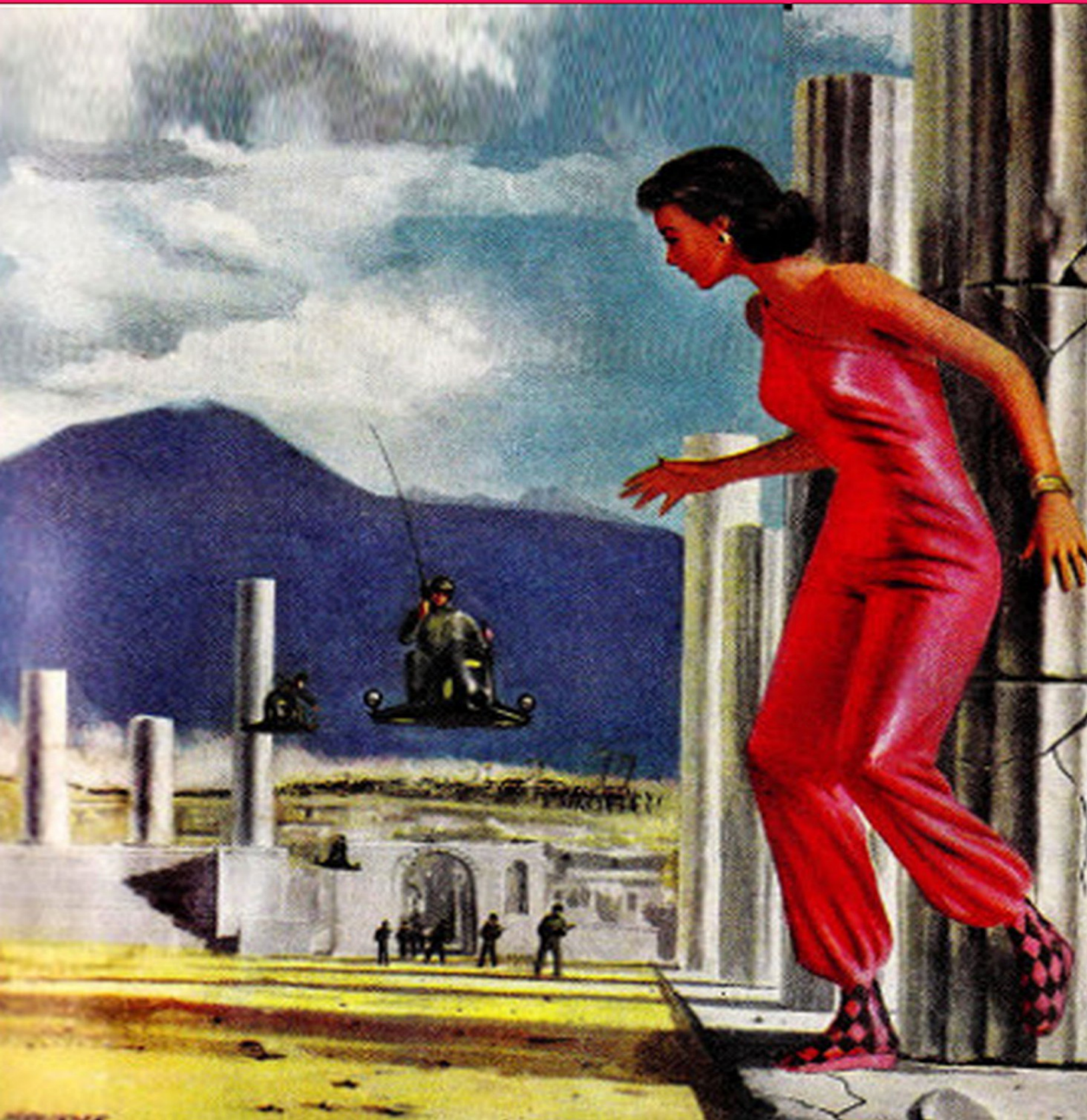


PREFERRED RISK

Lester Del Rey



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By LESTER DEL REY

Illustrated by KOSSIN

*Winner of the \$6,500 Galaxy-Simon & Schuster novel contest,
this taut suspense story asks the challenging question: how
dangerous would it be to live in a rigidly risk-free world?*

I

The liner from Port Lyautey was comfortable and slick, but I was leaning forward in my seat as we came in over Naples. I had been on edge all the way across the Atlantic. Now as the steward came through the compartments to pick up our Blue Plate ration coupons for the trip, I couldn't help feeling annoyed that I hadn't eaten the food they represented. For the Company wanted everyone to get the fullest possible benefit out of his policies—not only the food policies, but Blue Blanket, Blue Bolt and all the others.

We *whooshed* in to a landing at Carmody Field, just outside of Naples. My baggage was checked through, so I didn't expect to have any difficulty clearing past the truce-team Customs inspectors. It was only a matter of turning over my baggage checks, and boarding the *rapido* that would take me into Naples.

But my luck was low. The man before me was a fussbudget who insisted on carrying his own bags, and I had to stand behind him a quarter of an hour, while the truce-teams geigered his socks and pajamas.

While I fidgeted, though, I noticed that the Customs shed had, high up on one wall, a heroic-sized bust of Millen Carmody himself. Just standing there, under that benevolent smile, made me feel better. I even managed to nod politely to the traveler ahead of me as he finally got through the gate and let me step up to the uniformed Company expediter who checked my baggage tickets.

And the expediter gave me an unexpected thrill. He leafed through my papers, then stepped back and gave me a sharp military salute. "Proceed, Adjuster Wills," he said, returning my travel orders. It hadn't been like that at the transfer point at Port Lyautey—not even back at the Home Office in New York. But here we were in Naples, and the little war was not yet forgotten; we were under Company law, and I was an officer of the Company.

It was all I needed to restore my tranquility. But it didn't last.

The *rapido* took us through lovely Italian countryside, but it was in no hurry to do it. We were late getting into the city itself, and I found myself almost trotting out of the little train and up into the main waiting room where my driver would be standing at the Company desk.

I couldn't really blame the Neapolitans for the delay—it wasn't their fault that the Sicilians had atomized the main passenger field at Capodichino during the war, and the *rapido* wasn't geared to handling that volume of traffic from Carmody Field. But Mr. Gogarty would be waiting for me, and it wasn't my business to keep a Regional Director waiting.

I got as far as the exit to the train shed. There was a sudden high, shrill blast of whistles and a scurrying and, out of the confusion of persons milling about, there suddenly emerged order.

At every doorway stood three uniformed Company expediters; squads of expediters formed almost before my eyes all over the train shed; single expediters appeared and took up guard positions at every stairwell and platform head. It was a triumph of organization; in no more than ten seconds, a confused crowd was brought under instant control.

But why?

There was a babble of surprised sounds from the hurrying crowds; they were as astonished as I. It was reasonable enough that the Company's expediter command should conduct this sort of surprise raid from time to time, of course. The Company owed it to its policyholders; by insuring them against the hazards of war under the Blue Bolt complex of plans, it had taken on the responsibility of preventing war when it could. And ordinarily it could, easily enough.

How could men fight a war without weapons—and how could they buy weapons, particularly atomic weapons, when the Company owned all the sources and sold only to whom it pleased, when it pleased, as it pleased? There were still occasional outbreaks—witness the recent strife between Sicily and Naples itself—but the principle remained.... Anyway, surprise raids were well within the Company's rights.

I was mystified, though—I could not imagine what they were looking for here in the Naples railroad terminal; with geigering at Carmody Field and

every other entry point to the Principality of Naples, they should have caught every fissionable atom coming in, and it simply did not seem reasonable that anyone in the principality itself could produce nuclear fuel to make a bomb.

Unless they were not looking for bombs, but for people who might want to use them. But that didn't tie in with what I had been taught as a cadet at the Home Office.

There was a crackle and an unrecognizable roar from the station's public-address system. Then the crowd noises died down as people strained to listen, and I began to understand the words: "... Where you are in an orderly fashion until this investigation is concluded. You will not be delayed more than a few minutes. Do not, repeat, *do not* attempt to leave until this man has been captured. Attention! Attention! All persons in this area! Under Company law, you are ordered to stop all activities and stand still at once. An investigation is being carried out in this building. All persons will stand still and remain where you are in an orderly fashion until this investigation...."

The mounting babble drowned the speaker out again, but I had heard enough.

I suppose I was wrong, but I had been taught that my duty was to serve the world, by serving the Company, in all ways at all times. I walked briskly toward the nearest squad of expeditors, who were already breaking up into detachments and moving about among the halted knots of civilians, peering at faces, asking questions.

I didn't quite make it; I hadn't gone more than five yards when a heavy hand fell on my shoulder, and a harsh voice snarled in the Neapolitan dialect, "Halt, you! Didn't you hear the orders?"

I spun, staggering slightly, to face an armed expeditor-officer. I stood at attention and said crisply, "Sorry. I'm Thomas Wills, Claims Adjuster. I thought I might be able to help."

The officer stared at me for a moment. His cheeks moved; I had the impression that, under other circumstances, he would have spat on the floor at my feet. "Papers!" he ordered.

I passed him my travel orders. He looked them over briefly, then returned them. Like the Customs expeditor at Carmody Field, he gave me a snap

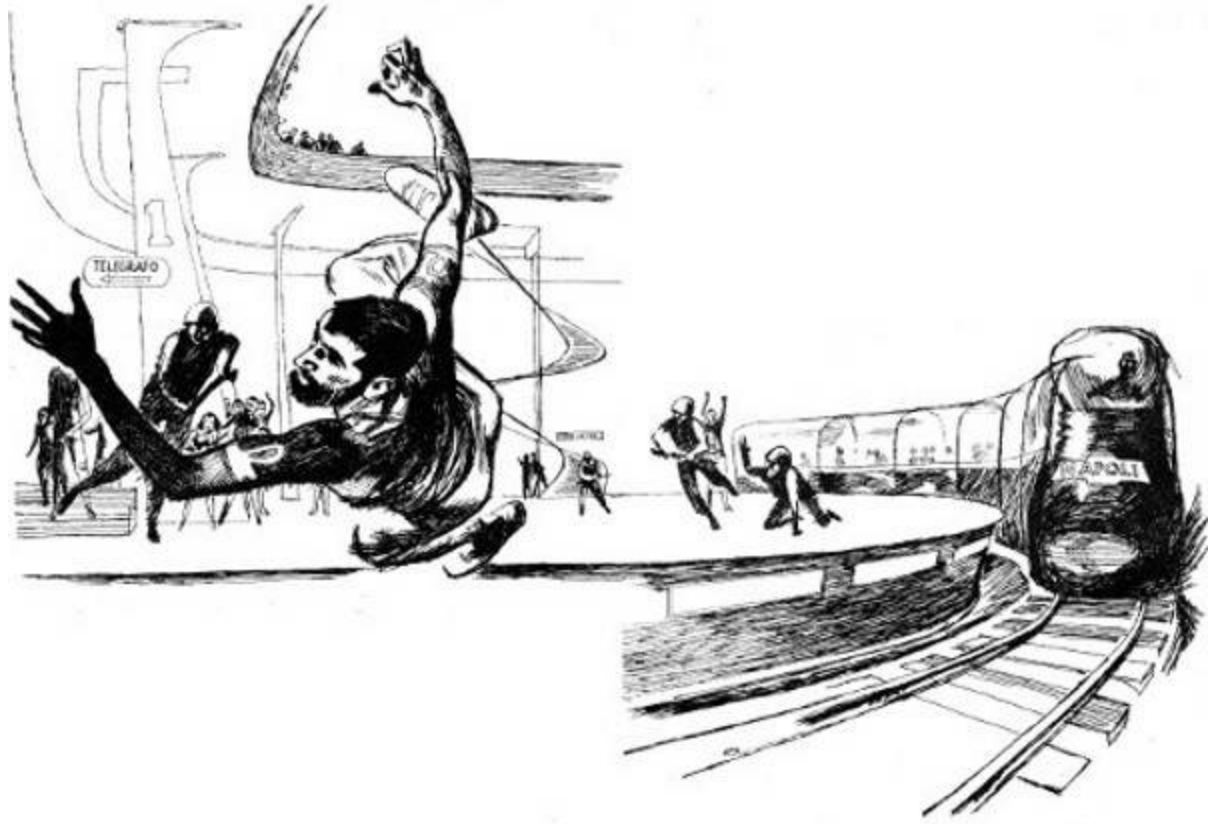
salute, militarily precise and, in a way I could not quite define, contemptuous. "You should just stay here, Adjuster Wills," he advised—in a tone that made it a command. "This will be over in a moment."

He was gone, back to his post. I stood for a moment, but it was easier to listen to his orders than to obey them; the Neapolitan crowd didn't seem to take too well to discipline, and though there was no overt resistance to the search squads, there was a sort of Brownian movement of individuals in the throng that kept edging me back and away from where I had been standing. It made me a little uncomfortable; I was standing close to the edge of a platform, and a large poster announced that the Milan Express was due to arrive on that track at any moment. In fact, I could hear the thin, effeminate whistle of its Diesel locomotive just beyond the end of the platform. I tried to inch my way from the edge. I dodged around an electric baggage-cart, and trod heavily on someone's foot.

"Excuse me," I said quickly, looking at the man. He glared back at me. There was a bright spark in his eyes; I could tell little about his expression because, oddly enough in that country of clean-shaven faces, he wore a heavy, ragged, clipped beard. He wore the uniform of a porter. He mumbled something I could not quite catch, and moved as if to push me away. I suppose I put up my arm. My papers, with the Company seal bright gold upon them, were still in my hand, and the bearded man caught sight of them.

If there had been anger in his eyes before, there was now raging fury. He shrilled, "Beast! Animal!" He thrust at me blindly and leaped past me, out of the shelter of the bags; he went spinning furiously through the crowd, men and women ricocheting off him.

I heard a harsh bellow: "There he goes! Zorchi! Zorchi!" And I could hear the bearded man shrieking curses as he hurtled up the platform, up toward the oncoming train, over to the edge—and off the platform to the tracks!



He fell less than a yard in front of the slim nose of the Diesel. I don't suppose the speed of the train was even five miles an hour, but the engineer hadn't a chance in the world to stop.

While I watched, struck motionless, along with all the others on that platform, the engine passed over the huddled form. The brakes were shrieking, but it was much, much too late. Even in that moment I thought he would not be killed—not instantly, at least, unless he died of loss of blood. The trunk of his body was safely in the well between the tracks. But his legs were sprawled over a rail. And the slow click-click of the wheels didn't stop until his uniformed body was far out of sight.

It was shocking, sickening, unbelievable.

And it didn't stop there. A strange thing happened. When the man had dived into the path of the train, there was a sudden fearful hush; it had happened too suddenly for anyone to cry out. And when the hush ended, there was only a momentary, instinctive gasp of horror. Then there was a quick, astonished babble of voices—and then cheers! And applause, and ringing bravos!

I didn't understand.

The man had thrown himself deliberately under the train. I was sure of it.

Was that something to cheer?

I finally made it to where the Regional Director was waiting for me—nearly an hour late.

It was at a hotel overlooking the Bay, and the sight was thrilling enough to put the unpleasant accident I had seen out of my mind for a moment. There was nothing so beautiful in all the world, I thought, as the Bay of Naples at sunset. It was not only my own opinion; I had seen it described many times in the travel folders I had pored over, while my wife indulgently looked over my shoulder, back in those remote days of marriage. "La prima vista del mondo," the folders had called it—the most beautiful sight of the world. They had said: "See Naples, and die."

I hadn't known, of course, that Marianna would die first....

But that was all behind me. After Marianna's death, a lot of things had happened, all in a short time, and some of them very bad. But good or bad, I had laid down a law for myself: I would not dwell on them. I had started on a new life, and I was going to put the past in a locked compartment in my mind. I had to!

I was no longer an ordinary civilian, scraping together his Blue Heaven premiums for the sake of a roof over his head, budgeting his food policies, carrying on his humdrum little job. I was a servant of the human race and a member of the last surviving group of gentleman-adventurers in all the world: I was an Insurance Claims Adjuster for the Company!

All the same, I couldn't quite forget some of the bad things that had happened, as I walked into the hotel dining room to meet the Regional Director.

Regional Director Gogarty was a huge, pale balloon of a man. He was waiting for me at a table set for four. As he greeted me, his expression was sour. "Glad to meet you, Wills. Bad business, this. Bad business. He got away with it again."

I coughed. "Sir?" I asked.

"Zorchi!" he snapped. And I remembered the name I had heard on the platform. The mad-man! Zorchi, Luigi Zorchi, the human jellyfish. "Wills, do you know that that man has just cashed in on his *twelfth* disability policy? And not a thing we could do to stop him! You were there. You saw it, didn't you?"

"Well, yes, but—"

"Thought so. The *twelfth*! And your driver said on the phone it was both legs this time. Both legs—and on a common carrier. Double indemnity!" He shook his enormous head. "And with a whole corps of expeditors standing by to stop him!"

I said with some difficulty, "Sir, do you mean that the man I saw run over by the train was—"

"Luigi Zorchi. That's who he was. Ever hear of him, Wills?"

"Can't say I have."

Gogarty nodded his balloon-like head. "The Company has kept it out of the papers, of course, but you can't keep anything from being gossiped about around here. This Zorchi is practically a national hero in Naples. He's damn near a millionaire by now, I guess, and every lira of it has come right out of the Company's indemnity funds. And do you think we can do anything about it? Not a thing! Not even when we're tipped off ahead of time—when, what, and where!

"He just laughs at us. I know for a fact," Gogarty said bitterly, "that Zorchi knew we found out he was going to dive in front of that express tonight. He was just daring us to stop him. We should have! We should have figured he might disguise himself as a porter. We should—"

I interrupted, "Mr. Gogarty, are you trying to tell me this man *deliberately* maims himself for the accident insurance?" Gogarty nodded sourly. "Good heavens," I cried, "that's disloyal!"

Gogarty laughed sharply and brought me up standing. There was a note to the way he laughed that I didn't like; for a moment there, I thought he was thinking of my own little—well, indiscretion. But he said only, "It's expensive, too." I suppose he meant nothing by it. But I was sensitive on the subject.

Before I could ask him any more questions, the massive face smoothed out in a smile. He rose ponderously, greeting someone. "Here they are, Wills," he said jovially. "The girls!"

The headwaiter was conducting two young ladies toward us. I remembered my manners and stood up, but I confess I was surprised. I had heard that discipline in the field wasn't the same as at the Home Office, but after all—Gogarty was a Regional Director!

It was a little informal of him to arrange our first meeting at dinner, in the first place. But to make a social occasion of it was—in the straitlaced terms of the Home Office where I had been trained—almost unthinkable.

And it was apparent that the girls were mere decoration. I had a hundred eager questions to ask Gogarty—about this mad Zorchi, about my duties,

about Company policy here in the principality of Naples—but it would be far out of line to bring up Company matters with these females present. I was not pleased, but I managed to be civil.

The girls were decorative enough, I had to admit.

Gogarty said expansively, all trace of ill humor gone, "This is Signorina dell'Angela and Miss Susan Manchester. Rena and Susan, this is Tom Wills."

I said stiffly, "Delighted."

Susan was the blonde one, a small plump girl with the bubbly smile of a professional model. She greeted Gogarty affectionately. The other was dark and lovely, but with a constant shadow, almost glowering, in her eyes.

So we had a few drinks. Then we had a few more. Then the captain appeared with a broad menu, and I found myself in an embarrassing position. For Gogarty waved the menu aside with a gesture of mock disgust. "Save it for the peasants," he ordered. "We don't want that Blue Plate slop. We'll start with those little baby shrimps like I had last night, and then an antipasto and after that—"

I broke in apologetically, "Mr. Gogarty, I have only a Class-B policy."

Gogarty blinked at me. "What?"

I cleared my throat. "I have only Class-B coverage on my Blue Plate policy," I repeated. "I, uh, I never went in much for such—"

He looked at me incredulously. "Boy," he said, "this is on the Company. Now relax and let me order. Blue Plate coverage is for the peasants; I eat like a human being."

It shook me a little. Here was a Regional Director talking about the rations supplied under the Company's Blue Plate coverage as "slop." Oh, I wasn't naive enough to think that no one talked that way. There were a certain number of malcontents anywhere. I'd heard that kind of talk, and even worse, once in a while from the Class-D near-uninsurables, the soreheads with a grudge against the world who blamed all their troubles on the Company and bleated about the "good old days." Mostly they did their bleating when it was premium time, I'd noticed.

But I certainly never expected it from Gogarty.

Still—it was his party. And he seemed like a pretty nice guy. I had to allow him the defects of his virtues, I decided. If he was less reverent to the Company than he should have been, at least by the same token he was friendly and democratic. He had at least twenty years seniority on me, and back at the Home Office a mere Claims Adjuster wouldn't have been at the same table with a Regional Director.

And here he was feeding me better than I had ever eaten in my life, talking as though we were equals, even (I reminded myself) seeing to it that we had the young ladies to keep us company.

We were hours at dinner, hours and endless glasses of wine, and we talked continually. But the conversation never came close to official business.

The girl Rena was comfortable to be with, I found. There was that deep, eternal sadness in her eyes, and every once in a while I came up against it in the middle of a laugh; but she was soft-voiced and pleasant, and undeniably lovely. Marianna had been prettier, I thought, but Marianna's voice was harsh Midwest while Rena's—

I stopped myself.

When we were on our after-dinner liqueurs, Rena excused herself for a moment and, after a few minutes, I spotted her standing by a satin-draped window, looking wistfully out over a balcony. Gogarty winked.

I got up and, a little unsteadily, went over to her. "Shall we look at this more closely?" I asked her. She smiled and we stepped outside.

Again I was looking down on the Bay of Naples—a scene painted in moonlight this time, instead of the orange hues of sunset. It was warm, but the Moon was frosty white in the sky. Even its muddled reflection in the slagged waters was grayish white, not yellow. There was a pale orange halo over the crater of Mount Vesuvius, to our left; and far down the coast a bluish phosphorescence, over the horizon, marked Pompeii. "Beautiful," I said.

She looked at me strangely. All she said was, "Let's go back inside."

Gogarty greeted us. "Looking at the debris?" he demanded jovially. "Not much to see at night. Cheer up, Tom. You'll see all the damage you want to see over the next few days."

I said, "I hope so, sir."

Gogarty shook his head reprovingly. "Not 'sir,' Tom. Save that for the office. Call me Sam." He beamed. "You want to know what it was like here during the war? You can ask the girls. They were here all through. Especially Susan—she was with the Company's branch here, even before I took over. Right, Susan?"

"Right, Sam," she said obediently.

Gogarty nodded. "Not that Rena missed much either, but she was out of town when the Sicilians came over. Weren't you?" he demanded, curiously intent. Rena nodded silently. "Naples sure took a pasting," Gogarty went on. "It was pretty tough for a while. Did you know that the Sicilians actually made a landing right down the coast at Pompeii?"

"I saw the radioactivity," I said.

"That's right. They got clobbered, all right. Soon's the barges were in, the Neapolitans let them have it. But it cost them. The Company only allowed them five A-bombs each, and they had to use two more to knock out Palermo. And—well, they don't like to tell this on themselves, but one of the others was a dud. Probably the only dud A-bomb in history, I guess."

He grinned at Rena. Astonishingly, Rena smiled back.

She was, I thought, a girl of many astonishing moments; I had not thought that she would be amused at Gogarty's heavy-handed needling.

Gogarty went on and on. I was interested enough—I had followed the Naples-Sicily war in the papers and, of course, I'd been briefed at the Home Office before coming over—but the girls seemed to find it pretty dull. By the time Gogarty finished telling me about the Sicilian attempt to trigger Mt. Vesuvius by dropping an A-bomb into its crater, Rena was frankly bored and even Susan was yawning behind her palm.

We finally wound up under the marquee of the restaurant. Gogarty and the blonde politely said good night, and disappeared into a cab. It was clearly up to me to take Rena home.

I hailed a cab. When I made up my new insurance schedule at the Home Office before coming over, I splurged heavily on transportation coverage.

Perhaps I was making up for the luxuries of travel that life with Marianna hadn't allowed me. Anyway, I'd taken out Class AA policies. And as the cab driver clipped my coupons he was extremely polite.

Rena lived a long way from the hotel. I tried to make small talk, but she seemed to have something on her mind. I was in the middle of telling her about the terrible "accident" I had seen that evening at the station—suitably censored, of course—when I observed she was staring out the window.

She hadn't been paying attention while I talked, but she noticed the silence when I stopped. She gave a little shake of the head and looked at me. "I'm sorry, Mr. Wills," she said. "I am being rude."

"Not at all," I said gallantly.

"Yes." She nodded and smiled, but it was a thoughtful, almost a sad, smile. "You are too polite, you gentlemen of the Company. Is that part of your training?"

"It's easy to be polite to you, Miss dell'Angela," I said by rote. Yes, it was part of our training: *A Claims Adjuster is always courteous*. But what I said was true enough, all the same. She was a girl that I enjoyed being polite to.

"No, truly," she persisted. "You are an important officer in the Company, and you must have trained long for the post. What did they teach you?"

"Well—" I hesitated—"just the sort of thing you'd expect, I guess. A little statistical mathematics—enough so we can understand what the actuaries mean. Company policies, business methods, administration. Then, naturally, we had a lot of morale sessions. A Claims Adjuster—" I cleared my throat, feeling a little self-conscious—"a Claims Adjuster is supposed to be like Caesar's wife, you know. He must always set an example to his staff and to the public. I guess that sounds pretty stuffy. I don't mean it to be. But there is a lot of emphasis on tradition and honor and discipline."

She asked, rather oddly, "And is there a course in loyalty?"

"Why, I suppose you might say that. There are ceremonies, you know. And it's a matter of cadet honor to put the Company ahead of personal affairs."

"And do all Claims Adjusters live by this code?"

For a moment I couldn't answer. It was like a blow in the face. I turned sharply to look at her, but there was no expression on her face, only a mild polite curiosity.

I said with difficulty, "Miss dell'Angela, what are you getting at?"

"Why, nothing!" Her face was as angelic as her name.

"I don't know what you mean or what you may have heard about me, Miss dell'Angela, but I can tell you this, if you are interested. When my wife died, I went to pieces. I admit it. I said a lot of things I shouldn't have, and some of them may have reflected against the Company. I'm not trying to deny that but, you understand, I was upset at the time. I'm not upset now." I took a deep breath. "To me, the Company is the savior of humanity. I don't want to sound like a fanatic, but I am loyal to the Company, to the extent of putting it ahead of my personal affairs, to the extent of doing whatever job the Company assigns to me. And, if necessary, to the extent of dying for it if I have to. Is that clear?"

Well, that was a conversation-stopper, of course. I hadn't meant to get all wound up about it, but it hurt to find out that there had been gossip. The dell'Angela girl merely said: "Quite clear."

We rode in silence for a while. She was staring out the window again, and I didn't especially want to talk just then. Maybe I was too sensitive. But there was no doubt in my mind that the Company was the white hope of the world, and I didn't like being branded a traitor because of what I'd said after Marianna died. I was, in a way, paying the penalty for it—it had been made pretty clear to me that I was on probation. That was enough.

As I said, she lived a long way from the Gran Reale. I had plenty of time for my flare-up, and for brooding, and for getting over it.

But we never did get around to much idle conversation on that little trip. By the time I had simmered down, I began to have disturbing thoughts. It suddenly occurred to me that I was a man, and she was a girl, and we were riding in a cab.

I don't know how else to say it. At one moment I was taking her home from a dinner; and at the next, I was taking her home from a date. Nothing had changed—except the way I looked at it.

All of a sudden, I began to feel as though I were fourteen years old again. It had been quite a long time since I had had the duty of escorting a beautiful girl—and by then I realized this was a really *beautiful* girl—home at the end of an evening. And I was faced with the question that I had thought would never bother me again at least a decade before. Should I kiss her good night?

It was a problem, and I thought about it, feeling a little foolish but rather happy about it. But all my thinking came to nothing. She decided for me.

The cab stopped in front of a white stucco wall. Like so many of the better Italian homes, the wall enclosed a garden, and the house was in the middle of the garden. It was an attractive enough place—Class A at least, I thought—though it was hard to tell in the moonlight.

I cleared my throat and sort of halfway leaned over to her.

Then she turned and was looking up at me, and the moonlight glinted brightly off what could only have been tears in her eyes.

I stared.

She didn't say a word. She shook her head briefly, opened the door and was gone behind the gate.

It was a puzzlement. Why had she been crying? What had I done?

I reviewed my conduct all the way back to the hotel, but nothing much came of it. Perhaps I had been brusque—but brusque enough to bring tears? I couldn't believe it.

Curious new life! I fell asleep with the pale moon shining in the window, brooding about the life I was just beginning, and about the old life behind me that was buried in the same grave with Marianna.

II

The Naples branch of the Company lay in the heart of the city. I took a cab to a sort of dome-roofed thing called a *galleria*, and walked under its skeletal steel ceiling to my new office. Once the *galleria* had been roofed with glass, but the glass had powdered down from the concussion of the Mt. Vesuvius bomb, or the Capodichino bomb, or one of the other hammerblows the Sicilians had rained on the principality of Naples in the recent unpleasantness.

I entered the office and looked around. The blonde girl named Susan appeared to double as the office receptionist. She nodded efficiently and waved me to a fenced-off enclosure where Sam Gogarty sat, plump and untroubled, at an enormous desk.

I pushed open the swinging gate.

Gogarty looked at me icily. "You're late," he said.

He had no hangover, it was clear. I said apologetically, "Sorry, I'm—"

"Never mind. Just don't let it happen again." It was clear that, in the office, business was business; the fact that we had been drinking together the night before would not condone liberties the morning after. Gogarty said, "Your desk is over there, Wills. Better get started."

I felt considerably deflated as I sat down at my desk and stared unhappily at the piles of blue and yellow manifolds before me.

The Company had trained me well. I didn't need to be coached in order to get through the work; it was all a matter of following established techniques and precedents. I checked the coverage, reduced the claim to tape-code, fed the tapes into a machine.

If the claim was legitimate, the machine computed the amounts due and issued a punch-card check. If there was anything wrong, the machine flashed a red light and spat the faulty claim out into a hopper.

And there were plenty of claims. Every adult in Naples, of course, carried the conventional War-and-Disaster policy—the so-called Blue Bolt coverage. Since few of them had actually been injured in the war, the claims were small—mostly for cost of premiums on other policies, under the disability clauses. (For if war prevented a policyholder from meeting his Blue Plate premiums, for instance, the Company itself under Blue Bolt would keep his policies paid—and the policyholder fed.)

But there were some big claims, too. The Neapolitan government had carried the conventional Blue Bolt policies and, though the policy had been canceled by the Company before hostilities broke out—thus relieving the Company of the necessity of paying damages to the principality of Naples itself—still there were all the subsidiary loss and damage claims of the Neapolitan government's bureaus and departments, almost every one of them non-canceling.

It amounted to billions and billions of lire. Just looking at the amounts on some of the vouchers before me made my head swim. And the same, of course, would be true in Sicily. Though that would naturally be handled by the Sicilian office, not by us.

However, the cost of this one brief, meager little war between Naples and Sicily, with less than ten thousand casualties, lasting hardly more than a week, must have set the Company's reserves back hundreds of millions of dollars.

And to think that some people didn't like the Company! Why, without it, the whole peninsula of Italy would have been in financial ruin, the solvent areas dragged down with the combatants!

Naturally, the Regional Office was understaffed for this volume of work—which is why they had flown in new Adjusters like myself.

I looked up from my desk, surprised. Susan was standing next to me, an aspirin and a paper cup of water in her hand. "You look like you might need this," she whispered. She winked and was gone.

I swallowed it gratefully, although my hangover was almost gone. I was finding in these dry papers all the romance and excitement I had joined the Company's foreign service for. Here before me were human lives, drama,

tragedy, even an occasional touch of human-interest comedy.

For the Company was supporting most of Naples and whatever affected a Neapolitan life showed up somehow in the records of the Company.

It was a clean, *dedicated* feeling to work for the Company. The monks of the Middle Ages might have had something of the same positive conviction that their work in the service of a mighty churchly empire was right and just, but surely no one since.

I attacked the mountain of forms with determination, taking pleasure in the knowledge that every one I processed meant one life helped by the Company.

It was plain in history, for all to see. Once the world had been turbulent and distressed, and the Company had smoothed it out. It had started with fires and disease. When the first primitive insurance companies—there were more than one, in the early days—began offering protection against the hazards of fire, they had found it wise to try to prevent fires. There were the advertising campaigns with their wistful-eyed bears pleading with smokers not to drop their lighted cigarettes in the dry forest; the technical bureaus like the Underwriter's Laboratory, testing electrical equipment, devising intricate and homely gimmicks like the underwriter's knot; the Fire Patrol in the big cities that followed up the city-owned Fire Department; the endless educational sessions in the schools.... And fires decreased.

Then there was life insurance. Each time a death benefit was paid, a digit rang up on the actuarial scoreboard. Was tuberculosis a major killer? Establish mobile chest X-rays; alert the people to the meaning of a chronic cough. Was it heart disease? Explain the dangers of overweight, the idiocy of exercise past forty. People lived longer.

Health insurance followed the same pattern. It had begun by paying for bills incurred during sickness, and ended by providing full medical sickness prevention and treatment for all. Elaborate research programs reduced the danger of disease to nearly nothing. Only a few rare cases, like that of Marianna....

I shook myself away from the thought. Anyway, it was neither fire nor health insurance that concerned me now, but the Blue Bolt anti-war complex of the Company's policies. It was easy enough to see how it had come about. For

with fire and accident and disease ameliorated by the strong protecting hand of the Company, only one major hazard remained—war.

And so the Company had logically and inevitably resolved to wipe out war.

I looked up. It was Susan again, this time with a cardboard container of coffee.

"You're an angel," I said. She set the coffee down and turned to go. I looked quickly around to make sure that Gogarty was busy, and stopped her. "Tell me something?"

"Sure."

"About this girl, Rena. Does she work for the Company?"

Susan giggled. "Heavens, no. What an idea!"

"What's so strange about it?"

She straightened out her face. "You'd better ask Sam—Mr. Gogarty, that is. Didn't you have a chance to talk to her last night? Or were you too busy with other things?"

"I only want to know how she happened to be with you."

Susan shrugged. "Sam thought you'd like to meet her, I guess. Really, you'll have to ask him. All I know is that she's been in here quite a lot about some claims. But she doesn't work here, believe me." She wrinkled her nose in amusement. "And I won't work here either, if I don't get back to my desk."

I took the hint. By lunch time, I had got through a good half of the accumulation on my desk. I ate briefly and not too well at a nearby *trattoria* with a "B" on the Blue Plate medallion in its window. After the dinner of the night before, I more than half agreed with Gogarty's comments about the Blue Plate menus.

Gogarty called me over when I got back to the office. He said, "I haven't had a chance to talk to you about Luigi Zorchi."

I nodded eagerly. I had been hoping for some explanations.

Gogarty went on, "Since you were on the scene when he took his dive, you might as well follow up. God knows you can't do worse than the rest of us."