost unnoticed. 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.

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 the afternoon, 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 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 winter and hopefully start the cycle 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 XXXV

The night that Martin Myers tried to kill himself I was in a hotel bed with Katya, our second time together. Just about the time they found Martin – 8:10 pm according to the hospital emergency record - Katya was lying beside me, her head 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 on my body. Then she asked unexpectedly 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 thinks a lot of you."

"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.

"He's young and I'm not. That counts too."

"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 XXXVI

His sixteen year old niece found Martin Myers unconscious in the apartment above the store. Martin had taken 120 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. But his niece got an ambulance in time.

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, 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.

They only kept Martin in the hospital 48 hours, maybe because he was in the care of a psychiatrist. I'd just sent his family doctor a reminder that we were waiting on a blood pressure update. Now I shelved the work hardening altogether, at least in my own mind. But I wrote to Sarah asking her to order the hospital and emergency records for the incident.

Martin wasn't my first claimant to attempt suicide, and wouldn't be the last. But if we backed off every time a claimant threatened suicide - many do it at the slightest provocation - a lot of unwarranted benefits would get paid. Besides, insurance money doesn't cure depression. After a few hundred AB files you're in no doubt about that. Though the benefits help financially, the money becomes a negative factor, 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, the rep assured me that I'd have no difficulty. The shortage of AB people was greater than ever. She told me that Debbie Rukeyser had inquired about me that morning. Would I go back to North American? I said I would think about it.

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 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 \$50,000, which he insisted was their final offer. I was at thirty-five. He called me again 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 \$50,000 wasn't a bad number, and I had authority for it, I was sure I could do better. And I knew Nick well enough to know there would be at least one more call from him.

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, in a secluded corner at the back, I learned that someone had told Neil she was having an affair with me. He'd packed his things, 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'd been him, I would have gone as far away as I could get.

"I do love him you know," Katya said, her lower lip quivering.

"I know," I said.

A moment passed.

"Is that all you can say?" she asked.

I wanted to say something else, but the shadow that had haunted me in the past was looming 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. Then 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 needed money for them. He was nervous and said it apologetically, without any combativeness. 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 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 I couldn't. I decided to pay them all. When I looked up to ask him if he knew the total, I saw the gun.

He had a Browning nine millimeter automatic, a hand gun popular with military forces. He was holding it with both hands, 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 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. 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 asked for this or asked for that, had me assessed again, and made me go to that work hardening thing. 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 believe what those doctors of yours say. You think I wanted to collect the damned benefits for the rest of my life. You think I'm useless like everyone else does."

"No, that's not what I think," I said.

He averted his eyes, then remembered the gun and aimed it again on my chest. Though one part of me was detached, watching from somewhere outside that room, another 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 doesn't believe I can be successful at anything."

"She isn'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, 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 took a deep breath.

"You know what she told me Chris?" He stopped and had to swallow. "She's been fucking Ricci for years. When I thought she was staying with her sister, she and Ricci were in Vegas, Florida and 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 at me and he wasn't holding it tight. I might have been able to take 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 with mixed 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!"

Sobbing, he lowered his head, his body convulsing. His hand let go of the gun and I picked it up. He noticed and watched as I opened it and took out the magazine. It was fully loaded. I put the magazine inside my jacket, then I put the gun inside the big envelope and tucked it under my arm.

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 in the morning. Tomorrow's 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 hotel work. But Alice said it was just a day dream 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 IRB 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."

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.

Maybe all he needed was a settlement that would let him to go to school, or restart the store, at least let him stay away from Alice. Lazares was about to get \$50,000 or so. Given his suicide attempt, 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 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 the courage he'd need for the battles he still faced. But I would never know the end of his story, since I was leaving TNM tomorrow.

Chapter XXXVII

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 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'd lost many women. Whether they left me or I left them, most thought I knew nothing about love. My love had been real, but they couldn't feel it. That's what they said. But they were gone now. They were all phantoms now, fading into the past. Recently Janet had set out on that journey, and now Katya was going to join them.

She loved Neil more than me, I'd known that all along. That was another reason 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 - the same world that had never accepted me. I wished there was some way that I could pay it back, that I could confront it face to face. But I'd been trying that all my life and I'd usually come out the loser.

I tried to think of something else, but I couldn't stop thinking that what had barely begun between Katya and I was already over. A love that had been in full flight 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'd 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. His music 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 anticipation. Though I knew exactly when that unearthly sound would come, it was just as startling and shocking as ever - that long lonely wail of some deep-voiced wind instrument, a bassoon maybe, a sound like the heart of the world lamenting all that was gone.

Sleep wasn't going to come easily, so, when Maradi was finished, I put enough music together 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 a piece from Enya's album, *The Memory of Trees*, was playing when I had that dream of the road, for since that night, whenever I've heard that, 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. There was enough light coming through the trees from a crescent moon that I could walk slowly. I reached a small clearing where, out in the center, I saw the slim figure of a girl.

She turned towards me and my hair stood on end, for it was the girl I'd killed. She had a look as if she had been waiting a long time, but had always known 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 and soaked my shirt I held her close and didn't care. Everything that had passed since that day 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 and people were coming the other way. They were on foot, some talking happily, some dancing and singing. Though many went by, only the children seemed to see me.

Sometimes there were gaps when I had the road to myself. Once, far off across the fields on my left, through trees there, I saw Tracy, walking in the same direction, but on her own road. She waved to me happily.

Farther on, after another long stretch where I didn't encounter anyone, I met a flock of sheep coming, 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 liked 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 loose stones on it. I met fewer people, then came on a man who'd 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, he calmed down.

He stumbled as I helped him to his feet, but once I got him up he was 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 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 beating fast against the palm of my hand. I blew some 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 I had to get over. But I climbed steadily, noticing that I no longer had any limp.

When I was near 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 of them going the other way.

Then I climbed to the top.

From there, on the other side, I saw below me a long forested valley. The path descended into it and disappeared 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. At the far end 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 towards the tops of the trees, all of them singing.

That's when I woke up. It was 6 AM, and though I'd only slept four hours, I felt good and ready to face that final day.

Chapter XXXVIII

Throughout the morning and early afternoon of that last day I worked hard. There wouldn't be another chance to influence those files and there were many now 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 3:30 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 money 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 2:30 I'd done everything I'd hoped to do.

I stopped then to think about my approaching departure. From previous experience, I knew 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.

When people fail you, the German poet Rilke once wrote, you should try loving things. Things never betray us, he said. I had loved things as long as I could remember. It wasn't something I'd learned, 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, 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.

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.

But it was time to leave. I felt like Odysseus when he decided to leave Calypso's island. Calypso tried to persuade him to stay, warned 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. It didn't matter if my future turned out badly. 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 he was trying to reach. There wasn't anything like a home for me to search for. I was looking for something else.

My journey was different. It was 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'd 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? Like 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.

It was three o’clock. I didn’t feel like working anymore, so I closed down my computer, changed the message on my phone to say I was no longer there, then got up and walked over to Ken’s unit where I found Mark talking with him. I’d 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.”

I told him about the call from Sarah.

“Just follow Vincent’s instructions and watch what happens,” I said. “You’ll learn a lot.”

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’d 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 next month. 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. 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 I was proud of her too.

When she and I made eye contact, it only lasted a couple of seconds, but it felt longer. With that last look I tried to tell her everything I hadn’t been able to say. But she was 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 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 to be ourselves, we only had to walk in our own direction.

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.
