

1

I got involved in all this through Sandy.

This is how I met her: It was dusk, about 7:30, I'm starting for home. This was downtown Boston, the financial district, not many people on the street by that time. I heard some noise, a scuffle, and when I turned around I saw this guy yanking a purse from the arm of a woman. The woman was frozen, petrified. This was happening about thirty feet away from me. I was frozen too, a bit petrified myself. Getting the purse free, the guy started running.

The thing is, the woman was beautiful. I mean really beautiful. My type beautiful. The other thing is, the guy was running in my direction.

To this day, I have no idea what possessed me to do what I did. Come on, you're thinking, you obviously wanted to meet the woman. That's true, yes. What I mean is, I don't understand what possessed me to even begin to imagine that things would turn out OK. That I wouldn't end up beaten to a pulp, or worse.

Anyway, I was on the corner of Water and Kilby. It's a neat spot, by the way. There's a square there which is really a triangle where some streets come together. It's small, just a few car lengths on each side. But in it is one of those minor surprises which makes me love living in a city. There's a statue commemorating, of all things, the uprising in Hungary against the communist oppressors in 1956. I relish it because it has this wonderful quixotic attitude. It is topped by a revolutionary holding a baby aloft (the future!) in triumph above the pain and death of the rebellion. In actual fact, the rebellion was crushed when Budapest was overrun with Soviet tanks.

So that's where I was, on Kilby looking across Water Street, trying to look harmless, and it became clear that this guy was going to run right past me. Apparently I've succeeded in looking so harmless that he doesn't care. He crossed Water and raced by me to my left. Just as he did, I turned toward him and gave him a big shove forward and sideways. Believe me, I was just as surprised as he was.

Now, he was sprinting at top speed—that's what for a healthy guy in his twenties, 12, 15 miles an hour? So he careened off my shove at an angle and smashed into the corner of the building at one hell of a clip. Bam! He tried to put his

hands out in front to protect himself, but he was off balance so the effort was largely ineffectual. Fortunately his face avoided hitting the sharp right angle corner of the building head on, but his shoulder slammed right into it. His face bashed into the wall right next to the corner. Smack!

Instantly he was down on the sidewalk writhing. Blood was spurting from his nose, the right side of his face was raw with abrasions and contusions, but his big hurt was in his shoulder. His collarbone or an upper rib or something else in there was broken. Fifteen miles an hour is a serious collision. Think of the damage in an automobile bumper test at only 5 miles an hour.

The purse lay forgotten on the sidewalk. I ran around him, grabbed the purse, and trotted across Water Street to the woman, who had been watching from the opposite corner. I held it out and said, "Here." She took it, and then I said, "My name is Barry. Can I buy you a drink?"

She just stared at me.

"Can we get out of here?" I said. "I think we need to get out of here."

She nodded.

All right, now what? My plan—if you can call improvising in a state of panic a plan—was first to disappear as fast as possible and then blend into a crowd. Just behind the woman, who I noticed hadn't yet volunteered her name, was a break between buildings. Hoping it was an alley going through to the next street, I pointed and said, "In there."

To my vast relief, it was indeed an alley through to Congress Street. I started trotting down it, and to my further relief she was keeping up with me. Soon we made it to the far end, and I dared to venture a glance backwards. So far so good; no one was following. Kitty corner to the right across Congress, opposite Exchange Place, there's another alley, and we headed in that direction. "Walk, don't run," I cautioned. Out in a street I didn't want to attract attention.

Across Congress, we ducked left into this second alley and there was more good luck. This one twists right, then left, and it let us out on Devonshire Street. Across Devonshire, there's a street level passage through an office building which leads to Washington Street. As we went through it my plan was jelling. Washington is a shopping street and I was hoping for a crowd. Also, the perfect place had occurred to me to go get that drink.

I was rather surprised, and definitely delighted, that the woman was staying with me. She didn't have to. She could have peeled off at any corner, said, "Thank you very much. I'm going that way," and fled in a different direction. End of story. But there she was, at my side step for step. So I stopped and said to

her, "I have a place in mind to get that drink. Still with me?" She hesitated, sizing me up, but just briefly, and answered, "Yes." This was the first she'd spoken.

"I'm sorry," I added. "I didn't get your name."

"Sandy. Let's keep moving," she answered.

And that is how I met Sandy.

So far I had seen no sign that we'd been followed. By now, we were no longer trotting, just walking briskly. The crowd on Washington was thinner than I had hoped, but it didn't seem to matter. My anxiety was receding, and as it ebbed, the space was filled with a blooming euphoria. This balloon would be burst soon enough, but for the moment I was experiencing the unfamiliar luxury of soaking in a warm bath of self satisfaction. I had foiled a crime, inflicted frontier justice on the criminal, restored the victim to her prior state of wholeness, and I was fading into the sunset, literally, side by side with the "girl." This was a whole new, astonishingly new, utterly unexpected new me. I gotta' admit, I liked it just fine.

A few more twists and turns and our destination was in sight. The place is called The Expansion Joint. EJ's to the regulars and semi-regulars. Back then I was in the latter category. The name is a play on words. It alludes to the presence of several architectural and engineering firms in the office floors above, and elsewhere on the block. It's a construction term. An expansion joint is a feature designed into large structures that allows building materials room to expand with the heat and contract with the cold as the weather changes. At the same time, the name—Expansion Joint—evokes the picture of an informal, unpretentious hang-out where you can relax, let your hair down, and feel better.

You would expect Howard to think up a great name like that. Howard Tu owns EJ's, and he is very, very smart. Born in China but raised in the U.S., he retains a slight accent which is a part of his charm. I've always thought he did that deliberately to spice his persona with a taste of the exotic. Anyway, he was trained as an architect in the U.S. and years ago he worked for one the firms upstairs. But he grew really bored really fast. Architecture sounds like a glamorous profession, but Howard has assured me it is not. According to him, ninety five percent of architecture is toiling over minutia like stair construction details and concrete mix specifications. Only a lucky few get to be celebrities who enjoy the satisfaction of leaving their personal imprint on the cityscape. Howard quickly lost hope that he would ever be one of these people. So, when the bar and liquor license downstairs went up for sale, he borrowed every cent he could from family, friends and the bank, and took the plunge.

Howard Tu had a vision and he made it happen. What he lacked in business education he more than made up for in common sense and an innate gift for

marketing. It shows in the presentation. When you come in, the bar fills your field of vision. The inventory is displayed in munificent profusion, with multiple tiers of bottles in a glorious array of shapes, sizes and colors. Highlighted by dramatic lighting, the glassware is sparkling and the brass fittings glow. Through a low archway, you can glimpse the dining room in back, which is quite different. The back is warm and cozy, with oak wainscot, forest green wallpaper, soft lights, white tablecloths, and comfy chairs in impeccable condition. Even if it's pub style food, Howard makes sure you feel like you're out for a special evening.

Greeting customers at the lectern by the door is Howard himself. No hostess. It's not that he can't afford one. This is his management technique. He knows his customers because he greets them personally. He knows how well his bartenders and wait staff are performing because he's out there watching them work. He never asks customers if they enjoyed their meal because he knows most people are too polite to tell the truth. Instead, he keeps close tabs on how well his kitchen is doing by monitoring the food on peoples' tables as he shows customers to their seats.

When we finally arrived that first evening, Howard was there as usual to greet us by the door: "Hey Barry the T! How you this evening?"

There's another regular named Barry, so I am Barry the "T", for Thomason.

"Hi, Howard. Tonight, we are in desperate need of a drink. But we'd like to go in back 'cause we may stay for dinner."

"First you introduce us. Then we see."

"I'm sorry. Howard, this is Sandy. Sandy, this is Howard. He owns this hole in the wall."

Howard held out his hand. "Pleased to meet you, Sandy. Barry is a good man. No money but big heart!"

Sandy took the hand and shook it. "A pleasure. I have no doubt about his heart. It's his brains that are at issue at the moment."

Howard's face lit up with a smile. "You not only beautiful, you perceptive too. For you I choose the best table in the place!" Talk about a charm offensive! One look at Sandy and it wasn't hard to figure out why.

By grace of good timing there were several tables empty. The after-work crowd was clearing out and the out-for-the-evening throng was still in its incipient stages. Howard took us to the back, made eye contact with a waiter in a look that signaled "treat these people well," handed over the menus with a flourish, and as he said, "Enjoy!" treated me to a wink.

In no time the waiter arrived with pen and pad poised. I turned to Sandy: "I'm going to have a real drink. But they have a great wine and beer list if you'd care to look at it."

Sandy looked toward the waiter. "I'm not particular. A glass of a nice Pinot Grigio would be fine." "Yes ma'am," said the waiter and turned to me. "Grants on the rocks." I hesitated while I debated what Sandy would think if I made it a double. Then I added, "Make it a double," because I very much needed a double. "Yes, sir," said the waiter.

Neither one of us picked up a menu. We just looked at each other. Face to face for the first time, without distractions, just us, I tried to figure out how to begin. I needn't have worried. Sandy solved this problem right away.

"Barry," she said. "I don't want you to think I'm ungrateful. I am definitely grateful. You saved my purse, and it would have been awful to lose it. You took chivalry to a level that was beyond my imagining. And I'm flattered that you think I'm attractive enough to do that for me, and then take me here. But ..."

"But?" I prompted.

"But what you did was ... profoundly dumb. It was foolhardy at best, and maybe criminal."

"Criminal? I foiled a crime."

"I'm not a lawyer, but it seems to me that what you did to that guy was an assault. At least. You were not in actual danger. I was no longer in danger. You attacked him physically with intent to do bodily harm. I don't know how else shoving him into the corner of a building at breakneck speed can be construed. I think you're very fortunate he didn't end up worse. A cracked skull. Blind. Dead."

"I didn't think of it that way."

"That's my point. You didn't think at all. I called that foolhardy. A prosecutor might call it reckless."

Luckily the waiter arrived with our drinks right then. I was reeling from what she said, not because she attacked me but because she was right. The waiter's business of setting the drinks down gave me a few seconds to get my bearings. He stayed at the table in case we were ready to order. "We'd like a few more minutes," I told him.

Then I looked at her. "I don't know what happened. That's not like me at all. I never get physical."

Her expression and tone were ironic: "Never say never."

"You don't believe me."

"The strange thing for me is that I do."

“You do? I’m delighted, but you don’t know me. How can you know whether to believe me or not?”

“You passed a test. Something you didn’t say.”

Now I was bewildered. “What?”

“After I said, ‘You’re lucky he isn’t dead,’ most guys would have said, ‘*HE’S* lucky he isn’t dead.’ But you didn’t. You knew what I meant, and accepted it.”

Again, she was right. Wow. I gulped down half my scotch. She was way ahead of me. Demurely sipping her wine, she was enjoying it too. “So,” I said, “Are you telling me you set me up? You were testing me?”

“Oh no,” she answered. “Nothing like that. I just said what I thought, but then when I heard myself say it I was eager to see how you would respond. You done good.”

“You’re something else,” I blurted.

Sandy shrugged. And grinned. A loopy, self aware, positively wonderful grin, a grin á la Sandra Bullock, the actress. A grin that said, “Yeah, I know.” A grin that said, “Whatever my problems, poor self esteem is not among them.”

“Hey, wait a minute,” I said. “If I’m such a dummy, how come you came here with me? You could have said ‘thanks’ and gone your own way. But here you are, having wine and dinner—I hope—with an alleged dimwit.”

No hesitation: “That’s because you’re kinda cute.”

“Well thank you. But are you supposed to tell a guy something like that? It sounds so ... I don’t know, so ... so retro.”

“OK,” she said. “Chalk it up to post-feminism. Post-feminists are allowed to be retro.”

“OK. I’m glad you think so. I mean ...” I stammered.

She put up her hand in a stop gesture. “Let’s make a deal. I won’t patronize you and you won’t patronize me. Each of us is sitting here for exactly the same reason. You wouldn’t have done anything to that purse snatcher if you didn’t think I’m attractive, isn’t that right?” She cocked her head, forcing me to respond. I had to nod yes. “And equally, I wouldn’t have come here with you if I didn’t think you’re cute. And I don’t think you’re stupid, I just think you did a stupid thing. There’s a difference. But my bullshit detector is a finely tuned instrument. If you don’t set it off, we may get along. Besides, what you did *was* spectacular. I may not approve, but it did get my attention.”

“Wow. OK. Deal. No patronizing, no bullshit. I promise.”

“Accepted. Now let’s look at the menu. I’m hungry.”

And so we did.

“Everything here is well prepared,” I told her. “You might want to try the onion soup,” I added. “It’s intense. They understand onion soup here.” Another thing I like at EJ’s is that every item is listed in both “lunch” and “dinner” sizes with prices to match, and you can order either at any time. One of the great mysteries of life: why haven’t other restaurants done that? It’s like the checkout line mystery. At banks, airport ticket counters and car rental stations, there is one line and the first in that line goes to the next available clerk. Why don’t retail stores work that way?

The waiter came back, and Sandy ordered a small onion soup but the large cheeseburger. I went with onion soup and a steak, both large. It tickled me that she had an appetite. You would hardly think so from looking at her. She’s on the small side, trim. But not too skinny, not like a model. She has regular features. They’re perfect. Short brunette hair, soft and lustrous, not unlike a model in a shampoo commercial. And skin. Oh, that skin. Incredible. Gorgeous. Think Catherine Bell, from the TV program JAG, with a dash of Audrey Hepburn thrown in.

“I want to tell you,” I ventured, “I’m impressed at how you speak your mind, especially with a guy you don’t know.”

“You mean I have spunk? Like Mary?” She was teasing me, but in a nice way.

I got the “Mary” reference and nodded to show her that I did. “Lou Grant I am definitely not. I *like* spunk.”

“OK, then,” she parried, “In that case, what do you think of feisty?”

“Feisty is good. So is pluck.”

“Is pluck as good as grit?”

“It is most assuredly better. Pluck is right up there with mettle.”

We were both enjoying this. She kept it going: “I say mettle be damned. Why settle for mettle when you can have moxie?”

“Settle for mettle? Good grief!” I was laughing.

“I couldn’t help it.” She was smiling too. “It just came out.”

“So,” I said, “Where did you get yours?”

“My moxie?”

“Your spunk.”

She shrugged. “Survival strategy, I suppose. I have two older brothers.”

“Tell me about them,” I urged.

“You want to hear about my family?”

“I do. What’s more important than your family?”

“True, but it’s boring.”

“I don’t believe you believe that. We agreed, remember? No BS.”

“Point taken,” she admitted. “All right, my family. My brother Jim is three years older than I am. He’s a priest.” She caught my eyebrows lifting. “It’s not a disease,” she scolded me. “You would like him. He’s devout, but not holier than thou. Jim is very much in the real world.”

“I’m sorry,” I said. “I was stereotyping. Forgive me?”

“Jim would tell me that’s what good Catholics are required to do. Forgive, that is.” With a wry expression, she held up her hands in *what can I do?* gesture. “I guess I have no other option.”

“I like your brother already!” I said.

It was her turn for raised eyebrows: “You think you’re going to meet him?”

“Assuming too much?” I backpedaled.

“More like too soon,” she amended.

“Did anybody ever tell you that conversing with you is like walking through a minefield?” Sweet Jesus. It just came out.

As you might expect, this stopped the conversation cold. Sandy sat there thinking, although, to my surprise, she really didn’t seem that angry. All things considered, it was a good time for onion soup to arrive, and that’s what happened. In short order, her interest in the food took precedence. Even before mine, her spoon was poking through the cheese crust and she was taking a small careful sip of the deep brown broth to see how hot it was. She glanced up: “You’re right. This is good.”

Pleased, I started on mine. Relieved that Sandy hadn’t bitten my head off, I was revved up to savor Howard’s really good onion soup, when I was blindsided by a whole new anxiety. The cheese. As in any good restaurant, Howard’s onion soup is topped by a crust of cheese. When you try to lift some in your spoon to eat it, a tissue of cheese stretches out and ties it to the remaining crust. Pulling the spoon toward your mouth attenuates the strands but doesn’t break them. I had never found a satisfactory solution to that problem. In the past, I had put the spoon in my mouth, and used my teeth in combination with the spoon to break the strands. It was dorky, but who cared? Now I cared. Thirty six years old and here I was, reduced to a quivering globule of jitters over onion soup decorum.

So I ate the broth and the onions, and waited to see what she would do. Sandy, of course, had no problem at all. She held the spoon close to the soup, deftly used her fork to separate the excess cheese, and brought the food to her mouth in a graceful, continuous motion. Another mystery of life: how do people adept in the social graces get to be that way? Is it a genetic message which is present in their DNA but somehow missing in mine? Is it perhaps a hidden cultural subtext my parents forgot to decode on my behalf? Sometimes I feel so lack-

ing in the know-how of cool that I wonder if there isn't some secret society of savoir faire, some clandestine freemasonry of the felicitous, to which people like Sandy are initiated and I am not.

I copied her technique to the best of my ability, with equivocal success. And as the liquid in my bowl dwindled, I struggled with steadily increasing apprehension to think of how to rectify my "minefield" *faux pas* and get things back on track. Again, I needn't have worried. Sandy, after polishing off her onion soup with the most beguiling gusto, gazed in my direction and asked in a voice of ineffable gentleness, "Am I coming on too strong?"

With that, my heart dissolved into mush.

I shrugged, having no idea what to say.

"Look," she continued, "if I'm more blunt than you might expect, it's because I like you."

"I'm very glad to hear that." I couldn't help blurting it out: "I like you too."

"I hope this makes sense to you," she went on. "Usually when people first meet, they stick to safe topics. Their jobs. Their home towns. Where they went to school. Topics with no emotional weight."

"It makes sense," I said. "You have to begin by finding common ground."

"Yes," she continued, "and the point of common ground is to start building a basis of trust. But with you, somehow, I felt that kind of trust right from the beginning. I'm not sure why. And that led me to let my guard down. To be more open in expressing myself than I should have been. More candid than was appropriate."

"I like your candor," I offered. "It's spunk."

"But it's candor I'm not entitled to because it presumes a level of trust I haven't earned. The proof is that I frightened you."

"Frightened me?"

"Talking to me is like 'walking through a minefield'?"

"I'm sorry I said that."

Her hands waved back and forth. "No, don't you see? You have nothing to apologize for. I was out of line. You had every right to be put off."

"I'm not put off in the least. The thing is," I countered, "you were right every time. I *did* stereotype your brother as a priest. I *was* presumptuous when I assumed I would meet him someday. And as for shoving that guy into that building ..."

"But right there is why I like you," Sandy said with emphasis. "You're not defensive the way most guys are. When I called you on something and I was right, you acknowledged it. You know what that tells me?"

I shook my head no.

“It tells me that you’re emotionally strong. I mean, you’re secure in your sense of self. You’re not automatically threatened by criticism. You don’t react by lashing out. You listen to what is being said and consider it objectively. Am I right?”

“That I’m secure?” I paused to think about that. The word certainly could not apply during my onion soup moment. But on a deeper level, maybe she had something. Surprised and pleased, I put away the thought for later contemplation. “I suppose I am. I never thought about myself in those terms,” I told her.

“Most guys don’t think about it consciously. Still, men are generally all wrapped up in defending what they think of as their manhood. I don’t sense that you’re like that. That makes you unusual.” She was looking right at me. Her voice earnest, her eyes open wide. She was so, so lovely. I was thinking about my manhood all right.

I said, “Do you know what I like about you?” She shook her head. “Your intelligence.” It was her turn to be surprised and pleased. She cocked her head to one side—I could see now it was one of her signature gestures—and waited for more. So I said more. “It’s true. I think most guys are threatened by intelligence in a woman. I am not. I like it. It excites me. For me, it’s an aphrodisiac.”

There was that grin again. She radiated amusement. “Why Barry the ‘T’, I do declare,” she teased, “are you making a pass at me?”

I put my head in my hands in mock anguish. “Sandy, Sandy, Sandy ...”

“What?”

“How can I answer a question like that?” I wailed, milking the histrionics. “If I say yes, you could be upset that I don’t respect you enough. If I say no, you could be upset that I don’t find you attractive enough. Either way I lose.”

Sandy settled back in her chair, beaming with wicked glee. “Uhhh Huhhhh.” She drew it out. “Sooooo ...?”

“Sooooo ... you have it all wrong.”

She made no attempt to contain her delight. She relished watching me squirm. “Wrong?” she said. “Moi? How is such a thing even remotely possible?” Now she was making fun of herself. At first I was simply delighted that her sense of play, as well as her ability to avoid taking herself too seriously, was very much like my own. Suddenly it struck me as more than that. I realized that I connected with Sandy, that I understood how she thinks and feels, in a way that I had never experienced with anyone else before. And clearly she understood me in return. She knew just how to find and push my buttons. Did she really mean it when she said that I was secure and emotionally strong? That she trusted me? I didn’t know and it wasn’t important. What got to me was, one, that she evidently wanted to

make me feel good, and two, she knew, instinctively, just precisely how to do that. This was no longer about her appearance. It went far beyond pheromones. I was falling hard.

So naturally, fool that I am, I got myself in deeper. “Here’s how you’re wrong. I was praising your intelligence, which is not a pass. But at the same time I was actually praising your beauty. It’s your modesty—which is most becoming, by the way—which led you astray. The truth is that you are not merely attractive. You are without question stunningly gorgeous. Therefore, in your case, no aphrodisiac would ever be needed. If you acknowledged how beautiful you are, you would have understood that.”

Oh God. That was worse than ridiculous. It was incoherent. But Sandy was kind and came to my rescue. Eyes full of mirth, she said, “Let me get this straight. You like my intelligence. But when you said intelligence is an aphrodisiac you weren’t making a pass because that part didn’t apply to me. And that’s because I’m so gorgeous you don’t need an aphrodisiac. Which I would have understood if I weren’t so modest.”

“Exactly,” I said. “Is it politically incorrect to tell a woman she’s beautiful?”

“You mean, can the man change the subject before the woman catches on to how deep a hole he’s digging himself into?”

“Exactly,” I admitted.

“Well, Barry,” she said, “Not too many women really object to being told they are attractive.” She reached out and put her hand on top of mine. “Relax. You’re very sweet.”

And so it went.

The food arrived, the food disappeared, and I hardly noticed. We were talking. We got back to talking about her family. She told me about her other brother Jeff, a marketing executive in Portland, Maine. Jeff and his wife Sharon have two kids, who were in grade school at the time. She told me about her kid sister Bonnie, living at home, working as an administrative assistant at a software company, dating one of the programmers. Home for Bonnie was their parents’ split level in Westborough, one of Boston’s outer suburbs. That’s where the family had grown up, and still gathered for holidays. Dad is a civil engineer, Mom manages a retail gift shop.

We also talked about my family. About my brother, an auto salesman at a Lexus dealership who does so well at it he won’t consider moving on to anything else. About my Mom, a high school English teacher who finally found happiness with my stepfather. He’s an airline pilot, of all things.

We talked about work. About movies. About television. About college. Suddenly the waiter arrived with the check. I looked at my watch and discovered it was 10:30. Two and a half hours gone at warp speed. I put my debit card on top of the check. Then I looked at Sandy and asked if I could see her again. She smiled, nodded, and said, "Oh yeah." I suggested that I call her Wednesday to make plans for next Saturday. That was fine. She gave me her number. All at once, we became self conscious and didn't talk much before the waiter returned with the charge slips. I wrote him a large tip because we had occupied one of his tables for quite a long time.

On our way out, we passed by Howard at his lectern. On it he had his mini TV, tuned to the ball game. He waved and said, "Red Sox down by two. Pitching stink!" Howard Tu is a devoted baseball fan. He also uses his interest in the game as a marketing tool. He keeps a membership in the .406 Club, the premium box section at Fenway Park, and four season tickets. Executives at companies that use EJs to cater their business functions, or have business dinners and holiday parties there, tend to find themselves as Howard's guest at one or two outings each season. But this utilitarian element doesn't contradict his genuine love for the game. Combined with his puckish sense of humor, this passion can have some quirky results. For example, he named his son Owen, after the no balls, two strikes count in baseball: Owen Tu.

I was telling Sandy about this on as we left the restaurant. She knew baseball well enough to appreciate the pun. On the sidewalk she was still tickled by it, and as she giggled she hung on to my arm a while longer than she might have. I was thrilled to receive this message in body language, and thus encouraged I offered to accompany her home. However, she said that she never let anybody know where she lives after just one date. Too many strange and dangerous people out there. I understood that. So I hailed a cab, gave the driver a twenty, and said, "Talk to you Wednesday." "Wednesday," she said. We hugged briefly, then she got in the cab and was gone.

I watched her taxi round the corner, and started for home on foot. I was singing out loud. "I have often walked ... down this street before ..."

2

Sandy and I swiftly became a couple. There is no mystery in that. We understand each other. We appreciate each other. The things we have in common are the things that are important, and at the core of it all is agreement on the fundamentals of what is right and what is wrong. No wonder, then, that by the time we headed off to the Legato's for Thanksgiving dinner six years later, we had courted, dated, lived together and married. After three years of matrimony, we were still on a honeymoon that showed no signs of abating.

No kids. I was not interested, and Sandy was ambivalent. Sandy's mom, after staying home to raise her four children in the pre-feminist mode, understood. As attentive and loving a mother as Gladys is, she was nevertheless happy to see her kids reach the age when they could be left alone to take care of themselves. It was, however, an issue with Ken, her father. Ken's participation in the child rearing process had been good natured but minimally invested. His limited exertions produced little appreciation of the effort involved in child rearing. He wanted grandkids. He thought he deserved them. And besides, it was the natural order of things, wasn't it? Jeff and his wife Sharon had two daughters, but they were hers from a previous marriage. Ken enjoyed them and liked having them around, but from the perspective of perpetuating the line they didn't count. He was chagrined that so far none of his own brood had delivered.

Ken was not reticent to express his impatience. With regard to Sandy, he assumed that I was the culprit. There was a kernel of truth in this. Had I been intent in the opposite direction, Sandy's ambivalence might have tipped in the direction of having a baby. As it is, we agreed that ambivalence is a poor motivation for pregnancy. But I never got into that discussion with Ken. I took all the heat. I'd rather Ken be aggravated with me than disappointed in Sandy. She was my coconspirator in this, and it earned me credits.

The topic was on our minds as we drove west on the Turnpike on our way to Westborough. It was sure to come up over dinner, since Sandy's sister Bonnie was not ambivalent in the slightest. She professed loudly, often and at length her desire for children. Several of them. Bonnie was a sweetheart, and it was nice to see her so exuberant, but Sandy and I were both getting tired of hearing about what had lately become an obsession. She'd go on and on about how she and her

husband timed their relations to hit the fertile days, how they would keep trying for a year and if nothing happened they would get tested, how they would try every medical procedure to address whatever problem the tests revealed. And how if all else failed they would adopt. “That’s not bad, either” Bonnie would proclaim. “There are lots of happy families where the kids are adopted.”

My aversion to the phrase “give me a break” notwithstanding, gimme a break. Sandy and I both believed that her desire to raise a family was genuine. Still, we were irked by the way Bonnie exploited the contrast: *See Daddy? Bonnie equals grandkids, Sandy equals no grandkids. Aren’t you pleased with Bonnie?* And we were equally annoyed by the way Ken bought it wholesale. Bonnie had always been his darling; now she could do no wrong. Sandy, meanwhile, had become the recipient of Ken’s sideways glances. On the other hand, we were amused by Bonnie’s attempt to blur the difference between biological offspring and adopted babies. In this she had a point. To almost everyone in this day and age, there is no difference that matters. But Ken’s retrograde prejudice was an exception, and Bonnie’s self-serving campaign to move him beyond it was doomed to failure.

Bonnie was married now, of course. Not to the programmer, but to Ralph, a copier salesman who had made a call to her company. In retrospect, we know now that everyone in the family besides Bonnie could see from the first that Ralph Collins is a good-for-nothing sleazebag. Bonnie, however, was instantly infatuated and nothing could peel off her blinders. We understood that too. Ralph burst upon Bonnie’s scene like a July 4 fireworks finale, sweeping her off her feet in a whirlwind of attention, flattery, gifts and tastes of life in the fast lane. If anyone could resist, it certainly wasn’t Bonnie.

On the very first visit to Bonnie’s company, Ralph told her that she looked sensational in her red sweater and asked her out for dinner. When she agreed, he told her that the place would be a nice surprise and she should dress up fancy. Right away, when she told them about her upcoming date, warning signals flashed in her parents’ heads. The Legato family’s style of eating out was more franchise casual than Four Seasons haute cuisine. So who was this guy trying to impress? And why?

But Ralph had his eye on a prize, and a sure instinct for how to claim it. True to his word, he brought Bonnie to the Bay Tower. It was perfect. Bay Tower, now dedicated to catered functions but then a public restaurant, is a spectacular room at the top of a downtown skyscraper. It has a magnificent view from fifty stories up, elegant décor, unctuous service, and very good food. On weekends back then there was dancing to a live combo. Ralph knew how to lead, Bonnie

knew how to follow, and by ten o'clock there was full body contact during the slow tunes.

If Bonnie was enticed by her first taste of high living at the Bay Tower, the deal was sealed six months later when she went with Ralph on a week's vacation to Bermuda. The trip was an incentive reward provided by Ralph's company to the top ten salespeople in the Northeast region exceeding quota. Ralph had made the cut as number six, and he had hustled to earn it.

The trip was an unqualified success. The company wanted to pamper the stars of its sales organization, and its attitude was both generous and thoughtful. When the group first arrived, there was a fruit basket and champagne waiting in each room. Meals, bar tabs, and activities such as scuba diving and parasailing were all paid for. Tips were included. And the weather cooperated: the island was a glorious riot of flowers, the blue sky was brilliant, and the water sparkled in the sunshine.

Ralph was feeling good and treated Bonnie well. He taught her tennis. He took her shopping for clothing and souvenirs. He sent her to the spa for massages and beauty treatments. Bonnie confided to Sandy later that their sex had been "stupendous." Best of all, it seemed, he made Bonnie feel wonderful by the evident pleasure he exhibited in presenting her to his manager and company colleagues. Where she would have been content to have romantic dinners *à deux*, Ralph arranged to get together every evening with other couples in the group. "Kitten," he told her, "I'm so proud that you're here with me. I don't want to hide away in a corner. We'll have plenty of time for that. Now is my chance to show you off. I want everybody to know how lucky I am. I want people to be jealous of me for once. Is that so horrible?"

It wasn't horrible at all. It was thrilling. As the group took a liking to Bonnie, Ralph felt increasingly validated in his perception of her and become even more expansive and affectionate. And to this day I believe it was for real. Bonnie was exactly what he was looking for. Made to order. Not only was she very beautiful, she was also utterly pliant to his wishes.

This was not an issue with Bonnie. Bonnie, too, knew exactly what she was looking for. She wanted to be taken care of. That was it, pure and simple. The insistence on independence, autonomy, equal standing in the domestic partnership—the qualities so central to the core of Sandy's being and part of the reason my respect for her runs so deep—all were lost on Bonnie. She cared nothing for any of that. Bonnie wanted a man to provide for her. She wanted material comfort and security. She wanted emotional support and loyalty. She wanted physical safety. She wanted good times in abundance. And she wanted her carnal appetites

satisfied. If getting all this meant doing things the way her husband wanted, Bonnie considered that a fair deal. She saw nothing Faustian about the bargain. She wasn't selling her soul, she was being true to it.

In the face of Bonnie's obvious contentment with her chosen lot, the rest of us suppressed our misgivings. Over time, we were forced to concede the possibility that our early judgment may have been unduly harsh. Ralph had made district manager, and was pulling in large incentive commissions. They had the nicest house in the family, the spiffiest cars, the latest electronic gadgets. They went to upscale restaurants and far flung vacations. And it was perfectly clear that Bonnie had never been happier. This induced a collective suspension of disbelief, and we all succumbed to it.

All except Gladys, that is. Her refusal to give Ralph the benefit of the doubt was stubborn. Her reluctance traced back to a conversation she had with Bonnie upon her daughter's return from Bermuda. Bonnie had been gushing with enthusiasm over the trip, and Gladys had asked her, "So, what didn't you like?"

"What do you mean, didn't like?" Bonnie stalled.

Gladys was not to be deterred. "You know what I mean. No woman spends 168 hours straight in close quarters with a man without disliking something. Out with it."

"Moth-er," Bonnie tried out her put-upon exasperation gambit. "Ralph was wonderful the whole time. Don't be silly."

It didn't fly with Gladys. "Out with it."

"Well ... There was one thing ..."

"Out with it."

"OK ... One time, I came back to the room early. I was at the spa but I wanted to take a nap ..."

"And?"

"He had his laptop plugged in. He was on the internet. When I came in he closed the cover and shut it off, as if he were hiding something. I asked him what he was doing and he said he was checking his e-mail from work. I didn't really think so, though. He checks his e-mail all the time. If that's what he was doing he would have kept on doing it."

Gladys pressed on: "So what do you think he was doing?"

"I don't know, Ma." Bonnie wasn't too upset. She had thought this through, had made up her mind, and was comfortable with her decision. "I don't think he has somebody else—another woman, I mean—'cause he spends all his time with me. Anyway, I think a woman can tell. Don't you? So what else could he have been doing on the internet? I honestly don't know. A porn site, maybe? I don't

see why. I shouldn't tell you this, I suppose, you're still my mother after all, but we were wonderful together."

Gladys smiled: "I'm shocked. Shocked!"

Bonnie grinned in spite of herself. "All right, Ma," she conceded, "You're a modern woman. Anyway, I also thought maybe he might be involved in something criminal. I guess that is possible. I just don't see any reason to think that. I have no evidence whatsoever. What do you think, Ma?"

"What do I think? I think secrets are a bad sign in a relationship."

"I know, Ma. That's true. But I have thought long and hard about this. We're not married. If there are certain things he wants to keep to himself, it is his right. I can't place blame on him for exercising his right, that's not fair."

"The one thing I'm sure of," Bonnie went on, "is that it doesn't have to do with me, or our relationship. Ma, you can tell when a man is happy, don't you think? He was—he is—happy with me. I know in my bones he is. So whatever he was doing, it was outside of our relationship. And therefore it doesn't concern me."

Gladys was like a terrier: she would not be shaken off easily. "Are you going to marry this guy?" she asked, getting down to the nub of the issue.

Bonnie was unwavering. "If he asks me, the answer is yes."

Gladys made her point: "Then everything is your business."

Not having a very good response for that, Bonnie shut down the discussion. "You said it yourself, Ma. No man is perfect. But Ralph is as near to that as I can imagine. More important, I feel great when I'm with him and I miss him when I'm not. It's my decision to make, and I've made it. You can either be glad for my happiness and share it with me, or you can sit in judgment and put a wet blanket on my life."

Gladys is blessed with uncommon wisdom. All of her instincts told her that Bonnie was making a mistake. But that was not the most important thing. She also knew that it was Bonnie's right as an adult human being to make her own mistakes, to suffer the consequences, and learn from them. Gladys understood too that it would not be doing Bonnie any favors to make her choose between her boyfriend and her mother. If problems did arise, as she expected, Bonnie would need her more than ever as a warm and comforting presence in her life, as an emotional hearth to come home to.

So Gladys said, "Sweetheart, if you're happy, then I'm very happy for you." She held out her arms. "Come here." And they hugged. Tightly.

Within two weeks, Ralph did ask, and Bonnie did say yes.

Bonnie and Ralph were much on our minds as we exited the Turnpike to 495 north. Their quest for parenthood had been the focus of the entire family's attention for several months. The subject was infinitely engrossing to Ken and Gladys, but Sandy and I were weary of it. We both wished she'd get pregnant already just to change the subject, even though we knew that this would launch a whole new and prolonged conversational fixation on obstetrics, pediatrics and child development.

We had been listening to the car radio without talking, so it was a function of our closeness that when Sandy grinned at me and said, "You taking bets?" I knew exactly what she meant.

"This is it," I said. "She's going to announce after grace."

"Why today?"

"Gut feel," I said. "Plus, the stars are in alignment. Mercury is ascending over Virgo."

Sandy laughed. "You're so full of shit. OK, you're on. I'll take the 'no'."

"Twenty minute back rub to the winner?" I proposed.

"Deal," she agreed. Actually, I wasn't risking much. I was always giving her back rubs anyway. Sandy was totally spoiled. But "making it interesting" boosted our spirits as we pulled up in front of the Legato house.

In general, we enjoyed and looked forward to family occasions with the Legatos. Aside from the tension with Ken over grandkids, relations throughout the family were easygoing and feelings warm. Even Ralph found acceptance, if not wholehearted trust.

Thanksgiving is a favorite occasion in particular, for exactly the same reasons that it appeals to just about everyone else: great food and no anxiety over gifts. But the Legatos have a singular tradition which adds to the pleasure of the day, and which I think especially sweet. After dinner is eaten and the clean up done, the family proceeds to the living room to trim the Christmas tree. This is an attempt—largely successful—to recapture the magic of the season remembered from the time when the "kids" were young. In those days, when everyone lived at home, this ritual took place in mid-December and was one of the recurring experiences that helped bond the family together. When Bonnie, the youngest, moved out, Ken and Gladys decorated the tree on their own but the joy was absent. Several years ago Jeff had the inspiration to revive the event but change the timing to Thanksgiving, when the whole family is together anyway. This plan proved to be a major success, necessitating only a switch from a natural to an artificial tree. Now firmly entrenched as an annual custom, Thanksgiving tree trimming is a treasured occasion for reliving fond memories. Each "remember when" in turn

evokes more laughter than the last. Each “how could you ever buy me ...?” evokes another round of affectionate teasing. If someone were to describe the Legatos as close knit, this would be Exhibit A.

In my early years with Sandy I sat in with the family and helped remove ornaments from the storage cartons. But with nothing to contribute and no frame of reference to appreciate the hilarity, I was less than comfortable. In due course Sandy recognized this and suggested that I retire instead to the den where I could watch football. Nobody would mind, she told me. “Make yourself an Irish coffee and enjoy,” she said. Sandy is so great.

Despite the sluggish holiday traffic this year, we arrived in Westborough slightly ahead of schedule. Aside from Ken and Gladys, only Jim was there so far. “Sandykins!” he exclaimed as we walked in. “Jungle Jim!” Sandy replied as she raced into his waiting arms. Brother and sister hugged with obvious delight. Then Jim held her at arms length and said, “You’re looking pretty good.” Glancing at me, he continued: “This lug you married must be treating you OK.” “This lug is the best thing that ever happened to me, and you know it,” Sandy announced.

All of that was a script, played out exactly the same way every time they got together. These extended greeting rituals are another custom among the younger generation Legatos. It’s corny but endearing. It sets a tone of warmth and belonging from the start of every gathering.

Jim and I shook hands and exchanged “Hi, how ya doin’s.” Improbably—a non-observant Jew and a Catholic Priest—we had become rather good friends over the years. This proved less difficult than I had imagined. For one thing, Jim was anxious to form a friendship. As I learned to my surprise, priests are often quite lonely. In part, this is a result of frenetic work schedules, forced upon them by an acute and growing shortage in their numbers. In part, it is a consequence of the way in which ordinary folks assign clergy to a status at once elevated and remote. Finally, of course, there is celibacy, the elephant in the parlor. Many priests who are committed to celibacy are skittish about forming a friendship with any woman they might find appealing, preferring to avoid temptation rather than wrestle it into submission. This reduces the pool of potential friends by a considerable percentage. For Jim and others, the problem with celibacy was not just the absence of sex. Perhaps the problem was not even *primarily* the absence of sex, but rather the barrier it presented to plain human intimacy. Jim was around other people all the time, but attending a church committee meeting is just not the same as sharing your innermost thoughts with someone you trust. And to meet that need, being married to God just doesn’t cut it.

From my standpoint, what began as an attempt to please Sandy by relating to her brother morphed into a genuine attachment to the guy, fueled not only by enjoyment of his company but also an ever growing sense of respect, admiration and on occasion sheer jaw-dropping awe. His amalgam of warmth, kindness and clarity of thought was extraordinary, yet somehow he was able to display these qualities out and about in the world without the slightest hint of affectation. It was easy to see why he was much beloved among his parishioners and notably successful in filling both the pews and the collection plate.

At the same, Jim was very much a “regular guy.” He kept up with the news, went to movies, watched TV when time permitted, was not averse to a spot of rye whiskey in his ginger ale or a cold brew in a frosted mug, and suffered the roller coaster fortunes of the Red Sox and Patriots along with all the rest of New England. Once, with some arm-twisting, I prevailed upon Howard to include Jim in one of his outings to Fenway Park. Thereafter Jim was re-invited on a regular basis. To my mild chagrin, he was re-invited more often than I was.

Early on we developed a custom of our own. After dinner at family get-togethers, we would take a walk in the neighborhood and we would both smoke cigars. That was a treat in itself. Beyond that, I’m a good listener. Jim found he could unburden himself to a sympathetic ear, knowing it wouldn’t get back to his family. Most of his distress stemmed from his unhappiness with the policies and behavior of the Church hierarchy. He thought the rule against married clergy to be wrongheaded and destructive. He was offended by the hypocrisy of the Church in its attitude toward women, as it proclaimed the importance of just treatment while consigning them to second class status within its own ranks. And he was rendered desolate by the pedophile scandals, not just an abomination in its own right but an ever widening stain that revealed an institution more concerned with suppressing clerical scandal than with protecting the safety and well being of those who had entrusted their faith to its ministry.

During our walks, Jim explained to me how he could persevere in the face of such discouraging circumstances. He had a calling, he said, to serve God by following in the footsteps of Christ. Becoming a priest, being part of the Church, was the means that allowed him to do that. So he made what he called “a separate peace” with the Church. It was a deal that was strictly in his own mind, but it was his deal nonetheless. The Church, for its part, would provide a home base from which he could bring the peace of the Lord and the Catholic faith into the hearts of all that would accept it. And he would do it his way, in the light of right and wrong as he saw it. The deal did not include supine obeisance to the dictates of clerical authority, never mind that he had pledged precisely that in his vows of

ordination. He felt quite free to ignore whatever dictates from Rome that he considered inane or destructive. Thus he would freely discuss birth control with couples and often recommend it. His ministry was inclusive and embraced gays along with everyone else. Sometimes he supported divorce, in situations where relationships were abusive or beyond repair.

But in return for the privilege of doing God's work the way he believed God wanted it done, Jim kept his ministry quiet and private between himself and his parishioners. That was his end of the deal. He didn't make an issue of his differences with the Church, didn't publish articles in dissident journals, wouldn't present challenging papers at conferences, never complained about the Archbishop in public. In short, he refrained from making any stink that would embarrass his superiors in the organization.

One time I challenged him on this. I asked him if he weren't copping out on helping the Church fix what was wrong. Didn't he have a responsibility to not merely avoid being part of the problem but to be part of the solution? And didn't he feel that by staying silent about the things that troubled him he was helping to perpetuate those very failings?

It turned out that Jim was free of inner conflict on this score. First, he reminded me, there was much in controversial Catholic doctrine that he supported. The prohibition against abortion was an example, as was the position against capital punishment. In addition, he went on, there was much about the Church as an institution that he loved. It was, after all, the home and center of his faith. Beyond that were the many and great good works that it performed day in and day out all over the world. Think of the hospitals, charities, shelters for the homeless, safe houses for battered women, he told me; the list goes on and on and on. How can he not love the Church?

There's a practical side too, he said. Just as in any large organization, people who buck the system get ground down, chewed up and spit out. Such efforts accomplish little; they are suicidal attacks against impregnable fortifications, and in the end nothing changes. He knew there had to be people who could stand up and be counted in the face of that kind of adversity. He wasn't one of them.

But ultimately, he told me, all of that is secondary. The bedrock truth in his ministry, he told me, was the fact of his vocation. Catholics believe that a calling to the ministry is literally that: God actually calls on you personally, specifically, to serve Him by following in Christ's footsteps. How do you know when that happens? There's no diagnostic checklist. There's no indicator light that suddenly glows red. You just know.

Jim believes that God called him to His service knowing full well what kind of priest he would be. As Jim described it, “My place is on the retail end. It’s my job to bring the revelation of God, through Christ, into the life of every person I come in contact with. One by one.” To Jim, the retail end is performing the sacraments. It’s delivering a homily every week. It’s counseling couples through difficult times. It’s comforting the afflicted in hospitals and nursing homes. It’s sitting with the bereaved. It’s going for a soda with a teenager after a basketball game to talk about whatever is troubling him.

“Barry,” Jim said, “when I do these things I feel good. I feel right about the way I am doing God’s work. I feel joy in being close to Him, in serving Him, in loving Him. Barry, I just don’t believe if I were doing wrong his His eyes he would let me feel like I do. I just don’t.”

“And Barry,” he added, “In the last analysis we all make our own choices and we all decide for ourselves how much is enough.”

This last was a rebuke. It was mild, delivered in the diplomatic manner that was Jim’s way, but a rebuke nevertheless. And I deserved it. What are *you* doing, Jim was saying, to help solve the problems of the world? He knew that Sandy and I both thought of ourselves as two of the good guys, even as we did precious little to make the world a better place. How did we justify going out to nice restaurants while people were starving in the Sudan? How did we justify cozy evenings snuggled in front of the TV while people were wandering homeless in the cold right here in Boston? How could we say we cared about the outcome of an election if we did nothing to influence the outcome except vote? All good questions without any good answers. So before you judge me, Jim was saying, look in the mirror.

When he’s right, he’s right. And that’s most of the time.

This day I brought along a treat for both of us: expensive cigars, which I define as any that cost more than \$3 apiece. I grabbed them from my coat pocket and held them up for his inspection. “Ah Laddy,” he sighed, affecting a Scottish brogue, “If you think you can obtain God’s grace by brdibin’ a prdiest, you may just be rrright!”

I laughed and just then Jeff, Sharon and their kids walked in and the Thanksgiving event started in earnest. Ken and Gladys came down the stairs, everybody greeted everybody else, coats were hung in the closet, and we all were escorted into the kitchen where the island counter was laden with drinks and goodies.

Now if you love to eat and you’ve had Thanksgiving at Ken and Gladys’, then you know what bliss is. The Legatos always put on a great feed but for Thanksgiving they pull out all the stops. The goodies on the counter are not just chips, dips, crackers and cheese. No. They are stuffed mushrooms, scallops wrapped in

bacon, and a platter of shrimp with cocktail sauce. Plus chips, dips, crackers and three different kinds of cheese. Not to mention the Swedish meatballs. And it begins with Gladys' invocation of the impossible: "Enjoy but don't fill up."

In fact we try hard not to fill up because we know what is yet to come. The sit down part of the dinner is classic Americana, flawlessly rendered. Turkey, stuffing, cranberry sauce, gravy, mashed sweet potatoes, green beans in mushroom sauce with onion ring topping, the works, everything cooked to perfection. There is a line of thought in traditional philosophy, going back to Plato, which contends that the identity of any particular thing is determined by its underlying "form" or "ideal." The notion is that when you see a dog, even though it may be anything from a Chihuahua to Great Dane, you know it's a dog because they all incorporate the "ideal" of "dog." Well, all I can say is Gladys' holiday feast is the "ideal" of Thanksgiving brought to reality in its purest expression.

This, mind you, is not to take anything away from Thanksgiving with my own family. In alternate years Sandy and I have the holiday dinner with them, then Sandy drives her own car back to Westborough for the tree trimming. But many years ago my stepfather put his foot down: no more day of backbreaking drudgery in the kitchen for Mom. From then on, we would celebrate Thanksgiving with a good meal in a fine restaurant. My mother put up token resistance, but the protest was pro forma. As soon as Dad explained that it was not because her Thanksgivings were inadequate but quite the opposite—they were so good she got worn to a frazzle—she relented. Inwardly she was pleased. That incident was an example of why they have a good marriage. They understand each other, and act on that understanding with kind hearts. Indeed, their marriage is the model for mine. And Thanksgiving with them is definitely a treat. Still, the holiday at the Legatos is an experience straight out of Norman Rockwell, and to be honest it is even more of a treat.

Not long after we all moved to the kitchen Bonnie and Ralph showed up. I suppose it showed something about how I regarded Bonnie that my first thought was to wonder if she had timed their arrival to make a splashy entrance. Bonnie was charming and fun, but also something of the family peacock, prone to showing her feathers and strutting her stuff. In any event, there ensued another cycle of hugs and handshakes, with Bonnie and Ralph at the center of it all.

Pretty soon, though, we found ourselves back at the serious business of *hors d'oeuvres*, accompanied by the standard casual chitchat. It was all the usual stuff: work, health, TV, movies, gossip about friends and acquaintances. Ken was at the counter carving. Meanwhile, Bonnie and Ralph were conspicuously touchy feely. Observing this, Sandy and I made eye contact. I pantomimed a gesture feigning a

pain in my back that needed massaging. She made sure no one was looking, grinned, and gave me the middle finger. I laughed out loud.

When Ken was ready, we were summoned to the dining room. This was another ritual. The dining room was off limits until this moment so that the setting would be pristine when we entered for the meal: the place settings just so, the cut glass stemware sparkling, the lace trimmed tablecloths gleaming white, the floral centerpiece a splash of vivid color. Entering the dining room was intended to be like viewing a stage set at the opening curtain. And like a good stage set, the table was to be appreciated as a creative work of art.

Presently we all were seated and looking to Ken to say grace. It didn't matter that a priest was sitting at the table. Ken was the head of the family and therefore he said grace. Jim approved of this. Jim felt close to God all the time. He didn't need a prayer to cement the relationship. If his dad wanted to reinforce his role as leader of the clan and in the process affirm his allegiance with the Holy Father, Jim considered this a plus from every angle.

"Lord, please bless our humble family with the wisdom to follow Christ and serve you with faith, charity and love. Please bless the bountiful meal that we enjoy on this day of Thanksgiving as we thank you for all the good things you have provided in the material world, and as we rededicate ourselves to helping those who find themselves in less fortunate circumstances than we do. And may everyone in your dominion enjoy the comfort and peace that can only come from accepting You and your son Jesus Christ into our hearts and minds. Amen."

"Amen" was repeated in a chorus. Then from Jim, "Dad, that was beautiful. I could not have done it better." And Ken beamed. As much as Ken prized his demeanor of authority and self-confidence, he equally respected technical expertise. And in the matter of God, Jim was the trained professional. Thus did Ken look for his approval in matters of piety. And Jim always, invariably, gave it.

Now the moment was here, and I turned instinctively toward Bonnie. In my peripheral vision I could see Sandy doing the same. We were not disappointed. Bonnie leaned forward and spoke up: "Mom, Dad. Ralph and I want to announce that we have something else to be thankful for today."

Everyone was quiet, sensing what was coming.

"Mom, Dad, everyone ... I ... am ... pregnant!"

Jubilation all around. Squeals, exclamations and applause from everyone. Then around the table it went.

Gladys: "Oh, honey, that's wonderful news."

Ken: "That's absolutely great. I'm very pleased."

Jim: "I'm thrilled for you, little sister. Ralph too."

Sharon: "Bonnie, this is awesome. Just know that I'm available any time you'd like to talk about any questions or problems."

Jeff: "I know how much you wanted this, and I'm very glad your dream is coming true. I love you very much, kiddo, and I just want you to be happy."

Sandy: "I just second everything everyone else already said, and double it."

Me: "Mazel Tov!"

That got a giggle from Sandy, a smile from Jim, and blank stares from everybody else. Sandy explained, "It means congratulations and best wishes in Hebrew." "Hear, Hear!" said Jim.

Ken raised his wine glass. "Time for a toast! Fill your glasses, everyone ... First of all, Mazel Stuff." He looked at me. "Was that good?" "Close enough," I said. "You captured the spirit."

"Good. Here's to a new addition to our family. Here's to a new generation in the Legato family line. And here's to Bonnie and Ralph for making it happen. About *how* it happened, there's no need to tell me the details." Laughter. "Cheers."

Cheers around the table.

"When did you know?" asked Gladys.

Bonnie: "Tuesday."

Ken, annoyed: "Two days and you don't call us?"

Bonnie: "It was only two days. What I wanted ... I just thought it would make for a festive occasion for everyone if I announced it to everybody at the same time while we're all here together as a family. Was I wrong?"

Characteristically, she stood her ground and we all waited for Ken's reaction. When none was forthcoming, Jim stepped in and said, "No, Bonnie, you weren't wrong." And that settled the matter and the awkward moment passed. Dinner proceeded in the usual manner, lively and festive, with an extra measure of buoyancy provided by the news from Bonnie.

Later on, while the Legatos trimmed the tree, Ralph and I watched the ball game. He had been drinking more than usual, I thought. He wasn't acting inebriated, but I sensed his guard might be down. So during a commercial, I asked him how he felt about the baby. After a few seconds had passed, he just shrugged.

"Whoah," I said, "Let's not get carried away with enthusiasm here."

He glared in my direction. "What do you want from me?"

"I'm sorry," I said, shifting into diplomatic mode. "I didn't expect to hit a nerve. I thought everyone was thrilled about this, including you."

"So why did you ask?"

“I was just trying to connect with you a little. I thought it was something good. I had no idea there was an issue.”

“I’m in sales for a reason,” he said. “It’s a good fit.”

“Meaning?”

“Meaning I can get you to think anything I choose.”

“OK, Ralph,” I said, “I didn’t mean to pry.”

We watched the game for a while. Then Ralph changed his mind. He picked up the remote, decremented the volume, and turned in my direction. “I know you mean well. Look, I’ll tell you how I feel if you promise not to tell anybody else, including Sandy.”

“OK,” I lied, “Deal.” I did this without guilt. Ralph was familiar with the relationship I had with Sandy, and had to know that the chance that I would withhold information from her that I got from Ralph was zero. So it wasn’t a real deal. Consequently, I surmised that he intended whatever he had to say to get out to the family. He had decided to use me as a conduit. That was fine.

“I had a girlfriend in high school, long before Bonnie,” he began. “Her mother had a baby during the time we were dating. My girlfriend had to help out all the time. I was old enough to see what it’s like to care for an infant. I don’t want any part of it. Right now our time is our own. We can make plans when we want to. We can be spontaneous when we feel like it. We have quality time together. We get enough sleep so that we can enjoy it. With a baby, all that goes out the window. Then there’s the money. Just as I’m starting to make a good income and we’re beginning to see some daylight on our bills, Bonnie is going to quit. So we lose her contribution, which isn’t massive but it’s not trivial either. At the same time, we add in a vast bottomless pit of new expenses. And all that for what?”

This wasn’t a real question. Ralph was quite aware that I didn’t want kids either, so his argument was pre-sold, so to speak. Hence when I answered, “So you can have the experience of loving, nurturing and taking pride in a new life that you and Bonnie bring into the world?” Ralph appreciated the irony in my tone. Even though what he said was, “Thank you for the testimony of a recognized expert in child rearing,” he was not offended. Still, he had left the real question hanging out there. Deliberately. Begging to be asked. So I asked it: “If you feel this way, how come you’re going along with the whole thing?”

He was ready, and as he launched into his answer I realized I was being used. I was hearing the story line that Ralph wanted to project to the family. The gospel according to Ralph. And who better to spread the word than Barry, the ultimate honest broker.

“The reason,” said Ralph, “is that I love Bonnie so much. She wants a baby more than anything else. She’s obsessed about it. And I can’t find it in my heart to deny her. It’s like Jim and his celibacy. You know how he says it’s hard—torturous sometimes—but the very difficulty is what makes it an expression of his love for God? Well, it’s like that with Bonnie and me. It is the sacrifice required by parenthood that makes this a meaningful gift from me to her, but a gift I want to give.”

So there it was, and I had no real reason to disbelieve it. Just because it came from Ralph did not necessarily make it untrue. It seemed plausible. I wanted to believe it. Oh hell, let’s be honest, I did believe him. The son of a bitch was right. He could make me believe anything he wanted.

3

Subsequent investigation by the police revealed that on Friday, the day after Thanksgiving, Ralph made a stop in Chelsea.

Chelsea is an industrial backwater adjacent to Boston. It is linked with the Charlestown section of Boston by the Tobin Bridge, which carries U.S. Route 1 north toward the upper reaches of the New England coast. But Charlestown, benefiting from its pre-industrial charm, its proximity to downtown, and the cachet of a Revolutionary past that includes Bunker Hill, has been gentrified to a fare-thee-well. It is, for example, the locale of the restaurant Olives, home base for the culinary empire of celebrity chef Todd English. Chelsea, meanwhile, is a sad sack of a town. A lonely wallflower, never invited to dance during the urban revitalization parties of recent decades which animated the rest of the Boston real estate scene, it was left with a housing stock, a central business district, and an economic base which are not merely old but tired. What we have here is the town that marketing forgot: a city of 35,000 souls bereft of even a single solitary Starbucks.

The dominant physical feature in Chelsea is the elevated Route 1 viaduct attached to the northern end of the bridge. The Tobin Bridge itself, as it crosses the Mystic River, is a picturesque assembly of steel girders and trusses perched on conical pilasters. Not especially when you're driving on it, but very much so when you're looking at it, the effect is airy and lacy and rather nice. Although built in 1950, the design has an aesthetic sensibility more reflective of the 19th century, a celebration of the age of steel manifest with admirable clarity of concept and refinement in execution. The half-mile viaduct, however, ripping through the heart of Chelsea, is one God-awful piece of crap. It is massive. It is gross. It is double decked and painted a bilious green. It is, in places, six stories high. It appears that at the time it was built, public works officials may have intended to do the City a favor by elevating the highway, thus preserving connectivity at street level between the two sides of town. If so, this is ironic. What they wrought was the road from hell, paved over with their good intentions.

But if the viaduct is a scar that disfigures the listless and dispirited face of Chelsea, the drama of ordinary human life still roils beneath the surface, anything but listless and dispirited. In that, Chelsea is no different from anywhere else.

And Ralph, as he exited the viaduct that Friday morning onto Chestnut St., was about to become a player in one of those dramas.

I'll tell you the story as best we can reconstruct it from what was uncovered during the investigation:

Descending to Chestnut and turning left on Second, Ralph heads to the parking lot at Mystic Mall. He's going to leave his car there, three blocks from his destination. No way is he about to allow his Lexus, less than a year old, to sit unattended on a street in Chelsea, even in daytime. The lot at the mall, teeming with activity and guarded by a security patrol, is a much better bet, he figures. So he has to walk a couple of blocks. No big deal.

Ralph has been summoned to a dry cleaning establishment. This one is in a great location. It's on a busy street, close to both apartments and businesses. It's within view of an on-ramp to the viaduct. It's a money-maker. It makes some sense, then, that the store has a prosperous appearance; it is clean, modern, and therefore looks quite out of place in Chelsea.

Ralph is not there to sell a copier. The store is a front for his bookie. This is a clever idea. It's open early, open late. There is heavy customer flow throughout the day. There are numerous cash transactions. Indeed, it's perfect.

Ralph takes a deep breath and goes in. The electronic sensor sets off the electronic bell. Marcel is behind the counter. Marcel doesn't look like a Marcel. He looks like a Rocco. People call him Rocco. He encourages that.

Though Ralph has been here often, this time there is no cordial greeting from Rocco. Instead, he gestures his head toward the back of the store and says, "The Chief is expecting you."

There's a section of the counter that's hinged to provide a pass-through. Ralph lifts it upright and heads toward the rear. Some of the space in back is used for dry cleaning equipment and operations. The remainder is occupied by one of those serpentine motorized racks that holds finished garments on hangars and moves them mechanically to the front when you push a button. The ranks of shirts, sweaters and slacks in glistening plastic bags obscure from sight a plain, unmarked door. Behind it is the Chief's office.

Ralph sweeps aside some shirts. He steps into the gap he's created and knocks on the door. He hears, "Yeah?" "It's Ralph," he says, "Ralph Collins." "Ah, yes," floats through the door, "Come in, Ralph Collins."

Ralph does just that. The Chief's office is generous, but not especially fancy. It has carpeting, but the indoor/outdoor type. There are no windows. The walls aren't blank, though. They are lined with floor to ceiling bookshelves, nearly filled, the way you might expect to see in the den of a college professor. The

Chief has read most of these books, too. He's an educated man who thinks about things.

The furniture is nondescript, except for his desk and chair. These are enormous, imposing, powerful. In contrast, the visitors' chairs are small and spindly. They won't collapse, but they seem as though they might. This is a ploy to nettle visitors and put them at a disadvantage.

Once you see the Chief in person, you don't forget what he looks like. His features are undistinguished, but he is tall—about six feet three—and exceedingly thin. Gaunt is how you would describe him, although he is not ill, he's just built that way. Sunken cheeks and a sharp nose accentuate a face that is already long and narrow. He is, in fact, just this side of concentration camp emaciated. He wears custom made suits because anything off the rack looks baggy. There is no expansion in his chest, no bulge to his stomach, no widening of his hips, no gluteus in his maximus. If you had a napkin ring that just fit the top of his shoulders, it would slide down to his feet.

The Chief is content with the way he looks. He knows that his odd appearance is magnetic, that it rivets people's attention on him. He also feels that it leads people to underestimate him. That may or may not be the case, but in any event those that would do so are likely to regret their miscalculation. It's not that the Chief is by nature a violent sort. True, his line of business can be a tad rough and tumble on occasion, and for that eventuality he has associates he can call on who are less fastidious than he. But as a rule, he prefers to achieve his objectives by getting other people to see things his way. As it turns out, the Chief finds the exercise of muscle rarely necessary. The background threat of it is usually quite sufficient. That, and the Chief's powers of logic and persuasion, which are more than a match for Ralph's. Overall, it is remarkable how often folks come to see things the Chief's way.

The Chief gestures to invite Ralph to take a seat in one of the spindly chairs. He dispenses with the usual social niceties. No "*so how was your Thanksgiving?*" No "*did you get in any golf before the weather closed in?*" Just, right away, all business: "So ... Ralph Collins ... how is life in the tony suburb of Newton?" Ralph and Bonnie bought a house in the tony suburb of Newton after Ralph made district manager. Ralph understands that the Chief's question is neither friendly nor disingenuous. It is an oblique reference to the fact that Ralph has a big mortgage now, leaving less cash available to pay off his gambling debt.

Ralph pretends to a sanguine nonchalance he doesn't feel, and in his anxiety he makes a mistake. "It's good," he says. "You know," he says, "one of the reasons we moved to Newton is the great school system. Now it looks like we did the

right thing for the right reason. We just found out that Bonnie—my wife, Bonnie?—she’s pregnant.”

Never mind the cozy family photos on the credenza behind the desk. If Ralph is expecting a modicum of human warmth and collegiality from the Chief, he is disabused of that notion pronto. The Chief’s eyes fix in on Ralph’s. “A baby,” he says, softly. “A kid.” This is the curtain raiser, the overture to a tirade. The Chief will start quietly, then steadily ramp up the intensity and volume of his voice until it reaches a volcanic crescendo: “A kid, in your situation. Ralph Collins, do you have any idea how much a kid *costs*? Any clue? The slightest fragment of a scintilla of an idea? Have you fallen off the *precipice of sanity into the bottomless abyss of UNCONSTRAINED DEMENTIA*? Ralph Collins! *You. YOU! YOU are the world’s PERFECT EMBODIMENT of an IDIOT! You, Ralph Collins, are the DEFINITIVE EXAMPLE of WORLD CLASS BRAINLESS TURD!!!*”

All this is just theatrics, an improv performance intended to put Ralph on the defensive. It does. Ralph shifts awkwardly in his spindly chair, then concentrates on regaining his composure. With all the calm he can muster, he offers his explanation. “I know a kid is expensive. I’ve looked into it. But I had no choice. Bonnie was driving me crazy over it. She was obsessed with wanting a kid. She never let up. I couldn’t stand it any more. I couldn’t say no any more. My sanity *was* at stake. Not to mention I had exhausted all my excuses.”

The Chief strokes his chin. “Interesting you should put it that way. You’ve exhausted all of your excuses here too. And we also have the ability to put you, Ralph Collins, in a position where you can’t say no. Interesting parallel.”

Ralph: “I’m doing the best I can.”

More chin stroking by the Chief. “I don’t see it that way. For example, you’re making payments on a Lexus. Not just any Lexus, mind you, but the expensive one. You could instead be making payments on a Camry or a Saturn or something, and paying me back the difference. It wouldn’t be much, but it would be something. A token of your commitment to settling your account. How committed are you, Ralph Collins, to settling your account?”

“I’m committed. I’m very committed. But I need a nice car for business. In sales you need to look successful.”

“You telling me you think someone who merely drives a late model Camry looks like a failure?”

“Well, I also got a fantastic deal. My brother in law’s brother sells ’em, and he gave me a terrific price.”

“Yeah, but they’re killing you on the financing.”

The volume on the alarm bells ringing in Ralph's brain takes a quantum leap upward. "How do you know about my financing?" he says.

The Chief allows himself a limited smile. "We'll get to that soon enough."

"OK. Well. It's the best I could get. My credit's a little shaky."

"Shaky? *Shaky*? You're over your head with your mortgage. Your credit cards are maxed out. You're making payments on a Lexus. That's merely what's on the books, the world according to Equifax. Off the books, you owe me roughly the national debt of a small African nation. Now you're having a baby. That's not *shaky*, that's Chernobyl."

Ralph has progressed by now from nervous to inklings of dread. "How do you know about my credit cards?"

The Chief shows his annoyance. "All right. All right, we'll get to that now *instead* of later. This is simple. This is even legal. When you first came on board with me, you signed a form for a charge account with the laundry here. That was a standard form where you give permission to a business creditor to obtain your credit report. That charge account is still open. I can get your credit reports any time I want, legitimately, just by asking for it and paying a small fee."

"Jesus," says Ralph, dismayed. He hadn't been aware of that.

"Let's get back to the subject of the car."

"Why?"

"Because it illustrates your self destructive combination of personal vanity and financial irresponsibility. Why didn't you lease it?"

Ralph is momentarily confused. "Huh?"

"The car. The fancy car you bought to keep up with you hoity-toity neighbors in tony Newton. Why didn't you lease it?"

For once, Ralph thinks he has a good answer. "Its cheaper to buy," he says with confidence, "over the long run."

The Chief shakes his head. No sale. "It's only better if you keep the car for a while. You never do that. You buy a new car every two or three years. For you there is no long term. For two or three years, for the term of a lease, the economics are equivalent. It's a trade off."

"No, Chief." Ralph thinks he has him this time. "A lease only covers 12,000 miles a year. I drive more than that."

But the Chief has known all along where he was taking this. "Ah, yes. But if your wife drove the Lexus, you could still show it off in your driveway in tony Newton, and she would run up less than 12,000 miles. Meanwhile, you could drive the new Impala the company gives you every other year, the one she's driving now, the one your company thinks is just fine for calling on customers."

Ralph isn't keeping up. "But why would I want to do that?"

The Chief now shifts his tone in order to sound as patronizing as possible, knowing this will provoke Ralph to anger. "Cash flow, Ralph Collins. I'm disappointed in you, Ralph Collins, you don't know the answer. The answer is cash flow. With a lease, you don't build up any equity, but in return you get the benefit of lower monthly payments. And that, Ralph Collins, that is what you *need*. You don't need to impress your customers with a car you can't afford. You *need* liquidity right now. *Lower monthly payments*. Ralph Collins, you made the wrong choice. Instead of making small payments on a Camry lease, you're making large payments on a Lexus financing. You know, Ralphie, the Jews have a terrific word for what you are: Putz. That's exactly what you are, Ralph Collins, you're a *putz!*"

As the Chief intended, Ralph is furious. There is nothing that galls him more than disrespect, and the Chief is rubbing his nose in it. But he can't do a thing about it. Ralph is in a precarious position and he has little leverage. So he grimaces and says nothing. The Chief, of course, cares nothing about the car. The whole routine is designed to humiliate Ralph as a means of dramatizing the power relationship between them.

The Chief picks up a manila file folder from the top of a pile on his desk. Opening it, he says, "OK, enough chit chat. Let's get down to business. Do you know how much you owe me?"

Ralph has a ballpark number in mind, but thinks it safer to play dumb. "Not really," he answers, "I guess it's quite a bit."

"Quite a bit, indeed." The Chief puts on his reading glasses and scans the top sheet of the file. "OK, here's a printout of your account. You've had a marker with me for four years now ... Time does fly, doesn't it? Are you having fun yet? Four years. On December 31st of the first year, you had accumulated net losses of \$6,324 and accrued interest of \$1,739, for a total of \$8,063. Year two: you had additional net losses of \$12,378, additional accrued interest of \$9,578, leaving you with a debt of \$28,280. In year three, you had additional net losses of \$11,199, leaving total debt with interest at \$53,678. Now it's almost December in year four, your net losses this year alone, including yesterday's games—yesterday was a bad day for you—are \$12,409. Your total liability as of this morning is \$83,468.

Ralph is stunned. This is not in the ballpark he had imagined. "Jesus," is all he can manage to say as the depth of his trouble begins to sink in.

The Chief nods his head. "Ah yes, the magic of compound interest!"

Ralph mumbles, "That's got to be a bitch of a rate."

The Chief is annoyed again. “Fifty five percent. You were fully aware of that when you first opened your account here. So don’t give me any of this phony victim shit.”

For once, Ralph says something honest. “I thought I was going to win.”

His candor is not rewarded. “That just proves what I already told you. You, Ralph Collins, are a putz.”

Ralph the putz is reduced to grasping at straws. “I admit I’ve been on a losing streak. The last few years have been rough for me. But that just shows that I’m due. My luck is bound to change. The odds are with me now. The laws of chance are in my favor.”

The Chief leans back in his chair. “You know that’s not true.”

“I do?”

“You know that when you deal with a bookie, you have to factor in the vigorish. When you do that, the odds are never with the bettor.”

“Yeah, yeah,” Ralph says, waving his hand dismissively, “I mean besides that.”

“Oh, well, besides that.” The Chief leans forward, adjusting his glasses and gazing at the printout. “So here’s what the journal for your account is telling us. That cumulative loss of \$42,000 and change is a balance of roughly \$39,000 in net winnings and \$81,000 in losses. Those winnings are net of \$4,300 in vigorish. So you’re waving away \$4,300 as if it were insignificant. Is that how you look at it? Petty cash?”

Ralph backs off. “No. No, I don’t mean that. It’s just that in the overall scheme of things ...”

The Chief fixes his stare. “So you appreciate my point.” Ralph is befuddled once again. The Chief is becoming exasperated. “My point being, your situation is so dire that \$4,300 appears insignificant by comparison. Putz.”

At this point, Ralph wants nothing more than to end the agony and escape from this room. “What do you want from me?” he pleads.

“Nothing, now.” The Chief’s tone has turned cold, as has his gaze.

Ralph says, “OK. Good. Great.” His voice sounds relieved. “We’ll work out a plan to pay you back.” This betrays the fact that he hasn’t yet internalized the seriousness of his trouble.

The Chief leans forward. “You don’t understand, putz. I’ve lost all confidence that you *can* pay me back.”

“No, Chief, no. Once I start winning again ...”

The Chief interrupts. “In 42 months you’ve been on my books, you’ve had 6 winning months and 32 losing months. With you, Ralph Collins, losing isn’t a

random proposition. It's a sure thing. There's a trend here. You don't have to be a PhD in statistics to see it."

"OK, OK," says Ralph. "I'll start paying off the loan."

"You can't," says the Chief.

"But I will," says Ralph.

The Chief raises his voice. "Ralph Collins! Putz! I just told you!" He calms down. "I just told you how much you owe. Even if you just pay the interest and nothing else, that's \$3,655 per *month*. How you gonna' do that, putz? After the mortgage on your fancy house in your tony neighborhood, and the payments on your prestigious automobile, and the minimums on your maxed out credit cards, and your dinners out and your trips abroad and your high maintenance wife and your new kid, exactly how much is left to pay me, putz?"

"Man, I'll do everything I can to put things right."

"I don't think you get it. What we have here, Ralph Collins, is not random, not the roll of the dice, the luck of the draw. I have already told you, and evidently you were not paying attention. What we have here is a trend. Statistical proof, Ralph Collins, that you don't know shit from shinola about betting on sports. I cannot support you any more. I can't keep throwing good money after bad. I don't think I would ever begin to get my money back from you. Which is why, Ralph Collins, I have sold your account to a factor."

"A factor?"

"A factor. What the hell, Ralphie, did you flunk out of business school?"

"I majored in communications."

"Figures. You majored in putz. A factor, putz, buys accounts receivable for cash at a discount, and hopes to recover more than he paid. It's a common practice in business."

Ralph is getting very tired of this. "Are you finished insulting me?"

"I'm finished with you altogether," says the Chief. "You're Stanley's problem now."

"Who's Stanley?"

"He's the factor. People call him Cap. It isn't short for "captain." It's short for kneecap. He likes to break'em as a way to focus people's attention."

"You're talking about a loan shark?"

The Chief is getting tired of Ralph, too. He makes a show of letting his breath out. "Yes, putz. Who did you think was going to be willing to buy your crappy debt, fuckin' J.P. Morgan Chase?"

Ralph is floored by this news. He knew that being called in to see the Chief could not be good, but he never expected anything so disastrous. He just stands there, speechless, trying to digest the whole business.

“He’ll be in touch with you, I’m sure,” says the Chief.

The needle on Ralph’s tank of self confidence has come to rest at zero. “Chief, how can I possibly pay him? What does a loan shark charge, 100% or so? If I can’t pay you 55%, how am I going to pay him 100%?”

The Chief has lost interest. “You’ll figure something out.”

Ralph begs. “Chief, please, don’t do this. I’m one of your best customers!”

The Chief smiles just slightly and snorts, “Hah.”

“What’s funny?” asks Ralph, stupidly.

“You reminded me of that ancient business joke: we lose money on every item we sell, but we’ll make it up in volume.”

Ralph is back to begging. “Chief ...”

The Chief is stone cold. “Don’t humiliate yourself, Ralph Collins. This is already done.”

Ralph’s inner resources are exhausted by now. He feels just as defeated as he in fact is. Giving up, he says, “As long as I’m here, can I at least place some bets on this weekend’s games?”

The Chief is flabbergasted. He leans back in his oversized chair and just stares at Ralph for a long time. “You still don’t get it, do you?” he says, finally. “Your credit is cut off. You *can’t* bet with me, unless you bring cash up front.”

Ralph is stunned. The logic is inescapable, he just hadn’t connected the dots before. All at once, his fear is no longer abstract, it’s physical. He’s feeling queasy, and he can feel the clammy dampness of sweat building under his armpits. What he says next, he says quietly, with utter sincerity and truth: “I can’t not bet.”

“Not my problem,” says the Chief.

“I don’t have cash. My credit cards are maxed ...”

“Not my problem.”

Ralph knows the meeting is over. He gets up from the spindly chair and heads to the door, no goodbyes, no handshake. Leaving the store, he avoids eye contact with Rocco. Dazed, he heads back toward his car. In the mall, there’s a restaurant with table service and a bar. He wants to get plastered, but he won’t. He has a sales call along with one of his field reps scheduled for two o’clock, and now more than ever he needs every sale he can get. Plus, it’s one of his core beliefs that as a manager it is up to him to lead by example. Plus, he has an ironclad rule that he will never drive his Lexus with more than two drinks in his system.

So he orders one drink—a double—and while he’s nursing it, he stewes unproductively about his problems. When the food is served, he is startled. He has no recollection of having ordered, much less what he ordered. Oddly, the sight and smell of food makes his stomach feel better, and he realizes he is hungry. The next he’s aware, his plate is clean and the check is in front of him. His thoughts are seething and churning all the while, with no productive output.

Then it is off to his meeting, where he helps make the sale. Later on, the sales rep who accompanied Ralph on the call, who had worked for him for nearly three years, will not remember Ralph exhibiting any unusual stress that day.

When Ralph arrives home that night, Bonnie tells him that there was a message on their home voice mail from somebody named Cap, who left the number for his cell phone. The next morning—Saturday—Ralph makes the call and they arrange to meet at 5:30 Monday afternoon at the Sheraton in Framingham. Cap has selected this location for its anonymity. It is a large business hotel near a Turnpike exit whose bar should be busy once the meetings taking place in its conference rooms have finished for the day. Cap’s objective is to blend in with a crowd, neither noticed nor remembered.

On Monday, Ralph arrives on time. Cap has arrived early in order to make sure nobody who knows him is there, and at 5:30 is watching the door from a stool at the bar. They had described themselves to each other on the phone, so they make contact quickly. Since the room is crowded, they socialize for a while until a table opens up out of the way in the back along the wall.

Once seated, both order beers. It’s a compromise. They both relish the calming benefit of hard liquor, but each wants to stay alert and in possession of all his faculties. Ralph doesn’t know what to expect, and he knows better than to let too much alcohol dull his concentration.

It’s Cap’s show, and Ralph waits for him to begin. Irrationally, Ralph is comforted by the fact that Cap is smaller than he is, and doesn’t look especially powerful. Think of, say, Kevin Spacey, the actor. Ralph would be less comfortable were he aware that one of Cap’s goons is watching from the bar. Not that the danger is immediate. Cap just wants the goon to know what Ralph looks like for future reference.

Cap initiates the conversation before the beers arrive. “This situation,” he says, “is like the saying about bankers. It goes: If you owe the bank \$5,000 and can’t pay, you’ve got a problem. If you owe the bank \$5,000,000 and can’t pay, *they’ve* got a problem. Well, in this case, I feel like the banker with the problem. The problem, of course, is you. You see what I mean?”

Cap pauses and appears to expect a response from Ralph. So Ralph says, “I do. I understand what you’re saying. But I’m sure we can work something out.”

Cap presses: “Do you have a plan?”

Ralph: “I’ve decided to quit gambling.”

Cap is dubious. “Very admirable. You’re a compulsive gambler. What makes you think you *can* do that?”

Ralph is dismayed by this turn in the conversation. He’s not stupid, and the idea that he may be compulsive—what some people call addicted—has crossed his mind. But he has long kept the thought buried beneath a mountain of denial. Over the weekend, however, the protective topsoil of rationalization and excuses had been eroding quickly under the monsoon of adverse circumstances that presented themselves in Chelsea. Now his defenses are crumbling further under fresh assault from Cap. The pressure on Ralph’s stress circuits is nearing overload, and he really doesn’t want to pile on the burden of an acknowledged clinical compulsion.

Ralph says, “I can be pretty a determined guy.”

Cap is unimpressed. He’s seen this before. Often. “You still haven’t given me an answer.”

The beers arrive. Ralph takes a big gulp, then says, “To what?” He’s stalling for time, but merely succeeds in irritating Cap.

“Do you have a plan to pay off your debt?” says Cap, with an edge.

“I thought we’d work something out right now.”

“OK,” Cap says. “Let’s start with a fact. Right now your nut is \$3,478 per month. That’s pure interest.”

Ralph is surprised. “That’s less than I owed the Chief.”

Cap lays it out: “That is because I bought your account from the Chief at half of the nominal value. I don’t upcharge on the initial amount outstanding. But when you fail to pay the monthly interest in full, at 100% annual rate, it will mount up quickly. You can trust me on that.”

Ralph chooses his words carefully. “I don’t see how I can come up with \$3,500 every month. When I was with the Chief, my plan was to win some bets.” Then Ralph has a brainstorm. “Any chance that you can get me set up with someone else so that I can win enough to pay you back?”

Cap is bemused. “Forty five seconds? Fifty seconds?”

Ralph doesn’t get it. He has a puzzled expression.

So Cap explains. “Fifty seconds ago you declared the end of your gambling. You were determined, you said. It sounded like a commitment. Now you want

me to set you up. Some commitment. Your commitment had the half life of an exotic atomic particle.”

Ralph is abashed. “Cap, I don’t see what else I can do.”

“Sell something. Or mortgage something.”

“I don’t have anything. The house is mortgaged to the hilt. I’ve already drawn down my 401K, what little I had in it. I had some stocks once, but they were dot coms, and they’re all defunct or below water. My cards are maxed. I don’t see what I can do.”

Cap knows all this already. He’s reviewed Ralph’s situation in detail with the Chief. In business jargon, Cap has done his due diligence. He is just tightening the screws on Ralph gradually, step by step, to greatest effect. “Sell the car,” he says.

“Sell the car?” Ralph responds in his dumb stalling mode.

Cap shows his impatience. “The Lexus, putz!” By this, Cap is deliberately telegraphing to Ralph that he is in close communication with the Chief, and knows everything. “You sell the Lexus. You lease a Kia. You drive the Impala from your company. She drives the Kia. You’ll net more than twenty grand on the deal. You can’t keep the money or you’ll gamble it all away. So you’ll hand it all to me. That will prepay about six months worth of interest. It’ll buy you a chunk of time.”

“Why wouldn’t the twenty grand go to paying down the principal?”

“We can look at it that way. If we do, the interest goes down to about \$1,800 a month. But you have to pick that up starting the very next month. Can you handle \$1,800 a month any better than you can handle \$3,500?”

Ralph can’t. But now he says what’s really on his mind. “There’s a big problem with selling the car.” Cap has pretty much guessed what’s coming, so he listens intently. Ralph’s psychology is key to Cap’s plan. “If I sell the car,” Ralph says, “Everybody will know my situation.”

Gotcha! thinks Cap, jubilant. He is careful not to show it. “What do you mean?”

“Think about it,” Ralph says. “Suddenly, for no apparent reason, I sell my beloved Lexus? And dump my wife into a friggin’ Kia? And the money completely vanishes? How am I supposed to explain all that? What’s my wife supposed to think? Her family? My family? The people at work? The questioning will be relentless. If the truth comes out, it will be a total catastrophe. And even if it doesn’t, the rumors will be just as bad. I can’t face that. I’ll be destroyed.”

“Do you have any choice?”

“I don’t know. I hope so.”

“What if you told the truth? Is that so terrible? Lance the boil, get it over with. It’s a big embarrassment, sure, but then it’s off your chest. You could get psychological help.”

Ralph mulls this over for a while. He knows he shouldn’t make any snap decisions. At length he says, “It’s possible I could change my mind, but right now I don’t see it. Maybe if I went through all that and it really solved the problem once and for all, it might be worth it. I could take my punishment and get over it. The pain would at least have a payback. But selling the car doesn’t solve the problem. I’m humiliated, and all it gets me is a six month respite. Then I’m right back where I started. Minus the Lexus.”

Exactly! Cap is thinking. Now we’re getting somewhere. So he keeps it going. “How about a better job? Can you get a job that pays more?”

This hadn’t occurred to Ralph. He is taken aback that he hadn’t thought of it. “Gee,” he says, “I don’t know. But realistically, I doubt I can make that work. If I have to pay you \$42,000 a year, that means I need a salary jump in the range of \$70,000 before taxes to cover it. Can I find a job that pays that much more? Seems unlikely.”

Good answer! thinks Cap. Cap is methodically leading Ralph through all the alternatives that won’t work in order to pave the way for the one that will. He catches the waiter’s eye and signals for another round. Then turning back to Ralph, he offers another suggestion: “How about a loan from somebody else? A relative? A friend?”

Ralph sees this for what it is: a proposal so lame that its sole purpose is to underscore the gravity of his predicament. No way is he about to reveal his problems to either side of his family. He merely moves his head side to side.

The waitress comes with the new beers. Ralph takes his directly from her hand and drains two thirds of it before setting the glass down on the table. Cap takes a sip from his, and decides it is time to let Ralph marinate in his apprehensions for a while. So he leans back and says nothing. Neither does Ralph. Silence.

The silence isn’t that long, really. One ... two ... three ... *Cap is counting the seconds mentally* ... six ... seven ... eight ... nine ... *precisely ninety seconds* ... fourteen ... fifteen ... sixteen ... seventeen ... eighteen ... *but it is an unnerving experience for Ralph* ... twenty two ... twenty three ... *who doesn’t know what to say* ... twenty seven ... twenty eight ... twenty nine ... thirty ... thirty one ... *and doesn’t know what Cap is thinking* ... thirty four ... thirty five ... thirty six ... *and therefore imagines the worst* ... thirty nine ... forty ... *KNEECAPS! Oh My God!* ... forty three ... forty four ... *is that what he’s going to do to me?* ... forty seven ... forty eight ... *Now? Today?* ... fifty one ... fifty two ... *he wants a plan*

... fifty five ... fifty six ... fifty seven ... fifty eight ... *Oh My God! A kneecap!* ... sixty one ... sixty two ... *Bonnie! Oh shit! What do I tell Bonnie?* ... sixty six ... sixty seven ... sixty eight ... sixty nine ... *run away? bolt out of here? escape? hide out?* ... seventy four ... seventy five ... *then what?* ... seventy seven ... *yeah, but with my bones intact* ... eighty ... eighty one ... *Jesus! Jesus Jesus Jesus!* ... eighty five ... eighty six ... *Jesus!* ... eighty seven ... eighty eight ... eighty nine ... ninety ...

“Insurance,” Cap says.

Ralph just looks at him, wide eyed.

Cap’s eyes bore into Ralph’s. “You have to do something.”

Ralph spreads his arms, palms up. “You tell me.”

“I’m telling you that the current situation is untenable. I’m telling you that I’ve invested \$40,000 in you, and I will not lose a penny.”

Any remnant of composure that entered the room with Ralph flees now. “Cap, I’m trying! I’m thinking like mad. If you ... if you break my kneecap and I can’t work, that doesn’t help the situation.”

Cap shakes his head. “Nah, we’re a ways yet from the kneecap stage.”

If that’s supposed to give Ralph some reassurance, it fails. Quite the opposite. Ralph had been hoping that the kneecap thing was an exaggeration, an urban legend with more hype than truth. That hope had just rendezvoused with his composure.

“What do you mean by that?” he says.

Cap’s tone is matter of fact. “I know better than you do, putz, that punishment doesn’t help return my investment. At least not directly. That’s why I only use it after I’ve abandoned all hope. At that point, with my investment already down the drain, it yields me a kind of salvage value. The salvage value is what you might call a motivational effect on my other clients.”

“Motivational,” Ralph murmurs.

“Motivational,” Cap repeats. “You are motivated, are you not?”

“Yes, I am motivated,” says Ralph.

“Good,” says Cap. “So think about insurance. Do you have any?”

“Just regular homeowner’s.”

“What else?”

“Health, from the company.”

“What else? Life?”

“Yes, that’s true, on me. It’s part of the company benefit package. I forgot about that.”

“Sometimes,” Cap says, “people get a big windfall from insurance. You could use a big windfall right about now.”

“No shit,” says Ralph. Then it hits him. “Wait a minute. Are you talking about burning down the house for the insurance money?”

“Not exactly.”

“Good. ‘Cause that has the same problem as selling the car. How do I explain to Bonnie where all the money went?”

“Yep. That’s a problem.”

“Not to mention that I could end up in jail. So what are you thinking?”

“I am thinking more along the lines of life insurance.”

“You mean my life insurance? Bonnie’s the beneficiary. She gets the money.”

“You could change the beneficiary. To me.”

Ralph’s outrage is for real. “Are you crazy? If I’m going to be dead anyway, why would I give you the money? Or the satisfaction? That’s nuts!”

“Because, putz, we can make your life so miserable you would rather be dead. Dead might be better than crippled, out of work, panhandling on the street. Constant pain. Bonnie and the kid moved on. This could be a preferable alternative. A tragic accident. Over in a fraction of a second. Your reputation preserved. And you don’t have to turn all the insurance over to me. Just what you owe me, plus the cost of arranging the accident, and a modest fee for brokering the deal. Depending on your coverage, there could be plenty left for Bonnie.”

“God dammit to hell, you’re talking about my death here is as if you were one of my friggin’ prospects discussing the relative merits of alternate copier vendors! Forget it! I’m not ready to die. And I’m not ready to make Bonnie a grieving widow, and make our kid fatherless.”

At this point, Cap puts his toe into speculative waters. He has no information on the subject, but he has a hunch. “You don’t strike me as the kind of person that cares all that much about a kid. Especially one that you haven’t met yet.”

Ralph is irate. His tension and fear overwhelm his self-control. He explodes. “You arrogant asshole! What do you know about what I care about, you son of a bitch!”

Paydirt! thinks Cap. Cap, unlike the Chief, has no college degree. But like the Chief, he’s a master at the psychology of everyday human behavior. And one of the patterns he’s observed is that when people react badly to criticism, it is invariably because the criticism has hit its mark. People can, and almost always do, shrug off criticism when it’s off base. They view the critic as stupid, the statement benign, and dismiss the incident as inconsequential. But criticism which finds its

target in truth is threatening, and therefore provokes a defensive reaction. In this regard, Ralph's response is classic.

Cap continues to bear down even as he pretends to back off. "OK, OK. I didn't mean to offend you. We're just exploring here. I'm still looking for you to come up with a useful suggestion. So far, you're making me do all the work. It's getting me nervous."

"I'm trying."

"I don't see any heavy lifting. I don't see the effort. I bet you put more effort into selling a copier than you're putting right now into saving your ass."

"I'm an expert at selling copiers. At this," Ralph gestures in resignation, "I'm out of my league."

"That's not good enough," Cap says. "You may be out of your league, but you should be motivated. I don't imagine you want to be downgraded to one of my salvage value projects. Right?"

"No."

"It hurts like hell, Ralph. It never stops hurting. It only stops when you die. And you would want to die sooner rather than later. But you can't, if what you just told me is true."

Once again, Ralph is confused. "Huh?"

Cap, condescendingly, with exaggerated patience: "You just told me—not two minutes ago—that you don't want to leave Bonnie a widow and your kid fatherless. But if you *are* in such pain that you decide to end it all, that would be the outcome: widow and orphan. In addition, your life insurance will pay nothing on a suicide. You know that, don't you?"

Ralph stares morosely at his empty beer glass.

"What about Bonnie?" Cap says.

Ralph looks up.

"Is Bonnie insured?" Cap asks.

The word "alarmed" hardly begins to convey the sensation Ralph is experiencing just now. He continues to look up.

Cap repeats, "Is Bonnie insured? Yes or no?"

"No."

"OK. It's natural to take out insurance on the wife when she's pregnant. If a wife dies and the husband has to raise a kid alone, the additional expenses are devastating. Child care, housekeeping, food, doctors, clothing, it's major. The economic value of a wife and mother in a household is underappreciated but real. So mothers are insured all the time. But—hypothetically speaking, naturally—if

Bonnie were insured and something were to happen to her before the baby is born, then all your problems would disappear. Hypothetically speaking.”

Ralph’s reaction is immediate. “You are certifiably deranged!”

Cap is calm. “It’s the only rational solution, Ralph. And don’t forget: If you insure her for enough, there’ll be plenty left over for you to have a very nice stake to start placing bets again. With cash. Another problem solved. It’s a twofer, Ralph. And Ralph, you don’t have to get your hands dirty. We take care of everything. For a fee, of course. All you have to do is arrange an alibi. Out of town at a business meeting is good.”

At first, Ralph can hardly believe what he is hearing. But Cap is looking him straight in the eyes, and Ralph knows he has not misunderstood. This is unreal, he’s thinking. This is the twilight zone. He’s a putz, maybe, possibly, all right, if you say so. But a *criminal? A murderer?* His own *family?* All he can think to do is get up and storm out of the room. So he does that.

The goon shoots Cap a glance from his stool at the bar, wondering whether he should prevent Ralph from leaving. Cap raises his palm upright and shakes his head “no.” Cap is more than satisfied. The seed has been planted.