

Chapter 1

My decision to become a lawyer was irrevocably sealed when I realized my father hated the legal profession. I was a young teenager, clumsy, embarrassed by my awkwardness, frustrated with life, horrified of puberty, about to be shipped off to a military school by my father for insubordination. He was an ex-Marine who believed boys should live by the crack of the whip. I'd developed a quick tongue and an aversion to discipline, and his solution was simply to send me away. It was years before I forgave him.

He was also an industrial engineer who worked seventy hours a week for a company that made, among many other items, ladders. Because by their very nature ladders are dangerous devices, his company became a frequent target of lawsuits. And because he handled design, my father was the favorite choice to speak for the company in depositions and trials. I can't say that I blame him for hating lawyers, but I grew to admire them because they made his life so miserable. He'd

spend eight hours haggling with them, then hit the martinis as soon as he walked in the door. No hellos. No hugs. No dinner. Just an hour or so of continuous bitching while he slugged down four martinis then passed out in his battered recliner. One trial lasted three weeks, and when it ended with a large verdict against the company my mother called a doctor and they hid him in a hospital for a month.

The company later went broke, and of course all blame was directed at the lawyers. Not once did I hear any talk that maybe a trace of mismanagement could in any way have contributed to the bankruptcy.

Liquor became his life, and he became depressed. He went years without a steady job, which really ticked me off because I was forced to wait tables and deliver pizza so I could claw my way through college. I think I spoke to him twice during the four years of my undergraduate studies. The day after I learned I had been accepted to law school, I proudly returned home with this great news. Mother told me later he stayed in bed for a week.

Two weeks after my triumphant visit, he was changing a lightbulb in the utility room when (I swear this is true) a ladder collapsed and he fell on his head. He lasted a year in a coma in a nursing home before someone mercifully pulled the plug.

Several days after the funeral, I suggested the possibility of a lawsuit, but Mother was just not up to it. Also, I've always suspected he was partially

inebriated when he fell. And he was earning nothing, so under our tort system his life had little economic value.

My mother received a grand total of fifty thousand dollars in life insurance, and remarried badly. He's a simple sort, my stepfather, a retired postal clerk from Toledo, and they spend most of their time square dancing and traveling in a Winnebago. I keep my distance. Mother didn't offer me a dime of the money, said it was all she had to face the future with, and since I'd proven rather adept at living on nothing, she felt I didn't need any of it. I had a bright future earning money; she did not, she reasoned. I'm certain Hank, the new husband, was filling her ear full of financial advice. Our paths will cross again one day, mine and Hank's.

I will finish law school in May, a month from now, then I'll sit for the bar exam in July. I will not graduate with honors, though I'm somewhere in the top half of my class. The only smart thing I've done in three years of law school was to schedule the required and difficult courses early, so I could goof off in this, my last semester. My classes this spring are a joke – Sports Law, Art Law, Selected Readings from the Napoleonic Code and, my favorite, Legal Problems of the Elderly.

It is this last selection that has me sitting here in a rickety chair behind a flimsy folding table in a hot, damp, metal building filled with an odd assortment of seniors, as they like to be called. A hand-painted sign above the only visible door majestically labels the place as the Cypress

Gardens Senior Citizens Building, but other than its name the place has not the slightest hint of flowers or greenery. The walls are drab and bare except for an ancient, fading photograph of Ronald Reagan in one corner between two sad little flags – one, the Stars and Stripes, the other, the state flag of Tennessee. The building is small, somber and cheerless, obviously built at the last minute with a few spare dollars of unexpected federal money. I doodle on a legal pad, afraid to look at the crowd inching forward in their folding chairs.

There must be fifty of them out there, an equal mixture of blacks and whites, average age of at least seventy-five, some blind, a dozen or so in wheelchairs, many wearing hearing aids. We were told they meet here each day at noon for a hot meal, a few songs, an occasional visit by a desperate political candidate. After a couple of hours of socializing, they will leave for home and count the hours until they can return here. Our professor said this was the highlight of their day.

We made the painful mistake of arriving in time for lunch. They sat the four of us in one corner along with our leader, Professor Smoot, and examined us closely as we picked at neoprene chicken and icy peas. My Jell-O was yellow, and this was noticed by a bearded old goat with the name Bosco scrawled on his Hello-My-Name-Is tag stuck above his dirty shirt pocket. Bosco mumbled something about yellow Jell-O, and I quickly offered it to him, along with my chicken, but Miss

Birdie Birdsong corralled him and pushed him roughly back into his seat. Miss Birdsong is about eighty but very spry for her age, and she acts as mother, dictator and bouncer of this organization. She works the crowd like a veteran ward boss, hugging and patting, schmoozing with other little blue-haired ladies, laughing in a shrill voice and all the while keeping a wary eye on Bosco who undoubtedly is the bad boy of the bunch. She lectured him for admiring my Jell-O, but seconds later placed a full bowl of the yellow putty before his glowing eyes. He ate it with his stubby fingers.

An hour passed. Lunch proceeded as if these starving souls were feasting on seven courses with no hope of another meal. Their wobbly forks and spoons moved back and forth, up and down, in and out, as if laden with precious metals. Time was of absolutely no consequences. They yelled at each other when words stirred them. They dropped food on the floor until I couldn't bear to watch anymore. I even ate my Jell-O. Bosco, still covetous, watched my every move. Miss Birdie fluttered around the room, chirping about this and that.

Professor Smoot, an oafish egghead complete with crooked bow tie, bushy hair and red suspenders, sat with the stuffed satisfaction of a man who'd just finished a fine meal, and lovingly admired the scene before us. He's a kindly soul, in his early fifties, but with mannerisms much like Bosco and his friends, and for twenty years he's taught the kindly courses no one else wants to

teach and few students want to take. Children's Rights, Law of the Disabled, Seminar on Domestic Violence, Problems of the Mentally Ill and, of course, Geezer Law, as this one is called outside his presence. He once scheduled a course to be called Rights of the Unborn Fetus, but it attracted a storm of controversy so Professor Smoot took a quick sabbatical.

He explained to us on the first day of class that the purpose of the course was to expose us to real people with real legal problems. It's his opinion that all students enter law school with a certain amount of idealism and desire to serve the public, but after three years of brutal competition we care for nothing but the right job with the right firm where we can make partner in seven years and earn big bucks. He's right about this.

The class is not a required one, and we started with eleven students. After a month of Smoot's boring lectures and constant exhortations to forsake money and work for free, we'd been whittled down to four. It's a worthless course, counts for only two hours, requires almost no work, and this is what attracted me to it. But, if there were more than a month left, I seriously doubt I could tough it out. At this point, I hate law school. And I have grave concerns about the practice of law.

This is my first confrontation with actual clients, and I'm terrified. Though the prospects sitting out there are aged and infirm, they are staring at me as if I possess great wisdom. I am, after all, almost a lawyer, and I wear a dark suit,

and I have this legal pad in front of me on which I'm drawing squares and circles, and my face is fixed in an intelligent frown, so I must be capable of helping them. Seated next to me at our folding table is Booker Kane, a black guy who's my best friend in law school. He's as scared as I am. Before us on folded index cards are our written names in black felt – Booker Kane and Rudy Baylor. That's me. Next to Booker is the podium behind which Miss Birdie is screeching, and on the other side is another table with matching index cards proclaiming the presence of F. Franklin Donaldson the Fourth, a pompous ass who for three years now has been sticking initials and numerals before and after his name. Next to him is a real bitch, N. Elizabeth Erickson, quite a gal, who wears pinstripe suits, silk ties and an enormous chip on her shoulder. Many of us suspect she also wears a jockstrap.

Smoot is standing against the wall behind us. Miss Birdie is doing the announcements, hospital reports and obituaries. She's yelling into a microphone with a sound system that's working remarkably well. Four large speakers hang in the corners of the room, and her piercing voice booms around and crashes in from all directions. Hearing aids are slapped and taken out. For the moment, no one is asleep. Today there are three obituaries, and when Miss Birdie finally finishes I see a few tears in the audience. God, please don't let this happen to me. Please give me fifty more years of work and fun, then an instant death while I'm sleeping.

To our left against a wall, the pianist comes to life and smacks sheets of music on the wooden grill in front of her. Miss Birdie fancies herself as some kind of political analyst, and just as she starts railing against a proposed increase in the sales tax, the pianist attacks the keys. ‘America the Beautiful,’ I think. With pure relish, she storms through a clanging rendition of the opening refrain, and the greezers grab their hymnals and wait for the first verse. Miss Birdie does not miss a beat. Now she’s the choir director. She raises her hands, then claps them to get attention, then starts flopping them all over the place with the opening note of verse one. Those who are able slowly get to their feet.

The howling fades dramatically with the second verse. The words are not as familiar and most of these poor souls can’t see past their noses, so the hymnals are useless. Bosco’s mouth is suddenly closed but he’s humming loudly at the ceiling.

The piano stops abruptly as the sheets fall from the grill and scatter onto the floor. End of song. They stare at the pianist who, bless her heart, is snatching at the air and fumbling around her feet where the music has gathered.

‘Thank you!’ Miss Birdie yells into the microphone as they suddenly fall back into their seats. ‘Thank you. Music is a wonderful thing. Let’s give thanks to God for beautiful music.’

‘Amen!’ Bosco roars.

‘Amen,’ another relic repeats with a nod from the back row.

‘Thank you,’ Miss Birdie says. She turns and smiles at Booker and me. We both lean forward on our elbows and once again look at the crowd. ‘Now,’ she says dramatically, ‘for the program today, we are so pleased to have Professor Smoot here again with some of his very bright and handsome students.’ She flops her baggy hands at us and smiles with her gray and yellow teeth at Smoot who has quietly made his way to her side. ‘Aren’t they handsome?’ she asks, waving at us. ‘As you know,’ Miss Birdie proceeds into the microphone, ‘Professor Smoot teaches law at Memphis State, that’s where my youngest son studied, you know, but didn’t graduate, and every year Professor Smoot visits us here with some of his students who’ll listen to your legal problems and give advice that’s always good, and always free, I might add.’ She turns and lays another sappy smile upon Smoot. ‘Professor Smoot, on behalf of our group, we say welcome back to Cypress Gardens. We thank you for your concern about the problems of senior citizens. Thank you. We love you.’

She backs away from the podium and starts clapping her hands furiously and nodding eagerly at her comrades to do the same, but not a soul, not even Bosco, lifts a hand.

‘He’s a hit,’ Booker mumbles.

‘At least he’s loved,’ I mumble back. They’ve been sitting here now for ten minutes. It’s just after lunch, and I notice a few heavy eyelids. They’ll be snoring by the time Smoot finishes.

He steps to the podium, adjusts the mike, clears

his throat and waits for Miss Birdie to take her seat on the front row. As she sits, she whispers angrily to a pale gentleman next to her, 'You should've clapped!' He does not hear this.

'Thank you, Miss Birdie,' Smoot squeaks. 'Always nice to visit here at Cypress Gardens.' His voice is sincere, and there's no doubt in my mind that Professor Howard L. Smoot indeed feels privileged to be here at this moment, in the center of this depressing building, before this sad little group of old folks, with the only four students who happen to remain in his class. Smoot lives for this.

He introduces us. I stand quickly with a short smile, then return to my seat and once again fix my face in an intelligent frown. Smoot talks about health care, and budget cuts, and living wills, and sales tax exemptions, and abused geezers, and co-insurance payments. They're dropping like flies out there. Social Security loopholes, pending legislation, nursing home regulations, estate planning, wonder drugs, he rambles on and on, just as he does in class. I yawn and feel drowsy myself. Bosco starts glancing at his watch every ten seconds.

Finally, Smoot gets to the wrap-up, thanks Miss Birdie and her crowd once again, promises to return year after year and takes a seat at the end of the table. Miss Birdie pats her hands together exactly twice, then gives up. No one else moves. Half of them are snoring.

Miss Birdie waves her arms at us, and says to her flock, 'There they are. They're good and they're free.'

Slowly and awkwardly, they advance upon us. Bosco is first in line, and it's obvious he's holding a grudge over the Jell-O because he glares at me and goes to the other end of the table and sits in a chair before the Honorable N. Elizabeth Erickson. Something tells me he will not be the last prospective client to go elsewhere for legal advice. An elderly black man selects Booker for his lawyer and they huddle across the table. I try not to listen. Something about an ex-wife and a divorce years ago that may or may not have been officially completed. Booker takes notes like a real lawyer and listens intently as if he knows exactly what to do.

At least Booker has a client. For a full five minutes I feel utterly stupid sitting alone as my three classmates whisper and scribble and listen compassionately and shake their heads at the problems unfolding before them.

My solitude does not go unnoticed. Finally, Miss Birdie Birdson reaches into her purse, extracts an envelope and prances to my end of the table. 'You're the one I really wanted,' she whispers as she pulls her chair close to the corner of the table. She leans forward, and I lean to my left, and at this precise moment as our heads come within inches of touching, I enter into my first conference as a legal counselor. Booker glances at me with a wicked smile.

My first conference. Last summer I clerked for a small firm downtown, twelve lawyers, and their work was strictly hourly. No contingency fees. I

learned the art of billing, the first rule of which is that a lawyer spends much of his waking hours in conferences. Client conferences, phone conferences, conferences with opposing lawyers and judges and partners and insurance adjusters and clerks and paralegals, conferences over lunch, conferences at the courthouse, conference calls, settlement conferences, pretrial conferences, post-trial conferences. Name the activity, and lawyers can fabricate a conference around it.

Miss Birdie cuts her eyes about, and this is my signal to keep both my head and voice low because whatever it is she wants to confer over is serious as hell. And this suits me just fine, because I don't want a soul to hear the lame and naive advice I am destined to provide in response to her forthcoming problem.

'Read this,' she says, and I take the envelope and open it. Hallelujah! It's a will! The Last Will and Testament of Colleen Janiece Barrow Birdsong. Smoot told us that more than half of these clients would want us to review and maybe update their wills, and this is fine with us because we were required last year to take a full course called Wills and Estates and we feel somewhat proficient in spotting problems. Wills are fairly simple documents, and can be prepared without defect by the greenest of lawyers.

This one's typed and official in appearance, and as I scan it I learn from the first two paragraphs that Miss Birdie is a widow and has two children and a full complement of grandchildren.

The third paragraph stops me cold, and I glance at her as I read it. Then I read it again. She's smiling smugly. The language directs her executor to give unto each of her children the sum of two million dollars, with a million in trust for each of her grandchildren. I count, slowly, eight grandchildren. That's at least twelve million dollars.

'Keep reading,' she whispers as if she can actually hear the calculator rattling in my brain. Booker's client, the old black man, is crying now, and it has something to do with a romance gone bad years ago and children who've neglected him. I try not to listen, but it's impossible. Booker is scribbling with a fury and trying to ignore the tears. Bosco laughs loudly at the other end of the table.

Paragraph five of the will leaves three million dollars to a church and two million to a college. Then there's a list of charities, beginning with the Diabetes Association and ending with the Memphis Zoo, and beside each is a sum of money the least of which is fifty thousand dollars. I keep frowning, do a little quick math and determine that Miss Birdie has a net worth of at least twenty million.

Suddenly, there are many problems with this will. First, and foremost, it's not nearly as thick as it should be. Miss Birdie is rich, and rich people do not use thin, simple wills. They use thick, dense wills with trusts and trustees and generation-skipping transfers and all sorts of gadgets and devices designed and implemented by expensive tax lawyers in big firms.

‘Who prepared this?’ I ask. The envelope is blank and there’s no indication of who drafted the will.

‘My former lawyer, dead now.’

It’s a good thing he’s dead. He committed malpractice when he prepared this one.

So, this pretty little lady with the gray and yellow teeth and rather melodious voice is worth twenty million dollars. And, evidently, she has no lawyer. I glance at her, then return to the will. She doesn’t dress rich, doesn’t wear diamonds or gold, spends neither time nor money on her hair. The dress is cotton drip-dry and the burgundy blazer is worn and could’ve come from Sears. I’ve seen a few rich old ladies in my time, and they’re normally fairly easy to spot.

The will is almost two years old. ‘When did your lawyer die?’ I ask ever so sweetly now. Our heads are still huddled low and our noses are just inches apart.

‘Last year. Cancer.’

‘And you don’t have a lawyer now?’

‘I wouldn’t be here talking to you if I had a lawyer, now would I, Rudy? There’s nothing complicated about a will, so I figured you could handle it.’

Greed is a funny thing. I have a job starting July 1 with Brodnax and Speer, a stuffy little sweat-shop of a firm with fifteen lawyers who do little else but represent insurance companies in litigation. It was not the job I wanted, but as things developed Brodnax and Speer extended an offer

of employment when all others failed to do so. I figure I'll put in a few years, learn the ropes and move on to something better.

Wouldn't those fellows at Brodnax and Speer be impressed if I walked in the first day and brought with me a client worth at least twenty million? I'd be an instant rainmaker, a bright young star with a golden touch. I might even ask for a larger office.

'Of course I can handle it,' I say lamely. 'It's just that, you know, there's a lot of money here, and I –'

'Shhhhhh,' she hisses fiercely as she leans even closer. 'Don't mention the money.' Her eyes dart in all directions as if thieves are lurking behind her. 'I just refuse to talk about it,' she insists.

'Okay. Fine with me. But I think that maybe you should consider talking to a tax lawyer about this.'

'That's what my old lawyer said, but I don't want to. A lawyer is a lawyer as far as I'm concerned, and a will is a will.'

'True, but you could save a ton of money in taxes if you plan your estate.'

She shakes her head as if I'm a complete idiot. 'I won't save a dime.'

'Well, excuse me, but I think that maybe you can.'

She places a brown-spotted hand on my wrist, and whispers, 'Rudy, let me explain. Taxes mean nothing to me, because, you see, I'll be dead. Right?'

‘Uh, right, I guess. But what about your heirs?’

‘That’s why I’m here. I’m mad at my heirs, and I want to cut ’em out of my will. Both of my children, and some of the grandchildren. Cut, cut, cut. They get nothing, you understand. Zero. Not a penny, not a stick of furniture. Nothing.’

Her eyes are suddenly hard and the rows of wrinkles are pinched tightly around her mouth. She squeezes my wrist but doesn’t realize it. For a second, Miss Birdie is not only angry but hurt.

At the other end of the table, an argument erupts between Bosco and N. Elizabeth Erickson. He’s loud and railing against Medicaid and Medicare and Republicans in general, and she’s pointing to a sheet of paper and attempting to explain why certain doctor bills are not covered. Smoot slowly gets to his feet and walks to the end of the table to inquire if he might be of assistance.

Booker’s client is trying desperately to regain his composure, but the tears are dropping from his cheeks and Booker is becoming unnerved. He’s assuring the old gentleman that, yes indeed, he, Booker Kane, will check into the matter and make things right. The air conditioner kicks in and drowns out some of the chatter. The plates and cups have been cleared from the tables, and all sorts of games are in progress – Chinese checkers, Rook, bridge and a Milton Bradley board game with dice. Fortunately, the majority of these people have come for lunch and socializing, not for legal advice.

‘Why do you want to cut them out?’ I ask.

She releases my wrist and rubs her eyes. ‘Well, it’s very personal, and I really don’t want to go into it.’

‘Fair enough. Who gets the money?’ I ask, and I’m suddenly intoxicated by the power just bestowed upon me to draft the magic words that will make millionaires out of ordinary people. My smile to her is so warm and so fake I hope she is not offended.

‘I’m not sure,’ she says wistfully and glances about as if this is a game. ‘I’m just not sure who to give it to.’

Well, how about a million for me? Texaco will sue me any day now for four hundred dollars. We’ve broken off negotiations and I’ve heard from their attorney. My landlord is threatening eviction because I haven’t paid rent in two months. And I’m sitting here chatting with the richest person I’ve ever met, a person who probably can’t live much longer and is pondering rather delightfully who should get how much.

She hands me a piece of paper with four names printed neatly in a narrow column, and says, ‘These are the grandchildren I want to protect, the ones who still love me.’ She cups her hand over her mouth and moves toward my ear. ‘Give each one a million dollars.’

My hand shakes as I scrawl on my pad. Wham! Just like that, I’ve created four millionaires. ‘What about the rest?’ I ask in a low whisper.

She jerks backward, sits erectly and says, ‘Not

a dime. They don't call me, never send gifts or cards. Cut 'em out.'

If I had a grandmother worth twenty million dollars I'd send flowers once a week, cards every other day, chocolates whenever it rained and champagne whenever it didn't. I'd call her once in the morning and twice before bedtime. I'd take her to church every Sunday and sit with her, hand in hand, during the service, then off to brunch we'd go and then to an auction or a play or an art show or wherever in the hell Granny wanted to go. I'd take care of my grandmother.

And I was thinking of doing the same for Miss Birdie.

'Okay,' I say solemnly as if I've done this many times. 'And nothing for your two children?'

'That's what I said. Absolutely nothing.'

'What, may I ask, have they done to you?'

She exhales heavily as if frustrated by this, and she rolls her eyes around as if she hates to tell me, but then she lurches forward on both elbows to tell me anyway. 'Well,' she whispers, 'Randolph, the oldest, he's almost sixty, just married for the third time to a little tramp who's always asking about the money. Whatever I leave to him she'll end up with, and I'd rather give it to you, Rudy, than to my own son. Or to Professor Smoot, or to anyone but Randolph. Know what I mean?'

My heart stops. Inches, just inches, from striking paydirt with my first client. To hell with Brodnax and Speer and all those conferences awaiting me.

‘You can’t leave it to me, Miss Birdie,’ I say and offer her my sweetest smile. My eyes, and probably my lips and mouth and nose as well, beg for her to say Yes! Dammit! It’s my money and I’ll leave it to whomever I want, and if I want you, Rudy, to have it, then dammit! It’s yours!

Instead, she says, ‘Everything else goes to the Reverend Kenneth Chandler. Do you know him? He’s on television all the time now, out of Dallas, and he’s doing all sorts of wonderful things around the world with our donations, building homes, feeding babies, teaching from the Bible. I want him to have it.’

‘A television evangelist?’

‘Oh, he’s much more than an evangelist. He’s a teacher and statesman and counselor, eats dinner with heads of state, you know, plus he’s cute as a bug. Got this head full of curly gray hair, premature, but he wouldn’t dare touch it up, you know.’

‘Of course not. But –’

‘He called me the other night. Can you believe it? That voice on television is as smooth as silk, but over the phone it’s downright seductive. Know what I mean?’

‘Yes, I think I do. Why did he call you?’

‘Well, last month, when I sent my pledge for March, I wrote him a short note, said I was thinking of redoing my will now that my kids have abandoned me and all, and that I was thinking of leaving some money for his ministries. Not three days later he called, just full of himself, so cute and vibrant on the phone, and wanted to

know how much I might be thinking of leaving him and his ministries. I shot him a ballpark figure, and he's been calling ever since. Said he would even fly out in his own Learjet to meet me if I so desired.'

I struggle for words. Smoot has Bosco by the arm and is attempting to pacify him and sit him once again before N. Elizabeth Erickson who at the moment has lost the chip on her shoulder and is obviously embarrassed by her first client and ready to crawl under the table. She cuts her eyes around, and I flash her a quick grin so she knows I'm watching. Next to her, F. Franklin Donaldson the Fourth is locked in a deep consultation with an elderly couple. They are discussing a document which appears to be a will. I'm smug in the knowledge that the will I'm holding is worth far more than the one he's frowning over.

I decide to change the subject. 'Uh, Miss Birdie, you said you had two children. Randolph and -'

'Yes, Delbert. Forget him too. I haven't heard from him in three years. Lives in Florida. Cut, cut, cut.'

I slash with my pen and Delbert loses his millions.

'I need to see about Bosco,' she says abruptly and jumps to her feet. 'He's such a pitiful little fella. No family, no friends except for us.'

'We're not finished,' I say.

She leans down and again our faces are inches apart. 'Yes we are, Rudy. Just do as I say. A million each to those four, and all the rest to Kenneth

Chandler. Everything else in the will stays the same; executor, bond, trustees, all stays the same. It's simple, Rudy. I do it all the time. Professor Smoot says y'all will be back in two weeks with everything all typed up real nice and neat. Is that so?'

'I guess.'

'Good. See you then, Rudy.' She flutters to the end of the table and puts her arm around Bosco who is immediately calm and innocent again.

I study the will and take notes from it. It's comforting to know that Smoot and the other professors will be available to guide and assist, and that I have two weeks to collect my senses and figure out what to do. I don't have to do this, I tell myself. This delightful little woman with twenty million needs more advice than I can give her. She needs a will that she can't possibly understand, but one the IRS will certainly take heed of. I don't feel stupid, just inadequate. After three years of studying the law, I'm very much aware of how little I know.

Booker's client is trying gallantly to control his emotions, and his lawyer has run out of things to say. Booker continues to take notes and grunts yes or no every few seconds. I can't wait to tell him about Miss Birdie and her fortune.

I glance at the dwindling crowd, and in the second row I notice a couple who appear to be staring at me. At the moment, I'm the only available lawyer, and they seem to be undecided about whether to try their luck with me. The

woman's holding a bulky wad of papers secured by rubber bands. She mumbles something under her breath, and her husband shakes his head as if he'd rather wait for one of the other bright young legal eagles.

Slowly, they stand and make their way to my end of the table. They both stare at me as they approach. I smile. Welcome to my office.

She takes Miss Birdie's chair. He sits across the table and keeps his distance.

'Hi there,' I say with a smile and an outstretched hand. He shakes it limply, then I offer it to her. 'I'm Rudy Baylor.'

'I'm Dot and he's Buddy,' she says, nodding at Buddy, ignoring my hand.

'Dot and Buddy,' I repeat and start taking notes. 'What is your last name?' I ask with all the warmth of a seasoned counselor.

'Black. Dot and Buddy Black. It's really Marvarine and Willis Black, but everybody just calls us Dot and Buddy.' Dot's hair is all teased and permed and frosted silver on top. It appears clean. She's wearing cheap white sneakers, brown socks and oversized jeans. She is a thin, wiry woman with a hard edge.

'Address?' I ask.

'Eight sixty-three Squire, in Granger.'

'Are you employed?'

Buddy has yet to open his mouth, and I get the impression Dot has been doing the talking for many years now. 'I'm on Social Security Disability,' she says. 'I'm only fifty-eight, but I've

got a bad heart. Buddy draws a pension, a small one.'

Buddy just looks at me. He wears thick glasses with plastic stems that barely reach his ears. His cheeks are red and plump. His hair is bushy and gray with a brown tint to it. I doubt if it's been washed in a week. His shirt is a black-and-red plaid number, even dirtier than his hair.

'How old is Mr Black?' I ask her, uncertain as to whether Mr Black would tell me if I asked him.

'It's Buddy, okay? Dot and Buddy. None of this Mister business, okay? He's sixty-two. Can I tell you something?'

I nod quickly. Buddy glances at Booker across the table.

'He ain't right,' she whispers with a slight nod in Buddy's general direction. I look at him. He looks at us.

'War injury,' she says. 'Korea. You know those metal detectors at the airport?'

I nod again.

'Well, he could walk through one buck naked and the thing would go off.'

Buddy's shirt is stretched almost threadbare and its buttons are about to pop as it tries desperately to cover his protruding gut. He has at least three chins. I try to picture a naked Buddy walking through the Memphis International Airport with the alarms buzzing and security guards in a panic.

'Got a plate in his head,' she adds in summation.

'That's – that's awful,' I whisper back to her,

then write on my pad that Mr Buddy Black has a plate in his head. Mr Black turns to his left and glares at Booker's client three feet away.

Suddenly, she lurches forward. 'Something else,' she says.

I lean slightly toward her in anticipation. 'Yes?'

'He has a problem with alkeehall.'

'You don't say.'

'But it all goes back to the war injury,' she adds helpfully. And just like that, this woman I met three minutes ago has reduced her husband to an alcoholic imbecile.

'Mind if I smoke?' she asks as she tugs at her purse.

'Is it allowed in here?' I ask, looking and hoping for a No Smoking sign. I don't see one.

'Oh sure.' She sticks a cigarette between her cracked lips and lights it, then yanks it out and blows a cloud of smoke directly at Buddy who doesn't move an inch.

'What can I do for you folks?' I ask, looking at the bundle of papers with wide rubber bands wrapped tightly around it. I slide Miss Birdie's will under my legal pad. My first client is a multi-millionaire, and my next clients are pensioners. My fledgling career has come crashing back to earth.

'We don't have much money,' she says quietly as if this is a big secret and she's embarrassed to reveal it. I smile compassionately. Regardless of what they own, they're much wealthier than I, and I doubt if they're about to be sued.

‘And we need a lawyer,’ she adds as she takes the papers and snaps off the rubber bands.

‘What’s the problem?’

‘Well, we’re gettin’ a royal screwin’ by an insurance company.’

‘What type of policy?’ I ask. She shoves the paperwork toward me, then wipes her hands as if she’s rid of it and the burden has now been passed to a miracle worker. A smudged, creased and well-worn policy of some sort is on the top of the pile. Dot blows another cloud and for a moment I can barely see Buddy.

‘It’s a medical policy,’ she says. ‘We bought it five years ago, Great Benefit Life, when our boys were seventeen. Now Donny Ray is dying of leukemia, and the crooks won’t pay for his treatment.’

‘Great Benefit?’

‘Right.’

‘Never heard of them,’ I say confidently as I scan the declaration page of the policy, as if I’ve handled many of these lawsuits and personally know everything about every insurance company. Two dependents are listed, Donny Ray and Ronny Ray Black. They have the same birth dates.

‘Well, pardon my French, but they’re a bunch of sumbitches.’

‘Most insurance companies are,’ I add thoughtfully, and Dot smiles at this. I have won her confidence. ‘So you purchased this policy five years ago?’

‘Something like that. Never missed a premium,

and never used the damned thing until Donny Ray got sick.'

I'm a student, an uninsured one. There are no policies covering me or my life, health or auto. I can't even afford a new tire for the left rear of my ragged little Toyota.

'And, uh, you say he's dying?'

She nods with the cigarette between her lips. 'Acute leukemia. Caught it eight months ago. Doctors gave him a year, but he won't make it because he couldn't get his bone marrow transplant. Now it's probably too late.'

She pronounces 'marrow' in one syllable: 'mare.'

'A transplant?' I say, confused.

'Don't you know nothin' about leukemia?'

'Uh, not really.'

She clicks her teeth and rolls her eyes around as if I'm a complete idiot, then inserts the cigarette for a painful drag. When the smoke is sufficiently exhaled, she says, 'My boys are identical twins, you see. So Ron, we call him Ron because he don't like Ronny Ray, is a perfect match for Donny Ray's bone mare transplant. Doctors said so. Problem is, the transplant costs somewhere around a hundred-fifty thousand dollars. We ain't got it, you see. The insurance company's supposed to pay it because it's covered in the policy right there. Sumbitches said no. So Donny Ray's dying because of them.'

She has an amazing way of getting to the core of this.

We have been ignoring Buddy, but he's been listening. He slowly removes his thick glasses and dabs his eyes with the hairy back of his left hand. Great. Buddy's crying. Bosco's whimpering at the far end. And Booker's client had been struck again with guilt or remorse or some sort of grief and is sobbing into his hands. Smoot is standing by a window watching us, no doubt wondering what manner of advice we're dispensing to evoke such sorrow.

'Where does he live?' I ask, just searching for a question the answer to which will allow me to write for a few seconds on my pad and ignore the tears.

'He's never left home. Lives with us. That's another reason the insurance company turned us down, said since he's an adult he's no longer covered.'

I pick through the papers and glance at letters to and from Great Benefit. 'Does the policy terminate his coverage when he becomes an adult?'

She shakes her head and smiles tightly. 'Nope. Ain't in the policy, Rudy. I've read it a dozen times, and there's no such thing. Even read all the fine print.'

'Are you sure?' I ask, again glancing at the policy.

'I'm positive. I've been reading that damned thing for almost a year.'

'Who sold it to you? Who's the agent?'

'Some little goofy twerp who knocked on our door and talked us into it. Name was Ott or

something like that, just a slick little crook who talked real fast. I've tried to find him, but evidently he's skipped town.'

I pick a letter from the pile and read it. It's from a senior claims examiner in Cleveland, written several months after the first letter I looked at, and it rather abruptly denies coverage on the grounds that Donny's leukemia was a preexisting condition, and therefore not covered. If Donny in fact has had leukemia for less than a year, then he was diagnosed four years after the policy was issued by Great Benefit. 'Says here coverage was denied because of a preexisting condition.'

'They've used every excuse in the book, Rudy. Just take all those papers there and read them carefully. Exclusions, exemptions, preexisting conditions, fine print, they've tried everything.'

'Is there an exclusion for bone marrow transplants?'

'Hell no. Our doctor even looked at the policy and said Great Benefit ought to pay because bone marrow transplants are just routine treatment now.'

Booker's client wipes his face with both hands, stands and excuses himself. He thanks Booker and Booker thanks him. The old man takes a chair near a heated contest of Chinese checkers. Miss Birdie finally frees N. Elizabeth Erickson of Bosco and his problems. Smoot paces behind us.

The next letter is also from Great Benefit, and at first looks like all the rest. It is quick, nasty and to the point. It says: 'Dear Mrs Black: On seven prior occasions this company has denied

your claim in writing. We now deny it for the eighth and final time. You must be stupid, stupid, stupid!’ It was signed by the Senior Claims Supervisor, and I rub the engraved logo at the top in disbelief. Last fall I took a course called Insurance Law, and I remember being shocked at the egregious behavior of certain companies in bad-faith cases. Our instructor had been a visiting Communist who hated insurance companies, hated all corporations in fact, and had relished the study of wrongful denials of legitimate claims by insurers. It was his belief that tens of thousands of bad-faith cases exist in this country and are never brought to justice. He’d written books about bad-faith litigation, and even had statistics to prove his point that many people simply accept the denial of their claims without serious inquiry.

I read the letter again while touching the fancy Great Benefit Life logo across the top.

‘And you never missed a premium?’ I ask Dot.

‘No sir. Not a single one.’

‘I’ll need to see Donny’s medical records.’

‘I’ve got most of them at home. He ain’t seen a doctor much lately. We just can’t afford it.’

‘Do you know the exact date he was diagnosed with leukemia?’

‘No, but it was in August of last year. He was in the hospital for the first round of chemo. Then these crooks informed us they wouldn’t cover any more treatment, so the hospital shut us out. Said they couldn’t afford to give us a transplant. Just cost too damned much. I can’t blame them, really.’

Buddy is inspecting Booker's next client, a frail little woman who also has a pile of paperwork. Dot fumbles with her pack of Salems and finally sticks another one in her mouth.

If Donny's illness is in fact leukemia, and he's had it for only eight months, then there's no way it could be excluded as a preexisting condition. If there's no exemption or exclusion for leukemia, Great Benefit must pay. Right? This makes sense to me, seems awfully clear in my mind, and since the law is rarely clear and seldom makes sense, I know there must be something fatal awaiting me deep in the depths of Dot's pile of rejections.

'I don't really understand this,' I say, still staring at the Stupid Letter.

Dot blasts a dense cloud of blue fog at her husband, and the smoke boils around his head. I think his eyes are dry, but I'm not certain. She smacks her sticky lips and says, 'It's simple, Rudy. They're a bunch of crooks. They think we're just simple, ignorant trash with no money to fight 'em. I worked in a blue jean factory for thirty years, joined the union, you know, and we fought the company every day. Same thing here. Big corporation running roughshod over little people.'

In addition to hating lawyers, my father also frequently spewed forth venom on the subject of labor unions. Naturally, I matured into a fervent defender of the working masses. 'This letter is incredible,' I say to her.

'Which one?'

‘The one from Mr Krokkit, in which he says you’re stupid, stupid, stupid.’

‘That son of a bitch. I wish he’d bring his ass down here and call me stupid to my face. Yankee bastard.’

Buddy waves at the smoke in his face and grunts something. I glance at him in hopes that he may try to speak, but he lets it pass. For the first time I notice the left side of his head is a tad flatter than the right, and the thought of him tiptoeing bare-assed through the airport again flashes before my eyes. I fold the Stupid Letter and place it on top of the pile.

‘It will take a few hours to review all this,’ I say.

‘Well, you need to hurry. Donny Ray ain’t got long. He weighs a hundred and ten pounds now, down from a hundred and sixty. He’s so sick some days he can barely walk. I wish you could see him.’

I have no desire to see Donny Ray. ‘Yeah, maybe later.’ I’ll review the policy and the letters, and Donny’s medicals, then I’ll consult with Smoot and write a nice two-page letter to the Blacks in which I’ll explain with great wisdom that they should have the case reviewed by a real lawyer, and not just any real lawyer, but one who specializes in suing insurance companies for bad faith. And I’ll throw in a few names of such lawyers, along with their phone numbers, then I’ll be finished with this worthless course, and finished with Smoot and his passion for Geezer Law.

Graduation is thirty-eight days away.

'I'll need to keep all this,' I explain to Dot as I organize her mess and gather her rubber bands. 'I'll be back here in two weeks with an advisement letter.'

'Why does it take two weeks?'

'Well, I uh, I'll have to do some research, you know, consult with my professors, look up some stuff. Can you send me Donny's medical records?'

'Sure. But I wish you'd hurry.'

'I'll do my best, Dot.'

'Do you think we've got a case?'

Though a mere student of the law, I've already learned a great deal of double-talk. 'Can't say at this point. Looks promising, though. But it'll take further review and careful research. It's possible.'

'What the hell does that mean?'

'Well, uh, it means I think you've got a good claim, but I'll need to review all this stuff before I know for sure.'

'What kind of lawyer are you?'

'I'm a law student.'

This seems to puzzle her. She curls her lips tightly around the white filter and glares at me. Buddy grunts for the second time. Smoot, thankfully, appears from behind, and asks, 'How's it going here?'

Dot glares first at his bow tie, then at his wild hair.

'Just fine,' I say. 'We're finishing up.'

'Very well,' he says, as if time is up and more clients must be tended to. He eases away.

‘I’ll see you folks in a couple of weeks,’ I say warmly with a fake smile.

Dot stubs her cigarette in an ashtray, and leans closer again. Her lip is suddenly quivering and her eyes are wet. She gently touches my wrist and looks helplessly at me. ‘Please hurry, Rudy. We need help. My boy is dying.’

We stare at each other forever, and I finally nod and mumble something. These poor people have just entrusted the life of their son to me, a third-year law student at Memphis State. They honestly believe I can take this pile of rubble they’ve shoved in front of me, pick up the phone, make a few calls, write a few letters, huff and puff, threaten this and that and, Presto!, Great Benefit will fall to its knees and throw money at Donny Ray. And they expect this to happen quickly.

They stand and awkwardly retreat from my table. I am almost certain that somewhere in the policy is a perfect little exclusion, barely readable and certainly indecipherable, but nonetheless placed there by skilled legal craftsmen who’ve been collecting fat retainers and delightfully breeding small print for decades.

With Buddy in tow, Dot zigzags through folding chairs and serious Rook players and stops at the coffeepot where she fills a paper cup with decaf and lights another cigarette. They huddle there in the rear of the room, sipping coffee and watching me from sixty feet away. I flip through the policy, thirty pages of scarcely readable fine print, and take notes. I try to ignore them.

The crowd has thinned and people are slowly leaving. I'm tired of being a lawyer, had enough for one day, and I hope I get no more customers. My ignorance of the law is shocking, and I shudder to think that in a few short months I will be standing in courtrooms around this city arguing with other lawyers before judges and juries. I'm not ready to be turned loose upon society with the power to sue.

Law school is nothing but three years of wasted stress. We spend countless hours digging for information we'll never need. We are bombarded with lectures that are instantly forgotten. We memorize cases and statutes which will be reversed and amended tomorrow. If I'd spent fifty hours a week for the past three years training under a good lawyer, then I would be a good lawyer. Instead, I'm a nervous third-year student afraid of the simplest of legal problems and terrified of my impending bar exam.

There is movement before me, and I glance up in time to see a chubby old fella with a massive hearing aid shuffling in my direction.

Chapter 2

An hour later, the languid battles over Chinese checkers and gin rummy peter out, and the last of the geezers leaves the building. A janitor waits near the door as Smoot gathers us around him for a postgame summary. We take turns briefly summarizing our new clients' various problems. We're tired and anxious to leave this place.

Smoot offers a few suggestions, nothing creative or original, and dismisses us with the promise that we will discuss these real legal problems of the elderly in class next week. I can't wait.

Booker and I leave in his car, an aged Pontiac too large to be stylish but in much better shape than my crumbling Toyota. Booker has two small children and a wife who teaches school part-time, so he's hovering somewhere just above the poverty line. He studies hard and makes good grades, and because of this he caught the attention of an affluent black firm downtown, a pretty classy outfit known for its expertise in civil rights litigation. His starting salary is forty thousand a year, which

is six more than Brodnax and Speer offered me.

‘I hate law school,’ I say as we leave the parking lot of the Cypress Gardens Senior Citizens Building.

‘You’re normal,’ Booker replies. Booker does not hate anything or anybody, and even at times claims to be challenged by the study of law.

‘Why do we want to be lawyers?’

‘Serve the public, fight injustice, change society, you know, the usual. Don’t you listen to Professor Smoot?’

‘Let’s go get a beer.’

‘It’s not yet three o’clock, Rudy.’ Booker drinks little, and I drink even less because it’s an expensive habit and right now I must save to buy food.

‘Just kidding,’ I say. He drives in the general direction of the law school. Today is Thursday, which means tomorrow I will be burdened with Sports Law and the Napoleonic Code, two courses equally as worthless as Geezer Law and requiring even less work. But there is a bar exam looming, and when I think about it my hands tremble slightly. If I flunk the bar exam, those nice but stiff and unsmiling fellas at Brodnax and Speer will most certainly ask me to leave, which means I’ll work for about a month then hit the streets. Flunking the bar exam is unthinkable – it would lead me to unemployment, bankruptcy, disgrace, starvation. So why do I think about it every hour of every day? ‘Just take me to the library,’ I say. ‘I think I’ll work on these cases, then hit the bar review.’

‘Good idea.’

‘I hate the library.’

‘Everyone hates the library, Rudy. It’s designed to be hated. Its primary purpose is to be hated by law students. You’re just normal.’

‘Thanks.’

‘That first old lady, Miss Birdie, she got money?’

‘How’d you know?’

‘I thought I overheard something.’

‘Yeah. She’s loaded. She needs a new will. She’s neglected by her children and grandchildren, so, of course, she wants to cut them out.’

‘How much?’

‘Twenty million or so.’

Booker glances at me with a great deal of suspicion.

‘That’s what she says,’ I add.

‘So who gets the money?’

‘A sexy TV preacher with his own Learjet.’

‘No.’

‘I swear.’

Booker chews on this for two blocks of heavy traffic. ‘Look, Rudy, no offense, you’re a great guy and all, good student, bright, but do you feel comfortable drafting a will for an estate worth that much money?’

‘No. Do you?’

‘Of course not. So what’ll you do?’

‘Maybe she’ll die in her sleep.’

‘I don’t think so. She’s too feisty. She’ll outlive us.’

‘I’ll dump it on Smoot. Maybe get one of the tax professors to help me. Or maybe I’ll just tell

Miss Birdie that I can't help her, that she needs to pay a high-powered tax lawyer five grand to draft it. I really don't care. I've got my own problems.'

'Texaco?'

'Yeah. They're coming after me. My landlord too.'

'I wish I could help,' Booker says, and I know he means it. If he could spare the money, he'd gladly loan it to me.

'I'll survive until July 1. Then I'll be a big-shot mouthpiece for Brodnax and Speer and my days of poverty will be over. How in the world, dear Booker, can I possibly spend thirty-four thousand dollars a year?'

'Sounds impossible. You'll be rich.'

'I mean, hell, I've lived on tips and nickels for seven years. What will I do with all the money?'

'Buy another suit?'

'Why? I already have two.'

'Perhaps some shoes?'

'That's it. That's what I'll do. I'll buy shoes, Booker. Shoes and ties, and maybe some food that doesn't come in a can, and perhaps a fresh pack of Jockey shorts.'

At least twice a month for three years now, Booker and his wife have invited me to dinner. Her name is Charlene, a Memphis girl, and she does wonders with food on a lean budget. They're friends, but I'm sure they feel sorry for me. Booker grins, then looks away. He's tired of this joking about things that are unpleasant.

He pulls into the parking lot across Central Avenue from the Memphis State Law School. ‘I have to run some errands,’ he says.

‘Sure. Thanks for the ride.’

‘I’ll be back around six. Let’s study for the bar.’

‘Sure. I’ll be downstairs.’

I slam the door and jog across Central.

In a dark and private corner in the basement of the library, behind stacks of cracked and ancient law books and hidden from view, I find my favorite study carrel sitting all alone, just waiting for me as it has for many months now. It’s officially reserved in my name. The corner is windowless and at times damp and cold, and for this reason few people venture near here. I’ve spent hours in this, my private little burrow, briefing cases and studying for exams. And for the past weeks, I’ve sat here for many aching hours wondering what happened to her and asking myself at what point I let her get away. I torment myself here. The flat desktop is surrounded on three sides by panels, and I’ve memorized the contour of the wood grain on each small wall. I can cry without getting caught. I can even curse at a low decibel, and no one will hear.

Many times during the glorious affair, Sara joined me here, and we studied together with our chairs sitting snugly side by side. We could giggle and laugh, and no one cared. We could kiss and touch, and no one saw. At this moment, in the depths of this depression and sorrow, I can almost smell her perfume.

I really should find another place in this sprawling labyrinth to study. Now, when I stare at the panels around me, I see her face and remember the feel of her legs, and I'm immediately overcome with a deadening heartache that paralyzes me. She was here, just weeks ago! And now someone else is touching those legs.

I take the Blacks' stack of papers and walk upstairs to the insurance section of the library. My movements are slow but my eyes dart quickly in all directions. Sara doesn't come here much anymore, but I've seen her a couple of times.

I spread Dot's papers on an abandoned table between the stacks, and read once again the Stupid Letter. It is shocking and mean, and obviously written by someone convinced that Dot and Buddy would never show it to a lawyer. I read it again, and become aware that the heartache has begun to subside – it comes and goes, and I'm learning to deal with it.

Sara Plankmore is also a third-year law student, and she's the only girl I've ever loved. She dumped me four months ago for an Ivy Leaguer, a local blueblood. She told me they were old friends from high school, and they somehow bumped into each other during Christmas break. The romance was rekindled, and she hated to do it to me, but life goes on. There's a strong rumor floating around these halls that she's pregnant. I actually vomited when I first heard about it.

I examine the Blacks' policy with Great Benefit, and take pages of notes. It reads like Sanskrit. I

organize the letters and claim forms and medical reports. Sara has disappeared for the moment, and I've become lost in a disputed insurance claim that stinks more and more.

The policy was purchased for eighteen dollars a week from the Great Benefit Life Insurance Company of Cleveland, Ohio. I study the debit book, a little journal used to record the weekly payments. It appears as though the agent, one Bobby Ott, actually visited the Blacks every week.

My little table is covered with neat stacks of papers, and I read everything Dot gave me. I keep thinking about Max Leuberg, the visiting Communist professor, and his passionate hatred of insurance companies. They rule our country, he said over and over. They control the banking industry. They own the real estate. They catch a virus and Wall Street has diarrhea for a week. And when interest rates fall and their investment earnings plummet, then they run to Congress and demand tort reform. Lawsuits are killing us, they scream. Those filthy trial lawyers are filing frivolous lawsuits and convincing ignorant juries to dole out huge awards, and we've got to stop it or we'll go broke. Leuberg would get so angry he'd throw books at the wall. We loved him.

And he's still teaching here. I think he goes back to Wisconsin at the end of this semester, and if I find the courage I just might ask him to review the Black case against Great Benefit. He claims he's assisted in several landmark bad-faith cases

up North in which juries returned huge punitive awards against insurers.

I begin writing a summary of the case. I start with the date the policy was issued, then chronologically list each significant event. Great Benefit, in writing, denied coverage eight times. The eighth was, of course, the Stupid Letter. I can hear Max Leuberg whistling and laughing when he reads this letter. I smell blood.

I hope Professor Leuberg smells it too. I find his office tucked away between two storage rooms on the third floor of the law school. The door is covered with flyers for gay rights marches and boycotts and endangered species rallies, the sorts of causes that draw little interest in Memphis. It's half open, and I hear him barking into the phone. I hold my breath, and knock lightly.

'Come in!' he shouts, and I slowly ease through the door. He waves at the only chair. It's filled with books and files and magazines. The entire office is a landfill. Clutter, debris, newspapers, bottles. The bookshelves bulge and sag. Graffiti posters cover the walls. Odd scraps of paper lay like puddles on the floor. Time and organization mean nothing to Max Leuberg.

He's a thin, short man of sixty with wild, bushy hair the color of straw and hands that are never still. He wears faded jeans, environmentally provocative sweatshirts and old sneakers. If it's cold, he'll sometimes wear socks. He's so damned hyper he makes me nervous.

He slams the phone down. 'Baker!' 'Baylor. Rudy Baylor. Insurance, last semester.' 'Sure! Sure! I remember. Have a seat.' He waves again at the chair.

'No thanks.'

He squirms and shuffles a stack of papers on his desk. 'So what's up, Baylor?' Max is adored by the students because he always takes time to listen.

'Well, uh, have you got a minute?' I would normally be more formal and say 'Sir' or something like that, but Max hates formalities. He insisted we call him Max.

'Yeah, sure. What's on your mind?'

'Well, I'm taking a class under Professor Smoot,' I explain, then go on with a quick summary of my visit to the geezers' lunch and of Dot and Buddy and their fight with Great Benefit. He seems to hang on every word.

'Have you ever heard of Great Benefit?' I ask.

'Yeah. It's a big outfit that sells a lot of cheap insurance to rural whites and blacks. Very sleazy.'

'I've never heard of them.'

'You wouldn't. They don't advertise. Their agents knock on doors and collect premiums each week. We're talking about the scratch-and-sniff armpit of the industry. Let me see the policy.'

I hand it to him, and he flips pages. 'What are their grounds for denial?' he asks without looking at me.

'Everything. First they denied just on principal. Then they said leukemia wasn't covered. Then

they said the leukemia was a preexisting condition. Then they said the kid was an adult and thus not covered under his parents' policy. They've been quite creative, actually.'

'Were all the premiums paid?'

'According to Mrs Black they were.'

'The bastards.' He flips more pages, smiling wickedly. Max loves this. 'And you've reviewed the entire file?'

'Yeah. I've read everything the client gave me.'

He tosses the policy onto the desk. 'Definitely worth looking into,' he says. 'But keep in mind the client rarely gives you everything up front.' I hand him the Stupid Letter. As he reads it, another nasty little smile breaks across his face. He reads it again, and finally glances at me. 'Incredible.'

'I thought so too,' I add like a veteran watchdog of the insurance industry.

'Where's the rest of the file?' he asks.

I place the entire pile of papers on his desk. 'This is everything Mrs Black gave me. She said her son is dying because they can't afford treatment. Said he weighs a hundred and ten pounds, and won't live long.'

His hands become still. 'Bastards,' he says again, almost to himself. 'Stinkin' bastards.'

I agree completely, but say nothing. I notice another pair of sneakers parked in a corner – very old Nikes. He explained to us in class that he at one time wore Converse, but is now boycotting the company because of a recycling policy. He wages his own personal little war against corpo-

rate America, and buys nothing if the manufacturer has in the slightest way miffed him. He refuses to insure his life, health or assets, but rumor has it his family is wealthy and thus he can afford to venture about uninsured. I, on the other hand, for obvious reasons, live in the world of the uninsured.

Most of my professors are stuffy academics who wear ties in class and lecture with their coats buttoned. Max hasn't worn a tie in decades. And he doesn't lecture. He performs. I hate to see him leave this place.

His hands jump back to life again. 'I'd like to review this tonight,' he says without looking at me.

'No problem. Can I stop by in the morning?'

'Sure. Anytime.'

His phone rings and he snatches it up. I smile and back through the door with a great deal of relief. I'll meet with him in the morning, listen to his advice, then type a two-page report to the Blacks in which I'll repeat whatever he tells me.

Now, if I can only find some bright soul to do the research for Miss Birdie. I have a few prospects, a couple of tax professors, and I might try them tomorrow. I walk down the stairs and enter the student lounge next to the library. It's the only place in the building where smoking is permitted, and a permanent blue fog hangs just below the lights. There is one television and an assortment of abused sofas and chairs. Class pictures adorn the walls – framed collections of

studious faces long ago sent into the trenches of legal warfare. When the room is empty, I often stare at these, my predecessors, and wonder how many have been disbarred and how many wish they'd never seen this place and how few actually enjoy suing and defending. One wall is reserved for notices and bulletins and want-ads of an amazing variety, and behind it is a row of soft-drink and food dispensers. I partake of many meals here. Machine food is underrated.

Huddled to one side I see the Honorable F. Franklin Donaldson the Fourth gossiping with three of his buddies, all prickish sorts who write for the Law Review and frown upon those of us who don't. He notices me, and seems interested in something. He smiles as I walk by, which is unusual because his face is forever fixed in a frozen scowl.

'Say, Rudy, you're going with Brodnax and Speer, aren't you?' he calls out loudly. The television is off. His buddies stare at me. Two female students on a sofa perk up and look in my direction.

'Yeah. What about it?' I ask. F. Franklin the Fourth has a job with a firm rich in heritage, money and pretentiousness, a firm vastly superior to Brodnax and Speer. His sidekicks at this moment are W. Harper Whittenson, an arrogant little snot who will, thankfully, leave Memphis and practice with a mega-firm in Dallas; J. Townsend Gross, who has accepted a position with another huge firm; and James Straybeck, a sometimes

friendly sort who's suffered three years of law school without an initial to place before his name or numerals to stick after it. With such a short name, his future as a big-firm lawyer is in jeopardy. I doubt if he'll make it.

F. Franklin the Fourth takes a step in my direction. He's all smiles. 'Well, tell us what's happening.'

'What's happening?' I have no idea what he's talking about.

'Yeah, you know, about the merger.'

I keep a straight face. 'What merger?'

'You haven't heard?'

'Heard what?'

F. Franklin the Fourth glances at his three buddies, and they all seem to be amused. His smile widens as he looks at me. 'Come on, Rudy, the merger of Brodnax and Speer and Tinley Britt.'

I stand very still and try to think of something intelligent or clever to say. But, for the moment, words fail me. Obviously, I know nothing about the merger, and, obviously, this asshole knows something. Brodnax and Speer is a small outfit, fifteen lawyers, and I'm the only recruit they've hired from my class. When we came to terms two months ago, there was no mention of merger plans.

Tinley Britt, on the other hand, is the largest, stuffiest, most prestigious and wealthiest firm in the state. At last count, a hundred and twenty lawyers called it home. Many are from Ivy League schools. Many have federal clerkships on their

pedigrees. It's a powerful firm that represents rich corporations and governmental entities, and has an office in Washington where it lobbies with the elite. It's a bastion of hardball conservative politics. A former U.S. senator is a partner. Its associates work eighty hours a week, and they all dress in navy and black with white button-down shirts and striped ties. Their haircuts are short and no facial hair is permitted. You can spot a Tinley Britt lawyer by the way he struts and dresses. The firm is filled with nothing but Waspy male preppies all from the right schools and right fraternities, and thus the rest of the Memphis legal community has forever dubbed it Trent & Brent.

J. Townsend Gross has his hands in his pockets and is sneering at me. He's number two in our class, and wears the right amount of starch in his Polo shirts, and drives a BMW, and so he was immediately attracted to Trent & Brent.

My knees are weak because I know Trent & Brent would never want me. If Brodnax and Speer has in fact merged with this behemoth, I fear that perhaps I've been lost in the shuffle.

'I haven't heard,' I say feebly. The girls on the sofa are watching intently. There is silence.

'You mean, they haven't told you?' F. Franklin the Fourth asks in disbelief. 'Jack here heard it around noon today,' he says, nodding at his comrade J. Townsend Gross.

'It's true,' J. Townsend says. 'But the firm name is unchanged.'

The firm name, other than Trent & Brent, is

Tinley, Britt, Crawford, Mize and St John. Mercifully, years back someone opted for the abbreviated version. By stating that the firm name remains the same, J. Townsend has informed this small audience that Brodnax and Speer is so small and so insignificant that it can be swallowed whole by Tinley Britt without so much as a light belch.

‘So it’s still Trent & Brent?’ I say to J. Townsend who snorts at this overworked nickname.

‘I can’t believe they wouldn’t tell you,’ F. Franklin the Fourth continues.

I shrug as if this is nothing, and walk to the door. ‘Perhaps you’re worrying too much about it, Frankie.’ They exchange confident smirks as if they’ve accomplished whatever they set out to accomplish, and I leave the lounge. I enter the library and the clerk behind the front desk motions for me.

‘Here’s a message,’ he says as he hands me a scrap of paper. It’s a note to call Loyd Beck, the managing partner of Brodnax and Speer, the man who hired me.

The pay phones are in the lounge, but I’m in no mood to see F. Franklin the Fourth and his band of cutthroats again. ‘Can I borrow your phone?’ I ask the desk clerk, a second-year student who acts as if he owns the library.

‘Pay phones are in the lounge,’ he says, pointing, as if I’ve studied law here for three years now and still don’t know the location of the student lounge.

‘I just came from there. They’re all busy.’

He frowns and looks around. 'All right, make it quick.'

I punch the numbers for Brodnax and Speer. It's almost six, and the secretaries leave at five. On the ninth ring, a male voice says simply, 'Hello.'

I turn my back to the front of the library and try to hide in the reserve shelves. 'Hello, this is Rudy Baylor. I'm at the law school, and I have a note to call Loyd Beck. Says it's urgent.' The note says nothing about being urgent, but at this moment I'm rather jumpy.

'Rudy Baylor? In reference to what?'

'I'm the guy you all just hired. Who is this?'

'Oh, yeah. Baylor. This is Carson Bell. Uh, Loyd's in a meeting and can't be disturbed right now. Try back in an hour.'

I met Carson Bell briefly when they gave me the tour of the place, and I remember him as a typically harried litigator, friendly for a second then back to work. 'Uh, Mr Bell, I think I really need to talk to Mr Beck.'

'I'm sorry, but you can't right now. Okay?'

'I've heard a rumor about a merger with Trent, uh, with Tinley Britt. Is it true?'

'Look, Rudy, I'm busy and I can't talk right now. Call back in an hour and Loyd will handle you.'

Handle me? 'Do I still have a position?' I ask in fear and some measure of desperation.

'Call back in an hour,' he says irritably and then slams down the phone.

I scribble a message on a scrap of paper and

hand it to the desk clerk. ‘Do you know Booker Kane?’ I ask.

‘Yeah.’

‘Good. He’ll be here in a few minutes. Give him this message. Tell him I’ll be back in an hour or so.’

He grunts but takes the message. I leave the library, ease by the lounge and pray that no one sees me, then leave the building and run to the parking lot where my Toyota awaits me. I hope the engine will start. One of my darkest secrets is that I still owe a finance company almost three hundred dollars on this pitiful wreck. I’ve even lied to Booker. He thinks it’s paid for.

Chapter 3

It's no secret that there are too many lawyers in Memphis. They told us this when we started law school, said the profession was terribly overcrowded not just here but everywhere, that some of us would kill ourselves for three years, fight to pass the bar and still not be able to find employment. So, as a favor, they told us at first-year orientation that they would flunk out at least a third of our class. This, they did.

I can name at least ten people who'll graduate with me next month and after graduation they'll have plenty of time to study for the bar because they have yet to find work. Seven years of college, and unemployed. I can also think of several dozen of my classmates who will go to work as assistant public defenders and assistant city prosecutors and low-paid clerks for underpaid judges, the jobs they didn't tell us about when we started law school.

So, in many ways, I've been quite proud of my position with Brodnax and Speer, a real law firm.

Yes, I've been rather smug at times around lesser talents, some of whom are still scrambling around and begging for interviews. That arrogance, however, has suddenly vanished. There is a knot in my stomach as I drive toward downtown. There's no place for me in a firm such as Trent & Brent. The Toyota sputters and spits, as usual, but at least it's moving.

I try to analyze the merger. A couple of years ago Trent & Brent swallowed a thirty-man firm, and it was big news around town. But I can't remember if jobs were lost in the process. Why would they want a fifteen-man firm like Brodnax and Speer? I'm suddenly aware of precisely how little I know about my future employer. Old man Brodnax died years ago, and his beefy face has been immortalized in a hideous bronze bust sitting by the front door of the offices. Speer is his son-in-law, though long since divorced from his daughter. I met Speer briefly, and he was nice enough. They told me during the second or third interview that their biggest clients were a couple of insurance companies, and that eighty percent of their practice was defending car wrecks.

Perhaps Trent & Brent needed a little muscle in their car wreck defense division. Who knows.

Traffic is thick on Poplar, but most of it is running the other way. I can see the tall buildings downtown. Surely Loyd Beck and Carson Bell and the rest of those fellas at Brodnax and Speer would not agree to hire me, make all sorts of commitments and plans, then cut my throat

for the sake of money. They wouldn't merge with Trent & Brent and not protect their own people, would they?

For the past year, those of my classmates who will graduate with me next month have scoured this city looking for work. There cannot possibly be another job available. Not even the slightest morsel of employment could have slipped through the cracks.

Though the parking lots are emptying and there are plenty of spaces, I park illegally across the street from the eight-story building where Brodnax and Speer operates. Two blocks away is a bank building, the tallest downtown, and of course Trent & Brent leases the top half: From their lofty perch, they are able to gaze down with disdain upon the rest of the city. I hate them.

I dash across the street and enter the dirty lobby of the Powers Building. Two elevators are to the left, but to the right I notice a familiar face. It's Richard Spain, an associate with Brodnax and Speer, a really nice guy who took me to lunch during my first visit here. He's sitting on a narrow marble bench staring blankly at the floor.

'Richard,' I say as I walk over. 'It's me, Rudy Baylor.'

He doesn't move, just keeps staring. I sit beside him. The elevators are directly in front of us, thirty feet away.

'What's the matter, Richard?' I ask. He's in a daze. 'Richard, are you all right?' The small lobby is empty for the moment, and things are quiet.

Slowly, he turns his head to me and his mouth drops slightly open. 'They fired me,' he says quietly. His eyes are red, and he's either been crying or drinking.

I take a deep breath. 'Who?' I ask in a low-pitched voice, certain of the answer.

'They fired me,' he says again.

'Richard, please talk to me. What's happening here? Who's been fired?'

'They fired all of us associates,' he says slowly. 'Beck called us into the conference room, said the partners had agreed to sell out to Tinley Britt, and that there was no room for the associates. Just like that. Gave us an hour to clean out our desks and leave the building.' His head nods oddly from shoulder to shoulder when he says this, and he stares at the elevator doors.

'Just like that,' I say.

'I guess you're wondering about your job,' Richard says, still staring across the lobby.

'It has crossed my mind.'

'These bastards don't care about you.'

I, of course, had already determined this. 'Why would they fire you guys?' I ask, my voice barely audible. Honestly, I don't care why they fired the associates. But I try to sound sincere.

'Trent & Brent wanted our clients,' he says. 'To get the clients, they had to buy the partners. We, the associates, just got in the way.'

'I'm sorry,' I say.

'Me too. Your name came up during the meeting. Somebody asked about you because

you're the only incoming associate. Beck said he was trying to call you with the bad news. You got the ax too, Rudy. I'm sorry.'

My head drops a few inches as I study the floor. My hands are sweaty.

'Do you know how much money I made last year?' he asks.

'How much?'

'Eighty thousand. I've slaved here for six years, worked seventy hours a week, ignored my family, shed blood for good old Brodnax and Speer, you know, and then these bastards tell me I've got an hour to clean out my desk and leave my office. They even had a security guard watch me pack my stuff. Eighty thousand bucks they paid me, and I billed twenty-five hundred hours at a hundred and fifty, so that's three hundred and seventy-five thousand I grossed for them last year. They reward me with eighty, give me a gold watch, tell me how great I am, maybe I'll make partner in a couple of years, you know, one big happy family. Then along comes Trent & Brent with their millions, and I'm out of work. And you're out of work too, pal. Do you know that? Do you realize you've just lost your first job before you even started?'

I can think of no response to this.

He gently lays his head on his left shoulder, and ignores me. 'Eighty thousand. Pretty good money, don't you think, Rudy?'

'Yeah.' Sounds like a small fortune to me.

'No way to find another job making that much

money, you know? Impossible in this city. Nobody's hiring. Too many damned lawyers.'

No kidding.

He wipes his eyes with his fingers, then slowly rises to his feet. 'I gotta tell my wife,' he mumbles to himself as he walks hunchbacked across the lobby, out of the building and disappears down the sidewalk.

I take the elevator to the fourth floor, and exit into a small foyer. Through a set of double glass doors I see a large, uniformed security guard standing near the front reception desk. He sneers at me as I enter the Brodnax and Speer suite.

'Can I help you?' he growls.

'I'm looking for Loyd Beck,' I say, trying to peek around him for a glance down the hallway. He moves slightly to block my view.

'And who are you?'

'Rudy Baylor.'

He leans over and picks up an envelope from the desk. 'This is for you,' he says. My name is handwritten in red ink. I unfold a short letter. My hands shake as I read it.

A voice squawks on his radio, and he backs away slowly. 'Read the letter and leave,' he says, then disappears down the hall.

The letter is a single paragraph, Loyd Beck to me, breaking the news gently and wishing me well. The merger was 'sudden and unexpected.'

I toss the letter on the floor and look for something else to throw. All's quiet in the back. I'm sure they're hunkered down behind locked doors,

just waiting for me and the other misfits to clear out. There's a bust on a concrete pedestal by the door, a bad work of sculpture in bronze of old man Brodnax's fat face, and I spit on it as I walk by. It doesn't flinch. So I sort of shove it as I open the door. The pedestal rocks and the head falls off.

'Hey!' a voice booms from behind, and just as the bust crashes into the plate glass wall, I see the guard rushing toward me.

For a microsecond I give thought to stopping and apologizing, but then I dash through the foyer and yank open the door to the stairs. He yells at me again. I race downward, my feet pumping furiously. He's too old and too bulky to catch me.

The lobby is empty as I enter it from a door near the elevators. I calmly walk through the door, onto the sidewalk.

It's almost seven, and almost dark when I stop at a convenience store six blocks away. A hand-painted sign advertises a six-pack of cheap lite beer for three bucks. I need a six-pack of cheap lite beer.

Loyd Beck hired me two months ago, said my grades were good enough, my writing was sound, my interviews went well, that the guys around the office were unanimous in their opinion that I would fit in. Everything was lovely. Bright future with good old Brodnax and Speer.

Then Trent & Brent waves a few bucks, and the partners hit the back door. Those greedy

bastards make three hundred thousand a year, and want more.

I step inside and buy the beer. After taxes, I have four dollars and some change in my pocket. My bank account is not much healthier.

I sit in my car next to the phone booth and drain the first can. I have eaten nothing since my delicious lunch a few hours ago with Dot and Buddy and Bosco and Miss Birdie. Maybe I should've eaten extra Jell-O, like Bosco. The cold beer hits my empty stomach, and there is an immediate buzz.

The cans are emptied quickly. The hours pass as I drive the streets of Memphis.

Chapter 4

My apartment is a grungy two-room efficiency on the second floor of a decaying brick building called The Hampton; two seventy-five per month, seldom paid on time. It's a block off a busy street, a mile from campus. It's been home for almost three years. I've given much thought lately to simply skipping out in the middle of the night, then trying to negotiate some monthly payout over the next twelve months. Until now, these plans always included the element of a job and monthly paycheck from Brodnax and Speer. The Hampton is filled with students, deadbeats like myself, and the landlord is accustomed to haggling over arrearages.

The parking lot is dark and still when I arrive, just before two. I park near the dumpster, and as I crawl from my car and shut the door, there is a sudden movement not far away. A man is quickly getting out of his car, slamming the door, coming straight for me. I freeze on the sidewalk. All is dark and quiet.

'Are you Rudy Baylor?' he asks, in my face.

He's a regular cowboy – pointed-toe boots, tight Levi's, denim shirt, neat haircut and beard. He smacks gum and looks like he's not afraid of pushing and shoving.

'Who are you?' I ask.

'You Rudy Baylor? Yes or no?'

'Yes.'

He jerks some papers from his rear pocket and thrusts them in my face. 'Sorry about this,' he says sincerely.

'What is it?' I ask.

'Summons.'

I slowly take the papers. It's too dark to read any of it, but I get the message. 'You're a process server,' I say in defeat.

'Yep.'

'Texaco?'

'Yep. And The Hampton. You're being evicted.'

If I were sober I might be shocked to be holding an eviction notice. But I've been stunned enough for one day. I glance at the dark, gloomy building with litter in the grass and weeds in the sidewalk, and I wonder how this pathetic place got the best of me.

He takes a step back. 'It's all in there,' he explains. 'Court date, lawyers' names, etc. You can probably work this out with a few phone calls. None of my business though. Just doing my job.'

What a job. Sneaking around in the shadows, jumping on unsuspecting people, shoving papers in their faces, leaving a few words of free legal advice, then slithering off to terrorize someone else.

As he's walking away, he stops and says, 'Oh, listen. I'm an ex-cop, and I keep a scanner in my car. Had this weird call a few hours ago. Some guy named Rudy Baylor trashed a law office downtown. Description fits you. Same make and model on the car. Don't suppose it fits.'

'And if it does?'

'None of my business, you know. But the cops are looking for you. Destruction of private property.'

'You mean, they'll arrest me?'

'Yep. I'd find another place to sleep tonight.'

He ducks into his car, a BMW. I watch as he drives away.

Booker meets me on the front porch of his neat duplex. He's wearing a paisley bathrobe over his pajamas. No slippers, just bare feet. Booker may be only another impoverished law student counting the days until employment, but he's serious about fashion. There's not much hanging in his closet, but his wardrobe is carefully selected. 'What the hell's going on?' he asks tensely, his eyes still puffy. I called him from a pay phone at the Junior Food Mart around the corner.

'I'm sorry,' I say as we step into the den. I can see Charlene in the tiny kitchen, also in her paisley bathrobe, hair pulled back, eyes puffy, making coffee or something. I can hear a kid yelling somewhere in the back. It's almost three in the morning, and I've wakened the whole bunch.

'Have a seat,' Booker says, taking my arm and

gently shoving me onto the sofa. ‘You’ve been drinking.’

‘I’m drunk, Booker.’

‘Any particular reason?’ He’s standing before me, much like an angry father.

‘It’s a long story.’

‘You mentioned the police.’

Charlene sets a cup of hot coffee on the table next to me. ‘You okay, Rudy?’ she asks with the sweetest voice.

‘Great,’ I answer like a true smartass.

‘Go check the kids,’ Booker says to her, and she disappears.

‘I’m sorry,’ I say again. Booker sits on the edge of the coffee table, very close to me, and waits.

I ignore the coffee. My head is pounding. I unload my version of events since he and I left each other early yesterday afternoon. My tongue is thick and ponderous, so I take my time and try to concentrate on my narrative. Charlene eases into the nearest chair, and listens with great concern. ‘I’m sorry,’ I whisper to her.

‘It’s okay, Rudy. It’s okay.’

Charlene’s father is a minister, somewhere in rural Tennessee, and she has no patience for drunkenness or slovenly conduct. The few drinks Booker and I have shared together in law school have been on the sly.

‘You drank two six-packs?’ he asks with disbelief.

Charlene leaves to check on the child who’s begun squalling again from the back. I conclude