

# **BET YOUR LIFE**

<< A NOVEL >>

### RICHARD DOOLING



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## **BET YOUR LIFE**

#### ALSO BY RICHARD DOOLING

CRITICAL CARE

WHITE MAN'S GRAVE

BLUE STREAK: SWEARING, FREE SPEECH,
AND SEXUAL HARASSMENT

BRAIN STORM

## A. M. D. G. FOR MIKE BECKER AND CHARLIE PARKER

"There's one way to find out if a man is honest—ask him. If he says yes, he's a crook."

-GROUCHO MARX

### THE SMELL TEST

In My Line of Work, we call it the f-word. Not the too familiar obscenity but a close cousin and mercenary variant called fraud. I work in the Special Investigations Unit of Reliable Allied Trust, where I investigate insurance fraud. Truth be told, we don't do all that much investigating; it's more about odor management. Fraud runs through the insurance business like waste through a treatment plant, and the vice presidents in marketing and sales and product development don't care. If they pay out on too many rotten claims, they charge it back to their honest customers by raising premiums. Our marching orders in Special Investigations are to "process" the fraud just enough to keep the stench away from the corner offices and off the front page. Meanwhile, out in the cube village where I work, the aroma seeps into our clothes.

Every day the network routes me three or four claims that failed the smell test over in General Processing. The subject line says, "Attn: Carver Hartnett, Special Investigations Unit," and when I click on the folder icon, the virtual file opens containing all of the supporting medical records, accident reports, claim forms, and death certificates that were scanned in and uploaded by the document-management and knowledge-index jockeys downstairs.

I like computers as much as the next gaming geek, and I appreciate the efficiencies of scanning in the documents instead of carting them around in manila folders. But the veteran investigators all say that the computers and the scanning are just more proof that management is barely interested in actually doing anything about insurance fraud. Those of us trained by real investigators, like Old Man Norton, know that if you really want to smell out a fake claim, you need a file with real papers in it—the accident reports, medical records, claim forms, obituaries, and newspaper clippings—the ones that the fraudster actually held and doctored with Wite-Out or computer imaging or by cutting and pasting photocopies. If you can get your hands on those, you can almost detect fraud by divination, same way a dowser finds water with his rod-some say it's a real smell. Something's not right, so we study the handwriting, the layout, stray marks, margin alignments, the obituary date, the slightly different fonts in one blank on a form that otherwise appears to be an original—all become runes with elusive meanings, and soon the papers give off the unmistakable scent of human deception.

The old-school investigators also yearn for the days when it mattered if you busted a scammer and saved a bogus claim getting paid. Nowadays, the computers don't even flag the tricky ones. Instead they send me three or four laughable virtual "special claim" files, and within five minutes I determine that they don't

just smell special, they stink so high in heaven they make the angels weep. No investigation necessary.

I don't really smoke, except during certain periods of my life. These certain periods tend to pop up at work, where, if I need a cigarette, I can find one and avoid buying a whole pack. The company provides a smoking break room with separate ventilation, and also a canopied veranda out front with huge sand pit ashtrays, but all the smokers in the building prefer the fire escape. It overlooks a satellite pediatric clinic operated by one of the big hospitals in town. All day long, nervous mothers drive up in minivans, unpack toddlers from their car seats, and haul them in to see pediatricians. We look on, charmed by the cherubic faces blooming with ruddy innocence, while we squint and suck death into our lungs.

The day my friend Lenny got fired, I'd been out on the fire escape enjoying one of those periods of my life by smoking a Marlboro I'd bummed off a woman from Procurement. When I got back to my workstation, I found a "While You Were Out" electronic sticky blinking on my monitor from my fellow investigator, and daily obsession, Miranda Pryor, advising me that Old Man Norton's assistant had come by in my absence:

Carver,

Dagmar was here looking for you and Lenny—Mr. Norton has some questions about the life insurance claims on the twenty dead Nigerians.

She said she'd call you later.

Miranda

Lenny, who works out of the cube to my right, wasn't at his desk. The latest issue of *PC Gamer* was still open on his keyboard,

which meant that he'd left in a hurry—maybe he was already in Old Man Norton's office discussing dead Nigerians. I stalled, skimmed an article in the *John Cooke Fraud Report* about infant life insurance policies and "baby farming" in the Soviet Union, and hoped I'd be able to check stories with Lenny before Norton called me in.

Miranda probably knew more about what was up with the dead Nigerians, but she was on the phone denying a bogus auto claim. I leaned closer to the cellulose prefab wall between us, closed my eyes, and felt her voice resonate within, as if a tuning fork or a frequency transponder were embedded in my limbic system, stimulating my pleasure circuits, secreting dopamine, serotonin, and erotic neurotransmitters until my entire scalp tingled in sync with the inflections of her voice.

When Miranda denies an insurance claim by phone, she first consoles the would-be claimant with a free vocal massage (for male callers it's closer to a vocal frottage) because her voice is a delicate inveigling rasp textured by fifty-dollar bottles of wine, designer chocolates, and, I imagined, other mysterious and intriguing bad habits. The party on the other end gets an earful of gregarious patter sparkling with authentic concern, and soon Miranda sounds as if she's ready to propose a dinner-date. Until she gets the information she needs to deny the claim, whereupon the telephone romance ends.

The male scam artists always call her back, just so they can listen to her deny their claim again. They're lucky and don't know it, because they've never been alone with her, never touched her, kissed her, or drunk a glass of Napa Valley syrah with her. If they had, they'd be damned to an eternal recurrence of the same longing, twenty, thirty times a day, as I am.

As usual, just as I entered the deepest trance, Miranda said, "Okay, then. Bye-bye," and my eyes jittered open to the fluorescent disappointment of the real world.

Her adjustable chair squeaked, and her beatific smile framed in lustrous black tresses—popped up over my cube wall. Two years ago, when she showed up in the cube to my left, I can't say that I swooned, but I didn't look past her either. If you superimposed the scientist's X-Y axis on her exquisite features, she lacked the perfect bilateral symmetry of those nubile babes you see in magazine articles belaboring the evolutionary psychology of beauty. Her face is wide, almost round, her lips overdone, swollen and carnal, as if hornets or scorpions had stung them. A pale scar blemishes the hollow of her throat where at the age of eight she'd needed a tracheotomy tube after being hospitalized with pneumonia. Photos of her would not launch ships or send alpha males on a quest for their next trophy wife, but if those guys ever saw the real thing, orbited and entered her gravitational pull, felt her breathless vitality, saw her rosy glow, they'd end up just like me.

She snickered behind her hand, made big blue eyes at me, and whispered, "Old Man Norton is asking about the Nigerian life claims."

I stood up, just in time to watch her yawn and swell herself against the seams of my favorite blouse—a peach-colored, microfiber affair that clung and shimmered like satin every time she breathed. She reached back between her shoulder blades and adjusted the strap of her bra. Her breasts stirred. The neck of her blouse opened (two buttons undone). A little crucifix of white gold tumbled out and dangled below her throat on its fragile chain.

I leaned into her cubicle for a whiff of perfumes and lotions and the little scented holy cards she hung from her bulletin board. My shelf was stacked with DVDs, CD-ROMs, and computer manuals; hers was an artful shrine of knickknacks, mementoes, and religious icons. She had a little brass twin photo frame that opened like a small Bible and had First Communion snapshots of herself and her big sister, Annette, who had been born with some weird giant mole and had to have surgeries her whole life for it.

Annette was a cutie, too, but for me Miranda came from another world.

She drinks too much and she's unstable, I thought, taking another look at the little prayer cards and statuettes spread all over her workstation. Life with her would be a living hell. Truths I told myself that failed to console me, because I wanted to spend eternity with her if she'd let me—no matter how badly it might turn out.

"I have an idea," said Miranda.

Early that morning I had watched her pucker in her compact mirror and smear Black Honey lipstick around her mouth, and now I didn't want to think about what she was saying, I just wanted to watch her lips move and feel her voice reverberate in my brain stem. She had an Iowa, family-farm work ethic bred into her, which made me wonder whether if I paid her by the hour, she would agree to read ancient, guttural Arabic poetry aloud to me, so I could just watch her mouth move without being distracted by the meaning of words.

She turned pensive, careful, intense, and examined a piece of paper. Then she said, "Why don't you come into my cubicle and violate me. Cup my large breasts in your hands. Whisper filth in my ear. Force yourself on me, you big brute. Make me want you. Leave me handwritten notes describing the trashy lingerie you'd like to buy for me."

She tossed aside a swath of lustrous black hair, tucking it behind her right ear. She picked up another piece of paper and appeared to be reading from it. Respirations ceased as I watched her lips part for a berry-shaped breath mint.

"Then I'll sue the company for sexual harassment and punitive damages," she said. "After I win big, we move in together and split the proceeds. Game?"

I couldn't breathe or speak. Her lips puckered when her tongue moved the mint from one cheek to the other, and just as I concluded it was time for action, not words, she blew right by me to the rabbit punch line.

"I got a claim just like it right here," she said, waving the form at me. "Howler Manufacturing buys employment-litigation insurance from us, which means we promise to cover claims if they get sued for harassment or discrimination. A secretary sues Howler Manufacturing for sexual harassment, because her boss, the Howler CEO, lost control of himself, came into her cubicle and violated her by cupping her large breasts in his hands, whispered filth in her ear, forced himself on her, the big brute, made her want him against her will, and left her notes about buying her trashy lingerie."

She paused for another taste of the mint, then continued.

"The jury awards the secretary four hundred thousand plus attorneys' fees for sexual harassment under Title Seven. Howler sends in the claim asking us to cover. I do a little checking. He said, she said; his address, her address. They live together! They moved in with each other after the verdict came down. She quit

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the company, because she wants to be a full-time mom to the kid she had with the CEO whom she sued for sexual harassment. Now they want us to cover the four hundred thousand in damages he paid to his girlfriend?"

"Don't pay it," I said. Always safe advice in this department.

"Duh," she said, "but they'll get a lawyer and sue us, and Old Man Norton will settle. And then?"

Our eyes met, and we shared the sullen dread that haunts any good fraud investigator.

"That's right," she said. "They'll get away with it."

### **OLD MAN NORTON**

Before I could tear myself away from Miranda's tales of sexual harassment and insurance fraud, Dagmar called with instructions for me to join Lenny in Old Man Norton's office. I'd never get to check stories with Lenny about the twenty dead Nigerians, because I'd arrive just in time to miss his version of events, and then I'd have to go live with my own. The timing was no accident: Old Man Norton's instincts kept him at least two moves ahead of everybody else in the insurance business.

Dagmar Helveg had been with Norton for nineteen years, fifteen years longer than the next senior person in Special Investigations, who is Lenny. As Norton's assistant, she interviewed prospective investigators and terminated the unwanted by giving them the business end of a Danish accent that slid along a scale from northern Minnesota to East Berlin. When she interviewed Lenny for the first time she must have worn a uniform or a brown shirt, with her hair in a severe bun. For whatever reason, from day one, Dagmar reminded Lenny of Colonel Klink from *Hogan's Heroes*, maybe because Lenny had taped every episode and sometimes said, "Ho-GAN!" without even realizing it. Then Lenny began insisting that Dagmar had cooperated with the Nazis when they invaded Denmark during World War II. When we laughed at him, Lenny hacked into the Dag's personnel file and found scanned documents showing her date of birth as 1938, meaning that she was a toddler when the Nazis invaded Denmark in 1940 and seven years old when the Third Reich collapsed in 1945 and Hitler committed suicide. Lenny claimed the docs were forgeries—worse: forgeries of forgeries. He said that if we hired an outside firm to investigate Dagmar the way we go after some of these scam kings, we'd find a trail of intrigue, espionage, and body bags leading all the way back to Bergen-Belsen.

Even though I'd been summoned, I couldn't just waltz into Norton's office unannounced; I had to check in with Comrade Helveg at her chief-of-staff sentry booth. She called up my appointment on her computer screen, selecting "Arrived" from the drop-down list of options in the dialogue box. Rumor in the Information Technology group is that this automatically calls up my performance profiles, personal, and personnel information and displays them on a fifteen-inch LCD monitor disguised as a book rest on Norton's desk.

Once I was entered in the system, she assured me that the meeting was no big deal, disarmed me with a smile, grand-mothered my fears away, then waved me on in to watch Old Man Norton wreak mayhem, havoc, and cold-blooded slayage on my partner, Lenny Stillmach.

Inside, Norton's office feels like a small, carefully lit theater equipped with the latest presentation technologies. High-