

## **DICTIONARY OF THE DEFINITION OF TERMS USED IN CONNEXION WITH THE THEORY AND PRACTICE OF INSURANCE IN ALL ITS BRANCHES**

Stepping forward, Agnes said, "When Barty holds my hand and walks me through the rain, I get wet even while he stays dry. The same for all the rest of us here ... except Angel." Six paces past that marker floorboard, Barty had the strangest feeling that someone was in the hallway with him. A pang of regret pierced her, that her boy's precocity should deny him this fine fantasy, as her morose father had denied it to her. "He's real," she asserted. 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." Apparently Maria wished that she'd brought a rosary to dinner. With the fingers of her right hand, she pinched the knuckles of her left, one after the other, as if they were beads. Certain disbelief insulated her against immediate surprise. She shook her head. "That's not possible." He went upstairs to change out of his dark blue suit and badly scuffed black shoes. "I'm gonna dream about baby chickens," she told Celestina, "and if I'm all yellow, they'll think I'm one of them." He nervously fingered the fabric of his slacks, outlining the quarter in his pocket. Still there. When together in Agnes's company, Edom and Jacob were brothers, comfortable with each other. But together, just the two, no Agnes, they were more awkward than strangers, because strangers had no shared history to overcome. THOUGH OTHERS MIGHT see magic in the world, Edom was enthralled only by mechanism: the great destructive machine of nature grinding everything to dust. Yet wonder suddenly bloomed in him at the sight of the ace bearing his nephew's name. make a worrywart life-insurance salesman like me seem just as light hearted as a schoolgirl. twenty-eight pounds. Typically, seven to eight pounds of this is the fetus. The placenta and the amniotic fluid weigh three pounds. The remaining eighteen are due to water retention and fat stores. "Nervous," he said, and howled when one of the paramedics proved to be a sadist masquerading as an angel of mercy. Murder itself was easy, but the aftermath was more draining than he had anticipated. Although the ultimate liability settlement with the state was certain to leave him financially secure for life, the stress was so great that he wondered, in his darker moments, if the reward would prove to be worth the risk. As outgoing as his twin uncles were introverted, Barty didn't withdraw from the festivities. Agnes never needed to remind him that family and guests took precedence over even the most fascinating characters in fiction, and the boy's delight in the company of others pleased his mother and made her proud. "I know what you mean. Mr. Cain, I'd never turn my back on that much money if there was any damn way at all I could earn it." Rising slowly like the blade in the hands of an ax murderer as deliberate as an accountant, Thomas Vanadium's gaze arced from Junior's clenched fist to his face. He briefly closed his hand around the three coins, then with a snap of his wrist, flung them at Nolly, who flinched. But either the coins were never flung or they vanished in midair and his hand was empty. In the closet, a limited wardrobe did not fully occupy available rod space. On the floor, shoes were neatly arranged toe-to-heel. Clutching the purse as though determined to resist robbery even in death, the guy dropped, sprawled, shuddered, and lay still. He'd gone down with no shout of alarm, with no cry of mortal pain, with so little noise that Junior wanted to kiss him, except that he didn't kiss men, alive or dead, although a man dressed as a woman had once tricked him, and though a dead pianist had once given him a lick in the dark. Sweaty, chilled, trembling, weak-kneed, watery-eyed with self-pity, Junior spread a plastic garbage bag on the driver's seat. He got in the Suburban, twisted the key in the ignition, and groaned as the engine vibrations threatened to undo him. She. Heretofore, Celestina hadn't given a thought to the gender of the baby, because, to her, it had been less a person than a thing. Barty set one other rule: "Without dying first ... and you have to be sure you can get back." Soon he realized this was a mistaken assumption, because when the instructor began trying to unknot him from his lotus position, a defensive numbness deserted Junior, and he became aware of pain. Excruciating. She shivered, and Edom, thinking that she had caught a chill ripped off his suit jacket and draped it over her shoulders. Using this apartment as a base, Nolly and Kathleen had conducted some of the small skirmishes in the first phase of the war, including the ghost serenades. They left the place tidy. Indeed, the only sign that they had ever been here was a packet of dental floss left behind on the sill of a living-room window. They introduced themselves as Knacker, Hisscus, and Nork, but Junior didn't bother to associate names with faces, partly because the men were so alike in appearance and manner that their own mothers might have had difficulty figuring out which of them to blame for never calling. Besides, he was still tired from his recent ramble through the hospital and unnerved by the thought of some baleful-eyed Bartholomew prowling the world in search of him. As woe begone a widower as anyone could expect, Junior spent every night home alone. By Sunday, he'd slept without companionship eight nights since being discharged from the hospital. What if the stubborn, selfish, greedy, grubbing, vicious, psychotic, evil spirit of Thomas Vanadium, which had earlier pursued Junior through another alleyway in broad daylight, had followed him into this one in the more ghost-friendly hours of the night, and what if that spirit were standing just outside the Dumpster right now, and what if it closed the bifurcated lid and slipped a bolt through the latch rings, and what if Junior were trapped here with the thoroughly strangled corpse of Neddy Gnathic, and what if the flashlight failed when he tried to switch it on again, and then what if in the pitch-blackness he heard Neddy say, "Does anyone have a special request?" Edom had turned away from the box of groceries that he was packing. Frowning at the pies, he said, "You don't think. ... After a while, he dared to crack his eyelids. Pressing against his eyes was a blackness as smooth and as unrelenting as any known by a blind man. Not even a ghost of light haunted the night beyond the window, and the slats of the venetian blind were as hidden from view as the meatless ribs under Death's voluminous black robe. Two soft-boiled eggs, one slice of bread neither toasted nor buttered, a glass of apple juice, and a dish of orange. Allowing one month for the job might be optimistic. On the other hand, he'd had a long time to perfect a strategy. By the time he put his suitcase and three boxes of books--the collected works of Zedd and selections from the

Book-of-the-Month Club-in the Suburban, Junior had rushed twice more to the bathroom. His legs were shaky, and he felt hollow, frail, as if he'd lost more than was apparent, as if the essential substance of himself was gone..Room to room through the upstairs. Checking closets. Behind furniture. Bathrooms. In Paul's private spaces. No Cain.. "I'm not sad," Tom said, "because though I have this face here in this world, I know there's another me-in fact, lots of other Tom Vanadiums-who don't have this face at all. Somewhere I'm doing just fine, thank you." "He's a wonderful boy, so very bright, so very full of life. Blindness will be hard, but it won't be the end. He'll cope without the light. It'll be so difficult at first, but this boy ... eventually he'll thrive." She put down her fork, glanced around the restaurant once more, and leaned across the table. Blushing brighter, she softly sang the opening lines of "Someone to Watch over Me." He nodded. "You do. Yes. But you don't need to know right now. Later, when you're calmer, when you're clearer. It's too important to rush you through it now." Opening his eyes blinking back his tears just as more agonizing contractions knotted his abdomen, he could see ribbons of red in the watery green mess that gushed from him. Bright red. Gastric blood would be dark. This must be pharyngeal blood. Unless an artery had ruptured in his stomach, torn by the incredible violence of these intransigent spasms, in which case he was puking his life away.. "Cancer," she whispered, and superstitiously reproached herself for speaking the word aloud, as though thereby she'd given power to the malignancy and ensured its existence.. Inevitably, man of the arts that he was, his slouching brought him to several galleries. In the window of the fourth, not one of his favorite establishments, he saw an eight-by-ten photograph of Seraphim White.. "Thanks, Sparky, but not tonight. I'm thinking of taking a look around downstairs if old Nine Toes isn't stuck at home tonight with a case of paralytic bladder." Later, at home in bed, after Nolly proved the value of oysters, he and Kathleen lay holding hands. Following a companionable silence, he said, "It's a mystery." When he passed by his own lunch plate on the counter and again saw the quarter gleaming in the cheese, he spat out a curse.. The popeyed little toad smirked over there on the far side of his pretentious desk.. "No pie!" Agnes agreed. She parenthesized his head with her hands and punctuated his sweet face with kisses.. "But nothing equals a quake for killing. Big one in Shaanxi, China, killed eight hundred thirty thousand." And now Cain was aware of her, interested in her. Informed of this development, Harrison would no doubt rethink his position.. Frowning, Agnes said. "Yes, those stories. Sweetie, when Uncle Edom and Uncle Jacob go on about big storms blowing people away and explosions blowing people up ... that's not what life's about." "It's been a tough few years," he said. "Losing her ... and then getting out of Nam alive." AS GREASY WITH FEAR sweat as a pig on a slaughterhouse ramp, Junior woke from a nightmare that he could not remember. Something \*is reaching for him-that's all he could recall, hands clutching at him out of the dark-and then he was awake, wheezing. Night still pressed at the glass beyond the venetian blind. The pharmacy lamp in the corner was aglow, but the chair that had been beside it was no longer there. It had been moved closer to Junior's bed.. Clearly, the musician recognized him, which seemed unlikely, even extraordinary, considering that they'd never spoken to each other, and considering that Junior must be only one of thousands of customers who had passed through that lounge in the past three years.. A siren in the city wailed toward St. Mary's. An ambulance. Through streets bustling with hope, always this lament for the dying.. Whether making love or killing, he was never guided by bigotry. A private little joke with himself. But true.. The bitch was getting tired, but Junior still didn't like his odds in a hand-to-hand confrontation. Her hair was disarranged. Her eyes flashed with such wildness that he was half convinced he saw elliptical pupils like those of a jungle cat. Her lips were skinned back from her teeth in a snarl.. Now, the hateful music unnerved him. He became convinced that if he went home alone, the phantom chanteuse-whether Victoria Bressler's vengeful ghost or something else-would croon to him once more. He wanted company and distraction, after all.. Evidently, the hero was accustomed to encounters of this nature. He rose, pulled out the unused fourth chair. "Please sit with us." "It's an uncommon reaction," the physician acknowledged, "but not so uncommon as to be rare." Thus began the first day of the last weekend of their old lives. Maria visited on Saturday, sitting in the kitchen, embroidering the collar and cuffs of a blouse, while Agnes baked pies.. altogether by taking slow deep breaths, slow deep breaths, and by remembering that each of us has a right to be happy, to be fulfilled, to be free of fear.. 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.. The need for relief was tremendous, inexpressible, and the urge to urinate was irresistible, and yet he could not let go. For more than eighteen hours, his natural urinary process had been overridden by concentrative meditation. Now the golden vault was locked tight. Every time that he strained for release, a new and more hideous cramp savaged him. He felt as if Lake Mead filled his distended bladder, while Boulder Dam had been erected in his urethra.. Permissions Department, Harcourt, Inc., 6277 Sea Harbor Drive, Orlando, Florida 32887-6777. www.harcourt.com "Darkrose and Diamond" first appeared in The Magazine of Fantasy and Science Fiction.. She also sought forgiveness for the hardness with which she had treated Nicholas Deed.. straddles him, driving big fists into his back, brutally into his sides. With high fences and hedgerows of Indian laurels. Beseechingly, with no intention of intimacy, he took Celestina's hands in his. "For years, as an obstetrician, I brought life into the world, but I didn't know what life was, didn't grasp the meaning of it, that it even had meaning. Before Rowena, Harry, and Danny went down in that airplane, I was already ... empty. After losing them, I was worse than empty. Celestina, I was dead inside. Phimie gave me hope. I can't repay her, but I can do something for her daughter and for you, if you'll let me." mouth was turned down in half a frown. From the corner of her lips oozed a stream. When he got no response, he wedged the toe of his right loafer under the guy's chest and, with some effort, rolled him onto his back.. 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 owner, also the pilot on this trip, was pleased to be paid cash in advance, in crisp

hundred-dollar bills, rather than by check or credit card. He accepted payment hesitantly, however, and with an unconcealed grimace, as though afraid of contracting a contagion from the currency. "What's wrong with your face?" Everywhere in the fabled city, calves and knees and magnificent expanses of taut thighs were on display. This brought out the dreamy romantic in Junior, and more than ever he yearned desperately for the perfect woman, the ideal lover, the matching half of his incomplete heart..The boy-wonder physician turned to Junior again and assumed an expression of compassion so inauthentic that if he'd been playing a doctor on even the cheesiest daytime soap opera, he'd have been stripped of his actor's-union card, fired, and possibly horsewhipped on a live television special. "We'll be doing the procedure this afternoon, so I wouldn't want to give you anything much for the pain just prior to anesthesia and sedation. But don't you worry, Mr. Pinchbeck. Once we've lanced these boils, when you wake up, ninety percent of the pain will be gone." "Why should I care whether you have any peace?" she asked, and she seemed to be listening to a woman other than herself..The January air was crisp, fragrant with evergreens and with the faint salty scent of the distant sea. A curiously yellow moon glowered like a malevolent eye, studying him from between ragged ravelings of dirty clouds..Her father respected and admired Tom, so she was thankful for his presence. And anyone who could survive whatever catastrophe had left him with this cubistic face was a man she wanted on her team in a crisis..Jacob was hiding something. Until he had spoken of Josef Krepp, his every response had been formed as a question, which had always been his preferred method of avoidance when conversation involved a subject that made him uncomfortable..The papermaker withdrew a thick wad of hundred-dollar bills from his envelope and, squinting, inspected the currency in the flickering light. "I'm leaving now, but you wait until movie's over."..Although Junior had not answered, Vanadium said, "Yes, I thought you heard it."..This trick, however, was far more difficult than walking where the rain wasn't. Sustaining vision took both a mental and physical toll from him..This Detroit-built gondola would swiftly navigate the Styx without a black-robed gondolier to pole it onward.. "He worked in your shipyard, your highness." Losen liked to be called by kingly titles..She wanted to tell him not to say these queer things, not to talk this way, yet she couldn't speak those words. When Barty asked her why, as inevitably he would, she'd have to say she was worried that something might be terribly wrong with him, but she couldn't express this fear to her boy, not ever. He was the lintel of her heart, the keystone of her soul, and if he failed because of her lack of confidence in him, she herself would collapse into ruin..The two men detached and rolled up the pleated green skirt that hung from the rectangular frame of the graveyard winch on which the casket was suspended. Green, rather than black, because Naomi loved nature: Junior had been thoughtful about the details of the service.. "Your mother's wise," Paul said. "More than all the owls in the world," the boy agreed..So that my mind could move about among the years and centuries without getting things all out of order, and to keep contradictions and discrepancies at a minimum while I was writing these stories, I became (somewhat) more systematic and methodical, and put my knowledge of the peoples and their history together into "A Description of Earthsea." Its function is like that of the first big map I drew of all the Archipelago and the Reaches, when I began to work on A Wizard of Earthsea over thirty years ago: I needed to know where things are, and how to get from here to there-in time as well as in space..BARTY TODDLED, Barty walked, and ultimately Barty carried a pie for his mother on one of her delivery days, wary of his balance and solemn with responsibility.. "When we pull away, people are waving across the street at the UPS truck, and the driver, he sees them, and he stands there, kind of confused, and then he waves back." "I'll come by at eight o'clock for breakfast," Wally suggested. "We have to set a date."..Celebration of course, would lead to incarceration and perhaps to electrocution. With Vanadium, the maniac cop, likely to be found lurking under the bed or masquerading as a nurse to catch him in an unguarded moment, Junior had to recover at a pace that his physician would not find miraculous. Dr. Parkhurst expected to discharge him no sooner than the following morning..Saturday morning, he walked to a drugstore in town and purchased eight decks of cards. With four, he passed the day re-creating, again and again, what he'd done at the dining-room table the previous evening. The four knaves never appeared..It's been a joy to me to go back to Earthsea and find it still there, entirely familiar, and yet changed and still changing. What I thought was going to happen isn't what's happening, people aren't who-or what-I thought they were, and I lose my way on islands I thought I knew by heart..He turned the brochure in his hands, to look at the front of it again. Gradually he began to suspect that the title of the exhibition might be what had brought to mind the reverend's unremembered sermon..Heart racing, but reminding himself that strength and wisdom arose from a calm mind, Junior stood in the center of the small kitchen, slowly turning to study every angle of the room..Above the wainscoting, the walls were Sheetrock, unlike the plaster elsewhere in the apartment. On one of them, Enoch Cain had scrawled Bartholomew three times..Because they were smaller than men and could move more easily in narrow places, or because they were at home with the earth, or most likely because it was the custom, women had always worked the mines of Earthsea. These miners were free women, not slaves like the workers in the roaster tower. Gelluk had made him foreman over the miners, Licky said, but he did no work in the mine; the miners forbade it, earnestly believing it was the worst of bad luck for a man to pick up a shovel or shore a timber. "Suits me," Licky said..She tried to tell him that he was going to make it, that he would be with her for a long time, that the universe was not so cruel as to take him at thirty with all their lives ahead of them, but the truth was here to see, and she could not lie to him..During the past three years, he'd suffered much because of these sisters, including most recently the humiliation in the Dumpster with the dead musician, Celestina's pencil-necked friend with a propensity for postmortem licking. The memory of that horror flared so vividly-every grotesque detail condensed into one intense and devastating flash of recollection-that Junior's bladder suddenly felt swollen and full, although he had taken a long satisfying leak in an alleyway across the street from the restaurant at which the postcard-painting poseur had enjoyed a leisurely dinner with Ichabod..yunh," so she nodded as vigorously as she was able to do, and tightened her

grip on Celestina's hand..Shortly before three o'clock, Thursday afternoon, in a state of agitation, Barty raced into the kitchen, where Agnes was baking buttermilk-raisin pies. Holding Red Planet open to pages 104 and 105, he complained urgently that the library copy was defective. "There's twisty spots in the print, twisty-funny letters, so you can't just exactly read all the words. Can we buy our own copy, go out and buy one right now?" Angel found this hysterical, and Agnes said long-sufferingly, "Thank you for the language lesson, Master Champion." The night was in flight, however, and he had a lot to do before it swooped straight into morning..When all were gathered on the porch, lined up across the head of the steps and along the railing, in chill damp air that smelled faintly of ozone and less faintly of jasmine, Barty said, "Mr. Vanadium, your quarter trick is really cool. But here's something out of Heinlein." Agnes could not bear to watch Maria sewing. The light no longer stung, but her new future..With the great tree ninety degrees to his left, he was able to locate the back-porch steps at forty-five degrees. He pointed with the cane, which otherwise he had not used. "The porch?".Joey was not illuminated by the light of this world. Agnes realized that he was translucent, his skin like fine milk glass through which shone a light from elsewhere..He phoned her before leaving, to be sure she was home. She didn't work weekend shifts at the hospital; but maybe she would have gone out on this night off. When she answered, he recognized her seductive voice-and devilishly muttered, "Wrong number." surreptitiously with Junior. He was accustomed to being an object of desire. This night, however, the only lady he cared about was San Francisco herself, and he wanted to be alone with her..Through the big window beyond her, the charry branches of the massive oak tree formed a black cat's cradle against the sky, leaves quivering slightly, as though nature herself trembled in trepidation of what Junior Cain might do..If not for Celestina's slutty little sister, Bartholomew would not exist. No threat. Junior's life would be different, better..Agnes had the craziest notion that he was counting them, when at his age. Of course, he would have no concept of numbers..Maria's face gathered into a frown, like a piece of brown cloth cinched by a series of whipstitches. "Six lessons." Settling onto the empty stool beside this beauty, Junior offered to buy her a drink, and she accepted..Because Junior's right arm was encumbered by the bracing board and the intravenous needle, he tugged a mass of tissues from the box with his left hand..Junior wasn't concerned that the shots would attract unwanted attention. These large rural properties and a plenitude of muffling trees made it unlikely that the nearest neighbor would hear anything..Reluctantly, Jacob finally returned the cards to the packs and admitted to himself that superstition had seized him and would not let go. Somewhere in the world was a knave, a human monster-even worse, according to Maria, a man as fearsome as the devil himself-and for reasons unknown, this beast wanted to harm little Barty, an innocent baby. By some grace that Jacob could not understand, they had been warned, through the cards, that the knave was coming. They had been warned..Like the chicken egg. As weary as she was, Agnes could not at once puzzle out the meaning of those four words. Then: "Oh. He's in an incubator." Leave the lamps burning, the door unlocked. A murderer, frantic to vanish while the victim remained undiscovered, wouldn't be worried about the cost of electricity or about protecting against burglary..Phimie gazed upon the child briefly, then sought her sister's eyes again. Another word..The lawyer's eyes appeared as round as his face. "Aggie, please don't tell me you've started to share Jacob's ... enthusiasms? ". "Last time I looked, Miss Galloway lived to the south of us. Retired. Never married. No children." Swift and yellow, Angel flew to her mother, grabbing at one of the bunched drapes as if she might hide behind it..As a young man, he had performed first in nightclubs catering to Negroes and in theaters like Harlem's Apollo. During World War II, he'd been part of a USO troupe entertaining soldiers throughout the Pacific, later in North Africa, and following D-Day, in Europe.. "This was back on January 24, 1556," said Edom with unhesitating authority, for he had memorized tens of thousands of facts about the worst natural disasters in history..His severed toe lay across the room, on the white tile floor. It stuck up stiffly, nail gleaming, as if the floor were snow and the toe were the only exposed extremity of a body buried in a drift.

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