

# ENTERPRISE ACTUARIAL SYSTEMS THE ULTIMATE STEP BY STEP GUIDE

From a cutlery drawer, Tom withdrew a knife. The largest and sharpest blade in the small collection..She knew that the front door was locked, too, because Wally had waited to hear the deadbolts clack shut. Nevertheless, she stepped into the hall, where the light wasn't on, walked quickly past Angel's bedroom, came to the entrance to the lamplit living room-and saw a man backing through the open front door, dragging something, dragging a dark and large and heavy rumpled something, dragging a.If the policeman's gray eyes had earlier been as hard as nailheads, they were now points, and behind them was willpower strong enough to drive spikes through stone..For a long time, she stood beside the bed, holding his hand, confident that on some level he was aware of her presence, though he gave no indication whatsoever that he knew she was there.."But nothing equals a quake for killing. Big one in Shaanxi, China, killed eight hundred thirty thousand.".To the left, a door led to a back staircase, accessible with the special key already in his hand. To the right: a key-operated service elevator for which he'd been provided a separate key..Standard decks of playing cards are machine packed, always in the same order, according to suits. You can absolutely count on the fact that each deck you open will be assembled in precisely the same order as every other deck you have ever opened or ever will open..Otter said nothing.."Joey was, after all, an insurance broker," Vinnie reminded her. "He was going to look out for his family.".When the sound-suppressor was properly attached to the pistol, Junior Cain leaned closer to the girl, peered into her eyes, and whispered, "Naomi, are you in there?" Near the top of the stairs, Barty thought he heard voices in his bedroom. Soft and indistinct. When he stopped to listen, the voices fell silent, or maybe he only imagined them..He tucked his left arm tight against his side and threw himself against the door. The obstructing furniture was heavy, but it moved an inch. If it would give one inch, it would give two, so it wasn't immovable, and he was already as good as in there..When the two vertical panes of the casement window were still less than seven inches apart, they stuttered. The mechanism produced a dismal grinding rasp that sounded like a guttural pronunciation of the problem itself, c-c-c-corrosion, and seized up..Wednesday morning, January 10, he wired one and a half million dollars from the Gammoner account to Pinchbeck in Switzerland. Then he closed out the account in the Grand Cayman bank..Swift and yellow, Angel flew to her mother, grabbing at one of the bunched drapes as if she might hide behind it..Then the hero got in the sedan with his friends, and they drove away into the sun-splashed morning..The possibility that he'd left a clear fingerprint on the watch crystal had to be judged remote. And the band had been too textured to take a print useful to the police..Now Barty peered at the card, smacked his lips, smiled, and said, "Ga." With a flatulent squawk of the butt trumpet, he soiled his diaper,."Yes," she admitted, her face still close to his, "I'm afraid. But Dr. Chan is a fine surgeon, and this is a very fine hospital.".MONEY FOR THE DEAD. The decomposing flesh of a beloved wife and an unborn baby transmuted into a fortune was an achievement that put to shame the alchemists' dreams of turning lead to gold..In fact, attorneys for the potential plaintiffs felt that Nork, Hisscus, and Knacker were too willing to reach an accommodation, and they met the trio's conciliation with high suspicion. Naturally, the state didn't want to defend against a claim involving the death of a beautiful young bride and her unborn baby, but their willingness to negotiate so early, from such a reasonable posture, implied that their position was even weaker than it appeared to be..A nurse in surgical greens appeared. "Pull up the sleeves of your scrub nearly to your elbows. Scrub hard. I'll tell you when to stop.".With no clear awareness of having left the guest room, Paul looked down the enclosed stairs..Turning his patched eyes in the general direction of his mother, Barty said, "Oops.".All these punctures in the wall. Gouges. Slashes. So much rage required to make them.."He came through the surgery well. He'll be in post-op for a while, then brought here to the ICU. His condition's critical, but there are degrees of critical, and I believe we'll be able to upgrade him to serious long before this day is over. He's going to make it.". "Too bad. You might have used that to bargain with.".Agnes's chilled bones. Pushing a tangle of wet hair away from her face, she realized that her hands were shaking.."That's exactly how I hoped he would be." Relieved, he followed Agnes to the living room. "Listen, Aggie, you know, I don't have anything against Jacob, but-".Considering Junior's actions on his last night in Spruce Hills, eleven months ago, he must be cautious now. Without incriminating himself, pretending ignorance, he hoped to learn if his carefully planned scenario, regarding Victoria's death and Vanadium's sudden disappearance, had convinced the authorities-or whether something had gone wrong that might explain the quarter at the diner..This momentous day, he thought, and he shook with sudden terror at the inevitability of new beginnings..Thereafter, Junior managed to drive four miles before he was forced to pull off the road at another service station, after which he felt that his ordeal might be over. But less than ten minutes later, he settled for more rustic facilities in a clump of bushes alongside the highway, where his cries of anguish frightened small animals into squeaking flight..Celestina looked out a kitchen window and saw Agnes in the Lampion driveway, where the three-vehicle caravan was assembled. She was loading her station wagon.."Well, it's true," he said, finally turning the key in the proper direction and firing up the engine..Maria Gonzalez arrived with her daughters, and while it was natural for Angel to be drawn to the company of older girls, she had no interest in anyone but Barty.."That's the roaster tower," said Licky. "Where they cook the cinnabar to get the metal from it. Roasters die in a year or two. Where to, dowser?".She thought that she already knew all about humility, about the necessity of it, about the power of it to bring peace of mind and to heal the heart, but in the following few minutes, she learned more about humility than she had ever known before..Kaitlin had the piercing voice and talent for vituperation that marked her as a member of the Hackachak tribe, but for now she was content to leave the vocal assault to her parents. The stare with which she drilled Junior, however, if brought to bear on a promising geological formation, would core the earth and strike oil in minutes..Agnes met them, pulling Grace and Angel to her side. Her eyes were bright with excitement. "Tom, you're a man of

faith, even if you've sometimes been troubled in it. Tell me what you make of all this." Shuddering, rubbing furiously at himself, he stumbled into the bathroom. In the mirror, he confronted a face he hardly recognized: swollen, lumpy peppered with red hives. The wedding reception—big, noisy, and joyous—spread across the three properties without fences. His mother's name was so often mentioned, her presence so strongly felt in all the lives that she had touched, that sometimes it seemed that she was actually there with them. "Yes. In syrup form. It's a good item for your home medicine chest, in case your child ever swallows poison and you need to purge it from him quickly." Everything was proceeding precisely as Junior had envisioned in the instant when Naomi had first discovered the rotten section of railing and had nearly fallen without assistance. The entire plan had come to him, wholly formed, in a blink, and during the following two circuits of the observation deck, he had mulled it over, seeking flaws but finding none. Rubbermaid container from his own pantry. Junior would never again use it to store leftover soup. Breath held, Celestina confirmed what she had suspected about the child since the quick glimpse she'd had in the surgery. Its skin was café au lait with a warming touch of caramel. "Well, it still is to me. But what I've been wondering ... when you talk about all the ways things are ... is there someplace where you don't have this problem with your eyes?" out of hand. "Well ... yes, I suppose so." Spineless, unethical quack bastard, Junior thought bitterly. More than once, a passing nurse stopped to check on him and to advise him not to exhaust himself. In case someone was waiting in the hallway, he flushed the john for authenticity, though binding foods and paregoric still gave him the sturdy bowels of any brave knight in battle. From the corn soup to the baked ham to the plum pudding, he did not speak of his dry walk in wet weather. Truly, the time spent helping Agnes had given her uncountable new subjects for paintings and had begun to bring to her work a new depth that excited her. "When you pour out your pockets into the pockets of others," Agnes had once said, "you just wind up richer in the morning than you were the night before." Barty paced off the downstairs hallway to the kitchen, thinking about Dr. Jekyll and the hideous Mr. Hyde. He slipped behind the door and raised the pewter candlestick over his head. Weighing perhaps five pounds, the object made a formidable bludgeon, almost as good as a hammer. Simon Magusson, lacking family, had left his estate to Tom. This came as a surprise. The sum was so considerable that even though Tom was on a dispensation from his vows, which included his vow of property, he was uncomfortable with his fortune. His comfort was quickly restored by contributing the entire inheritance to Pie Lady Services. They had been brought together by two extraordinary children, by the conviction that Barty and Angel were part of some design of enormous consequence. But more often than not, God weaves patterns that become perceptible to us only over long periods of time, if at all. After the past three eventful years, there were now no weekly miracles, no signs in the earth or sky, no revelations from burning bushes or from more mundane forms of communication. Neither Barty nor Angel revealed any new astonishing talents, and in fact they were as ordinary as any two young prodigies can be, except that he was blind and she served as his eyes upon the world. The cop had picked up the .22 pistol, using a pencil through the trigger guard, to prevent the destruction of fingerprints. Although the distance to the ground was only ten feet, she would be risking too much by running blindly off the roof and leaping to clear the fringe of fire at the edge. A landing on the lawn might end well. But if she fell onto the walkway, she might break a leg or her back, depending on the angle of impact. More likely than not, this was a lie, and the detective was, setting him up. Suddenly Junior wished that he had denied dreaming. Holding the mug in his right hand, Tom picked up the coin and rolled it across the knuckles of his left. Paul's quarter, after all. A two-bit temptation to panic. As gifted with physical grace as with good looks, Junior stepped into the bedroom doorway, lithely and with feline stealth. He leaned against the jamb. He was a patriotic guy, and he preferred American rock to the British brand. He had nothing against the English, no prejudices against people of any nationality. Nevertheless, he believed that the American Top 40 ought to feature American music exclusively. "Water can break?" Maria asked, looking toward the faucet at the kitchen sink. She sighed. "I have so much to be learned." "We don't believe it does, do we, Daddy? We don't believe blood tells. We believe we're born to hope, under a mantle of mercy, don't we?" If the state police did get involved, and even if they found evidence that the accident was staged, they would most likely point the finger of blame at the man for whom Victoria had been preparing dinner. Among those present before the caravan returned were a few who should have known better than to allow this madness. Tom Vanadium, Edom, Maria. They stared up at the boy, tense and solemn, and Agnes could only suppose that they, too, had arrived after the fact, with the boy already beyond easy recall. Although he didn't believe in destiny, in fate, in anything more than himself and his own ability to shape his future, Junior couldn't deny how extraordinary it was that this woman should cross his path at this precise moment in his life, when he was frustrated to the point of cerebral hemorrhage by his inability to find Bartholomew, confused and nervous about the phantom singer and other apparently supernatural events in his life, and generally in a funk unlike any he had ever known before. Here was a link to Seraphim and, through Seraphim, to Bartholomew. "I'm captivated more by painting than I am by most dimensional work," Junior explained. "Really, the only sculpture I've acquired is Poriferan's." "And in some of them, maybe I died the night you were born, and you live alone with your dad." because even to cry in pain will invite more vicious discipline than the pummeling he's already endured. His father. Suitcases seemed to be missing. Some clothes, as well. Could mean a weekend vacation. In January '65, while Vanadium had been in the first month of what proved to be an eight-month coma, Enoch Cain had sought Nolly's assistance in a search for Seraphim's newborn child. When Vanadium had learned about this from Magusson long after the event, he assumed that Cain had heard Max Bellini's message on his answering machine, made the connection with Seraphim's death in an "accident" in San Francisco, and set out to find the child because it was his. Fatherhood was the only imaginable reason for his interest in the baby. The maniac kicked once more, but because of the bracing dresser, the door wouldn't budge, so he kicked harder, again without success. This was his door, however, not hers. She did not possess a

ticket to ride the train that had come for him. He boarded, and the train was gone, and with it the light in his eyes. She lowered her mouth to his, kissing him one last time, and taste of his blood was not bitter, but sacred. "I don't just think so. And I don't just know it. I feel it, exactly like you feel all the ways things are. I'll bet you feel it, too." This was not the same card he'd found at his bedside, under two dimes and a nickel, on the night following Naomi's funeral. He had torn that one and had thrown it away. Like a disc fish with silvery scales, the coin lay in the cup of Junior's palm. Directly over his life line. Now he shuffled the first of the four decks precisely as he had shuffled the first deck on Friday evening, and he set it aside. into darkness, Celestina sat down to dinner with her mother and her father in the dining room of the parsonage. Copyright (c) 1997 by Ursula K. Le Guin. He no longer had any reason to follow an exercise regimen. For twenty-three years, he'd needed to maintain good health in order to meet his responsibilities, but all the responsibilities that mattered to him had been lifted from his shoulders. One hand on the railing, he ascended the first three steps slowly. Pausing on each, he slid his foot forward and back on the carpet, runner to judge the depth of the tread relative to his small foot. He ran the toe of his right shoe up and down the riser between each tread, gauging the height. SHORTLY BEFORE one o'clock, the Hackachaks descended in a fury, eyes full of bloody intent, teeth bared, voices shrill. He preferred to venture inside the house while some lights remained on. He didn't want to be reduced to creeping stealthily in the dark through strange rooms: The very idea filled his guts with shiver chasing shiver. Celestina indicated to Tom that he should sit at the head of the table, facing Agnes at the foot. As Wally lowered himself into the empty chair to Tom's left, Celestina picked up two items from the sideboard and put them in front of Tom, before sitting to his right. An SFPD patrol car swept past, its siren silent, the rack of emergency beacons flashing on its roof. She didn't have experience with guns, but having seen him trying to press cartridges into the magazine, she knew how to load. She inserted one round. Then a second. Enough. With his refreshed drink, studying Celestina's photograph in the brochure, Junior returned to the living room. She was as stunning as her sister, but unlike her poor sister, she wasn't dead and was, therefore, an appealing prospect for romance. From her, he must learn whatever she knew that might help him in the Bartholomew hunt, without alerting her to his motive. At the same time, there was no reason that they couldn't have a fling, a love affair, even a serious future together. His daughter, his affliction, his millstone, granddaughter of the boil-giving voodoo Baptist .... Something was very wrong with her, and she tried to speak, but again her voice failed her. Maria, puzzled but cooperative, left the room as instructed, and Barty removed the correct book from the stack on the table, without anyone's guidance. He sat in the armchair at his mother's side and began to read. After examining Barty, Dr. Schurr sent them to the hospital for further tests. There they spent the rest of the day, except for an hour break during which they ate lunch in a burger joint. Still pretending sleep, Junior delighted in the realization that the detective himself had dragged a red herring across the trail and was now busily following this distracting scent. All the way to the nightstand, he expected to discover that the revolver had been taken from the drawer. Yet here it was. Loaded. Although Neddy had flushed to a rich primrose-pink, Junior still held his hand, crowding him, lowering his face even closer to the musician's. "If you vouched for a teacher, I'd feel confident that I was in good hands, but I'd still much rather learn from you, Neddy. I really wish you would reconsider." The patches were held by the same two elastic strips, so Barty flipped up both at the same time. Sliding one hand lightly along the railing, the boy quickly descended the short flight of steps and walked onto the soggy lawn, into the rain. As he turned the corner onto Jasmine Way, he felt his heart lift in expectation of the sight of his home. It wasn't a grand residence--a typical Main Street, USA, house-but it was more splendid to Paul than Paris, London, and Rome combined, cities that he would never see and would never regret failing to see. To be useful, anger must be channeled, as Zedd explains with unusually poetic prose in *The Beauty of Rage: Channel Your Anger and Be a Winner* Junior's current predicament would only get worse if he had to telephone Roto-Rooter to extract a musician from the plumbing. The reverend couldn't easily escape church obligations on such short notice, but Grace wanted to be with her daughters. Phimie, however, pleaded that only Celestina accompany her. For half an hour he studied Barty's eyes with various devices and instruments. Thereafter, he arranged an immediate appointment with an oncologist, as Joshua Nunn had predicted. Of course, Angel might have been playing around with the talking book. Or, even though she'd left the dolls downstairs, she might have been filling the time until Barty's return by having a nice chat with Miss Pixie and Miss Velveeta. She had other voices, too, for other dolls, and one for a sock puppet named Smelly. But she knew. Barty, buoyant as ever, seemed not to be much worried about the problem with his vision. He appeared to expect that it would pass like any sneezing fit or cold. Without ceremony or prayer, although with much righteous anger, Junior hoisted the dead musician over the lip of the Dumpster. For a dreadful moment, his left arm tangled in the loosely cinched belt of the London Fog raincoat. Straining a shrill bleat of anxiety through his clenched teeth, he desperately shook loose and let go of the body. In the foyer again, about six feet inside the front door, he stood the wineglass on the floor. He placed the bottle of Merlot beside the glass, the red rose beside the bottle. Agnes's sharp intake of breath caused Edom to look up from his nephew's name. Pale, she was, her eyes as haunted as old mansions. Done with dolls for now, Barty and Angel went upstairs to his room, where the book that talked waited patiently in silence. With her colored pencils and a large pad of drawing paper, she clambered onto the cushioned window seat. Barty sat up in bed and switched on the tape player that stood on the nightstand. "No, I don't see it," Chicane repeated. "There's no benefit to a meditation marathon. Twenty minutes is enough, man. Half an hour at the most. You relied on your internal clock, didn't you?" Suddenly remembering the doctor's assurance to Neddy that they would be out of this building by week's end, Celestina said, "But we've nowhere to go." Of the things you couldn't have seen coming, I'm the worst ... I'm the worst ... I'm the worst..... They had not come to Junior yesterday in their grief, if in fact they had thought to grieve. To be fair, with her exceptional beauty, she would have been the center of attention even in a gathering of real artists. Junior had little

chance of getting at Seraphim's bastard boy without going through this woman and killing her as well; but if his luck held and he could eliminate Bartholomew without Celestina realizing who had done the deed, then he might yet have a chance to discover if she was as lubricious as her sister and if she was his heart mate..By Sunday evening, a combination of factors-deep commitment to the philosophy of Zedd, explosive testosterone levels, boredom, self-pity, and a desire to be a risk-taking man of action once more-motivated Junior to splash a little Hai Karate behind each ear and go courting. Shortly after sunset, with a single red rose and a bottle of Merlot, he set off for Victoria Bressler's place..To her mother, Celestina said, "What did you mean when you said you'd heard all about Barty here?".To Nolly, Kathleen said, "This is why I married you. To be around talk like this.".He couldn't easily refuse the assignment. Later that year, President Lyndon Johnson, with strong backing from both the Democratic and the Republican Parties, was expected to sign the Civil Rights Act of 1964, and currently it was dangerous for clearheaded believers in the primacy of self to express their healthy instincts, which might be mistakenly perceived as racial prejudice. He could be fired..This was the same woman who had been stripping the second bed when Celestina arrived earlier. Now she was here to remake the first..Life was too short to waste it working if you had the means to afford lifelong leisure..His previous plan to create a tableau-butter on the floor, open oven door-to portray Victoria's death as an accident was no longer adequate. A new strategy was required..Someone named Bartholomew had adopted Seraphim's son and named the boy after himself Junior applied the patience learned through meditation to the task at hand, and instinctively, he soon evolved a motivating mantra that continuously cycled through his mind while he studied the telephone directories: Find the father, kill the son..He drove his yellow-and-white 1955 Ford Country Squire station wagon. He'd bought the car with some of the last money he earned in the years when he had been able to hold a job, before his ... problem..Licky took him down into the mines to show him the gangues, the kinds of earth the ore was likely to occur in. A few miners were working at the end of a long level..Short and slender, Dr. Chan was as self-effacing as a Buddhist monk, as confident and as gracious as a mandarin emperor. His manner was serene, and his effect was tranquility..The formless apprehension with which she had awakened at 1:50, Tuesday morning, had returned to her from time to time during the past couple days. Now, here it came again, pinching her throat and tightening her chest-at last beginning to take form..He nodded. "The effect not only comes before a cause in this case, but completely without a cause. The effect is staying dry in the rain, but the cause-supposedly walking in a dryer world-never occurs. Only the idea of it."The toast now came to Celestina. "To Phimie, who will be with me in memory every hour of every day for the rest of my life, until she is with me again for real. And to ... to this most momentous day.".Between the one-line description of the baklava and the menu's more effusive words about the walnut mamouls, the suspense became too much, the doubt too insidious, at which point Celestina looked up and said, with more girlish angst in her voice than she had planned "Maybe this isn't the place, maybe it isn't the time, or maybe it's the time but not the place, or the place but not the time, or maybe the time and the place are right but the weather's wrong, I don't know--Oh,.This comment left Tom nonplussed. He could only imagine that Jacob had known someone who died in that crash-yet the twin's tone of voice and his expression seemed to suggest that a world without the Bakersfield train wreck would be a less convivial place than one that included it..Either Obadiah intuited Agnes's fear or he was motivated by her kindness to reveal his method, after all. "I'm embarrassed to say what you saw wasn't real magician's work. Crude deception. I chose the ace of diamonds exactly because it represents wealth in fortune-telling, so it's a positive card that people respond well to. The ace with your boy's name was prepared beforehand, inserted face up toward the bottom of the deck, so a middle cut wouldn't reveal it."

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