The Birdcatcher by Alan Conrad – copyright 2016
Four Free Chapters

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

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

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

"You are new?" she asked, putting her 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.

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

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

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

But Tracy was calling to me.

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

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

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