



**NEVER TRAVEL WITHOUT  
INSURANCE**

**GOING ANYWHERE NICE?**

**— ADRIAN DAWSON —**

# NEVER TRAVEL WITHOUT INSURANCE

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The ball. Red with yellow stars; colourful like a kid's party and bouncing like life itself.

It's moving in slow motion; always. Slipping from tiny fingers, lost in thick blue gloves. Escaping...

I see her face first, the instant reaction of already wide eyes as they strain to find new limits. Slowly the jaw begins to descend, following the ball, and deep realisation takes the place of instinctive. Her first word needs more work to qualify as such, so she tries again... a long, guttural 'Mom-meeeeee...!'

Her mother, busy hurrying the pair of them somewhere they clearly do not want to go, turns. Too late. The gloves have a little room for growth yet, always better that way (if the child takes good care of them and does not leave them behind), and the fingers slip easily from within. By the time that same mother voices her own word, the tiny hand has escaped her grasp and she is left holding an empty woollen shell as her daughter steps down from the kerb. Like her child before her, the name is stretched by desperation, fear and shock into one long shriek, barely discernible even as language.

'Ka-tiieee...!'

I knew this day would come. I've known for almost seven hundred all-too-short days and nights and it has kept me awake for a good many of the latter. That is why I am here, visiting one of the large corporations from whom I have stolen as best – and as much – as I could for the bulk of my adult life. It is why I am about to place my final signature on the final piece of paper. The one that will take good care of Charlotte, though more especially Amy, when I can't do it any more. When I'm gone.

TriMutual Insurance Services occupy the entire third and fourth floors of 115 Central, and that's one expensive piece of real estate, let me tell you. My meeting was not with the chairman, or anything so grand, but with a nobody pencil-pusher who had set his stall on the third floor. With a newspaper tucked almost corporately beneath my arm I entered through the revolving smoked-glass doors, allowing a frumpy young woman (a permanently engrained Germanic scowl prevents me from using the word 'lady') to step in before me.

If there is one thing that I have learned in my trade, it is to 'mingle' - to be nothing special. People do not notice you if you are just some average, polite guy and as such they are unable to recall your face as accurately as they might like when later questioned. Shove your way around being ignorant and people cast you a longer glance (people like Frau Miserable, for example). Which is why, despite the fact that I have killed three people and injured at least a dozen more in my lifetime, I'm simply the nicest guy you could ever hope to meet.

Just as long as you don't go meeting me when I'm in the middle of a job.

TriMutual is one of about eighty-seven global subsidiaries of AmeriBank - one of three major corporations who have contributed heftily toward my – how shall I put this? - salary throughout my adult years. I've never taken the trouble to sit down and do the math, but I would guess that they have accounted for a good seventy-five percent of my late-teen and adult living expenses. Northern Trust probably take reluctant responsibility for around ten percent, purely because they have much better security, and First Collateral are responsible both for another seven percent and for the fact

that I only have three fingers sharing a coffee with the thumb on my left hand. The rest was all ad-hoc; an old lady here, a bag there and a suitcase or a laptop taken from a complacent hand or a turned eye somewhere else.

I've never had a 'job' per-se, not in the nine-to-five sense, but done more than my share. I've filled more than enough hours with guns, stolen cars and close calls to bore you solidly for a week or more.

I let the miserable cow into the lift before me also, and let her select her floor first. True to her tight-lipped indignance she took the fifth. I pressed for three, stepped back and took a deep breath. I could see my own reflection in the faux gold (but probably almost as expensive) inner panelling. I didn't actually look as scared as I felt, which was both a blessing and an impossibility, I reckon. My image, along with that of the sour Kraut, stayed resolutely waxen and motionless throughout the journey, though I had already convinced myself that the heavy death-toll beat of my heart would have been pressing the air within this space so tightly as to flex the walls rhythmically.

I checked my watch: 3:15.

I would be out again by ten-to.

And dead by four.

The doors opened on three, plush red carpet stretching into the distance like the road to Heaven itself. Or hell, who knew?

Who the fuck cared any more?

The ubiquitously officious horn-rimmed receptionist, sitting desperately upright before an engraved glass logo, cast me an expectant glance the moment I stepped out, leaving the mild odour of sweat to ascend another two floors. She tilted her head as I approached, the kind that steered clear of welcome and instead went with 'I'm more important than you because I'm wearing a three-hundred dollar trouser suit and you've got the kind of face that suggests you've only just managed trousers.'

'Can I help you?' she said, obviously hoping for the purposes of continued one-upmanship, that she couldn't.

'Good afternoon, I'm here to see Mr. Erebus,' I said genially. Like I say, politeness is just ingrained into my very being now.

'Take a seat,' she said with an almost unimaginable lack of emotion. The only thing that differentiated her from a million receptionists the world over was the suit (which was probably a gift designed to be cast asunder on a boss's bedroom floor on at least one occasion) and the fact that she had used the word 'seat' as opposed to 'number'. If she had been behind one of many counters I had pressed a couple of barrels against I would have pulled back the catch just to watch as she emptied her bowels into her Louis Vuitton lingerie.

I did as she said and took a seat. Trendy and uncomfortable.

I'd never taken any form of insurance. Not travel, vehicle, home or contents. Actually that's a lie; I did take a hostage once in Barstow; about twenty-three, slim and fairly attractive for a scared chick. More attractive than the girl currently keying in Mr. Erebus' extension, and also sans the three layers of trowel-applied make-up and bottle tan. I'd promised this girl, Rayleen I think she was called (like it really matters), that as long as she did exactly as I said - when I said - then she would not get hurt. Remarkably I managed to make it all the way up to Las Vegas with her in tow and even more remarkably I managed to get away. Rayleen (or was it Myleen?) was not so fortunate. I had to put a bullet in her because she'd had almost as long a look at my face as I had at

hers. True to my word I never hurt her. I killed her - painlessly - and I think you will find that in all good dictionaries there is a very clear differentiation between the two. It was a shame I had to do it, but that's life.

Mine at least; perhaps not hers.

Actually it's not even mine for very much longer. About thirty-eight minutes according to my watch.

My mind moved to Charlotte, whom I guess I love as much as I've ever loved anyone, barring myself of course, and five-year-old Amy, whom I adore. It had been hard to say goodbye, but somehow I had fought back the tears. It seemed that I had been given so much time to prepare for this day that it was no longer upsetting any more. It was just... destiny.

Death is always inevitable; it's simply the timing of it that alters.

I had been praying that Charlotte would not ask if she could come along with me today. I had told her that I was heading into town to meet an old friend for a drink, something I was prone to do on occasion. Just as she was prone to suggest that she tag along and take Amy around the stores while I made a start at getting hammered. That way she could drive me back afterward. She was good with things like that. Today, however, my prayers had been answered. The only flaw had been that she had suggested that she keep the car.

'I want to stay home,' she had said, a gentle shake to her voice. 'In case the hospital call.'

A few weeks ago Charlotte's father, Jake, who lives alone across town, had suffered a stroke and been rushed to hospital. Inside I guess I had smiled a little at that, given that the old fart hated me with just about every ounce of his now feeble body. Said I wasn't good enough for his daughter and bolstered it with the usual senile rantings. Anyway, after the stroke, the staff at the hospital had convinced Charlotte that he really needed to stay there for a while, just so that they could monitor his progress, and it seems they'd been right to do so. Three days later he had suffered another stroke, a milder one, and then a third a week later. Strike three was a biggie. He was fading, they said, and fading fast. As the game show hosts always seem so keen to tell us; 'Nobody knows how long we have, but when the time is up you will hear this sound....'

A phone ringing.

So Charlotte and Amy had both stayed home, unknowingly allowing me to conclude my business. One of the first things they would find when they came to terms with their sudden loss and sifted through my stuff would be the policy. A phone call to TriMutual would show that, by an inexplicable twist of fate, I had pumped the policy up to the max not ten minutes before I'd been wiped off the face of the earth in a rather less than painless fashion.

They'd be alright. Eventually.

The queen of the holiday-in-a-bottle flicked a switch somewhere out of view and said something inaudible into the thin strip of microphone that hung a little too far away from her thin cheek. She looked up at me, disinterested.

'Mr. Erebus will see you now.'

I stood up and looked along the expanse of corridor, then look back to her with a vacant expression.

'Third door on the left,' she said, as though it were one long sigh. Then, under her breath, though not swimming deeply enough to escape my ears; 'The one with Mr. Erebus written on it.'

The office was just as ostentatious, if not a little more so, than the rest of the floor. Whoever Erebus was (though the plaque's only other gem of information had been 'Policy Executive') he was highly valued. Unless, of course, every Tom, Dick and Harriet within these 'hint of peach' walls was treated so well. In which case, had I ever decided to give up the good life and take employment with some faceless corporation, then it might well have been this one that I'd have chosen with which to punch the fun out of my own face day in, day out.

No doubt about it, insurance is a lucrative business to be in.

Of course, it used to be so much more of a gamble. You paid every week and they stacked up the cash. If you died at the age of eighty having had nothing more remarkable happen in your life than a slate falling from your roof one spring-storm back in '76, then they won. If, however, Hurricane Bastard (the successor to Hurricane Asshole, given the alphabetic naming system they seem to love so much) decided to take a little sightseeing detour along an unchartered route which passed right over what had, up until that point, been your home, then they lost. And you won.

But the thing is.. the important thing in this ridiculous charade.... is that you're Joe Public. Aren't you? Ergo... you're not allowed to win. If you do, then you might just start getting used to such a ridiculous concept and - God forbid - perhaps even commit the almighty faux-pas of taking good fortune and/or luck for granted. No, far better that you spend day after day after interminable day getting fully and healthily acquainted with the art of losing.

They like it better that way. They work hard at making it so.

Of course, it's never a good idea to instill in you the belief that you will never win - although you won't - so to keep your spirits and your forbidden dreams helplessly elevated they'll drop the odd tabloid story of a windfall in Chicago or a hundred-million lottery winner in Idaho. Just to prolong the squandering of your hard-earned on every unwinnable lottery currently available in the land of the free. Nothing in life is free and that, my friend, includes you.

Lotteries have few winners and insurance is simply a lottery with much lower odds.

Take life insurance, for example. You pop your clogs unexpectedly or shuffle off this mortal coil in a pair of shoes you don't remember buying, and they pay big, sure... but you have to remember the maxim: 'No amount of money could replace him/her/them/it'. Therefore, even though your recently bereaved have a cheque large enough to buy that sports convertible you always promised them or that home by the sea you saw in a glossy, they don't really 'win' because... well, you're dead. And you don't win, of course, because.... well, because you're dead. There's the illegal routes, of course, such as faking your own death or policy-ing your abusive husband up to the max in the weeks before you spend what little housekeeping money he allows you on a guy who will do just what you need, no questions asked, but 'illegal' is cheating, isn't it? It's playing against the lottery rules. Decent, honest folk always lose. That's just the way it is.

Unless...

What if you knew you were going to die? I don't mean that you're about to jump from a rickety Cessna at five thousand feet with little more than a badly sewn tent strapped to your back and that you suspect you might die (and such ridiculous pursuits are more than catered against in the small-print anyway). I'm talking about knowing. The kind of divine certainty that life so rarely throws your way. The kind that burns into waking dreams and keeps your eyes from ever fully closing no matter how tired of life you might be.

Fatal disease? No good. Covered against. Terminal illness? Sorry, sir, we cannot accept your policy. Lion tamer who smells oddly of raw meat? Then we respectfully suggest you look to place your money elsewhere.

And if you want to know just how tightly sewn up those terms and conditions really are, don't even think about...

'Suicide,' Erebus said matter-of-factly, 'is not covered. Nor are terminal issues, undisclosed but ongoing medical conditions or assisted death.'

'Assisted death...?' I questioned. That was a new one.

Erebus smiled wryly and leaned back in his chair, his fingertips touching both each other and the tip of his long, wily nose. He was your typical corporate climber, I guess. Slicked black hair, short and thinning, and a pricy shirt pressed to his chest by braces in a post-eighties restrained shade. His jacket was hanging to the side of his desk and it looked at the very least well-cut; at most, very expensive.

'We have discovered over time, that certain individuals have chosen to... abuse the system,' he said as though delivering a seminar. Yes, I thought, You and your kin mainly. 'They have bumped up their policies with a view to attaining the maximum pay-out, then asked somebody to... well, end their life so that their loved one might benefit. They have decided that they are not happy in this world but have been acutely aware that the taking of their own lives - suicide - would result in an unequivocal voidance of the policy. So they have sought assistance. A friend, a relative or perhaps even a hired hand.'

'How can you tell if such a claim is genuine or not?' I asked.

He smiled. 'We have an exceptional team of assessors.'

'You mean investigators?'

He nodded. 'If you will, yes. They look at the account movement: how much has been paid in or out of late, check out both the victim and the perpetrator of any act, often succeeding where the police might fail,' - primarily because they have far greater funds at their disposal, I was guessing. - 'If there are any irregularities then TriMutual fight the claim. Aggressively.'

All of which surprised me, perhaps, but did not affect me or my intentions in the slightest. My death was to be an accident, inexplicable in every way. Just a kid chasing a ball, mommy screaming from the sidewalk.

I smiled back at him. 'And you mention this because...?'

He took a moment to steady himself before speaking, thinking into those fingertips and breathing heavily. Then he leaned forward as though ready to make a confession. 'Allow me to be quite honest with you, Mr. Wilson. You opened this policy just under two years ago and have paid into it well over that time. As time has progressed, however, your deposits seem to have increased to the point where.... well, to be honest, you're paying more into life insurance than I'm guessing you're paying into life itself. I just felt that I should warn you that your money is not safe if you are planning anything... stupid.'

'I'm not planning anything stupid,' I said.

God was. This was his bouncing ball and his ball game; not mine.

Almost two years. Six hundred and ninety-seven days as a matter of fact.

'Shut your whack, kid. We gonna get outta this.' I took a deep breath. 'I ain't about to die today.'

'I know,' he had said. Simple as that. No fear, no tears and no shakes (unlike the others). He just said it like he knew it.

‘Yeah...?’ That was my only reply. The gun was still pressed against his right temple and my left arm was tight around his throat. ‘How d’you know?’

‘I just do.’

‘Wanna enlighten me?’ I peered out of the window. The cop was out of the car now, glancing across the street.

You see, that’s why I had taken the kid. I knew that if you waited for all the cops to show up, then you might as well just kiss your ass goodbye. Hostage negotiation and all the shit that came with it was merely stalling tactics while they tweaked the cross-hairs. But when something like this happens, when there’s a chance that somebody saw something and sent a cop to check it out, then you just walk out with a kid under your arm, get yourself a vehicle and take off before it’s too late. Never take the cop’s car, either. Too obvious at the best of times and even the backwoods bears have got tracker systems in most patrols. No, better to step in front of one scared little bastard with your gun pointing resolutely at the glass.

I hadn’t been able to tell whether this was a ‘first on the scene’ cop, or just a ‘wrong place, wrong time’ cop. I also couldn’t be sure just how much he would be able to see through the smoked glass, it being really sunny outside and all.

‘Oh, I know exactly when you’re going to die,’ the kid had said.

‘Yeah? How?’ Weirdo.

I felt his shoulder shrug the underside of my arm. ‘Don’t know,’ he said. ‘I know a lot of things. The only thing I don’t know, is how I know ‘em.’

My eye still on the cop, who was looking less and less like he was checking out the bank with every step he took, I said, ‘So when am I gonna die, kid? Eh? When’s my number up?’

‘You don’t wanna know, mister.’

You know, the minute I had seen this kid I had known. If anything went wrong, or anything that I didn’t like went down, then he was going to be my passport. He was chosen. Sure, he was a kid, and that carries a little more currency when it comes to negotiating, but it was also because... well, quite simply I didn’t like him. He unnerved me. When I had entered the bank he had been standing in front of his mom, her arms draped down the front of his shoulders, and he had turned to look at me immediately. Like he’d somehow known, despite my promise to Charlotte, that I was up to my old tricks again. His eyes were odd to say the least; dark (and not just in colour). They were the kind of eyes you could only imagine coming to life as they held a magnifying glass over a bug, watching as the focused sun started to crackle and burn the creature alive. They were eyes that might see pain, and might love it.

Eyes like mine.

I got real sarcastic with him then, as I recall. Smart-ass little psyche major, not yet ten years old, and he was trying to freak me out. ‘No really, I do,’ I said, though it was really just a case of calling his bluff. The cop was back in his car and pulling away, but I didn’t let the kid go. Not just yet. ‘I’m real interested. So c’mon... tell me when I’m gonna die.’

He didn’t tell me, even though I’d asked him very nicely, for me.

No, he showed me.

Quick as a flash the little bastard reached up his hand and clamped it firmly on the back of my left palm, still clutching his right shoulder tight. At first it felt like I had been re-wiring a socket and forgotten to trip the main switch.

Then it felt worse. So much worse.

Images filled my head, like one of those flash-compilations you see in movie trailers.

Except mine were all in the wrong order and it hurt the backs of my eyes to watch them.

The little girl with the ball, smiling. A big truck heading right for me, brakes squealing. The kid's smile is gone and she pulls away from dear old mom. I'm pushing the kid away, the truck bearing down. The ball falls to the floor and bounces on to the road. The kid turns, still being dragged along the sidewalk. I'm laid on the floor, the blood-soaked date on the newspaper: 26th January 2011. I fall, slip on a patch of ice. Face down, and the truck's still coming. Mommy's screaming. 'Ka-tiiiee...!' because the kid's slipped her glove and she's running after the ball. My god, she's running right into the road. I'm walking out of the insurance offices with a paper under my arm and I'm smiling. I'm ready to die because I've tried to make peace with the world. I'm running into the road, after the kid, ready to push her clear. I'm lying there, life slipping away like water from a leaking bucket. The truck's lost control. It's coming straight at me. I'm laid on the floor, blood running into the newsprint. I'm standing, frozen like a rabbit in the glare of my oncoming death. Nowhere to go. Mommy's screaming. The kid's walking along the sidewalk with mom. She passes right in front of me as I take the paper in my hand and pull my collar up. She gives me a smile. She's got a ball in her hand.

Red, with yellow stars.

I loosened my grip on the kid like a shot and I fell to the floor; hard. My head had been buzzing like it was still wired direct to the mains or something. 'What...? What the hell did you just do to me...?'

The kid shrugged again. Casual, like. 'You wanted to know.'

Somehow, though slowly and awkwardly, I managed to get to my feet again. I forgot everything. Who I was, why I was there. Everything but my death, presented to me in 16:9 format with THX surround. Leaving the money I ran out of that bank like a dog from a trap, still waving the gun in my hand. I'd gone three blocks before I got myself even slightly together and tucked it down my pants, under my shirt.

It took me a long time to come to term with those images; to get them in the right order and a damn sight longer to believe in them as firmly as I do now. Night after night I was lost for sleep. Charlotte must have asked me what was wrong so many times I'm surprised she didn't just master the damn phrase to CD and stick it on 'repeat'.

As the weeks passed, and as the images started to focus, I started to believe. I don't know why to this day, not fully; I can only guess that the ability to take this seriously had been somehow embedded within the images by the freaky kid. Over and over I saw the date - January 26th 2011 - below the masthead of The Tribune. Blood soaking. My blood.

That was how it was all gonna go down. How I was gonna go down. I was sure of it.

I would not get out of the way of the truck. No matter what happened. I cannot explain the inevitability of that to you, and in so many ways I am loathed to even try, so all I will say is this. If it had happened to you - if you had seen the images as clearly in your head as I had in mine - then you would believe. Something inexplicable would fill your senses and then begin a slow drip assault on your body. Something that would creep through you like that burning bug, staggering on its feet and slowing its journey, but ultimately taking you over in bite-size pieces. You would never see what it was inside you; never truly know why you believed, only that you did.

I believed.

Three weeks later I visited TriMutual's Vegas office, many miles from the office I am visiting today, and opened a policy. One that I would never ever reap; one that Charlotte and Amy would.

'That's good,' Erebus said, seemingly satisfied. He smoothed his hand over his hair, black and slicked, and adjusted his tie. 'Well, if you would just like to place your mark on the dotted line, I think that concludes our business for today.'

He turned the papers around and plucked a pen from an ornate holder on his desk, handing it over.

'You do realise that you will be unable to pay any more funds in for another eight months,' he added as I signed. 'You've reached your ceiling.'

I smiled at that. Ceiling. The immovable block that would soon be preventing me from climbing any higher up the ladder of life. 'Yes, I am aware of that,' I replied. Politely. My life had never been short of ceilings.

Two minutes later I left the office, hurrying away from something I suddenly did not like, and entered the lift. I didn't spare the receptionist another glance.

I stepped out from the revolving doors, placed the paper back under my arm where it belonged and smiled; my fears forgotten. It was January, sure, and there was a steep chill in the air but the sun was high in the sky and the day was bright. There was nothing I could do about what was coming my way except welcome it along with the all the predestination it contained.

A host of faceless people rushed past on the sidewalk; things to do. Not one of them meant shit to me. If they had been in the wrong place at the wrong time then I might have utilised them and their pitiful existences as best I knew how, but not today. Only one person mattered and when I saw her my smile grew that little bit wider...

Her long blonde hair was tied into two pigtails and she was wearing a dark duffle-style coat along with a matching scarf and glove set - bright blue. Like the sky. Like my dreams - the waking nightmares handed over in a dusty foyer in some half-horse town by a freaky little kid with eyes that scared the shit outta the unscarable; ergo me. One of the girl's hands was fixed firmly in her mother's grasp - though not for long - whilst the other was clutching the ball.

That ball. That small, colourful reason why I will die today.

She caught sight of me as I took the paper in my hand and turned up my collar; noted my smile and smiled back. It was short lived - her mother tugging her blindly along. Where they might be going in such a hurry I have no idea; and I never will. It is an irrelevance. It's not where she is going that is important. My journey is all that counts.

I cannot change what I have done with my life, and the truth of the matter is that I probably wouldn't even I was offered the chance. I killed and I enjoyed it. I stole and I loved it. It was who I was - who I am - and I will try neither to deny it or justify it to you. I've never held any truck with guilt either. If you have something to feel guilty about then the fact of the matter is that you are already too late to do anything about it. Any healthy conclusion to the matter will come only from quick thinking and immediate action, not from too many wasted minutes or hours curling up into a ball of futile remorse.

What I can do, however, is try to look after Charlotte and Amy. Hell, isn't that what I've always tried to do in my own special way? If there is a God he will forgive my past sins and give them a good life.

If there is a Devil, and I suspect there might be, then he will find some way to mess the whole thing up.

The only question remaining about today's event, given that I know how, when and why it's gonna go down, is why the hell I'm gonna chase the kid and push her clear at all? If I know that saving the girl will kill me, why will I still do it? The only word I can find in this messed up head of mine to explain such craziness to you is 'destiny'. Whatever that kid put inside me, he put inside real good and he closed and locked the door behind it. He brainwashed me. He may not have washed the sins away which reside up there but he did clear a space for truth. I know that this is going to happen, that it is where I am going to finish off my days. As such I can either fight against it and make it difficult for myself (though I suspect that even my most heartfelt attempts would yield little in the way of results) or I can just let it go down the way it was always designed to go down and do right by the people who, let's face it, were always gonna get left behind sooner or later.

Somebody gave me a chance to put some money away before I went. I got the kind of warning most don't ever achieve and so I had to take it. Sure, I could have just buried the money out in the yard and left Charlotte a note, but do you have any idea how much more (in percentage terms) they pay out on life insurance when it's a clear-cut accident. An unfortunate twist of fate? It's a damn good yield.

The days, weeks and months since I opened the policy have been like playing the ultimate stock market. I cannot lose and Charlotte and Amy are now guaranteed an almost incomprehensible return on my investment. And when was the last time you heard the word 'guaranteed' in the same sentence as 'investment' without it being a marketing pitch?

This was one lottery the big guys were not going to win.

I watched the girl as she was dragged helplessly along the street. I've dragged few like that myself. Then it happened. One sharp tug too many from an impatient mother and the grip was lost. The ball moved ever so slightly against the wool and my guess is that little Katie gripped it even tighter. The net result was that she effectively squeezed it further away and almost flicked it to the floor. It caught the kerb-stone and bounced like a startled deer into the traffic.

The girl turned, looked shocked and then - as she called out her mother's name - she pulled her other hand free from the glove and gave chase. Her mother turned, an empty blue glove clutched in her hand as she screamed her daughter's name...

I guess it was because I was waiting for this moment - because I had been ready for such a long time - that I reacted so much quicker than the others on the sidewalk. Their bodies and faces were just frozen in the kind of realisation that has many more acorns to sow before it becomes a forest. I looked up and saw the truck coming - still a way off - and ran forward. I managed to dodge a taxi cab, my wrist catching the bonnet as I twisted like I was in a movie, but then I reached her and pushed. Hard as I could.

I was too busy looking at the girl - Katie - checking my aim if you will - to see just how far the truck had progressed but I could feel it bearing down on me as powerfully as I could feel the final consignment of blood being pumped around my body. Shoving the girl clear, almost throwing her to the opposing sidewalk, had thrown me off balance, though, and I was too central in the road to avoid the thin ice. Had I been a few feet further forward I would have been positioned in the darker

asphalt where a steady succession of tyres had burned it down; first to water and then to mist. I lost my footing, skidded a little, and fell right on my ass.

All I could hear was the high-pitched squeal of brakes, a falsetto kept in time by the quickening thump of my heart.

I looked up and saw the truck. Huge and black. Close. If the Devil ever chose to come to earth it would be in a truck such as this. Spielberg knew it and now so did I. This particular duel, however, was one I was destined to lose.

There was an acidic smell of gasoline from so low down, punctuated with the acrid stench of freshly burning rubber. I could see the huge wheels, locked solid, as they bore down on me. I could see the tread. I could even see the tiny stones embedded within the tread. I could see my life. It was coming to an end.

Then silence. The kind I had never known. No scream of brakes, no screams of horror from the crowd and no scream of pain from me. Just... nothing.

The truck had stopped. At a guess its front-left tyre was approximately twelve inches from my face, my cheek in the dirt.

And I... was still breathing. You know? Like a normal person.

For a few moments I was paralysed. Not with fear, that's not my style, but with shock. I was supposed to be dead; I had invested every spare penny I had stolen in the fact that I would die today - at this very moment, in fact - and yet I was alive and breathing. I could hear the door on the truck opening now, the driver climbing down to see if I was alright.

I don't really know if I am.

I just... don't know.

In the first few hours after the kid had put the images in my head I had desperately wanted to return to the bank, or to try to track him down somehow, and place a bullet in his still-growing skull for the things he had shown me. It was the worst thing he could possibly have done to me.

Or was it?

Shit. Fuck and shit. Was this all one big scam conjured up by the kid? The one with eyes that might like to see pain. Was his plan simply to get me to think I was going to die? Perhaps get me to set up a policy, all but worthless if I tried to seize the money back in life, and then let me live to see the other side of this dark day? Weary and unsure, I climbed to my feet and started looking around. It was not for the girl, the one whose life I had just saved, but for the boy. The hostage kid. Somehow I expected to see him standing in amongst the rubber-neckers, smiling a nasty little smile at my inherent stupidity for ever believing in him.

But he wasn't there. Yet I felt I could see his face. I could see it inside my head. Older.

I turned to face the other traffic, starting to gridlock across the road.

A car; a dark green Volkswagen Beetle with one beige panel, had been travelling just a little too fast to stop. It had swerved away from the carriageway and just caught the edge of the central ice. Like the truck, its wheels had locked solid but, unlike the truck, those tyres had little or no traction on the road. The much shorter wheel-base it possessed had ensured that it was now sitting almost totally on the sheen untouched by hot rubber and it was heading directly for me like a bowling ball slipping from the hands of a pro.

I knew this car. How in God's name could I know this car?

‘I want to stay home,’ she had said. ‘In case the hospital call.’

The final few seconds of my life were like an entire lesson in history and geography combined. If the hospital were to call, it would undoubtedly be to deliver Charlotte some really bad news. Her father will have been losing the last round of his fight. It might happen today, it might not be for weeks yet, but it would happen. One day. It was inevitable. Death always is.

Equally inevitable would be the events to follow. Charlotte would bundle Amy into the car as quick as she could, squaking in that panicky tone she gets when she’s fraught and she would struggle to get the key in the ignition. Then she’d crash the gears loudly and rush two asses down to the hospital. The hospital that, if I remember correctly, is only about another mile or so down the same road in whose centre I was currently standing. She would drive as fast as she dare. The thing is, she would probably be so upset at this sudden turn of events that she might even drive a little too fast for the conditions. If anything happened up ahead; anything that brought the rest of the traffic to a instant standstill, then she might find herself unable to stop. She might just brake and pull a little too hard on the wheel. She might even hit the centre of the road and slide until the barely measurable friction dictated that the car come to rest.

Which it did not do until the moment it hit the truck; my helpless body sandwiched in between. The sheer immovable weight of an eighteen-wheeler, however, meant that the Beetle simply bounced back again with a sickening crash. My body, crumpled and crushed, fell limply to the floor. It was not the truck. It was never the lousy truck, for Pete’s sake.

I was going to die after being hit by my own god-damned car.

Lying on the floor, feeling what little was left of my life drain away, I could feel a dull thud in my head and something sticky and wet as it flowed from beneath my cheek. It crept over to the newspaper now lying on the asphalt, the date clearly within my line of vision and started to tint the off-white paper a bright, ethereal red.

January 26th, 2011.

Somehow, with the last of my strength, I managed to look upward. Charlotte was out of the car and frozen in horror as she held her hand firmly against her mouth. She stared down at me, repeating something, over and over. It sounded like, ‘Oh my God, oh my God.’

She ought to master it to disk, and put it on repeat.

Though it was not really Charlotte I was concentrating on. Somehow, as though I had been granted a higher degree of focus in my final seconds, I could see beyond her, all the way up to the smoked glass windows on the third floor. The floor occupied by TriMutual. Reason dictated that I should not be able to see anyone behind that glass, but I could. I could see him so damned clearly that it hurt my eyes as surely as the kid’s visions had.

Erebus, looking down at the carnage unfolding in the street below and smiling at everything that he knew would come to pass. I could hear nothing, but his words were ringing from somewhere within my head. They have sought assistance. A friend, a relative or perhaps a hired hand. Unequivocal voidance of the policy. Assisted death.

It was futile to fight, just as it would be for Charlotte to try and convince TriMutual’s aggressive assessors (the ones who really, really do not want to pay out big) that it had never been my plan to step out in front of the truck, or to get her to act as back-up if it somehow managed to stop in time.

‘Hey’, they’ll suggest to her (after studying the recent movement on the account), ‘perhaps he even tipped young Katie’s prized possession from her hand’. Set the ball rolling, so to speak.

Guys like me don't win lotteries. Heck, the good guys never win so what in Hell's name ever convinced me that I stood a chance? The kid. He convinced me. The kid with eyes like the guy on three. I guess there is no reprieve for people who have lived the way I did; no peace of mind even in death. You could try to put things right all you like, but if you've spent your life stealing and killing then somebody, somewhere will find a way to make you lose before you die.

Isn't that what Hell's all about?

When he wasn't fiddling around with the more timid kids, my old Sunday School teacher used to tell me about an old guy by the name of 'Charon'. A man whose ceaseless task is to guide condemned souls across the River Styx to the gates of the underworld. They say that he only admits souls who have received the rites of burial and those whose passage has been paid for by a coin placed under the tongue of the corpse. Those who lacked either of the above were doomed to wait beside the Styx for a hundred years, rotting from the inside out.

Times change, though, even in Hell and I guess that the coin idea was long-since abandoned. Not that payment would be any less obligatory for passage, of course. No, sir-ree. There would simply be a new method; perhaps something with a suitably modern twist for the pseudo-moral times in which we live.

Something designed to make you suffer just that little bit more.

The payment Charon demands of you now, I suspect, is simply the clear and painful truth that in the moments before you die, or in the purgatory that follows, you are brought to the realisation that you are, were and will always be a fuckup. The burning knowledge that everything for which you committed your endless sins has been in vain. Only then can you truly enjoy the concept of Hell, and the dark delights it has to offer, to the full. Realisation of that kind is something that will add a little hint of sour spice to the pain you will be suffering for eternity. It will linger and never leave. No matter how hot the flames, how painful the burning of your flesh, the truth will follow you around like an unshakably bad taste in your mouth.

An electric, metallic taste. Like a coin beneath your tongue.

If there is a Devil, and I suspect there is, then he will find some way to mess the whole thing up.

If there is a Devil, and I suspect there is, then he's standing on the third floor now. Looking down, enjoying the pain.

Loving it.