

HANDBOOK ON LOSS RESERVING 2016

Lipscomb said, "We're only two and a half blocks from the best Armenian restaurant in the city. I'll dash over there, bring back some chilled bubbly and an early dinner, if you'll allow me." He wanted to fling it into the graveyard, send it spinning far into the darkness. Of course, he had the Pinchbeck and Gammoner identities waiting, two escape hatches. But he didn't want to use them. He liked his life on Russian Hill, and he was loath to leave it. Drawing from a well of inspiration deeper than instinct, Junior knew that if ever he crossed paths with a man named Bartholomew, he must be prepared to deal with him as aggressively as he had dealt with Naomi. And without delay. By the time he reached the airport, located a private-charter company, chased up the owner through the night-security man, and arranged to be flown at once to Eugene, Oregon, aboard a twin-engine Cessna, the points of pain in his face had begun to throb. And so at the age of thirty-one, after more than twenty-eight years of blindness with a few short reprieves, Barty Lampion received the gift of sight from his ten-year-old daughter. 1996 through 2000: Day after day, the work was done in memory of Agnes Lampion, Joey Lampion, Harrison White, Seraphim White, Jacob Isaacson, Simon Magusson, Tom Vanadium, Grace White, and most recently Wally Lipscomb, in memory of all those who had given so much and, though perhaps still alive in other places, were gone from here. Mary had a yellow vinyl ball of the type Koko would happily chase all day and, if allowed, chew all night, keeping the house awake with its squeaking. "Want this?" she asked Koko. Koko wanted it, of course, needed it, absolutely had to have it, and leaped into action as Mary pretended to throw the ball. Junior locked the door. He started the engine and drove out of the cemetery faster than was prudent on the winding service road. "What's this?" the man asked her, as Sinatra swooped through "Come Fly with Me." 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. When Victoria failed to answer the door, this man would not simply go away. He had been invited. He was expected. Lights were on in the house. The lack of a response to his knock would be taken as a sign that something was amiss. He supposed Victoria might have a visitor. Perhaps a relative or a girlfriend. Not a man. No. She knew who her man was, and she would have no other while she waited for the chance to surrender to him and to consummate the relationship that had begun with the spoon and the ice in the hospital ten days previously. "What do you think of the exhibition," Junior asked, taking one step toward the musician, crowding him. The boy didn't at once answer, and when Agnes looked up from Red Planet, she saw that he was staring oddly at her. He squinted, as if puzzled, and said, "The twisty spots just jumped off the page right up on your face." In the end, the reason for the walking was the walking itself. Walking gave him something to do, a needed purpose. Motion equaled meaning. Movement became a medicine for melancholy, a preventive for madness. Agnes found herself drifting up. A frightening sense of weightlessness overcame her. The girl was creepy, no doubt about it, and Junior felt now precisely as he had felt on the night of Celestina's exhibition at the Greenbaum Gallery, when he had come out of the alleyway after disposing of Neddy Gnathic in the Dumpster and had checked his watch only to discover his bare wrist. He was missing something here, too, but it wasn't merely a Rolex, wasn't a thing at all, but an insight, a profound truth. By now he recognized that the man approaching from the other graveside service was neither a Negro nor a stranger. Detective Thomas Vanadium was annoying enough to be an honorary Hackachak. For a spirit, the maniac lawman appeared disturbingly solid. He wore a tweed sports jacket and slacks that, as far as Junior could tell, were the same clothes he'd worn on the night he died. Apparently, even the ghosts of Sklent's atheistic spiritual world were stuck for eternity in the clothes in which they had perished. a deeply troubled John Wayne while the delightful David Niven floated along overhead in a basket suspended from a huge, colorful hot-air balloon. Regrettably, he had no choice but to conclude that she hadn't made up her mind whether to keep the baby or to seek out an illegal abortion without Junior's approval. She had been thinking about scraping his child out of her womb without even telling him. get his hackles up if we, at the state level, still want to poke around a little. In the passenger's seat, Barty was cushioned in his mother's arms. At times, the boy cooed or gurgled, or made a wet chording sound. To Dr. Parkhurst, Vanadium said, "In my work, I see lots of people who've just lost loved ones. None of them has ever puked like Vesuvius." He didn't rely, either, on a sixth sense to detect obstacles or open spaces, which some blind people claimed to have. Sometimes instinct told him that in his path was an object that ordinarily would not have been there; but as often as not, it went undetected, and unless he was using his cane, he tripped over it. The sixth sense was greatly overrated. scraps of night that have lingered long after dawn dart agitatedly in and out of the tree, from branch to branch. After supper in a roadside diner, Paul returned to his room and studied a tattered map of the western United States, the latest of several he'd worn out over the years. Depending on the weather and the steepness of the terrain, he might be able to reach Spruce Hills, Oregon, in ten days. The blinds were raised, the windows bare. Usually, she liked the smoky, reddish-gold glow of the city at night, but this once it made her uneasy. He doused the light and crouched motionless in the absolute darkness, leaning against a wall of the dumpster to steady himself, because his feet were planted in slippery layers of fog-dampened plastic trash bags. Paul couldn't remember when he began to love her. Not at first sight. But before she contracted polio. Love came gradually, and by the time it flowered, its roots were deep. "One hour," he announced, establishing a countdown. In sixty minutes, his internal clock would rouse him from a meditative state. While the doctor proceeded with his evening rounds, the nurse remained with Junior until it was clear that the tranquilizer had calmed him and that he was no longer in danger of succumbing to another bout of hemorrhagic vomiting. The maniac kicked once more, but because of the bracing dresser, the door wouldn't budge, so he kicked harder, again without success. On the serving tables, the canap? trays held only stained paper doilies, crumbs, and empty plastic champagne glasses. the grass, silent because he is barely conscious, too badly beaten to

protest or to plead for mercy, but also. "Bet I could, and sell it, too," she said. "I might not be as good at it as I am at teeth, but I'd be better than some I've read." . . . then how come you couldn't walk where your eyes were healthy and leave the tumors there," she remembered. In the face of his kindness, however, she couldn't refuse his request. She nodded. Tom proceeded, "is that an infinite number of realities exist, other worlds parallel to ours, which we can't see. For example ... worlds in which, because of the specific decisions and actions of certain people on both sides, Germany won the last great war. And other worlds in which the Union lost the Civil War. And worlds in which a nuclear war has already been fought between the U.S. and Soviets." With a thin hiss of disgust, Junior pulled away from the thing, whatever it was, withdrew the flashlight from his belt, and listened intently for sounds in the alleyway. No voices. No footsteps. Only distant traffic noises so muffled that they sounded like the grunts and groans and low menacing growls of foraging animals, displaced predators prowling the urban mist. Wild exhilaration burst through him like pyrotechnics blazing in a night sky, reminiscent of the rush of excitement that followed his bold action on the fire tower. Happily, Junior had no emotional connection to Prosser, as he'd had to beloved Naomi; therefore, the purity of his. "Stop it, stop it!" Agnes, only ten years old, slender and shaking, but wild with righteousness, until now held in thrall by her own fear, by the memory of all the beatings that she herself has taken. She screams at their father and strikes him with a book she's brought from the house. The Bible. She strikes their father with the Bible, from which he's read to them every night of their lives. He drops the roses, tears the holy book out of Agnes's hands, and pitches it across the yard. He rakes up a handful of the scattered roses, intending to make his son resume this dinner of sin, but here comes Agnes once more, the Bible recovered, brandishing it at him, and now she says what all of them know to be true but what none of them has ever dared say, what even Agnes herself will never again dare to say after this day, not while the old man lives, but she dares to say it now, holding the Bible toward him, so he can see the gold-embossed cross upon the imitation-leather cover. "Murderer," Agnes says. "Murderer." And Edom knows that they're all as good as dead now, that their father will slaughter them right here, right this minute, in his rage. "Murderer," she says accusingly, behind the shield of the Bible, and she doesn't mean that he is killing Edom, but that he killed their mother, that they heard him in the night, three years before, heard the short but awful struggle, and know that what happened was no accident. Roses fall from his skinned and pierced hands, a flurry of petals yellow and petals red. He rises and takes a step toward Agnes, his dripping fists crimson with his blood and with Edom's. Agnes doesn't back away, but thrusts the book toward him, and scintillant sunlight caresses the cross. Instead of tearing the book out of her hands again, their father stalks away, into the house, surely to return with club or cleaver ... yet they will see no more of him this day. Then Agnes-with tweezers for the thorns, with a basin full of warm water and a washcloth, with iodine and Neosporin and bandages-kneels beside him in the yard. Jacob, too, comes forth from the dark crawlspace under the porch, having watched in terror from behind the latticework skirt. He is shaking, crying, flushed with embarrassment because he didn't intervene, although he was wise to hide, for the disciplinary beating of one twin usually leads to the pointless beating of the other. Agnes gradually settles Jacob by involving him in the treatment of his brother's wounds, and to Edom she says, often thereafter, "I love your roses, Edom. I love your roses. God loves your roses, Edom." Overhead, agitated wings quiet to a soft flutter, and the shrieking crows grow silent. The air pools as still and heavy as the water in a hidden lagoon within a secret glade, in the perfect garden of the unfallen....voice was flat, a drone; he had delivered not an emotional threat, but a quiet promise..The afternoon was winding down, and the lowering sky seemed to be drawn steadily toward the earth by threads of gray light that reeled westward, ever faster, over the horizon's spool. The air smelled like rain waiting to happen..To achieve certain narrative effects, I've fiddled slightly with the floor plan and the interior design of St. Mary's Hospital in San Francisco. In this story, the characters who work at St. Mary's are fictional and are not modeled after anyone on the staff of that excellent institution, either past or present..LEFT HAND ON the banister, right hand with knife tucked close to his side and ready to thrust, Tom Vanadium climbed cautiously but quickly to the upper floor, glancing back twice to be sure that Cain didn't slip in behind him..Her mother and father still resided in a world where Phimie was alive. Bringing them from that old reality to this new one would be the second-hardest thing Celestina had ever done.."I suspect," Tom said, "that any job you set your mind to, you'd be as good as you are at teeth." "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." Celestina was maneuvered aside as the surgical team began resuscitation procedures. Stunned, she backed away from the table until she encountered a wall. In southern California, as dawn of this new momentous day looms. Being ruthlessly honest with himself, as always, he acknowledged that killing Tammy would not solve his problem. She might have told friends and colleagues about the Rolex, just as she had surely shared with her girlfriends the juiciest details about Junior's unequalled lovemaking. During the two months that he and the cat woman dated, others had heard her call him Eenie. He couldn't kill Tammy and all her friends and colleagues, at least not on a timely enough schedule to thwart the police..Following little Bartholomew's murder, however, people might remember the man who had been asking after the mother, Celestina. Junior wasn't just any man, either; irresistibly handsome, he left an indelible impression on people, especially on women. Inevitably, the cops would be knocking on his door, sooner or later..Police identified Junior as the prime suspect, and newspapers featured his photograph in most stories. They referred to him as "handsome," "dashing," "a man with movie-star good looks." He was said to be well known in San Francisco's avant-garde arts community. He got a thrill when he discovered that Sklent was quoted as calling him "a charismatic figure, a deep thinker, a man -with exquisite artistic taste so clever he could get away with murder as easily as anyone else might get away with double-parking." "It's people like him," Sklent continued, "who confirm the view of the world that informs my painting." Murmuring reassurances, Celestina put a hand on the girl's head and smoothed her brow, her hair, until the sour dream was sweetened by the touch..From

Sparky, Tom Vanadium had borrowed a master key with which he could open the door to Cain's apartment, but he preferred not to employ it as long as he could enter by a back route. The less often he used the halls that were frequented by residents, the more likely he would be able to keep his flesh-and-blood presence a secret from Cain and sustain his ghostly reputation. If too many tenants got a look at his memorable face, he would become a topic of discussion among neighbors, and the wife killer might tumble to the truth..With one tiny hand, Barty reached up for his mother. She gave him her forefinger, to which the sugar-bag boy clung tenaciously..Edom and Jacob arrived, dinner was served, and while the food was wonderful, the conversation was better-even though the twins occasionally shared their vast knowledge of train wrecks and deadly volcanic eruptions. Paul didn't contribute much to the talk, because he preferred to bask in it. If he hadn't known any of these people, if he had walked into the room while they were in the middle of dinner, he would have thought they were family, because the warmth and the intimacy-and in the twins' case, the eccentricity-of the conversation were not what he expected of such newly made friends. There was no pretense, no falsity, and no avoidance of any awkward subject, which meant there were sometimes tears, because the death of Reverend White was such a fresh wound in the hearts of those who loved him. But in the healing ways of women that remained mysterious to Paul even as he watched them do."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.".Maria arrived early, expecting to assist with final details in the kitchen. Though honored to be a guest, she wasn't able to stand by with a glass of wine while preparations remained to be made..An hour later, when Barty decided he wanted a soda, he switched off the book and asked Angel if she would like something to drink..This house was similar to the Kleftons'. Though stucco rather than clapboard, it had gone a long time without fresh paint. A crack in one of the front windows had been sealed with strapping tape..Putting one hand on the object to which she referred, Barty said, "Mom and I were listening to a book when you got here. This is a talking book.".In fact, although weak and achy, Junior felt mentally refreshed and wonderfully alert..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.".He smiled and shrugged. "I used to be a fisher of men. Now I hunt them. One in particular.".I know what you're thinking," her mother said, reaching across the table and placing one hand over Celestina's. "I know how useless you feel, how helpless, how small, but you must remember this . . .One of his favorite gifts for Christmas 1967 was a twelve-hole chromatic harmonica with forty-eight reeds providing a full three-octave range. Even in his little hands, and with the limitations of his small mouth, this more sophisticated instrument enabled him to produce full-bodied versions of any song that appealed to him..With a nimbleness and an alacrity that a lemur would have admired, the girl ascended to the first crotch..He stashed two suitcases full of clothes and toiletries-plus the contents of Pinchbeck's safe-deposit box-in the van, and then added those precious items that he'd be loath to lose if the hit on Bartholomew went wrong, forcing him to leave his Russian Hill life and flee arrest. The works of Caesar Zedd. Sklent's three brilliant paintings. The needlepoint pillows, to which he'd colorfully applied the wisdom of Zedd, constituted the bulk of this collection of bare essentials: 102 pillows in numerous shapes and sizes, which he had completed in just thirteen months of feverish stitchery~.That last part was true. He just wasn't loose in this world anymore. And in the world to which he'd gone, he would not find easy victims..In Room 724, standing alone at her sister's bedside, watching the girl sleep, Celestina told herself that she was coping well. She could handle this unnerving development without calling in either of her parents..Instead, he encountered an elderly woman getting out of a red Pontiac with a fox tail tied to the radio antenna. A quick glance around confirmed that they were unobserved, so he clubbed her on the back of the head with the butt of his 9-mm pistol..Crossing Spruce Hills with John, Paul, George, Ringo, and dead Thomas, Junior headed back toward Victoria's place, where Sinatra was no longer singing..A calico cat appeared at Tom's side, running, pacing him. Cats were witches' familiars. Good luck or bad, this cat?.He knew for a fact that Seraphim had died in childbirth. He had seen the gathering of Negroes at her funeral in the cemetery, the day of Naomi's burial. He had heard Max Bellini's message on the maniac cop's Ansaphone..In adversity lies great opportunity, as Caesar Zedd teaches, and always, of course, there is a bright side even when you aren't able immediately to see it..Because his lacrimal glands and tear ducts were intact, Barty could cry with his plastic eyes. Consequently, it didn't seem all that much more incredible to be seeing with them..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.. "Periodic violent emesis without an apparent cause can be one indication of locomotor ataxia, but you've no other symptoms of it. I wouldn't worry about that unless this happens again.". "I'll show you some. That's what Gelluk's after. The ore of watermetal. Watermetal eats all the other metals, even gold, see..Celestina slammed the door, pressed the lock button in the knob, shoved-rocked-muscled the dresser in front of the door, astonished by her own strength, and heard Angel speaking into the phone: "Mommy's moving furniture.".According to his wristwatch, the time was 9:05 in the morning on this momentous day..Skinny, pasty-faced, chattering sissy," he hissed, still so furious with Neddy that he wanted to jam the pianist's head in the toilet even though he was dead. Jam his head in and stomp on him. Stomp him into the bowl. Flush and flush, stomp and stomp..In Maria's kitchen, still just four days past Christmas, Agnes let dissolve her stoic mask, and wept at last.. "If I had a wife, she wouldn't feel too lucky. I'm not of the persuasion that wants a wife, dear.".No time for horror, disgust. Every second mattered now, and every minute might cost another life..Instead, she saw Phimie reborn. She saw, as well, a child endangered. Somewhere out there was a rapist capable of extreme cruelty and violence, a man who would--if Phimie was correct--react unpredictably if ever he

learned of his. Then the old man taught it to him. But it wasn't much use, Otter thought, since he had to hide it. "He worked in your shipyard, your highness." Losen liked to be called by kingly titles. Had Junior been chest-deep in wet concrete, he would have been more mobile than he was now. He had no feeling in his legs. The sight of the heavily bandaged face apparently pressed all of the compassion buttons in the reverend, because he broke out of his paralytic shock and started forward before he registered the weapon. On the nightstand waited a glass of water on a coaster and a pharmacy bottle containing several capsules of a potent painkiller. Of fists, hard blows, and his father's heavy breathing as he deals out the punishment. Edom himself lies face down in. Barty set one other rule: "Without dying first ... and you have to be sure you can get back." Nellie found the strength to rise, but having risen, she was unable to speak. Her mouth shaped words, but her voice deserted her. "You must've slipped this one in my pocket when you first came in here," Nolly deduced. A table candle glowed in an amber glass. To Nolly, in this glimmering light, Kathleen's face was more radiant than the flame. Deciding that he didn't need an exit line, Junior headed toward the service road and his Suburban. "Apple juice, lime Jell-O, and four soda crackers," said the detective. "If you don't have enough of a conscience to make you confess, Carrying the brochure, Vanadium returned to the bathroom and switched on the overhead light. He stared at the slashed wall, at the name red and ravaged. The air was cool but not yet cold. A faint breeze smelled of the sea beyond the hill. Aware of the mortician's new edginess, Jacob was convinced that his initial distrust of Panglo was justified. This twitchy little guy seemed to have something to hide. Jacob didn't have to be a cop to recognize nervousness born of guilt. Perhaps a lot of suspects were rattled and ultimately unnerved by this behavior. Junior wouldn't be easily trapped. He was smart. A sudden strange weakness, a formless dread, dropped Agnes out of her crouch and onto her knees beside the boy. The Worry Bear carries worries in his pockets. Under his Panama hat and in two gold lockets. Carries worries on his back and under his arms. Nevertheless, dear old Worry Bear has his charms. Although the only light on the back porch came from the pale beams that filtered out through the curtains on the kitchen windows, all these faces seemed luminous, almost preternaturally aglow, like the kiln-fired countenances of saints in a dark church, lit solely by the flames of votive candles. The rain—a music of sorts, and the jasmine and incense, and the moment sacred. More likely than not, Victoria spoke directly to the maniac detective. Even if she reported her sordid fabrications to another officer, it would have gotten back to Vanadium, and the cop would have sought her out at once to hear her filth firsthand, whereupon she would have enhanced her story until it sounded as though Junior had grabbed her knockers and had tried to shove his tongue down her throat. They came to the house in Boatwright Street after dark. They kicked the door in, and Hound, standing among the armed and armored men, said, "Him. Let the others be." And to Otter he said, "Don't move," in a low, amicable voice. He sensed great power in the young man, enough that he was a little afraid of him. But Otter's distress was too great and his training too slight for him to think of using magic to free himself or stop the men's brutality. He flung himself at them and fought them like an animal till they knocked him on the head. They broke Otter's father's jaw and beat his aunt and mother senseless to teach them not to bring up crafty men. Then they carried Otter away. If he was left standing on the porch, the visitor would circle the house, peering in windows where the drapes were not drawn, trying the doors in hope of finding one unlocked. Fearful that Victoria was sick or injured, that perhaps she had slipped on a pat of butter and cracked her head against the corner of an open oven door, he might try to force his way inside, break a window. Certainly he would go to the neighbors to call the police. Ever since he'd searched Vanadium's house, over fourteen months ago, Junior had enjoyed learning about other people by touring their homes in their absence. Because he was unwilling to risk arrest for breaking and entering, these explorations were rare, other than in the homes of women whom he'd dated long enough to justify swapping keys. Happily, in this golden age of trust and easy relationships, as little as a week of hot sex could lead to key-level commitment. In truth, he was terrified. Although his need for her company was so profound that it seemed to arise from his marrow, a part of him marveled—and trembled—at his dedicated pursuit of her. Always, he was good with Barty, and on this occasion, he teased more than the usual number of smiles and giggles from the boy as he tried to get him to read the Snellen chart on the wall. Then he lowered the lights in the examination room to study his eyes with an ophthalmometer and an ophthalmoscope. In spring, summer, and fall, they brightened the grave with the roses that Edom grew in the side yard. In this less rose-friendly season, these Christmas bouquets had been purchased at a flower shop. "Most tornadoes stay on the ground twenty miles or less," Edom explained, "but this one kept its funnel to the earth for two hundred nineteen miles! And it was one mile wide. Everything in its path—torn, smashed to bits. Houses, factories, churches, schools—all pulverized. Murphysboro, Illinois, was wiped off the map, erased, hundreds killed in that one town." support as he had only pretended to need it previously. He felt as if he had become the mere shell of a man and that the right note would shatter him as a properly piercing tone can shatter crystal. Frustrated on many levels, Junior hurried to a parking lot one block from the detective's office, where he'd left his new Chevrolet Impala convertible. This Chinese-red machine was even more beautiful when wet with rain than it had looked polished and pristine on the showroom floor. He ardently wished that he hadn't killed her with such merciful swiftness. If he'd tortured her first, he would now have the memory of her suffering from which to take consolation. "You're one to talk," Celestina said. "Who was it told us they were sitting hand in hand on the front-porch swing."

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