



G R J E R R Y

Claim Denied
G. R. Jerry

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Dedication

To you, the men and women,
the backbone of the insurance industry, so often wrongly
ostracized as some evil entity.

Silently, your veins pump blood red, tears pour
from the heart.

I know . . . I'm one of you.

Prologue

Another typical day at BestEver Insurance was not so typical in the way it began; but in the end, we are all here, soldiers stuck in a hole on the front line, shoulder to shoulder protecting the fort. And there she struts once again. Sondra, the cattail swinger, just entered my field of vision facing the aisle between the two rows of side-by-side cubicles running the course along the fortifications of the third floor Claim Department. Cellblock is a more descriptive moniker for the dens in which these people burn their lives away. I wonder which hand is carrying Sondra's invisible whip today.

In my current focus of vision from my appointed lookout here in my trusty swivel chair, Sondra walks to my right in swift, short steps, stiffly, as though all her backbones have been welded together.

"Good morning," she says, not bothering to look my way. Focused on the drills of the day, she strides sharply past in high heels, with thin but shapely legs, a lean waist begging for male fingers to clutch it, and modest pointers on her chest probably enhanced by a steel bra. And resting atop all this attraction was forty miles of bad road and a mop shielding the back of her Ichabod Crane-looking neck, but the fish stuck in *her* throat was a bit smaller.

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She dressed that way with the purpose of keeping the eyeballs of any audience down below. Some would not touch her with a ten-foot pole. *I would.* But I wouldn't touch her with anything else. Maybe that's why she walks the way she does, that funny little strut step. I can see it now, the ten-foot pole. After passing through her craning neck, lean and mean torso, it's just a half inch away from busting through those tightly packed buns on the outer surface of her ass. Imagine that, a woman with a stick up her ass. *Hey, Sondra,* I silently speak to her, *catch this half-deflated basketball and see if you can balance it on the upper end of that pole.*

So that's why she walks with that funny, familiar strut. As I climb off my chair for a backside view of the reeling ball, she twists her head to engage her glare at the underlings chained to their computers, notepads and telephones. She doesn't look so hot right now, but the basketball thing is a neat touch, bouncing away, keeping time with her sway, stride for stride. All I could hear when she first walked by and mumbled hello was, "Woo, woo-woo." Must have been that pole down her throat masking the pitch of her vocal cords; the tone was too low for a canary woman with a stick up her ass.

My gaze drifted from the cattail slinger. Talk about hot. Trudy. Trudy. Trudy. Just as Cary Grant once spoke in a movie or something like that. She was so hot that stoves lit up when her reflection passed over their shiny surfaces and oven windows. I am a fan of tanned and bronze skin, but I am in no way prejudiced against her fair, white complexion, so smooth and creamy that every time she parked in front of my eyes I reached for my jar of Bosco Chocolate Syrup to go along with the milky allure of her unblemished flesh. I keep telling myself, *I want my Bosco.*

She was packed solid and didn't need to dress hot to look hot. Her glittering, blue eyes garnered as much attention as her moist lips and that heavenly goddess body below them. Silky black hair ran smoothly across the nape of her neck and back. What was she doing in this madhouse? The twenty-seven-year-old beauty belongs on a magazine cover, or better yet, a 3-D Technicolor silver screen. My eyes cry in pain whenever I force them to move away from the cleavage she so innocently displays

every now and then. On special occasions, she even graces me with a hug, of which I modestly restrain myself in resisting the full body press I so desperately require at the moment. And the best part about my whole imaginary affair with her is that her mouth is blessed with a tongue just as bright, silvery and disgusting as mine.

In her duty block in bondage at the desk opposite Trudy sits Helen. Not the beautiful version such as the actual lady from Troy; she is rather plain looking, tips the scales a bit beyond Marvin Gardens, but she is the queen of a realm nevertheless. She toils every day under Sondra's whip, the controller, until her wavy brown hair curls with sweat; but at night she retires to her three children, the diamonds and jewels of her poor life, and the wonderful man who gave her this wonderful life. That wonderful, loving person must be crazy, but she found that the grass was actually greener on this side of the fence, and she achieved it all without Trudy's boner-building legs.

And then there is Tim; at least there was Tim. He was either a part-time slob or he dressed daily for Halloween as a bum. And when you talked to him, you would think he was living Christmas Day with Tiny Tim every day of his life. He not only tipped the scales; he bent them backward. And his hairdresser must have been hard at work daily because his light-brown wings never seemed to land in the same spot twice. He also had blue, dreamy eyes. And he did dream. You could see that when you looked at him face to face, straightaway.

He did not fantasize, as did some of us in the shop, yours truly with a bit more regularity. He dreamed. He genuinely loved being around kids, not for any perverted reason; he wasn't looking for soft breezes blowing dresses above knees-es. He wanted to teach. So, he spent his nights laboring just as hard as he did during the day, and one fine day, not-so-tiny Tim walked his BestEver ass right on out of this boot camp. More than one eye cried in joy for the man as from behind him they watched that beautiful, big, old, loving behind of his waving goodbye to them. He found his balls, grabbed them, got his college degree, got up, got out and followed his dream.

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Not so much luck for the rest of us stuck in this particular hole from hell. We've picked our own poison, so we just plod along from day to day following our BestEver *Employee Manual*, and we love it accordingly. No perverts in BestEver-land. We are all good little boys and girls. We are not allowed to be perverted, but we sure as hell can fantasize. And that's where I come in, because I can fantasize with the best of them. I am one BestEver fantasizing fool. Maybe that's what has kept my sanity intact here in my daily encounters with the BestEver public clientele. They all have trouble, and they all have problems, and they all know they can look to BestEver Insurance to magically make these problems vanish into the thick, greasy, fat air.

I have trained myself to wave the magic wand and do my BestEver to make these dreams come true. I place myself in their positions and dream their dreams, and I make them come true, at least as true as truth can be realized. So, I fantasize and sometimes it works, and the BestEver client walks away with a smile on their face. And then sometimes the clients walk away with a smirk or even a scowl-laced tongue.

We at BestEver are not demons as the Lifeline News Network (LNN) would have the public believe. The adjusters are actually human beings. And they really do have blood running through their veins. Honestly. It is not cold either. Sometimes we might feel like we are in the Battle of the Bulge, robots responding to our generals and commanders. But we could all just pick up our behinds out of our seats any time, any day, and just give up and walk out. Beyond all the long hours; tedious documenting of every move we make; every conversation we have; every analysis of case facts to comply with every rule, regulation, law, or management whim—mounds of documentation that could readily fill a thousand-gallon septic tank that any sane person would haul away to a dump—we actually get satisfaction from what we are doing. We get a feeling of accomplishment that in some small way we actually helped people out of a jam, an ugly set of circumstances. At the end of the dragged-out process, we tried putting them back in a place a little bit better than where they were after that first frantic call they made to open the dam

and let the water gush out in a flood of high-strung emotion. Sometimes more, sometimes less.

We don't receive medals of honor, accolades from the audience, trophies, or lifetime achievement awards, but maybe once in a while a thank you, a pat on the back, or an attaboy comes our way. What we regularly do achieve are endless streams of new claims, more assignments, every new loss a priority, each one in the minds of the client our *only* priority. That insurance companies are out to screw everyone in their paths is the LNN fantasy, select soured stories put together by a conglomeration of mopes who have no clue about what goes on in the real world because they have no real world. Ratings bring in the almighty buck through the power of advertising, sometimes the same damn hard-on drug ten consecutive times in a one-hour broadcast.

Personally, I choose to limit my screwing to a certain family member who wears a ring on her left hand, although lately there hasn't been much of that either, aside from the receiving end. That goes for the screwing *and* the ring wearing. That's another story in my life. The rest of my screwing gets done in my fantasy world. And maybe my gift of fantasy is what brought this thing to life. Sometimes I tend to overdo things.

You see, I saw it for the first time this morning. I say *for the first time*, because I know it will come back. Once born, something as horrible as that does not just fall into oblivion and disappear forevermore. I am dead certain that this thing, this monster-looking thing, comes out at will to pluck chosen people back into its own comfy, four-flat suite smack dab in the middle of oblivion. With my own eyes, I saw the hideous thing following me, step for step, at least its eyes. And from the mirror, it spoke to me. It spoke in Frances F Murphy's voice.

You see, Frances F is one of our BestEver claimants, and we are compelled—I mean we love—to keep our BestEver client in our highest regard and subvert ourselves to her every whim through high wind, high water and every ass-kissing challenge that currently, *she* can dream up at the time *she* is ridiculing us to death. Believe me, Frances has no middle name. The middle

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F was supplanted by yours truly, your one and only BestEver fantasizing, ass-kissing, Benjamin F BestEver Johnson, *Benny* for the short and long of it.

And again, I enjoy superimposing that good ol' F word. And my middle name is not Frankie, Freddie, or Fritz, for that matter either, but I enjoy pre- or post-naming a lot of things with the F word, maybe for emphasis or just maybe because I love that ol' F word. It's so melodic. F you. F you too, Sherlock. A little imagination, but I am in compliance with the BestEver *Employee Manual*, Section C, Communication. Do not use vile, offensive, degrading, or improper language when conversing in person or when communicating in writing with the F'ing client. I couldn't resist. I just love the sound of the spoken variations of the F word. A verb—F you. A noun—You F! A gerund—I like F'ing with her mind. To me, I get just as much enjoyment hearing the sounds of the F word as I do picturing a couple of beautiful ponytailed young women wearing ball caps and tight bikinis holding hands to balance each other while rollerblading their way through a crowded boardwalk at a sunny beach. I guess I have a funny way of explaining things.

The thing that spoke to me from the mirror was horrible, but it did not reveal too much on its first introduction to my world. It didn't even bother to say hello. It wore a black cloak with a hood folded over, curling in and out in the front, concealing its face and head, which hid together back there in the dark shadows. It seemed to be swaying a bit side to side, almost in a pendulum motion, as if it was hovering and preying over something, somewhere, down below the bottom edge of the mirror and the sink countertop where the balance of its ogre entity was hidden from view. The cloak draped down over its shoulders to the edge of that bathroom sink in that 5:30 a.m. dimly lit john.

What lingered below the figure I cared not to guess. Two beams of deep red light broke out of the cloak and pushed themselves out of the mirror, almost poking me in the back or burning a hole in my butt. I thought I heard something ricochet off the wall to my left, but it could have been the chatter of my teeth rebounding off one another. And then it happened; after

passing beyond the mirror to make a sharp right turn to the urinals and stalls, I could swear on a stack of *Mad* magazines that Frances F Murphy spoke my name. But I'm almost sure that she omitted the F word, as best as I can recollect. You might imagine that I was a bit distracted at that particular moment.

I was fortunate enough to reach the crapper and get my belt down below my knees before everything inside of me departed in one expansive blast. Ten minutes later, when the rattle of my bones subsided, I crawled out of the john on all fours, making certain my eyes were planted on the handle of the swinging door, set in a frame on the wall opposite the mirror. At that juncture I was in no mood for a second helping. No appetite whatsoever. Once I planted my belly on the hallway carpeting, I crawled into the ladies' john and took another dump before returning to my desk.

My stomach is still upside down, my nerves are shaking, and I can't rid myself of the awful glare from those dead, burning eyes. I wish to the Almighty that I had been fantasizing. Frances F Murphy's vocal cords continue to rattle around inside that average-size, hardheaded skull of mine.

Now . . . what comes next?



CHAPTER ONE

Trudy

I caught a glimpse of Benny at the other end of the center aisle when I slipped through the side door situated halfway down our bank of cubicles about 6:30 a.m. or so. I wouldn't say that he was as white as a ghost, because for one thing he is kind of dark skinned, like he's wearing a permanent tan. He says it's the American Indian blood in him. Besides, I've never really seen him scared of anything. He didn't seem like the kind of guy who would puke or anything like that if he saw a dead skunk or a splattered snake or something on the side of the road, but I'm not sure how he would react if it was a dead person. He told me some tales about his days with the Coast Guard, when he was a Coastie, so he says, so I doubt that a real live dead body would scare him much either. But the look on his face told me that he was . . . well . . . shaken. That would describe it.

So, I decided to check on him and swayed my way up the aisle toward his cube. He was a specialist in boiler and machinery (B&M) claim coverage, so I guess the big bucks I figured he got paid also rated the extra space. I struggle with over 120 files in a

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six-by-six coffin sandwiched between two other girls and facing another three adjusters sitting in their own skimpy foxholes, all of us with our matching five-foot-eight, fabric cubicle dividers cluttered with photos of our favorite people and pastimes. Mine was filled with pics of my adorable niece and a variety of Tribe, Cavs and Browns paraphernalia. In my book they're all winners, even if they don't, but Alicia is numero uno.

Benny's trench sported a huge L-shaped desk with a couple of chairs set in the space between the desk and a waist-to-ceiling window view. Even though it overlooked a parking lot, he still had the water fountain in the middle of the turnaround and trees to remind him there was actually a world outside the chaos inside that begins daily, precisely at the strike of eight o'clock. I imagine, like usual, Benny had already put in at least two hours or so trying to catch up on the paperwork from the sorties he encountered yesterday.

I plucked my daily chocolate ration from his chili pepper-decorated bowl at my left, as I leaned in toward him. Benny sat staring at me, leaning back in his chair with the computer quietly purring on his right. I waited a second and then broke the silence, "Earth to Benny," I began.

He replied, as suddenly as he sat up, "Oh, hi, Trudy. I didn't see you."

"Wow," I answered in response, "I must have worn too many clothes today. Sorry I covered my legs with these pants."

I had my body parts fairly well shielded today, long black slacks, with a matching black print sweater that didn't expose too much boob action. The long souvenir turquoise earrings he brought me back from Arizona jingled as Benny's brown eyes came back to life.

"Well, you can take some off and stuff them in that suitcase I have waiting to stow you away on vacation," he suggested. It sounded like the Benny I know was coming back, but I wasn't too sure, so I decided to probe.

"You looked a little bit out of it when I walked in this morning," I started. "I was worried."

"It was something weird," Benny said. "I must not have had

enough brews last night. I thought I saw something in the john this morning, but you know how dark this place is before six o'clock. I usually have to feel my way over to the stalls. I thought I saw something creepy, but it was probably nothing."

I got the feeling that it was a little more than nothing. I pressed him on the subject, staring him down, stepping in a bit closer, like I do when we're flirting with each other and he starts getting nervous. He's a married guy—and as faithful as they come. I know he would never really act on one of his flirtations, but he sure loves to play. He's quite a bit older than me, maybe not *that* much older, about forty-two I think, but he still has all his hair, works out a lot and is probably in better shape than most guys half his age. He not only looks good; he's good-looking. And I'll bet he enjoys his time in the sack too. He tells me stories about the *old* days, as he puts it, when he was single, and no rules applied. He tells it like he was some kind of machine.

I wouldn't mind going back in time someday to get a firsthand observation. I hear the stories about the old days, but lately Benny has been mostly mum about his life at home. He once told me that I was probably like, what, four years old the first time he ever balled a chick, as he put it, which I guess means lost his virginity. He wondered if I looked anything like I do now when I was four. I just told him yeah, but my tits were a little smaller back then, and told him he was a cradle robber to the *max*! We've kept the tease going ever since but need to keep our voices low just in case Sondra is around. I wouldn't want to be accused of causing Benny any verbal sexual abuse. But I'm sure he would love every minute of it and beg for more.

Anyway, as I leaned in, Benny's eyes turned away, toward his knees. I knew right away that something was up, and it wasn't something down there between his legs. I figured something might be up at home, but there was something else. He still looked . . . shaken.

Then Benny's phone rang. F, as he would put it. Maybe I can pry it out of him later. It's getting close to eight o'clock. The skirmish line is beginning to form, and the troops are about ready to lock and load.



“Hello,” answered Benny, followed by an utterance of an F curse under his breath. “Uh, good morning, this is Benny Johnson, BestEver Insurance B&M Claims. How can I help you this morning?” He frequently alternated the *may* and the *can* approach.

“Well, if it isn’t the conniving, well-wishing, backstabbing, lying little puke, Benny himself!” answered none other than Frances F Murphy.

“Mrs. Murphy,” he replied. That familiar voice again stunned him out of the hypnotic trance that had held him in a headlock since his early morning episode. This time it was ringing in his eardrum rather than his head.

“It’s Miss to you, you damn stalker. You know I divorced that spineless little twerp of a husband. I told you that the last time I had a claim with you bozos. Best ever, my ass,” she continued on her rant.

“I apologize, Miss Murphy,” interjected Benny. “I do not understand why you are so upset so early this morning. Please explain, ma’am. What can I do?”

“Okay, quit beating around the bush and tell me where you hid the microphone,” Frances demanded.

Benny imagined that the curly red-haired, sixtyish, heavysset woman was currently displaying a matching shade of scarlet on her face. She was normally rude and bullish, mostly unwilling to cooperate when information was needed to complete a coverage investigation, but right at this moment she was blowing off an inordinate amount of steam. She usually had cooled off after the first barrage of firestorms, and Benny thought they were well beyond that point in her loss adjustment by now. He simply rationalized that the woman had a way about her . . . domineering, brazen and boorish.

“Microphone?” he asked. “I don’t understand.”

“Don’t play stupid, stupid,” she fired back. “The transmitter you people planted in the women’s powder room in my restaurant. You know, wise guy, the recording you made with

your demented little greeting. LNN had a nice special some time ago, and I heard about the tactics you underhanded people pull, but this one really bakes the cake. You get somebody over here right now and get that damn thing out of my establishment, or I'll have you tossed in jail so fast your spinning head won't be able to keep up with that skinny little ass of yours!"

"Miss Murphy," he began. "Please try to be calm. I realize that you are very upset right now, but I can assure you I know nothing about any kind of microphone."

"Listen to the innocent little boy. Don't try being so coy, you little liar," she ran on.

Becoming a bit impatient, Benny was letting her get it out of her system, but now the personal attack was wearing him thin. "Miss Murphy," he replied, raising his voice, "I think it's about time you told me just precisely what the problem is that you are having. *What* microphone?"

"And how did you get that damn video in the mirror?" she asked. "Are you jerks thinking my claim will go away because you can intimidate me by trying to scare me off? That's another tactic I learned from LNN. Well, I don't scare so easy, my puny little puke-faced friend, you!"

Well, it's nice to know we're friends again, thought Benny. "You say you heard a voice and then saw a video in the ladies' room?"

"Like you were born five minutes ago. Puh-leeze do not insult me with your stupidity, jerko. It was your voice. I heard it as plain as day: 'Mrs. Frances F Murphy.' Where did the F come from, you conniving little squirt?"

"Holy sh—" Benny stopped short, his chin dropping with the force of a trapdoor.

"Well?" she asked, breaking the silence.

"Mrs.—uh, I mean Miss Murphy. Can you describe what the thing in the mirror looked like? Was its face covered over with some kind of a cloak?"

"You should know, wise guy. It was your video," she added, sarcastically. "Nice outfit."

"Miss Murphy, I think you need to settle down because I have some news for you. That was no video . . . it was real. I saw the same

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thing this morning. And it wasn't my voice I heard. It was yours. If something is stalking you, it sure as hell is not me." Benny was shaken for the second time this morning. He pondered momentarily on the use of the word *hell*; did it violate company rules against the use of profanity? "You need to be careful."

"Listen to this line of bull. 'Be careful' like you give one toot on the hooter about my ass," she began again. "I'll show you careful. I'll find that damn microphone, speaker and the camera or whatever else you jokers planted, and I'll get my butt down to your office and plant the garbage right up *your* ass!"

"Miss Murphy, please. Calm down. And whatever you do, don't go back into that bathroom."

"We here at the restaurant call it a powder room, you jerk-off," she replied. "I'm going to get back in there and get the evidence. You people are always looking for evidence, right? To prove the claim, right? Or more likely deny the damn thing. Claim denied, right? That's what you BestEver people are really good at, lying and denying! Well, I'll get me some good hard evidence, and I'll see you pay, buster. You and all those suit-and-tie jokers up there in that little insurance ivory tower back east. You'll all pay. I'll get me enough evidence to plant it up *all* your damned asses."

"Miss Murphy, are you alone?"

"Listen to you, still trying to scare me. I don't have anybody coming in for at least another hour. Plenty of time to tear apart the *bathroom*, as you prefer. Nice try, kiddo."

"Miss Murphy, don't—" he warned, before being cut off by her hand slamming down the receiver with the End button on her cell phone.



Benny stared at the phone as he pulled away the headset. All kinds of thoughts were twirling around in his mind. Frances F Murphy was not on his top ten client list and usually when she did submit a claim it was elevated to his desk. In the Major Loss Unit, he was normally assigned losses in which damages exceeded \$100,000; but other assignments included those

involving complex technical or coverage issues or when the urgency to reach an amicable settlement was elevated due to sensitive issues arising with the client, and it became necessary to get Benny on the front line. This generally occurred when the assigned adjuster could hear the client banging their fists on a table through his telephone receiver.

Once Benny was assigned, sometimes after two or more other adjusters failed to reach an agreement, it was necessary for him to turn down the volume on his headset when he made the third first call to the specified insured contact. He would be greeted with, *Jeez-us, I gotta go through this again? How many times do I have to repeat myself? Where the hell is my damn check, Denny?*

“Well, actually, ma’am, the name is Benny.” Those were the first exchanges of words spoken on his first claim with the one and only Frances F Murphy. From there the conversation went downhill.

“Benny, Lenny, Denny, Kenny, Jenny—who gives a fat fart? Where’s my check already?”

On that first encounter, Benny was able to calm her down after a long engaging conversation, assuring her that she had only just made the income claim a day earlier. He had just received the claim file documentation and had reviewed the policy itself, along with all the electronic notes, the files contained on the communication exchanges between her and the previous adjusters, and documents submitted by her to BestEver to date, which was exactly none. Standard procedure. Be ready for the onslaught and be prepared to explain what information was *missing* from the file to wrap it up and provide her with reimbursement for the damages she was demanding and so richly deserved. Such as the missing copies of invoices for the \$18,500 she was claiming for an air-conditioning repair and missing copies of financial documents to verify her claim of \$150,000 for her loss of the restaurant business income.

“I told those bozos I collect thirty thousand dollars a day, and it took five days to get the air-conditioning fixed. So, do the math, Einstein,” was her casual response.

Benny knew he was no Einstein, but he also knew he was no dummy either. And long ago Benny had come to realize an

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elementary fact of nature. For every Einstein in this world, there is an equal and opposite asshole. Plain and simple, but he would put neither himself nor Miss Murphy in either class; he figured the two of them floated back and forth somewhere far apart from both, but well between, depending on the best or worst days of their lives. The Einsteins and the assholes of the world could deal with their own problems. He and Frances would deal with this one.

After learning that the restaurant had never closed during the mechanical repairs and that the outdoor temperature during her loss period ranged between sixty and seventy degrees, Benny was able to convince Frances to holster the *pistola*. He then calmly explained that he would need to verify the level of her business prior to, during and after the loss so that he could verify her average daily income during those periods to figure how much the business had actually lost when the air conditioner blew a tire. Then he would deduct the cost of the drinks and the food she did not sell, because she still had the same booze and fresh chicken marsala to sell to the next customer walking through the door.

“Oh, *really?* Where does it say *that* in the stinking BestEver Insurance policy?”

Then Benny explained exactly where she could find it, and also put it in writing for her, just in case she needed some good nighttime reading, not to mention keeping BestEver in compliance with best practices and just as equally important, state law.

From that point, Benny was able to keep Miss Murphy relatively calm except for the enlightenment period when she discovered her claim was inflated by about 250 percent. About eight months later, she filed another claim. And when doing so she immediately demanded that Benny be assigned. She had explained that *at least that asshole knows something*. Thank you very much for the confidence, *Mrs. Murphy*.

But that was then, and this was now. More than a year had passed and, throughout all the moaning and complaining, Frances F Murphy kept her insurance with good old BestEver,

even when her agent suggested he could try to place her coverage elsewhere. *No*, she was happy, she replied. Probably happy to punish the bastards every time she submitted a loss for review. Maybe everybody else had already learned their lesson. This time things were a bit different. Well, she danced through her normal ranting about how devastating the loss of her heating boiler had been, how she could not afford to pay for the repair, and what in the world was she going to do to keep her restaurant open and keep all the pipes from freezing.

Benny to the rescue. After determining that the boiler could not be repaired, Benny cut a check to pay for a new one. Not only that. Because it could not be replaced right away, Benny the asshole made arrangements to get temporary heat in the building. All that was needed was to obtain the records of her sales and operating expenses to button up the claim, not to mention the verbal rants.

And now, with her business running smoothly again, this morning Frances F calls and opens up wider than Mount Vesuvius. Benny could not understand what was happening. Even for Frances F Murphy the behavior seemed erratic. And after his probing, Benny felt that she had witnessed the same thing that he had in the john, whether it had been a spirit, a ghost, a hallucination or the damn devil itself. The only difference was the voice. In his case it was her, but with Frances F it was Benny.

But Benny knew nothing about what it had said to her other than her name; Miss Murphy never elaborated what she had heard. She merely confirmed that it was Benny's voice, or as she put it, Benny in the raw flesh, if raw flesh could somehow be audible and if it could somehow be deposited in a mirror. Benny had heard her voice from the entity or maybe even beyond the mirror call out his name. Did she hear the same thing, just a name? Or did the demonic thing actually have a conversation with her? Knowing how big a bag of spite she carried around, Benny had no doubt that she would probably have been ready, willing and able to fully engage in quite a heated and hateful exchange in person with the devil himself, if devils even came in him or her categories. God forbid if it had spoken anything personal, or, heavens to Murgatroyd, even

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remotely sexual. He cringed at the thought of rounding a corner in a dimly lighted alleyway and suddenly confronting Frances F in her total and unabated nakedness.

“Ooh! Aah!” he exclaimed aloud.

“Whoa, you just run over a rabbit in the road, Benny?” That was Joe, an Inland Marine adjuster located on the other side of the divider in front of Benny.

“No, no, I’m fine, Joe,” he replied. “No blood, no bones. But it was really scary.” However, not as scary as what came next.



Benny

Holy moly. I must have been sitting there stiffer than a scarecrow stuck in a dark and breezeless cornfield half the morning. Glancing at the computer clock display, it read 7:10 a.m. I had guessed that was right. Sondra, the stiff-legged babe, usually walks in about that time. I went into the john about 5:30 a.m., so I must have been out of it for over an hour before Trudy stopped by and then my favorite client called to dump on me.

I had wondered, *Now, what happens*. I didn’t really think I wanted to go back into that john right away; maybe I could follow somebody when they took a break to see if I would start hallucinating again. The lights come on in there about 6:30 a.m. or so. I got the feeling that whatever it was probably likes the shady part of the place, so it wouldn’t be around until it got dark again. At least that was what I was hoping.

But what would I do about Frances F? If she went back to the john at her restaurant to confront whatever the heck it was, she might just get the thing pissed off, thinking it’s actually me playing some kind of stupid LNN game. Plus, at that point I really wasn’t sure whether or not light in the room would frighten it away or cause it to otherwise conceal itself. Then again, it just might be enough to help it bust out of the mirror and burn a couple of holes in her ass. She could get in trouble.

Maybe I was dreaming, but I swear I could feel heat coming off those beams that were creeping out of the mirror. I needed to get over to her place before she did something crazy. She's a hard shell of a woman, but she was my client, so I decided to get my BestEver butt in action. Wow, where does something like this show up in the BestEver *Employee Manual*?

My voicemail was all set and ready to go, so I got to my feet and kicked the wheeled chair back. The phone rang again. I made the mistake of answering, without all the hullabaloo. The telephone digital display told me it was Harry, my boss, up in the Hartford home office Claim Department, the place that LNN tells us all the ivory towers are located. Killing helpless elephants is against company policy, so I doubt the towers contain genuine ivory. I'm not sure about the angry, helpless elephants you might find roaming around the neighborhood park. I know they are out there somewhere. But I'm sure their ivory is also off limits.

"Good morning, Har," I greeted, knowing I was in trouble. "What great tidings do you have in store for good ol' Benny?"

"Ha, ha," he chuckled, "you always read my mind, Ben. We got a hot loss for you. It got called in late last night. It's a big electrical fire down in Kentucky."

"Call the property carrier," I had replied. "We don't cover fire in B&M. Besides, I didn't think they had electricity in Kentucky yet. There are too many hills down there."

"Ha, ha," once again, "nice try, *they* called us. BestEver doesn't carry the fire coverage. This could get big and it's moving really fast. It could go several million fairly quickly, and the income loss could get a lot higher. This is a large float, glass manufacturing plant, I think making mostly sixty or eighty-four inch wide plate glass. The main electrical power center is down. They figure they can get partial power back but will need a lot of generators to get the quarter mile float line moving again. So far, their installed emergency power has kept the furnace in operation. If that goes cold, they'll be down forever to rebuild it. They have a duplicate power supply in the main power center, but it's not isolated, so the backup got whacked with a lot of smoke damage taking the whole plant down. Just what you would expect from an old

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plant like this one—good ol’ Murphy’s Law. Do your magic, Ben, and get this thing under control.”

Murphy, I thought. “My wand is in the garage for repairs right now, Har,” I replied. “Mind if I get an independent general adjuster? I’ll hop on an electrical expert and see about getting some people out there right away.”

“The crunch on expenses is coming down the pike,” Harry had explained. “Some *people* would be you. You’ll have to take this one on yourself. Plus, it looks like it could penetrate our reinsurance, which kicks in at five million, so there will be a lot of eyeballs all over this one. Go ahead with the electrical guy. Christine will email you all the info we have up to this point and get you a copy of the policy. The coverage is written in Cleveland, so you can get in touch with the local underwriter. I checked and found we have a good engineering report in the database. Let me know how things go after you talk to the property insurance contact and the point person at the plant and make plans to get out there as soon as you can. All American Insurance advised the client wants the two carriers to make a joint investigation to simplify matters and sort out who gets to pay what. I imagine an advance payment will be warranted to get all the emergency power in place. I believe they indicated the main substation is rated about fifty thousand KVA capacity.”

“Roger, roger, dodger,” I acknowledged, reluctantly. “That’s a lot of generators, what, about twenty at twenty-five hundred KVA. That’s maybe twenty-five grand a crack to put them in place not including fuel. That’s a half million plus, just to get the clocks spinning again.”

“Get that wand fixed and have a nice day, Ben.”

What did he say, *Murphy’s Law*? The nice part of the day had departed a couple of hours ago when I had walked into the john. It took another two hours to review all the data we had received, get hold of the electrical engineer and have a nice long joint conference call with All American and the array of contacts we had been provided at the plant. Another forty minutes was wasted getting online and making my own travel plans through the corporate system. Traveling from Cleveland to St. Louis to

Atlanta to Louisville did not make much sense, but I could have saved twenty bucks with a twelve-hour longer flight schedule. Don't forget to explain why you declined the cheaper fare, Benny. Oh, and explain why you declined a hotel that was thirty bucks cheaper and only forty miles farther away from the plant.

I didn't have a chance to complete all the other claim notes and correspondence I had lined up for the morning before getting hit by this new loss. It was tough enough just getting the new file up and running. The good old days of having clerical support were long gone; so goodbye, dictation, and hello, endless hours on the keyboard, printing and assembly of letters. Thank goodness many of the clients accepted email delivery, although it was always prudent to follow with a hard copy delivery by Uncle Sam. At least the mail room had not been exiled and the company still kept an ample supply of toilet paper in the johns, for nose blowing etc. So, the work will back up as usual and now I had this big mess on my hands. To boot, I had the biggest problem of all glaring in my not-so-smiley face. What the hell was Frances F Murphy up to at this particular time? Or what had she already done? Murphy's Law.

When I had tried reaching her by her cell phone number, it went where most calls go, straight to the deep dark cave we call voicemail. The two lines at her restaurant were also busy, dumping me again into the vast land of electronic nothingness.

I had taken one last glimpse of the phone, shook my head, and again kicked back the chair, and hightailed it out for the elevator. I avoided using a Claim Department pool car; that would have taken another hour of form and report filing, plus at least one trip to the gas station and another expense report. When I arrived at Miss Murphy's restaurant a half hour later, I was greeted by an entourage of spectators and flashing lights. F. Now what?



There was an ambulance, a fire truck, and three cop cars lined up facing the front entrance of the restaurant, an impressive stone archway that stretched out about twenty or thirty feet from

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the doorway. Murphy's, as the place was so aptly named, was a popular hangout for the elite, politicians, celebrities, high-powered attorneys and in general any other affluent or born-wealthy entitled local whose pockets were loaded with cash eager to depart ways.

One officer stood guard at the door, while a group of restaurant employees were huddled nearby nervously filling one another's ears with their individual accounts of what they saw and heard, and what they had not seen or heard.

It was late March, and a beautiful morning was greeting a forecasted warm day. Frances F might even need to use her relatively new air-conditioning, courtesy BestEver. Dressed today like a typical field-business guy in a light-blue, long-sleeved shirt, gray polyester slacks and a dark-blue sports coat, Benny unloaded himself out of his '95 blue Chevy, and with notebook in hand and pen flashlight in shirt pocket, he headed for the doorway. His mind kept repeating, *What the F did she do?*

The officer spread his legs in front of Benny's path. "Would you please identify yourself?" the tall, burly, barrel-chested, short brown-haired officer inquired.

Benny produced his BestEver identification card. "I am Benny Johnson, officer, with BestEver Insurance. I was speaking with Mrs.—uh, I mean Miss Murphy earlier this morning about her claim with us. The line seemed to be abruptly interrupted and I was subsequently unable to reach her, so I was concerned. May I speak with her?"

"I doubt that," he replied. "Wait here and I'll fetch Lieutenant Baker. The lieutenant might want to talk to you."

"Is she okay?" asked Benny, fearing the worst.

"Lieutenant Baker is fine. Wait here," the officer replied, turning and entering the restaurant. Puzzled, Benny just looked at the cop as he walked into the building.

Benny got a brief glimpse of what had greeted the kitchen staff when they reported for work earlier in the dark, empty and tranquil entry. But now the place was swarming with bodies, people with notepads, cameras and briefcases of varying sorts. A minute later, a comely woman in a dark-blue suit greeted him, inviting him inside.

“Mr. Johnson, I’m Lieutenant Baker.” Her black hair was short, worn in a pageboy style. She was trim, but barely reached the shoulders of the six foot two officer who had followed her back to his station at the front entrance. Her pleasant hazel eyes probed Benny. They were more yellow than brown. While she was no Angelina Jolie, she carried the woman’s lips and was modestly attractive. “Follow me, please.”

Benny’s thoughts told his eyeballs not to follow her ass, a common male and personal trait, so he focused them at her shoulders, smiling at the guard as he passed through the doorway.

There was a short hallway in the entrance leading to an attended coatroom on the left and a reception stand as it opened into the main dining area. The entrance was located at the center of the room and a semicircular stairway dropped to the main floor, with three, four-inch-high, six-foot-wide steps. The lieutenant stopped at the top of the short stairway and turned to observe Benny’s reaction. If a man was dexterous enough to touch his belly button with his chin, Benny would have accomplished the feat. Baker confirmed that his level of surprise approached astonishment.

As Benny looked out in the room, he noted that there was a short balcony, about six steps high, that encircled the room and banisters ran along the perimeter between openings in each of six sections. Straight ahead at the back of this platform was another hallway that led to four rooms in the back of the building, used for private functions. To the right of the reception stand was a burgundy carpeted hall that led to the manager’s office and the powder rooms, so described by Miss Murphy. Renaissance-era portraits lined the walls around the entire room on Gothic-style wallpaper colored black and deep purple. On the main floor, there were high-back semicircular burgundy booths situated around solid dark ornate oak tables covered in white linen, lined with Baroque-style black and burgundy striped high-back chairs, at least thirty booths by his count. From past claims she had made, Benny was aware that the main room could seat two hundred. Four-foot diameter Waterford Crystal chandeliers hung from the stucco ceiling, encircling the platform and interior of the main

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room. A large chandelier twice that diameter hung in the center of the room. He had not seen the restaurant before; his prior meeting with Frances F was held at her accountant's office. Benny doubted that he could afford the place, even with his big bucks salary.

The room was undisturbed from the previous night's cleaning, with one exception. From the center chandelier hung Frances F Murphy. She glared directly at Benny. But even if alive, Frances would not have seen him, for both eyes were completely burned through; remnants of gray matter and blood had oozed from her eye sockets, and matching holes burned through the skull at the back of her head down over her deep maroon ankle-length dress. Based on the room furnishings, Benny figured the white pearl necklace she wore was not a cheap imitation. Her left maroon short-heeled shoe had fallen to the floor and the other dangled from her toes.

"Follow me," instructed Lt. Baker. "Maybe you can explain something."

Benny was a bit startled. He had seen corpses before, dead soldiers, attended funerals and even pulled bloated bodies that had been submerged in the Ohio River throughout the winter and ascended to the surface in the warm spring water flow, snagged by a freaked-out fisherman. These bodies bloated twice their size, more saturated than submerged sponges. But he had never seen this *kind* of death. She actually *stared* at Benny, without any eyes, just the two charred black holes in her face. The dead woman had been suspended by a jointed meat hook; the lower part of the S-shaped iron had punctured through her neck at the bottom of her cranium and the upper section carefully placed on the framework of the chandelier so as not to damage any of the precious crystal components. The double-jointed hook allowed Frances F Murphy free rotational movement once she had been suspended in all that elegance. But at the moment, she was quite motionless . . . and very silent.

"Please, Mr. Johnson," Lt. Baker repeated, pulling him from his trance.

She led Benny down the hall to their right, past the office on their right and beyond the men's room, also to his right,

stopping at the ladies' powder room. Benny followed her as she shoved the swinging door open to reveal toilet stalls straight ahead. There was yet another crystal chandelier in this room and the light it provided was extremely bright, comforting him somewhat. There were four short-back chairs, matching those in the dining room, that sat in front of a long mirror mounted on a wall, again to their right. A gold-plated facial mirror sat in front of each chair to the right of four washbasins, which displayed brightly polished antique-style gold-plated fixtures. Tissue containers, hand lotion and down feather powder puff kits were neatly displayed in a row behind the facial mirrors. It was the wall-mounted mirror that grabbed Benny's attention.

In large letters across the length of the mirror was handwritten Benny's first name, although it appeared as would a mirror image, as if someone had written his name on a large placard and held it up facing the mirror . . . or if they were standing behind it when they scribbled his name on the back side.

It appeared that his name had been written with a red fluid of some sort, because it had collected and oozed down the mirror glass slightly at the bottom of some of the letters. His first thought was, *Oh F, blood*. But something else was wrong. Lt. Baker approached the mirror, as she had done earlier, shortly after being called to the crime scene. She stood at the center of the mirror, grabbed a tissue and wiped it over the middle letter *N*. Nothing happened. None of the red fluid rubbed off the mirror. She turned her head back to Benny with question marks protruding out of her eyeballs. Aghast, he stared at his reflection, which was overshadowed by the scribbling.

“Well, Mr. Johnson? Or should I say . . . what’s up, Benny?” She glared at him, but not with the same hollow deathly glare from Frances that had stared him down. She was looking for answers.

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"I don't know what to say," he said in defense. "I was just talking with Miss Murphy a couple of hours ago. How could somebody write something on the *inside* of the mirror? Is the men's bathroom on the other side of the wall? Maybe she . . . maybe somebody did it from the other john."

"The men's room *is* on the other side of this wall, Mr. Johnson. Would you care to look? You might find it interesting, but it is hardly amusing," she added.

Benny nervously followed her out and into the second john, which they had passed earlier, back down the hall to their left of the ladies' powder room door. It was not decorated so lavishly, but did display the gold-plated fixtures, tissue and hand soap dispensers, and hand blow-dry machines on the wall adjacent to the mirror. The mirror sat on the wall facing the ladies' powder room off to their left. Clark Kent could comb his steel hair while admiring women on the other side dusting their cheeks and moistening their radiant lips with fresh lipstick to tidy up their rosy complexions.

Once again, however, without the X-ray vision, the same bloody mirror image inscription slapped Benny square in the face.

"Could there be a room between the two bathrooms?" he meekly asked.

"If a person were made out of cardboard, he might fit, Mr. Johnson," she concluded. "By the way, where were you between, let's say, seven and eight o'clock this morning?"

"Well, I certainly wasn't between these walls painting a mural. I can tell you that much," replied Benny, feeling he was being implicated.

"Don't get me wrong, Mr. Johnson. I'm merely trying to trace her tracks. We believe she arrived here between six and six thirty. You mentioned to Officer Denning that you might have spoken with her shortly after that time."

"I'm sorry, Lieutenant Baker. It's been a trying morning. This is too crazy," he apologized. "I got a call right about seven o'clock, a little after the property manager walked into the office. I generally get in around five, five thirty, so I can get catch-up work done before the phones start ringing. I was having a short chat with one of the

girls in the office when Miss Murphy called. She was hot under the collar, a bit more than usual. Did you know her?"

"I never met the lady," Baker replied. "And who would this 'other worker' be, Mr. Johnson?"

"If you had, you would know what I mean," Benny started. "I'm not sure how she spoke to her employees, but when it came to the insurance company, she could be downright mean. As much as she verbally abused me though, when she had a loss of some sort she would ask that the claim be assigned to me. Maybe she just got some kind of a kick out of picking on me. She could be mean, but I don't think she was a mean person." He glanced back at the mirror. "Can we get out of here? This room gives me the spooks."

Baker led him out of the door, down the hallway and stopped at the platform overlooking the impaled woman. *Not far enough out of here*, thought Benny. Three men clad in white coveralls, goggles and masks over their mouths had erected rigging and were lifting Frances F to dislodge the jointed hook.

"Try not to disturb the hook, gentlemen," directed Lt. Baker. "There might be prints." She looked back at Benny. "The other worker, Mr. Johnson?"

"Oh, I'm sorry. That would be Trudy," he acknowledged.

"Trudy . . ."

"Trudy Perkins, Lieutenant. Just like the pancakes?"

"Certainly," she agreed, "just like the pancakes."

She turned back to Benny, continuing the interrogation. "So how long did this discussion with Miss Murphy last, Mr. Johnson?"

"Please," he said, "you can call me Benny. I guess it might have been ten minutes, maybe fifteen at the most."

"That might put the clock hands at about seven thirty, if that, would you agree, Mr. Johnson?" She emphasized the *Mister* part of the name.

"Yes, ma'am, about seven thirty," he answered. *So much for trying to be nice.*

"And you said she was upset,"—and looking at her notes on the handheld pad—"hot under the collar, as you described. What did she complain about, if that is a correct characterization of her call to you?"

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Benny figured that their conversation would eventually lead down this path. Maybe he should just confess that she saw a monster in the mirror and thought it was him. They could stick Benny in a straitjacket for the balance of his life and the case would be solved. But he figured he could tell her enough of the truth without inserting too much about the hard facts, the small details that would land him in the loony bin.

“She believed that I had planted a microphone and speaker in the restaurant somewhere and I was talking to her. She thought maybe I put in a video camera or screen somewhere too.” Not totally inaccurate, but honest, Benny.

“She heard you talking to her. And what did you say?” Baker asked.

“Nothing,” Benny replied emphatically. “I didn’t plant any microphone!”

“I meant, what did she hear when she thought she heard you speaking to her?”

“She said she heard me speak her name—that’s it, her name, and she did not really say a whole lot more than that. I guess she was too . . . you know.”

“Hot under the collar?”

“Yes, ma’am,” he agreed.

“Please, Mr. Johnson, it’s Lieutenant. And where was this microphone?” she probed.

“In China, for all I know,” he told Baker. *She’s getting closer*, thought Benny.

“I meant to ask, where was she when she heard this voice call out her name?”

E, thought Benny. “Well, she didn’t really tell me exactly where the voice she heard was.”

“Well then, Mr. Johnson.” *There goes that hard Mr. again.* “Where was Miss *Murphy* at when she heard someone sounding like you calling out her name?”

“She was in the ladies’ powder room. She apparently thought it was somewhere in the room.” No sense in trying to hide it anymore. “But she never really saw anything.”

"You said earlier, Mr. Johnson, that she saw some kind of video. So, I suspect that would fit in the category of *anything*," she fired back. "Would you not agree?"

"I meant that she never saw any microphone, she just heard something that sounded like it might have come from one. She didn't actually see it," he explained rather truthfully.

"Then what *did* she see, *Benny*?"

Benny could not figure out if that was a sarcastic remark or the woman was bending a little bit, maybe relaxing a touch, easing off on the old "I got me the perp on the line" routine. Maybe she was playing the good cop, bad cop by herself. She crossed her arms and it seemed to Benny that she leaned into him, again staring him down with that not-so-friendly glare.

"Come on, Benny, give," she ordered.

"She never really described it to me, Lieutenant," he conceded. "But she was somehow convinced it was me, dressed up in some kind of suit."

"And what kind of suit was this person she thought was you, what kind of suit was this person wearing?" she prodded.

"She never said," not lying, "she just said, 'nice outfit,' that's all." He didn't understand why he had called it a suit. To the monster, ghost, phantom or apparition, maybe it *was* a suit. The thing, whatever it was, probably wore the damn thing day in and day out, most likely day out. He almost wished he had seen the face, if that was what the cloak had concealed. But then he thought twice about it. Frances F Murphy had apparently tried to stare it down and look what it had in store for her.

"Mr. Johnson," Baker said, interrupting his daydream. "So, this wasn't actually a suit? Was it a costume of some sort?"

"I don't know, Miss Baker," he began, "but she must have thought it was a costume, an outfit, but she never really did say that she saw me. She just thought it was me because she recognized what she thought was my voice."

"That's *Lieutenant*, Mr. Johnson. Interesting, an outfit, a voice, and a bloody signature on the inside of a mirror," she commented. "Make that inside *two* mirrors."

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She turned back to the crew who had placed the body of Frances F Murphy facedown on a gurney. The S-shaped hook stretched out over and beyond her head toward the front of the wheeled cart. “Guys, when you’re done over there and get her off to the cooler, we’ll need to begin extracting the mirrors. Make sure you have some sharp glass cutters. And let’s make up some wooden cartons to haul them out of here. And keep an eye out for a mike and a camera.”

Keep an eye out, thought Benny. Just like Frances F Murphy. They won’t find anything behind those mirrors. They are nothing more than doorways, portals. She would have more luck finding a mike up Miss Murphy’s ass or behind her belly button. And Benny knew the damn thing had at least one more portal to get through, unless . . . unless it never went back in and was still out there in the restaurant, somewhere . . . waiting.

“Mr. Johnson,” Baker concluded, “we’re done here for now, but I’d like to keep in touch, just in case. Do you know if she had any relatives?”

“Not that I’m aware of, Lieutenant. She was divorced, no kids.”

“Your cell phone number?” she asked, as she held out her card.

Benny withdrew a packet of company cards, and in exchanging them, he placed one in her right hand. “Here is my office number, Lieutenant. The company doesn’t issue cell phones and I am still stuck in the Stone Age. I never had much use for one. I’m on the darn phone all day long as it is, and I never felt that I was important enough that people needed to be contacting me around the clock. I have to laugh when I stop for gas and some moron is on the cell phone with his ol’ lady asking her if they need milk.”

“Excuse me, Mr. Johnson,” she interrupted as her cell phone rang. She lifted it to her left ear. “Yes? Oh, hi, honey.” She listened. “Why it’s funny that you should ask.” She glared at Benny, but then smiled and said, “Why sure, honey.”

“I’m sorry,” Benny started as she ended her call.

“That’s okay, Benny,” she replied, giggling. “It was the moron

all right, but he wanted to know if I would like a bottle of wine tonight.”

“Besides being locked up in the trunk of a car, that’s the next best use of a cell phone. You have yourself a moron with class there, Lieutenant Baker.”

As Frances had already departed the scene of the crime, Benny followed Lt. Susan Baker out of the restaurant. This time he *did* check out her ass, although half of it was mostly concealed by her suit coat.



Benny

Well, I got out of that mess without landing in the clinker or some detention center for the clinically insane. And unless I dreamed the entire sequence, Frances F Murphy is as dead as dead can possibly get. I wish I could turn the clock back in time and could have left the office before Harry picked up the phone, or somehow, I might have possibly convinced her not to go back into that powder room of hers. But as stubborn as she is, she seemed to have already made up her mind at the time. As stubborn as she *was*, that is.

I can’t understand why she flew off the handle like that. Frances was always hard to deal with, but without exception she would always back off, calm down and we got our business done. I know she had a nice side, I guess everybody does; but it was always that other side that seemed to be the one facing me. Why the hell was she so convinced that it was me in that powder room and it was me in the video? What video? There was no video. I can attest to that part of it. Whatever was in the mirror was real and alive, even if it was a ghost or a phantom. So, it must have been just as real to her.

I imagine the coroner should be able to pinpoint the time of her death. I wonder how close it can be calculated. How should I know? I’m only an adjuster calculating the cost of repairing

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crankshafts or estimating the amount of time to rebuild 5,000-ton hydraulic press cylinders or the amount of overtime to make up two months of downtime at a foundry blessed by the underwriter's generosity in providing coverage for electric furnaces. Furnaces equal fire, Mr. Underwriter. Fire equals property insurance. Well they have their job and I have mine. I guess you can write a policy on a burning house, as long as you *exclude* fire. It's not my money. I don't get paid the big bucks like everybody thinks I do; I just pay them out when and where they are due. How could Frances be so naïve, so stupid to get the idea that the aberration standing in the mirror was a video? Or it was me, of all people.

Wait a minute. If she was anything, stupid it was not. Like her or not, Frances built and operated one of the finest and most successful restaurant businesses this city has ever known. And she did it apparently without the help of the so-called twerp she had divorced. A pocket-picking money grubber, she had once called him, after her dough, not the pasta variety either. So, she decided to give him a pastry in the mouth and send him back where he was raised, back yeast.

The thing in the mirror; it had spoken to me. But I had not confronted it. I was lucky enough to get around the bend in the room and escape my reflection in the mirror before it burned a hole through my rear end. What if our john had been long and straight the way the johns are built at Murphy's Restaurant, with wall-to-wall mirrors on one side instead of the room being L-shaped? What if Frances never made it out of the john? What if Frances was already dead when she made that call to me? What if that wasn't Frances on the phone? What if the woman hanging from the chandelier wasn't really Frances? What if it was only a mirror reflection of Frances? What if Frances is really still alive and stuck somewhere on the other side of the mirror? Or between them? Maybe I dreamed this whole mess up somehow.

Why am I suddenly calling Frances F Murphy by her first name? I must be F'ing nuts. But what if all those what ifs were actually true? If the thing in that mirror had found a

way somehow to get out, through a doorway or a portal, then maybe—just maybe—there was a way to reverse the pathway. If there is a way out, there must be a way to get inside the mirror, wherever inside might be, and I doubt if anybody could do it with a glass cutter.

Now I know I'm F'ing nuts.

Ah, my house is right up ahead. Wait. There's a car backing out of the drive. It looks familiar. It's John J Cooper, the financial advisor. The *J* is for jerk-off. The driver's door has his company logo on the panel, IBS. I thought we dusted this guy off months and months ago, like maybe a year at least. What the F! Does this guy have some kind of hot tip or is the ol' lady cashing in all my dough? I must be the one getting BS'd.



Trudy

Benny had looked really hot when he got back to the office a bit earlier, and I mean mad, not sexy or anything like that. I was standing in the aisle shooting the breeze with Helen about a water damage loss when he walked in and skipped his usual smile and *Hi, Trudy* when he eyeballed me. He not only looked hot; he was hot, and not in a good way. The expression on his face was one of exasperation, like don't even think about offering him a straw. It would be the last. I have seen him when he's been through a tough day or has taken a beating from a client or has five or six emergencies to get under control all at the exact same time. It gets tough when the phone will just not quit. By the time your hand puts the receiver down, it is blasting in your face again and you can see the person on the other end taking in a huge breath to dump it all out in a single, twenty-minute, nonstop diatribe.

"Helen," I said, "I'm going to check on Benny. Something's up. I'm expecting a call and don't want it to go to voicemail, so flag me down if it comes in, okay?"

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“Will do, Trudy,” Helen had replied. “He looked so pissed I thought his eyes turned yellow. Make sure you wave a white flag.”

“Like maybe waving my panties might cheer him up,” I said.

“You nasty girl,” responded Helen, laughing at my gutter talk. “Wash out that mouth!”

I peeked into the aisle and found the coast was clear. Sondra had her office door closed. She was probably sleeping or dreaming up new and improved methods of managerial behavior measurement mechanisms. More crap to provide all the employees with opportunities for improvement. Opportunities for improvement? Kiss my ass. Just more ways to keep our annual performance evaluation results down below “meets minimum requirements” and delay salary increases for another year, while packing the coffer with bucks for her own office management bonus. Kiss the other side of my ass. I’m too busy with a claim inventory of over 120 files to worry about your silly compliance criteria crapola. Kiss it again, sweetheart. Let your sweet juicy lips take it all in.

After working myself up, I tiptoed my way up the aisle to Benny’s cubicle. Although tempted, I restrained myself from grabbing another chocolate. I called him Benji, which I do sometimes when we flirt around. I asked him what was up. He half smiled and asked me why I always looked so good. I told him that was hard to believe as the day was just about over. Then his smile departed, and he unloaded.

He told me I had probably noticed that his day didn’t start so well, which was *so*, so true. From there it went to hell. He didn’t get any catch-up work done this morning, got a big F’ing claim down in Kentucky and ran over to Murphy’s Restaurant to find Miss Murphy hanging from a chandelier and his name plastered on the john mirrors, backward and apparently written in fresh blood. He didn’t bother to explain why he thought it was fresh, but he was sure that the blood was authentic. He got interrogated by a hot-looking cop, who apparently was the opposite sex, and then heads his way home to pack up for the trip tonight to Kentucky. And then when he walks in the door, he

discovers that his ol' lady has been screwing somebody else for over a year. Goodbye, marriage. Goodbye, Frances. Good F'ing bye. His life is over, so he might as well jump in the F'ing toilet. I just love it when he talks dirty to me.

I told Benny I would jump in with him, but I doubted that both of us would fit at the same time, so if he would be a gentleman, I would jump in first. That's when I got another half-smile. And then I touched his left cheek. I guess it was spontaneous. I've never done that before. He gently grabbed my right hand, squeezed it—how *electric* that was—and told me I needed to make him a promise.

"Sure, Benny," I said. "What is it?"

"Don't you dare go into the john before the lights come on in the morning, neither one of them. And you probably shouldn't go in alone or without me, at least not until I get back from this trip. It's just a one-nighter, and I get back late tomorrow. So, I'll be back here early Friday morning."

"Why, *Benny*?" I had said that in a teasing kind of way. It was not the kind of promise I was expecting that he would ask me for, but an invitation to go into the john together presented some possibilities. "Is this an opportunity for improvement?"

"I'm not kidding. Promise me, Trudy," he demanded. "There's something horrible in there."

I told Benny that it sounded like he was serious, and it was a little scary to hear him talk like that. He said I better be scared, to just stay out of the johns when they were dark. And if I got into the office before eight o'clock, I should keep any of the other girls out until we were all sure that the lights were turned on. The only three who usually came in early were Helen, me and Sondra and maybe a couple of the guys when they were getting ready for a field investigation.

He confided that even though Sondra was a bitch, nobody deserved what Frances got. I couldn't believe that he was calling her by her first name. It was always *Miss* or *Mrs. Murphy*, *Frances F*, or *F Murphy*, but not plain old *Frances*. Benny did not really want to describe what had happened; only that she was found hanging from a chandelier. Just hearing that was enough to

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make me *want* to go to the john and let something out of my stomach backward. After making me double promise him to watch my guard, Benny packed up his computer and headed for the airport.

I headed straight back to my cube and made Helen go with me to the john. I cracked open the door slowly and peeked in at the mirror. When you open the door during the day, some kind of sensor automatically turns on the light. Benny would know how that stuff works. He knows a little about all kinds of mechanical and electrical things, even how they make those little skinny rectangular chocolates the restaurants pass out.

He goes out of his way to explain how things work when we get claims involving boilers or maybe air-conditioning things, I think he calls them compressors. He'll make drawings and tries to put complex things into simple terms, like how a diesel engine works without spark plugs. I don't care much about it beyond the gas pedal, but it's fun listening to him. And Helen can even *understand* him. She can even replace the spark plugs on her old Chevy!

Well, the lights flashed on nice and bright, and there was nobody in the john. Avoid the mirror, Benny told me, so I held my hands over my eyes and I walked through the doorway. Helen followed me, shaking her head and asking what all that was about. I told her I would explain in the morning, but she should not go into the john before I got to work. I made her promise through her silly giggles. I wish she would have listened.



"Hi, Frank," greeted Benny at the Southwest airport gate. "I'm in the B group, so try to save me a seat. I reckon you got in the A group."

Frank Resetter, or Reset as Benny had nicknamed him, acknowledged that he did indeed upgrade to get a good aisle seat. Warren Tetherman got hold of Frank by cell phone and was making his way to the gate. There had been plenty of time for them all to grab a brew and set a game plan before boarding

was announced. Frank, an electrical engineer, would assess the electric arcing damage and research as might be necessary in locating replacement equipment and/or repair options. Frank would also pair up with the engineer hired by the property adjuster, compare notes and try to reach an agreement on the type and scope of damages.

Warren, highly skilled in air-conditioning equipment and process controls, was not a professional photographer, but he knew what the adjuster wanted to look at, capture and document. He always did a fantastic job of putting a pictorial story together in identifying damages. Warren would photograph all the electrical damages, focusing in particular on the separation between electrical arcing and fire or smoke damage. He would identify what equipment was controlled by each switch in each panel. Some panels could have one or two main circuit breakers, while other subpanels might have as many as a dozen or more circuits, so he could identify what process equipment was affected by the electrical arcing damage.

Benny would buddy up with the All American general adjuster, Betty Bleau, who had been beating the large loss path for about twenty years. She and Benny got along fine on their phone conference, so Benny hoped the two carriers would find some common ground to make the adjustment go easy for the client and for the people writing claim checks. It did not always work that way, and so far at this point nobody was coming into the investigation with a predisposed “this is your loss, not mine” attitude.

The dollars would fall where they should fall, both agreed. But Benny was fairly sure that the bundles of cash he was carrying would weigh a lot less than the bag Betty would be towing down the road, partly because of the disparity in deductibles each would apply to their separate payments and any overlapping common coverage that would be shared equally by the two carriers. The B&M deductible was substantial, being based on the average daily income of the plant, currently estimated at over a quarter of a million dollars.

The flight was on time and Benny checked into his room at the Holiday Inn about eight thirty that night, after grabbing a quick

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sandwich with Frank and Warren. They would convene at the plant at seven the next morning, so they would be out the door at six thirty sharp. Benny was up until two in the morning doing catch-up work on his computer, almost forgetting to process the electronic \$100,000 advance payment he had promised another client a day earlier, before all hell had broken out of the mirror.

When the back of his head finally hit the pillow, the vision of Frances F Murphy paid him a visit somehow on the ceiling of the dark room. *Hard to believe*, the inner side of his eyelids told him as they shut it all down for the day.

In his dream, Benny was standing at the entrance to his cubicle with his eyes on Trudy. She was walking very slowly, methodically toward him. He had not seen her before wearing clothing as tight as her outfit appeared. The smooth black pants she sported were so tight he could make out her flexing thigh muscles. The material seemed to be made from some kind of spandex that could stretch from here to eternity. Otherwise, how could she possibly walk without ripping them at the seams? It stretched with each stride, while her thighs snapped and flexed tight.

The purple tight silky blouse pushed her modest breasts together, up and outward. The Employee Manual might have something to say about the cleavage, but Benny would not tattle. He noticed an abundance of mascara, plus dark eye shadow had been painted on her closed eyelids, and her lips were also painted black.

In his dream and in his sleep, Benny was becoming aroused. Then Trudy opened her eyelids. Her eyes were gone. Two large holes appeared in place of her eyes, and Benny could see right through them and out the back of her head.

And then he heard the scream. "Benny!" Trudy turned gracefully around, spinning from her right to her left, now facing the opposite direction. Beyond the holes tunneling through her head Benny could see the face of another woman. She was clutching and pulling at her curled light-brown hair. Her face was frantic. She screamed. "Benny!"

Benny sat up in bed. Now the woman whispered. "Benny."

"No," he said, rubbing at his eyes. "I didn't hear that." But he called out her name anyway. "Helen?"

And then Benny fell into a deeper vision-free sleep, wiped out from his exhausting day, but his body pulled him out of his

deep shell automatically at five thirty in the morning, a good two hours beyond his normal wakeup call. He recalled nothing about the dream or Helen speaking his name. He slapped away his erection and headed for the bathroom, giving the mirror the finger as he stepped into the shower stall. In reverse mode, apparently due to Wednesday's trauma, he shaved after the shower. He also figured his upside-down life needed some new order.

He met Warren and Reset in the lobby after picking up a jelly donut, cartons of milk and orange juice plus an apple. He never could adjust to the taste of coffee. He dressed in his dark-blue jeans, solid light-blue jean shirt bearing a Chief Wahoo logo and his trusty brown tweed sport coat. It bore thin lined patterns of deep red and blue and carried dark-brown patches sewn over the holes he had worn through the elbows. A favorite of his, it could get dirty without much recognition; and with the smoke and debris he anticipated, this would work fine. It didn't smell yet under the armpits. Benny stepped out into the brisk cool sunny morning with his team and met the day in a head-on collision.

After a tour of the damages and the plant process line, Benny left Warren and Reset with the other insurance team engineers and huddled in a conference with Betty Bleau and the key plant management personnel, all twelve of them. They were able to whittle their contacts down to a single manager in finance and another in engineering. In a separate sidebar, Benny met with Betty, and the two agreed that this was mostly fire damage, but that B&M would play a significant role with the temporary power measures and other mitigating expenses, such as expediting costs to make temporary repairs and accelerate delivery lead time for materials.

Betty would take the lead role and Benny would piggyback, determining their prorated distribution of dollars toward the repair, rental costs and income losses. Once all the damages and repair costs were determined, they would meet again to evaluate what the costs would have been on a what-if basis, that is what if there had been no fire after the initial electrical fault occurred? Easier said than done, the numbers were big, but the process of

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divvying up the dollars was elementary stuff. Just a little math with a lot of bucks, right, Benny? Easy as finding your face in a mirror. No surprises, depending on which mirror you were facing at the time, and maybe whether or not it happened to be resting on a wall in a dark john at five in the morning.

But there were a couple of surprises lining up for Benny while he sat in the airport bar with Frank and Warren over drinks and Mexican food during the three-hour departure delay for Cleveland. He was glad that he had skipped traveling to the Hopkins airport by taxi and had parked at a lot nearby, because when his flight finally arrived, he discovered that the taxis had all gone to bed for the evening. At two o'clock in the morning, Benny wheeled his Chevy into the driveway and activated the garage door opener. It was almost time to wake up for tomorrow's work day. The garage appeared unusually clean.





CHAPTER TWO

Benny

When I entered the house through the garage entry door, I was not too surprised to find my wife missing, nor was I too disappointed, especially after learning what had been going on for all those months her legs had been squeezed together tighter than the skin across Ginger Baker's favorite snare drum. Any love I had felt for the woman had departed some months ago. Even before that, when we were still having sex, we had little else. There was nothing to talk about, and anything she had to say I really didn't need to hear. Nag, nag, nag.

But the living room furniture? The bitch had to take the furniture? How could she pull that off in one F'ing day? She was not even kind enough to leave my recliner and the television. I was surprised to find the phone was still hanging on the F'ing wall. In place of the bed was a blow-up mattress we had used early in our marriage when we went camping a few times. But we stopped using it after we got kicked out of a state park for having beer in our cooler. The damn thing would deflate anyway before we could even get to sleep, let alone think about screwing

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in the morning. Thanks for the thought, honey F, but I miss the confiscated beer more than you.

I had constructed a wall-to-wall shelved closet with four folding doors for our clothing. While my underwear, pants, shirts and what have you were spread all over the room, the closet was otherwise empty, but had been spared from being torn apart. No evidence of her was left behind, including photo albums, jewelry, clothing or anything that could have left trace evidence of a fingerprint or a scent.

My record albums, CDs, DVDs, tapes, you name it, gone. Thank you, heaven, that I had bought and paid for this house long before I had met and married her, before falling into her bear trap. Apparently, I didn't make enough money fast enough for her to survive. I guess I can blame my hot pants. I just couldn't get enough when I was a bit younger. I should have kept moving on to the next one and left her behind. At least I would still have a recliner and a mattress. TVs are a dime a dozen these days.

I said a short prayer before opening the refrigerator door, and another once I had found that my supply of beer cans had not also betrayed and abandoned me. I sat at the kitchen table, which I thanked the man in that heaven above for salvaging and slam-dunked six beers while I put together my notes from the tribulations of my visit to the glass plant. I prepared an acknowledgment letter to the plant confirming receipt of its loss notice, and also informing our contact we had liability for some of the damages under certain portions of our policy.

I explained how Betty and I would be working together to mutually help them out of their mess. I wondered if they could do the same for me. If I would have known this was on the horizon, I might have checked their warehouse for a slightly used smoke-free mattress. I went back for the last beer in the first twelve pack and pulled the empty carton out of the reefer, discovering the divorce papers underneath in a plastic bag. Once again, how thoughtful, honey F. How considerate, get him a little buzz going before you give him the body slam.

I woke a few hours later, sitting at the table, the computer still humming and staring at my head from across the opposite

side of the place I had actually shared some halfway decent meals with my vindictive honey F. The sun was creeping over the horizon and invading my space in the dimly lit kitchen. F. When does it end? Two days in a row that I missed my morning workout. I gathered that I would not be sleeping in on Saturday morning. I needed to purge myself of some anxious aggression. Being as pissed off as I was, I really needed to piss *on* something, maybe honey F, if I knew where to find her lame butt.

Through all the fatigue I almost forgot about my big problem. F. The clock on the oven read seven thirty-five. And it was morning; otherwise the sun would be slapping the opposite side of the single-story ranch, the one with the bikini-clad, sunken living room.

I jumped up and over to the phone, dialing the office and punching Trudy's extension, tapping my right foot, and in time with the foot, my right hand slapped at my hip. *Come on, Trudy*, I thought, but once again with the help of that genius of a moron who created the invention, the call dumped straight into voicemail. I thought that maybe, just maybe, she had decided not to come in early and would not show up for another half hour. I left a voicemail telling her I would be there as soon as I could.

I resisted the thought of changing clothes and skipping a shower, but the smoky scent still persisted, and I believe I had done my share of sweating throughout the day in that dark, musty powerhouse checking out boilers, generators and other essentials. So, I disrobed in the kitchen right where I stood and headed for the pantry to dump the smelly clothes into the washer.

What the F? The bitch took the washer and the dryer. At least the washbasin still stood in its appointed spot. I cranked open the two valves and dropped the clothes in, after putting the drain stopper in position. I opened the cabinet door above me. Lordy be, the big F'ing C left the soap behind; she must have been in a rush. I dumped out a generous portion of liquid Tide and sloshed the dirty clothes around, including my favorite jacket. I figured after giving them a good soaking I could drop them off at the cleaners or head over to the Beer-N-Suds on Saturday, maybe before I went furniture shopping, or maybe

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after a visit to the locksmith, or maybe after I planted a shoe up that broad's F'ing fanny.

But my priority right now was Trudy, the girls and that damn mirror. I hauled my naked ass toward the shower, shuddering at the thought of the linen closet. Gone. Everything. I gathered a bunch of T-shirts and headed back to the shower, finding Head and Shoulders to be as loyal as my beer cans. I was so ecstatic I almost drank some. I dressed in my duplicate blue top, gray bottom office garb and headed out the door at eight twenty. At this time of day, I had a fifteen-minute, nerve-racking ride ahead of me. Trudy's line still dumped me into that dark dungeon we hail as voicemail on my way out of the house, but this time I merely politely told it what it could do with itself.



As Benny headed down Lake Avenue toward the suburban Lakeview field office, traffic was slowed by the passing of an ambulance, and then a fire engine . . . and then several cop cars. Benny shook his head. More delays. He had been on the path to the office for twenty minutes already and still had another mile to crawl through the rush hour mob. At quarter to five in the morning, there was no such thing as traffic jams, or as far as he was concerned, traffic laws. He usually drove fifty miles per hour nonstop from his home to the office, rarely paying much attention to all the stupid things, such as traffic lights and stop signs. Slow down, in case a drunk was still out partying, but otherwise, full steam ahead.

When he finally made the left turn off Lake Avenue onto Corporate Drive, Benny was met with the destination of all the flashing lights that had earlier passed him by on their way responding to the emergency call that Trudy had placed.

After sneering at the car parked in *his* special parking spot, normally reserved for him near the north rear entrance, a stone's toss from the doorway at his usual five a.m. arrival, Benny circled back and forth and finally found an empty remote parking spot in the lot off the east end of the building. He grabbed his

computer bag and headed back across the packed lot toward the crowd gathered by the fountain outside the three-story building. The clock was closing in on nine ticks of the short hand. Benny figured that the building must have been evacuated for some reason. It could not have been a scheduled fire alarm. Those were always announced ahead of time and usually occurred later in the day, early afternoon conveniently at the peak of the busy workday. No, this evacuation was not planned. Those did not include emergency vehicles. Maybe there *was* a fire.

Benny meandered his way through the small groups of office workers huddled in conversations, most of them unconcerned and welcoming the extra coffee break, at least those who ever had time to take them, others inquisitive about why they were pulled out of the building in the first place. He positioned himself at the perimeter of the assembly scattered around the fountain near the front of the building at the center of the paved circle. On his way trailing the hospital crew, but out through the revolving doorway instead of the pull doors, was the big burly cop he had encountered at Murphy's Restaurant on Wednesday. He could not recall the man's name, but he remembered that the guy was really big.

The inquisitive crowd's questions were answered when Helen was wheeled out on an ambulance stretcher, buckled down with restraint straps around her ankles, thighs, her chest and head. If she could reach her head with her hands, she probably would have pulled out all her hair . . . at least the hair that remained. Her mind had apparently already been pulled out and left inside the building.

The gauze that had been wrapped around her head was already soaked in blood. There was an apparent laceration from her left shoulder down across her breasts to her right hip. Her pale-blue dress revealed evidence of bleeding from the slash. But there was blood all over her body, and eventually X-rays would disclose a variety of broken bones from A to Z, and close examination of her flesh would reveal hundreds of tiny red spots, small pinpricks in her skin that allowed immeasurable amounts of blood to transfer from her vessel to another belonging to something else. She had

been screaming so wildly that the attendants finally had to gag her, at least long enough to give the tranquilizer time enough to, well, make her tranquil.

When the attendants wheeled her out, the crowd had drawn silent, most of the women gasped and reached for their mouths simultaneously. There were a number of oohs and ohs and aahs throughout the startled crowd. And then, just as quickly, they were at it again, now all conjuring up their version of what they believed could possibly have happened to the poor woman. She was raped. She was beaten. She lost her rocker. Now we're getting close.

Following the hospital crew out of the building, but again through the revolving doorway, the burly cop, Sergeant Denning, bore no expression and no smile; but what would he have to smile about, being a daily escort for the recently deceased or otherwise departed souls? Behind him, once again, waltzed Susan Baker. She was an admirably accomplished woman, but Benny was not really inclined at this juncture to become a close friend or associate. He started to backstep just as Lt. Baker lifted her right hand and beckoned him forward with her right forefinger. What the F?

Benny pointed with his own right forefinger at his chest, lip-syncing, *Who, me?*

A satirical smile and a nod of her head replied, *Yes, you, Mr. Johnson.* She waved him forward while turning back through the revolving door for a private conversation. Double what the F. *What could she possibly want with me?* he thought.

"Good morning, Lieutenant Baker," greeted Benny once inside the spacious lobby. A set of three elevators faced them as she continued walking toward them, again with a nod that told Benny, *Follow me, Mr. Johnson.*

"It's a not-so-good, good morning today, Mr. Johnson," she replied, pausing. "We meet again."

"Yes, ma'am," he said. "That was Helen Jones. She works up in our office in Property Claims. What happened?"

"We have a forensics team working on it right now. We are trying to gather a clear picture of the chain of

events." She added, "We received a call this morning about an emergency."

"You got a call? Was it from the security people in the building, or maybe was it Helen? She looked beat up. Was she attacked or something?"

"No, the call came from a Miss Trudy Perkins. You know . . . like the pancakes? She seemed to be disturbed when the call came in, but not to the degree that we found Mrs. Jones."

"Is Trudy okay? Where is she?" he asked. "I didn't see her in the crowd outside," he added.

Baker looked back at Benny as she pressed the button for floor number three. "She is up in your office lunchroom, a bit shaken, but she should be fine." She gathered in Benny's response. "The medic provided her with a mild sedative, approved by the hospital physician. Are *you* okay, Benny?"

That's a relief, he thought, *maybe I'm not the chief suspect in this calamity*. "I'm fine. It's been a crazy couple of days. I got back from Kentucky at two this morning to find my house mostly empty, and now this."

"Robbed?"

"No, ma'am," he confirmed, "not exactly."

"Oh, I'm sorry. I hope it's not wife problems," she consoled.

"No, it's not a problem anymore, Lieutenant. She's gone, along with most of the furniture. I'll mail her the memories with a five-pound bag of sugar. They're not very sweet. I guess I saw it coming, just not this quick." Pausing, he turned the conversation back to the present problem. "So, what did Trudy have to say? What happened?"

"Apparently, Mrs. Jones arrived at the office earlier than Miss Perkins, who herself had arrived at about six forty-five," Baker confirmed. "She heard some noise coming from the ladies' room and then again from the men's room."

"Noise? What kind of noise?"

"We eventually determined it must have been Mrs. Jones. But Miss Perkins thought she also heard someone else."

"Someone else?" he asked.

"Guess who, Benny," she replied.



Trudy

I decided I would get to the office a little early on Friday and hopefully beat Helen. She was just *so*, so crazy enough to get in and then just jump right into the john because she was probably thinking that Trudy, as in *me*, was the one who was *way* too much on the goofy side of the street. When I thought about it, I would probably react the same way. Oh, Helen, honey, if you have to go, *don't go!* Just hold it for an hour or two. It's like, Helen, you might not make your way past the big mirror hanging over the sinks to get safely to the toilet stalls. Whatever you do when you get here, Helen, don't go in there alone, and especially don't go in there when it's dark, before the lights go on in the morning. How dumb does *that* sound?

So, I got to the office at about quarter to seven, even before Sondra the whip slinger paraded through the door. But when I got to the third floor and used my security card to get into the office side door, I found all the lights in the office were already lit. Benny hates that. He would rather work in the dark, bending over his desk under his little fluorescent desk lamp, like a curmudgeonly old miser counting his shiny pieces of gold alongside his bowl of cold porridge. He tells me the dark and the quiet help him concentrate. They scare the crap out of me, alone in that big old office, any little creaky noise sounds like some kind of ghost or funhouse spook out of a Dean Koontz novel. Puh-leeze, give me the bright lights.

As the office door was swinging closed behind me, I thought I had heard somebody's voice coming from the ladies' room. Something like, "I'm sorry and, please, no." But I was eager to get to Helen's cube and see what she might be up to this morning, so I ignored it. She didn't mention anything about coming in early today. I hope she didn't blow a brain fart and was thinking she would try to do something sneaky. She should have known I wasn't fooling around when I told her to stay out of the john. I was *so* serious, and she promised me she wouldn't.

I swept through the aisle to our cubes, and they were all emptier than a bag of popcorn on Friday night, not even a trace of an unpopped kernel. Then I figured that I must have really heard something in the hallway before I came into the office. After withdrawing the Coleman monster flashlight I'd brought to work this morning from the carryall bag Benny brought me back from Mexico, I did the unthinkable and made tracks for the ladies' john, hoping Helen hadn't been crossing her fingers during our promise exchange.

Even more careful than yesterday afternoon, I approached the door more nervous than Don Knotts on his way into a haunted mansion. I knocked on the door, loud enough for someone to hear even through a closed toilet stall door. I thought either nobody was home, or Helen was sitting on a crapper silently laughing and shaking her head again, like yesterday afternoon.

Then I heard the screams. At first, I could not recognize the voice, and then the second time it sounded like Benny, and even though I have never ever heard him *really* scream, I could pick out Benny's voice in the dark. But I didn't expect him to be in the office so early after his overnight trip to Kentucky or wherever. Maybe he didn't even get *back* last night. But it was Benny, and he was yelling at someone, and he was yelling really loud. But his voice sounded like it was being amplified, really amplified, like maybe through a speaker or something, and it sounded as though he was in some kind of a metal drum or something, because his voice was echoing.

He said, and I quote, "*How dare you enter my asylum!*" *Asylum, of all things*, I thought immediately. The word reverberated. Asylum-um-um-um-um-um.

Benny can be weird sometimes, but that was *way* weird. And loud?! How could it possibly be Benny? And now it wasn't coming from the ladies' room. It was bellowing out of the men's john.

"*How dare you!*" he followed. Again, with the you-ou-ou-ou-ou-ou, echo in a drum sound.

I had never heard Benny sound so creepy. He was scaring the hell out of me. If he was in there, he must have had some kind of sound system with him, or else maybe it was some kind

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of recording. But it was way too real sounding. Now I was in heavy-duty competition with Don Knotts; the damn flashlight was shaking in my hands. The batteries inside the thing would not stop shaking. I even yelled at it and them to stop shaking.

That's about when I heard Helen. Her scream was so gut-wrenching, I thought she was on a rack and her four limbs were being pulled out of her body by ropes tied to four teams of Clydesdale horses.

"BENNY! BEN EEEEEEEEEEE!"

Then the flashlight just up and jumped out of my hands. By this time, I was shaking worse than I could if I'd been trapped in a deep freezer for two or three hours. Don't go in or alone, Benny had told me. He didn't need to remind me or tell me again. I would not dare touch one foot inside of Benny's asylum, Joe Blow's asylum, or anybody else's asylum, and I damn sure wasn't going to put my feet in that john.

Whatever was happening to Helen and whoever was doing whatever they were doing would surely be double dipping on me. One person violating the sanctity of the asylum's border was more than plenty. God forbid, I was helpless; there was nothing I could do to save Helen. Over and over and over, the screams just came pouring out of that john, that asylum, or whatever was currently on the other side of that door.

At that particular point, Helen was the appointed screamer; in my frightened and heightened state I was fine and content on just being a regular old unfortunate scream-ee. Feeling guilty as hell, I wish I had overslept and the screams were floating silently away in an empty forest never to be heard by a human soul, or any other soul out there for that matter.

"BEN EEEEEEEEEEE! BEN EEEEEEEEEEE!"

Tear-eyed, I turned and ran back to the office door. I was no Kate Beckinsale fighting off vampires or werewolves or whatever monster of the day she was currently fighting. When I came upon a terrifying situation, I didn't don a cape or cyclone twirl into a cloud of dust and exit away in a superhero costume; I looked for a big tree, a big bush or a big man with big balls and big fists to hide behind. I'm a woman, a cowardly one at that

and damn proud of it. Heroes are made in Hollywood, not in my bones. They like to shake, rattle and roll.

It took me three tries to dial nine for an outside line and then another three to hit nine-one-one try to reach the police, the ghost hunters, anybody who could translate whatever gibberish was about to fly out of my mouth. The damn flashlight had passed the shakes into my hands and my legs and quite frankly, my entire body. My stomach was flipping pancakes like they were spinning chunks of pizza dough.

After my frantic plea for help on the hot line, I made fast tracks for the far end exit door close to Benny's cubicle to avoid passing the men's room and the nonstop screaming flooding the hallway. I didn't bother waiting for the elevator; the screams were terrifying. I ran down the stairwell as fast as my Adidas tenny runners would carry me, shaking thigh muscles and all. I paced back and forth in the lobby, rubbing my shoulders, my arms and my thighs, trying to heat them up, trying to get the flashlight shakes out of them. They wouldn't go away. Just go away! Dammit! Please!

Finally, I heard the sirens; so, I ran outside, not believing what I had heard from Benny. At least it sounded like Benny. I think. Maybe. It was really loud.



Benny

On our way up the elevator, Lt. Baker told me what Trudy had told her as they rode the elevator up to the Claim office on the third floor. She was really upset. And when the elevator door opened, they found that Helen was still at it, screaming like crazy and calling my name. Baker escorted Trudy through the office into the lunchroom from the back door, rather than the door straight down the hallway past the johns. Trudy wanted no part of that.

So, Officer Denning was instructed to investigate the noise with the two subordinate officers who had accompanied them.

Baker stopped at my cubicle to have a quick look-see, but Trudy wouldn't cross the boundary of the aisle and wouldn't even accept a piece of chocolate. Everything was neat and tidy, just the way I had left it.

Trudy told her that she heard me screaming from the men's john, me—Benny, of all people—something about my asylum. *Asylum?* She swore it was me, but she swore she didn't think it was me. Really? But before that, she thought she heard somebody, not me, from the women's john. Then she really heard Helen screaming away, but she was in the men's john . . . apparently with me, Benny, of all people.



"Lieutenant, how could I possibly be here if I was at home with my head on the kitchen table?" asked Benny.

"Can anyone corroborate your whereabouts this morning, at, let's say, seven?" Baker replied with her own question.

"Well, no," Benny confessed. "Certainly not my wife, she was out humping somebody else."

"Then you cannot verify that you came to the office early, left, and returned, say, an hour or so later?"

"Whoa," Benny cried, "you think I did *that* to Helen? She's an associate, but more than that, she's a friend. I'm about as violent as a worm in a mud puddle, for crying out loud. I would never hurt her. You think I could scare somebody enough to make em nutso?"

"I don't know you well enough, Benny," Baker explained. "Could you?"

"Wait a minute," Benny remembered, "check Trudy's voicemail. I called her when I woke up this morning, oh, about seven thirty, I think."

"It happened to be seven thirty-four, Mr. Johnson," verified Lt. Baker. "I asked Trudy to check for any messages before we sat her down in the lunchroom while she calmed down. Her hands were still shaking. I knew she had nothing to do with what had happened."

“So, you knew all along,” Benny said, dejectedly, “but you had to prod. Were you baiting me or something?”

“I apologize, Benny, but I need to be thorough. I’ve not seen a case like this one in my experience. There’s nothing like it in any criminology text or even a damn science fiction novel.” She was puzzled. “I’m going to show you something, but you have to keep it confidential. Can I trust you?”

“Again, Lieutenant,” he promised, “I’m as silent and trustworthy as that worm in the mud puddle.”

“I almost wish you were a worm, Mr. Johnson,” Baker now confessed. “I could use some good old-fashioned bait.”



Earlier, Sergeant Denning and the other two cops could not coach Helen out of the stall. She would not stop screaming long enough to listen to their words of comfort. And because of her propensity for scratching and biting, they were unsuccessful in trying to pull her off the stool into which she was standing to pin her down on the floor. So, Denning had called for the medics.

When he had first approached the bathrooms, Denning had cautiously entered the ladies’ room. It was silent and empty, but he found that the long mirror facing the entryway had been shattered and the basins below it were filled with shards of broken glass.

Upon entering the men’s room, the first words out of his mouth were, “Holy mother of Jesus.” It appeared that the mirror in that room had exploded outward. Both the busted pieces of glass and the fragments of drywall revealed evidence of blood. Apparently, it had come from Helen. Her face, arms and dress were covered from the flow out of her fresh wounds.

And Benny was not the only word coming out of her mouth. Her speech was broken and distorted, but Denning could make out a couple of words fairly distinctly. One was *dark*. Another was *dungeon*. Denning also thought that she had muttered at least on one occasion something about the evil man Benny in the long, black frock. The phantom Benny. But he later admitted

Claim Denied

that she wasn't speaking with any sensible structure, so he had attempted to deduce through the barrage of mumbles what she was really trying to say.

"Nice work," Baker had told him, after jotting down the words he had been able to comprehend, "but leave the detecting part to me, Sergeant."

Baker had also complimented Officer Denning on his observation of the broken mirror in the men's room. At first glance it did appear to have exploded; at least it definitely appeared that it been broken from behind, as if something, or perhaps *someone*, had been thrown through the mirror out into the room across the washbasins. As opposed to the mirror in the ladies' room, which appeared as if it had been broken from the reflective side of the mirror. The walls behind both mirrors remained spotless. But the wall opposite the mirror in the men's room revealed evidence of a collision with a large object and was spotted with blood, most likely from Helen Jones.

Baker called for the forensics team once again to verify whether or not Helen was indeed the source. She certainly had lost enough fluid from her body. Some of the blood loss from her skull had apparently been self-inflicted. When Baker had first laid her eyes on the woman, as the medical technicians were raising the bed of the wheeled stretcher after they had strapped her down sufficiently, she had appeared to be . . . stark . . . raving . . . mad.

Denning explained that to get the crazed woman out of the stall, he had the other two officers reach over the sidewalls from adjacent stalls as they balanced on the respective toilets. The two men each grabbed one of her arms, pulling them away from her hair and lifting her upward as though they were going to mount her on a crucifix. Then Denning wrapped his arms around the woman's thighs, but had trouble lifting her out of the toilet, because her left foot had become jammed in the toilet drain after she had broken her ankle. He could not differentiate her screams of pain from those of her deranged state of mind.

He ended up pinning her against the back wall while a medic squeezed in the stall and managed to land a needle in the bottom

of her left triceps, as she was overpowering the officers and they could not keep her still enough for him to accurately and methodically inject the antipsychotic tranquilizer into a vessel in her forearm. The men struggled for a while but eventually the drug took effect significantly enough that they were able to pry her and her broken foot out of the crapper and load her onto the gurney. The hair lying in and around the toilet was left for the forensic people to bag as evidence, along with samples of the bloodied mirror shards and droplets pasted to the wall opposite the sink basins.

Not having any proper gags or rags available, Denning stuffed a number of paper hand towels into Helen's mouth, and wound up pressing his bulky palm over her muffled screams in attempting to shut her up after she had spat out the towels two times. Finally, after she became groggy and settled down, Denning set her neck-based loudspeaker free again. Afterward, although she did fall into relative silence, she began to murmur unintelligibly. That is precisely when the officer started jotting down notes and compiling a list of her rambling utterances. Benny the phantom. Or perhaps it had been . . . Benny! The phantom!



Benny

When Lt. Baker escorted me into the men's room, she pushed the door open and held it there, waving her left arm in a pseudo practice golf swing. Step right in, Benny. Gents first. I had not seen too much in the ladies' room, other than the broken mirror. Part of it remained intact, and the big section that had been busted out left a somewhat oval opening, similar to a football, but fatter. And, of course, a whole lot bigger, enough for a person Helen's size to fit through in a prone position. What the F.

"Are you sure you want me to go first?" I asked Baker. I meant to imply that I'm not the detective and I'm not the one investigating whatever the hell happened this morning. I'm just the little ol' claims adjuster sitting on the sideline minding his

own business. But if I could believe that, I'd be fooling myself. Somehow, I felt that everything going on since, when, yesterday? Somehow, it was all about me. What did I do?

"Please, Mr. Johnson," Baker had replied. "Just take a look and tell me what you think. Don't worry. The room is clear."

The first thing I noticed is that the mirror facing me was mostly gone and other than some blood splattering on the wall toward the center where it been trashed, the wall was in perfectly fine shape. Nothing that a coat of primer and one or two coats of paint wouldn't fix. There was very little debris in the basins underneath the mirror. That seemed a little puzzling. Why would somebody smash the damn thing and then sweep all the scraps away? To wash his hands?

I carefully took a couple of steps on my tiptoes. I always wore my tenny runners to the office. It made the toll on the feet more bearable through all the miles back and forth to the copier, fax and printer, not to mention the john, lunchroom, stairwell and lunchtime walks around the neighborhood to just get the heck away from the phone for a few precious minutes. It seemed that the blood pressure spiked at least ten points every time I sat down in front of the monitor and glanced at the headset and telephone. *Who the F is next?* I would ask myself.

I turned and focused on the wall opposite the mirror. There appeared to be a bloody streak on the wall, kind of diagonal, running down a bit from my left to right. Little trails seeped down along the streak, suggesting that there was a whole lot of blood that struck the wall. A sloppy painter with an overloaded enamel brush could not have reproduced a better stroke. "Holy sh—"

"My thoughts precisely, Mr. Johnson," Baker cut me off. "And as you might notice, there appears to be a trail of splattering leading from the wall, here,"—she pointed—"into the stall where we found Mrs. Jones, in what I would characterize as a somewhat frantic state. And the length of this bloodstain," Baker explained, running her left forefinger along the path of the diagonal stain. "It seems to match the length of the cut across Mrs. Jones's body."

"How could she possibly fling herself up onto the side of the wall?" I asked amazed. "For one thing, she's no athlete, and for

another, I doubt if an athlete could even do something like that. There's only about four or maybe five feet from the sinks to the wall, no room for a running start." *And she was bleeding worse than a slaughtered pig*, I thought. "You don't think that—"

"We'll be having X-rays taken," she interrupted again. Always one step beyond. "I would not be surprised to find a few ribs either badly bruised or broken."

"You mean," I started to say, but stopped midsentence. I realized that Baker was ready to cut me off at the proverbial pass once again, so I let her ride right on through, unobstructed.

"As crazy as it seems," she began, "the evidence suggests that Helen Jones was thrown out of the mirror. How she recovered and why she seemed to barricade herself in the toilet stall are questions remaining to be answered. Considering her state of mind, the woman was apparently horrified, like the old saying, scared out of her mind." Lt. Baker looked me straight in the left eye and focused. "Maybe, just maybe, something, or someone was chasing her."

"If somebody huge enough could toss her against the wall," I replied, "they could easily have busted their way past the door on the stall and finished her off with one swat."

"Plus the mirror, Benny." She was moving toward my side of the field again. "Nothing adds up, nothing makes sense. Behind this mirror is another set of basins and another mirror for the office workers on the back side of the building, not to mention the walls and whatever wooden structures that hold them in place, not to mention piping or conduits for wiring, water mains and whatever. Nothing has been disturbed except this mirror. I doubt if a circus cannon could blow her through both of those walls. What's even stranger is that most of the broken pieces of the mirror have blood on the back side, not on the mirrored surface. That would suggest something bloody, such as Helen Jones, struck the back side of the mirror before it hit the wall. And, oddly enough, the mirror in the ladies' room appears to have been broken from the front side, as if a large object, such as Mrs. Jones, was hurled toward it. But the mirror here in the men's room is not situated back to back with the other broken mirror, and the walls are undamaged."

"It does look like the mirror was broken from the back side," I added. I was trying to avoid any thoughts of the dark image that had confronted me just two days ago. I didn't want to go there, as I could foresee something hitting the fan and me winding up in a room next to Helen somewhere in the isolation section of an insane asylum.

Baker withdrew her notes. "Mrs. Jones was rambling, but we were able to decipher a few words, although none in the context of what I might call an actual sentence." She looked up as she recited the first word; of course, it was my name.

"I have no clue why Helen would be calling out my name," I defended.

"Me neither, Benny. But she wasn't just calling out your name, she was screaming it in bloody horror. And she obviously saw *something*. What, we don't know. We hope to speak with her once she recovers from her wounds and the trauma of what she has been through. That is to say *if* she recovers."

"What else did she say besides *Benny*? You know I'm not the only Benny in the world. Maybe she was hollering Jack Benny or Benny Goodman." I had to ask, maybe throw this discussion off course. And I was already thinking about what some of those other words might have been. Like maybe a big hooded cloak with some monster inside with laser beam eyeballs?

"Nice try, Mr. Johnson. No, she wasn't laughing or singing. She did say things like, let's see," she said, glancing at the notes again, as if that was necessary. "Ah, *phantom*?" She put her gaze on me again like she knew what was going through my mind, like she knew every thought. That little word struck hard, right on the bull's eye. I tried to swallow the damn walnut shell that suddenly appeared and became lodged in my throat, while at the same time praying that my own eyeballs weren't poking out of their sockets too far for Baker to notice.

"*Dungeon? Dark?*" she looked up again. "And, of course, the other voice," she emphasized, putting on the three-quarter press. "Trudy seems to think that it was your voice, but at the same time she cannot believe it was you. Odd, don't you think?"

“Me?” I asked, meekly. “I surely couldn’t be here when I was at home using the kitchen table for a down-filled pillow. We already established that little tidbit. Plus, I’m fairly sure Trudy knows me well enough to fathom the fact that I’m not a maniac, a little crazy, maybe, but not a maniac.” *F, I shouldn’t have said that crazy part.* And the *fathom* part was way too close to *phantom*. *F.* She’s going to think I’m a crazy phantom.

“It was loud and clear, so says Trudy.” She looked up again. This was becoming monotonous. “In particular, very loud. ‘*How dare you enter my asylum?*’ That’s what she heard. Loud and clear, screaming loudly in fact. She said it sounded like some kind of sound effects were being used, like an echo chamber or something, a big amplifier.”

“Did the officers find anything, any evidence that somebody else was here, like maybe sound equipment or maybe some kind of weapon used to cut her up like that?”

“You are looking at what we have, Mr. Johnson.” It seems as though Baker was crossing the field again to the visitors’ section. “But there is something that I *am* curious about, Benny.” *Oh, boy,* I was thinking, *she’s playing both sides of the field now. Do I punt or run out of the stadium faster than Forrest Gump?*

“There is a lot to be curious about, Lieutenant,” I suggested. “Nothing makes any sense. I mean it’s like nobody was here except Helen, but she couldn’t possibly inflict that kind of torture on herself. And the mirrors, the blood?”

“What I’m curious about, Benny, is why you asked Trudy to stay clear of the johns, as she put it. ‘*Don’t go in there alone,*’ as she put it. ‘*Especially when it’s dark,*’ as she put it.”

Oh, F, I thought when she dropped that bomb. I sure as hell didn’t know Trudy put out so much. My fantasies of Trudy had never been about her putting out information. *Now what the F do I do?*

“How about we take a ride, Benny?” Baker insisted. “Let’s get all the answers to these questions off our chests.”

Oh, F. Now Baker is looking for me to put out.

