

# NEW LIFE

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A CO-WORKER'S BIRTHDAY held the promise of cake. One hoped for chocolate. Today it was carrot. Apparently chocolate constituted an indulgence that the company could ill-afford during what the boss referred to as a temporary dry spell, a comment made with her characteristic optimism, which bore little correspondence to the recession that most companies were managing by cutting personnel like buccaneers ordering their stowaways to walk the plank. The captain at the helm of our sinking ship had taken the time to bake a cake. We were the lucky ones.

We were served our square morsels straight from the baking pan. Candles were withheld out of respect for the birthday girl's right to conceal her age. The birthday anthem was sung ceremoniously off-key. We stood around the receptionist's desk, riding out the awkwardness of professional camaraderie, some of us wishing our figures were sleeker, our pay cheques fatter, the workday shorter and, perhaps more than one of us, the icing sweeter.

"And she can bake a mean pie, too!" the kiss ass piped up.

The commander-in-chief doled out another piece to Kiss Ass. "Have another! Just don't tell Gerald. You know how Gerald can't be trusted around cake."

No one laughed. A pall descended over the cramped room until someone teased the boss, suggesting that she start a tradition of giving the birthday girl or boy the day off. Hopeful laughter ensued and the comment about Gerald, the human resources assistant director, was glossed over.

But the comment stuck like icing on grubby fingers. Had they laughed, my reaction would have been different. But their silence betrayed a shared insight into Gerald to which I, in my recent adoption into the fold of the New Life Insurance Co., was not privy.

Perhaps it was out of my sense of exclusion as the newbie, perhaps it was my inability to suppress a wayward imagination, but the boss's comment eventually morphed into a question that persisted throughout the

day. Why can't Gerald be trusted around cake? He was a slender man, and concern for his waistline or cholesterol levels seemed unlikely.

Why can't Gerald be trusted around cake?

The question emblazoned itself in three-dimensional gyrating graphic patterns on my screen saver.

It appeared between the lines of the rejection letter I was composing for a client with breast cancer. Going through her original application I found that she had received treatment already, and the policy strictly excluded duplicate claims. Besides, New Life had agreed to cover the cost of two ambulance rides in the event of an emergency, a semi-private hospital room, and a list of other luxuries to which the general population were not entitled. Our clients could hardly complain. With the customary thud of the company's seal stamped on the bottom right corner of the letter, I was relieved to call it a day.

As I made my way past the doughnut shop on the mezzanine, the Gerald-comment was reawakened by the aroma of freshly-ground coffee beans and banana muffins. Why can't Gerald be trusted around cake? The doughnut trays reminded me that I had seen him order a maple-glaze on numerous occasions, so diabetes was out of the question.

Why can't Gerald be trusted around cake, I wondered, as I waited for the Number 14 east-bound. The question followed me onto the bus, settling in the carbon monoxide haze of rush-hour traffic.

It followed me into the twenty-three-storey building I call home. It entered the elevator and made its way up to the thirteenth floor, eclipsing my habitual recollection of the concierge's sales pitch the day I'd come to view the apartment: *The thirteenth floor's popular among the Chinese, you know, winking conspiratorially. One man's albatross is another man's turtle dove!*

The analogy struck me as both odd and misplaced. Don't you mean *one man's trash is another man's treasure*? I had wanted to ask. I had also wanted to point out that I am not Chinese, so technically the albatross was still an albatross, and that I'd only heard of mourning doves, which didn't sound lucky at all. But seeing as everything else about the apartment satisfied my list of must-haves—square footage, laundry facilities, location—I had overlooked this foolishness and signed on the dotted line.

The question shadowed me into my apartment, somewhat muddled with images of albatrosses and weepy pigeons. It lingered as I changed out my work clothes. By the time I started rummaging through my pile of

take-out menus, I was so wrapped up in the mystery of Gerald that I could hardly focus on the simple task of ordering dinner. Of course, my mood was generally synchronized with the second number on my speed dial: Lucky Seven Restaurant and Bubble Tea Café, a place I had come to value for its twenty-minute delivery policy and generous dishes with a penchant for the literal. Tomato Beef or Shrimp and Snow Peas left little room for surprise or confusion. There was also a list of dishes featuring the Special House Sauce, a secret recipe that no Lucky Seven server had been able to identify. Normally I would have distrusted any establishment serving mystery sauces, but I appreciated the organic laws of superstition. After all, regular patronage of a Chinese restaurant surely entitled me to some fortune-cookie crumbs of good luck, a circuitous way of accepting my lot on the thirteenth floor of a poorly managed high rise.

Squeezing plum sauce on an egg roll, I was reminded of the sweet orange tint of the glazed carrots in the boss's cake. Now I recalled the humourless bite of the boss's tone, the almost imperceptible downturn of her lipsticked mouth, and the palpable discomfort of my usually disaffected coworkers.

*Gerald can't be trusted around cake.*

The comment slipped down the ebony spine of my chopsticks and sullied my appetite for Chicken and Vegetables with Cashew.

The next day I found an excuse to pass by Gerald's office.

"Uh ... hello ... Gerald?"

"How may I help you?" Gerald replied without looking up. I was reminded of the officious tone with which he had welcomed me to the company.

"Um, Gerald, forgive the intrusion. I don't know if you remember me—you called to tell me the good news about my position a month ago."

"Five weeks, actually."

"Uh, right, five. Well, again, I'm sorry to bother you, but I was just wondering"—and here I paused to consider the approach I might take: spontaneous abandon, casual curiosity, petulant prying ....

"What is it?" Gerald's impatience was whittling away the armour of my courage.

"Well, I ..."

"Are you unhappy at New Life? You've found something better, but you still need references, is that it?"

“Oh no! This has nothing to do with me. Actually ... well, I didn’t see you at Crystal’s birthday celebration yesterday, so I thought I would ....”

Gerald’s fingers froze over the function keys on his laptop. “Go on.”

“Well, I ... never mind. I’d better get back.”

“It’s true.”

“Excuse me?”

“The cake thing. It’s true.”

“Oh. Um ....”

“Is that all?”

“Yes—I mean no! I mean, thanks. Thanks for ... your time.” I was going to say ‘thanks for clearing that up,’ but nothing had been cleared up. Gerald went back to his typing and I to my rejection letters.

Much to my relief, another three months passed before I encountered Gerald again. By the time my own birthday rolled around—almost five months to the day since the cake coment—thoughts of Gerald were all but stricken from my mind.

There we were again, gathered around the receptionist’s desk. My boss was cutting into a dark chocolate cake, layered with passion fruit and acai berry compote, with serrano chili chocolate icing and brazil nut shavings, a hint of Jamaican rum in the afterbite. The company was flourishing. We had received nothing short of a blood transfusion: a new lease on life, in keeping with the company motto. The recession had been good for us. Although stress-related illnesses, gum disease, heart attacks and prescription use had risen dramatically, many of the large companies whose staff we insured had gone belly-up, leaving us with no obligation to honour their policies. On top of this, the recession justified drastic cutbacks to our plan, which meant we could push up deductibles for clients’ out-of-pocket expenses—basic things like consultation fees or eye exams—before we paid out a penny in benefits. These savings were diverted to administrative salaries and expenses. My lavish birthday cake was a sign of the times.

I was too young to warrant the customary retirement jokes, but everyone was in high spirits. Half-assed attempts at humour seemed redundant in an atmosphere brimming with the delectable prospect of hefty bonuses handed to us alongside designer pastries at the annual Christmas party.

My colleagues were in the second verse of the birthday anthem when Gerald appeared. The older voices petered out almost instantly, while the new hires completed the song with gusto.

I nodded at Gerald. What was I to do—single him out or afford him the dignity of inconspicuousness? He seemed not to require my attention. Crossing self-assuredly to the receptionist's desk, he used her letter opener to cut a manifestly too-large slice of cake.

When he made his way over to me, the party took it as a cue to disperse under the pretence of vibrating cells, incoming text messages and the pressing business of the day.

“Gerald,” I ventured feebly. “I am so glad you're here.”

“Are you sure you can trust me around it?” He gestured toward his cake, taking a generous bite and licking his icing-tipped finger with exaggerated relish.

“Of course! I mean there's plenty for everyone.” Feigning selective hearing was a skill I had nurtured during my time at New Life. It had proved effective in warding off intimate disclosures by desperate clients, who were wont to divulge excruciatingly private details of their ailments, information best left in the paper shredder.

“I'm here to give you a birthday present,” Gerald declared, impervious to my obvious distress.

“Really, Gerald, there's no need—”

“Oh, but there is.”

By now he and I were the only ones left in the lobby. Even the receptionist had run off on some imaginary errand. The remainder of the cake had absconded as well.

“It happened when I was seven.”

“Seven?”

“My mother was throwing me a birthday party. She made my favourite cake. It was magnificent. Three layers of white and chocolate cake with strawberry filling and chocolate fudge glaze—her own special creation. Then she realized that she'd forgotten the candles, and what's a birthday cake without candles, right? So she ran out to the store. It wasn't until four or five of my friends had arrived that everyone started to wonder why she was taking so long. She had found the candles easily enough. She just never made it home with them.”

Gerald popped a last piece of cake into his mouth before he continued. “The store was held up while she was paying for my candles. Just punks with guns. They panicked, apparently. Five shots were fired. One smashed through the Slushy machine. Two hit my mother. The first punctured her right breast

and the second hit a major artery. It could just as well have been her left leg and her right arm since they were such lousy shots. She bled out on the vinyl floor where the police found her.”

“Oh my god!” I gasped.

“My mother was the only fatality that day. Lam, the owner, survived. He told my father that he was going to get rid of all those funny mirrors—*bagga* or *bagua* or something—he kept for protection, since they obviously hadn’t done much good. I thought he was only being polite, because he not only survived the shooting with no more than a graze, but the insurance paid out for damages afforded him a brand new Beamer.”

“Gerald, I’m so—” I started.

“You probably never met Eileen Summer. She was before your time.” Gerald reached for the paper napkin to wipe a chocolate shaving from the bottom of his lip.

“No, I never ... I’ve heard lots of nice things about her though,” I added pathetically.

Nonplussed, Gerald continued. “Let’s just say that when word got around that I was absent for most of these celebrations, a few eyebrows were raised. Maybe if I wasn’t in Human Resources ... anyway, to stop drawing attention to myself, I made a point of attending Eileen’s fiftieth. It wasn’t my fault that our new Director cornered me publicly into explaining why I stayed away. How did she put it?” Gerald made an unconvincing show of trying to recall the exact words. “Nice of you to join us, Gerald. We were beginning to think you were allergic to cake’.”

I didn’t think there was anything so obnoxious about the boss’s comment, but Gerald had a different view.

“All eyes were on me,” he continued. “She left me no choice. After I got through the part about the shooting, Eileen started to cry. And the rest of them just disappeared. That was the end it, I thought, relieved not to have to attend another one of those things. But when I was given the task of firing Eileen soon after her birthday, rumour got round that it was my fault, like I was some kind of a curse.”

My fingers were wrapped so tightly around the paper napkin holding my cake that it was no longer an identifiable solid.

“The boss really splurged on that one. The powers-that-be must like you!” Gerald added cheerfully, before turning to walk out of the room.

“Uh, thanks ....”

Aside from the hum of the receptionist's computer, silence pervaded the office. I felt resentment toward Gerald for having robbed me of the one day that I got to be the centre of attention, lapping up the dark chocolate-laden symbol of my superior's affections.

When I got back to my cubicle, feeling distinctly out of sorts, the red light was flashing on my voicemail inbox. I couldn't recall my password, and tried various permutations of my birthdate together with the year I had started working at New Life: 1407, 4170, 7014, and so on. Then an angry male voice almost shattered my right eardrum: "What good is your insurance! She needed chemotherapy, not breast implants! And it wasn't even a recurrence. Just look at the medical records we submitted. It was a new round of cancer. In her *right* breast this time. But you denied her on a technicality about duplicate claims, and now she's dead." Each subsequent message was a variation on the same theme, from incoherent ramblings to idle threats: "I want to speak to your manager!" or "I'm going to sue!"

I wasn't certain which of our clients the man was referring to as we denied hundreds of such claims in a given month. Then I remembered the rejection letter I had written for a Ms. Janice Lam several months before. Lam? It couldn't be. I shrugged off the coincidence, focusing on the particulars of the case, which had seemed straight forward enough. We simply did not cover the same condition twice. Had I overlooked something? She'd been lucky to have any coverage considering her medical history, especially at a time when even simple claims like knee replacement surgeries were being denied. We weren't miracle workers, after all. And we weren't a charity! Why didn't people understand that?

I didn't call back right away, as I was still feeling unsettled from my encounter with Gerald. I couldn't afford to display any trace of weakness over the phone. The company had already lost a corporate malfeasance suit because an agent had come across as too sympathetic to the plaintiff.

When I finally got round to returning Mr. Lam's calls, I was relieved beyond measure to get an answering machine: "Hello, Mr. Lam. New Life offers you and your family our sincerest condolences. I see that your late wife also has a life insurance policy with us. We will be happy to address any of your questions and concerns regarding this matter. Please note that our business hours are Monday to Friday, from nine to five, although we have a 24-hour hotline, at 1-800-7755 ...."