

## AN OVERVIEW OF THE CREDIT REPORTING SYSTEM

"I'll show you some. That's what Gelluk's after. The ore of watermetal. Watermetal eats all the other metals, even gold, see.."If Phimie wasn't here," Celestina said, "and then she came back, she was somewhere during that minute, wasn't she?" A cheer went up from family and friends, and Agnes could only imagine what it must feel like to be Barty, both blind and blessed, his heart as rich in courage as in kindness..She held his face in both hands and kissed each of his beautiful jewel eyes. "You ready?".His conscience as a craftsman would not let him fault the carpentry of the ship in any way; but his conscience as a wizard told him he could put a hex on her, a curse woven right into her beams and hull. Surely that was using the secret art to a good end? For harm, yes, but only to harm the harmful. He did not talk to his teachers about it. If he was doing wrong, it was none of their fault and they would know nothing about it. He thought about it for a long time, working out how to do it, making the spell very carefully. It was the reversal of a finding charm: a losing charm, he called it to himself. The ship would float, and handle well, and steer, but she would never steer quite true..Indeed, the tree inspired him. After he shot the girl, he would open the window and toss her body into the oak Let Celestina find her there, randomly pierced by branches in a freestyle crucifixion..This was only a fraction of Paul's collection. Thousands of additional issues filled rooms at home..Besides, the possibilities repulsed him. The very thought of a splendid-looking woman like Victoria submitting to a grotesque like Vanadium would have withered his soul if he had possessed a soul..The morning that it happened, Tom Vanadium rose later than usual, shaved, showered, and then used the telephone in Paul's downstairs study to call Max Bellini in San Francisco and to speak, as well, with authorities in both the Oregon State Police and the Spruce Hills Police Department..Any reasonable person would agree that the line between legitimate and harassment was hair-thin..He stepped into the house, quietly closed the front door, and examined the bottle. The glass was thick, especially at the base, where a large punt--a deep indentation--encouraged sediment to gather along the rim rather than across the entire bottom of the bottle. This design feature secondarily contributed to the strength of the container. Evidently he had hit her with the bottom third of the bottle, which could most easily withstand the blow.."Even when I was a young boy," Tom continued, "the world felt a lot different to me from the way it looked to other people. I don't mean I was smarter. I've got maybe a little better than average IQ, but nothing I could brag about. Flunked geography twice and history once. No one would ever confuse me and Einstein. It's just, I felt ... such complexity and mystery that other people didn't appreciate, such layered beauty, layers upon layers like phyllo pastry, each new layer more amazing than the last. I can't explain it to you without sounding like a holy fool, but even as a boy, I wanted to serve the God who had created so much wonder, regardless of how strange and perhaps even beyond all understanding He might be."..Glass in the door next to Agnes cracked, dissolved. Pebbly blacktop like a dragon flank of glistening scales hissed past the broken window, inches from her face..He didn't allow himself to ponder why Vanadium had come here or what relationship might have existed between the cop and Victoria. All that was for later consideration, after he had dealt with this unholy mess..FOR THE BETTER PART of a week, on doctor's orders, Agnes avoided stairs. She took sponge baths in the ground-floor powder room and slept in the parlor, on a sofa bed, with Barty nearby in a bassinet..Neighbors might not be home. And by the time he knocked, asked to use the phone, dialed ... Too great a waste of time..In the refrigerator, he found a stick of butter in a container with clear plastic lid. He took the container to the cutting board beside the sink, to the left of the cooktop, and opened it.."I'm gifted to a small extent, and it's an unusual gift," he admitted. "Nothing world-shaking. More than anything, really, it's a special perception I've been given. Angel's gift seems to be different from mine but related. In fifty years, she's the first I've ever met who's somewhat like me. I'm still shaking inside from the shock of finding her. But please, let's save this for Bright Beach and a better evening. You go down there tomorrow with Paul, okay? I'll stay here to look after Wally. When he's able to travel, I'll bring him with me. I know you'll want him to hear what I have to say, too. Is it a deal?".Leaning across the front seat, he lowered the passenger's window six inches. Then he lowered the driver's-side window an equal distance..Curiosity brought him here. Curiosity and a talent for self-preservation. Earlier, Vanadium had not come to Naomi's graveside as a mourner. He had been there as a cop, on business. Perhaps he had been at the other funeral on business, too.."Oh, that's me, all right. I'm on the FBI's most-wanted list for criminal pie jostling".Find the father, kill the son. In just nine days, Junior bedded four beautiful women: one on Christmas Eve, the next on Christmas Night, the third on New Year's Eve, and the fourth on New Year's Day. For the first time in his life--and on all four occasions--his joy in the act was less than complete..Magically, a shiny quarter appeared in Thomas Vanadium's right hand. It turned end over end, knuckle to knuckle, disappeared between thumb and forefinger, and reappeared at the little finger, beginning its cross-hand journey once more..She struggled, wept, pretended disgust, faked shame, swore to bring the police down on him. Another man, not as highly skilled at reading men as Junior, might have thought the girl's resistance was genuine, Sat her charges of rape were sincere. Any other man might have backed off, but Junior was neither fooled nor confused..Maria Elena Gonzalez, where no one lived with fear like her brothers Edom and Jacob.,MONDAY MORNING, January 17, Agnes's lawyer, Vinnie Lincoln, came to the house with Joey's will and other papers requiring attention..After Maria, Bonita, and Francesca had gone, when Agnes and her brothers joined forces to clear the table and wash the dishes, Barty kissed them good-night and retired to his room with The Star Beast.."But before you leave St. Mary's," the physician said, "I'd like a few mutes of your time. It's very important to me. Personally."."I already told you--anything in your heart is as easy to read as the open page of a book".Yet his curious attraction to these newborns kept him at the window, and he began to believe that unconsciously he had intended to come here from the moment he guided his walker out of his room. He'd been compelled to come. Drawn by some mysterious

magnetism..The dining table could accommodate six, and Agnes instructed Maria to set two places on each of the long sides, leaving the ends unused. "It'll be cozier if we all sit across from one another." Wild exhilaration burst through him like pyrotechnics blazing in a night sky, reminiscent of the rush of excitement that followed his bold action on the fire tower. Happily, Junior had no emotional connection to Prosser, as he'd had to beloved Naomi; therefore, the purity of his. The moment he had seen the building in which Nolly maintained an office-an aged three-story brick structure in the North Beach district, a seedy strip club occupying the ground floor-Junior knew he'd found the breed of snoop he needed. The detective was at the top of six flights of narrow stairs-no elevator-at the end of a dreary hallway with worn linoleum and with walls mottled by stains of an origin best left unconsidered. The air smelled of cheap disinfectant, stale cigarette smoke, stale beer, and dead hopes..Junior Cain felt as if his heart had been lanced by a needle so thin that the muscle still contracted rhythmically but painfully around it. She did? She. . . she wrote that?". Then he looked up at the massive limbs overhead, and the mood changed: A sense of impending insight at once gave way to the fear that an unsuspected fissure in a huge limb might crack through at this precise moment, crushing him under a ton of wood, or that the Big One, striking now, would topple the entire oak..He hurt too much to recover quickly and take advantage of the woman's brief vulnerability. Clambering to his feet, he backed away from her and fumbled in a pocket for spare cartridges.."Why should I care whether you have any peace?" she asked, and she seemed to be listening to a woman other than herself..Now her mooring was Wally Lipscomb-obstetrician, pediatrician, landlord, and best friend--who arrived halfway through the reception. As she listened to Helen Greenbaum's sales report, Celestina held Wally's hand so tightly that had it been a plastic champagne flute, it would have cracked..For a moment, Junior was mystified. Vanadium's movements had the quality of ritual, vaguely reminiscent of a priest raising high the Eucharist..He couldn't see into the next aisle through the gaps between rows of books, because the shelves had solid backs..They knew no one named Bartholomew, and she had never heard the name from him before, but she knew what he wanted. He was speaking of the son he would never see..The calls to Bellini in San Francisco and to others in Oregon were made with a prayer for news, but the prayer went unanswered. Cain had not been seen, heard from, smelled, intuited, or located by the pestering clairvoyants who had attached themselves to the sensational case..These would no doubt be cloyingly sentimental paintings of the bastard boy, with impossibly large and limpid eyes, posed cutely with puppies and kittens, pictures better suited for cheap calendars than for gallery walls, and dangerous to the health of diabetics..After all he'd suffered at Cain's hands, Tom Vanadium surprised himself by laughing at these colorful accounts of the wife killer's misadventures. Indeed, laughter had seemed disrespectful to the memories of Victoria Bressler and Naomi, and Vanadium had been torn between a desire to hear more and a feeling that finding any amusement value in a man like Cain would leave a stain on the soul that no amount of penance could scrub away..On the short return trip to the ophthalmologist, Agnes crazily considered driving past Chan's office building, cruising onward--ever onward-into the sparkling December night, not just back to Bright Beach, where the bad news would simply come by phone, but to places so far away that the diagnosis could never catch up to them, where the disease would remain unnamed and therefore would have no power over Barty..A tune clinked off the keys of a phantom piano in Junior's mind, "Someone to Watch over Me." The hawk-eyed watcher was the pianist at the elegant hotel lounge where Junior had enjoyed dinner on his first night in San Francisco, and twice since..The porch light wasn't on. No landscape lighting brightened the backyard. Barty was a gray shadow moving through darkness and through the darkling drizzle.."You'll do better away from the ships, all the fighting and raiding. The King's working the old mines at Samory, round the mountain. There you'd be out of his way. Work for him you must, if you want to stay alive. I'll see that you're sent there. If you'll go." At 3:22 in the morning, December 13, following a busy day of conducting ghost research, seeking Bartholomews in a telephone book, and working on his needlepoint, Junior awakened to singing. A single voice. No instrumental accompaniment. A woman..Too much, far too much to contend with, and so unfair: finding the Bartholomew needle in the haystack, hives, seizures of vomiting and diarrhea, losing a toe, losing a beloved wife, wandering alone through a cold and hostile world without a heart mate, humiliated by transvestites, tormented by vengeful spirits, too intense to enjoy the benefits of meditation, Zedd dead, the prospect of prison always looming for one reason or another, unable to find peace in either needlework or sex..His profession was cocktail piano, though he didn't have to earn a living at it. He had inherited a fine four-story house in a good neighborhood of San Francisco and also a sufficient income from a trust fund to meet his needs if he avoided extravagance. Nevertheless, he worked five evenings a week in an elegant lounge in one of the grand old hotels on Nob Hill, playing highly refined drinking songs for tourists, businessmen from out of town, affluent gay men who stubbornly continued to believe in romance in an age that valued flash over substance, and unmarried heterosexual couples who were working up a buzz to ensure that their rigorously planned adulteries would seem glamorous..If Cain had been attracted to one woman by her looks, surely he would be attracted to the other. And perhaps the sisters shared a quality other than beauty that drew Cain with even greater power. Innocence, perhaps, or goodness: both foods for a demon..By the time this operation concluded and the sulphurous Mr. Cain was brought to some form of justice, Simon might have spent twenty or twenty-five percent of the fee that he'd collected from the liability settlement in the matter of Naomi Cain's death. The attorney put a substantial price on his dignity and reputation..When Celestina first entered his ICU cubicle, the sight of his face scared her in spite of the surgeon's assurances. Gray, he was, and sunken-cheeked-as though this were the eighteenth century and so many medicinal leeches had been applied to him that too much of his essential substance had been sucked out..He missed Naomi. She'd always known exactly the right thing to say or do, improving his mood with a few words or with just her touch, when he was feeling down..Chicane packed the ice against Junior's thighs. "Severe spasm causes inflammation. Twenty minutes of ice alternating with twenty minutes of massage, until the worst

passes." Leaving Frieda unconscious and reeking, a condition in which her bralessness had no power to arouse him, Junior left. For a while he thought the fear would end only when he perished from it, but eventually it faded, and in its place poured forth self-pity from a bottomless well. Self-pity, of course, is the ideal fuel for anger; which was why, pursuing the Buick through fog, climbing now toward Pacific Heights, Junior was in a murderous rage. By the time he reached Cain's bedroom, Tom Vanadium recognized that the austere decor of the apartment had probably been inspired by the minimalism that the wife killer had noted in the detective's own house in Spruce Hills. This was an uncanny discovery, troubling for reasons that Vanadium couldn't entirely define, but he remained convinced that his perception was correct. Packed full of aftermath, the movie was too violent for Junior's taste. He had wanted to meet at a showing of Doctor Dolittle or The Graduate. But Google, as paranoid as a lab rat after half a lifetime of electroshock experiments, insisted on choosing the theater. "I guess so, but it's not that. I was thinking of something my little girl said." WEDNESDAY, fully two days after delivering honey-raisin pear pies with Agnes, Edom worked up the nerve to visit Jacob. His waitress was a cutie. She flirted with him, and he knew he could have her if he wanted. Junior gave the Raisinets to her, and Google left the theater with his candy and his cash. The cord wasn't long enough to allow Celestina to take the telephone handset with her, so she put it down on the nightstand, beside the lamp. At the foot of the bed: a cedar chest. Four feet long, two feet wide, perhaps three high. Brass handles. "By the way he acted, you'd have sworn that he gave me and Angel shelter in the storm, back then, instead of turning us out to freeze in the snow." "There's nothing here for you," she said, stepping back from the door in order to close it. At last, as the sun slowly set, he arrived at the highest of the high redoubts, beyond which the branches were too young and too weak to support him farther. Against a sky red enough to delight the most sullen sailors, he rose and stood in a final crook of limbs, pressing his left hand against a balancing branch, right hand planted cockily on his hip, lord of his domain, having kicked off the trammels of darkness and fashioned from them a ladder. sport shirt just for no reason at all, because she thought he'd look nice in it? Amazed, Agnes gaped at her baby. The throat lump that blocked her speech was part pride, part awe, and part fear, though she didn't at once understand why this wonderful precociousness should frighten her. Junior knew that he must remain vigilant. Vigilant and focused until January 12 had come and gone. Eight days to go. She kissed his cheek, and he pulled his arms out from under the covers to hug her. Such small arms, but such a fierce hug. When Junior checked his Rolex, he realized that he didn't know how long he'd been sitting here since Ichabod had driven off in the Buick. Maybe one minute, maybe ten. Celestina sensed an easy camaraderie between these two men, but also tension that was perhaps related to the reference to an illegal search. He ardently wished that he hadn't killed her with such merciful swiftness. If he'd tortured her first, he would now have the memory of her suffering from which to take consolation. They came to the house in Boatwright Street after dark. They kicked the door in, and Hound, standing among the armed and armored men, said, "Him. Let the others be." And to Otter he said, "Don't move," in a low, amicable voice. He sensed great power in the young man, enough that he was a little afraid of him. But Otter's distress was too great and his training too slight for him to think of using magic to free himself or stop the men's brutality. He flung himself at them and fought them like an animal till they knocked him on the head. They broke Otter's father's jaw and beat his aunt and mother senseless to teach them not to bring up crafty men. Then they carried Otter away. She looked around the room. "He's invisible like the Cheshire cat?" "His whole world is as real as ours, but we can't see it, and people in his world can't see us. There're millions and millions of worlds all here in the same place and invisible to one another, where we keep getting chance after chance to live a good life and do the right thing." According to the newspapers, the police also credited him with the murders of Naomi, Victoria Bressler, and Ned Gnathic (whom they had connected to Celestina). He was wanted, too, for the attempted murder of Dr. Walter Lipscomb (evidently Ichabod), for the attempted murder of Grace White, and for assault with intent to kill Celestina White and her daughter, Angel, and for the assault on Lenora Kickmule (whose foxtail-bedecked Pontiac he had stolen in Eugene, Oregon). Agnes held a smile as best she could, determined that her son's final glimpse of her face would not leave him with a memory of her despair. Junior hadn't paid attention to everyone who visited the pianist though surely he'd have noticed a certain stump in a cheap suit. He knew that he needed to get a grip on himself. But he could not keep his breathing slow and deep, couldn't remember any of Zedd's other foolproof methods of self-control, couldn't recall a single useful meditative technique. As Agnes slipped excess pillows out from behind him and eased him down into the covers, Barty half woke, muttering about how the police were going to kill poor Lummoxx, who hadn't meant to do all that damage, but he'd been frightened by the gunfire, and when you weighed six tons and had eight legs, you sometimes couldn't get around in tight places without knocking something over. The nurse noted that the maximum weight capacity of the elevator allowed all of them to take the same cab, if they didn't mind being squeezed a little. The previously flat, monotonous voice had in it now a subtle but undeniable new roundness of tone: "And every human being, every living thing, is a string on that instrument." Celestina put Angel down, and the girl raced to the bathroom as Wally stepped into the public hall and pulled the apartment door shut behind him. Although only half the stools at the counter were occupied, and none of those close to Junior, customers were seated in most of the booths. Some had their backs to him, and three were about Vanadium's size. Suddenly so many of Zedd's greatest maxims seemed to conflict with one another, when previously they had together formed a reliable philosophy and guide to success. The verdant hills to the east lay like slumbering giants under blankets of winter grass, bright in the morning sun. But when the shadows of clouds sailed off the sea and gathered inland, the slopes darkened to a blackish green, as somber as shrouds, and a landscape that had appeared to be sleeping forms now looked dead and cold. No scent of gasoline fouled the air. Apparently, the tank had not burst. Sudden immolation seemed unlikely-but only an hour ago so had Joey's untimely death. After moving all of a hundred feet, Celestina and Wally-with Grace fretting that someone would be hurt-had torn down

the high stave fence between properties, for theirs had become one family with many names: Lampion, White, Lipscomb, Isaacson. When backyards were joined and a connecting walkway poured, Barty's travels from house to house were greatly simplified, and regular visits by the Gonzalez, Damascus, and Vanadium branches of the clan were also facilitated. Years earlier, a stream had been diverted to fill the vast excavation. Stock fish were added, mostly trout and bass. One of the hardest things that she had ever done was to leave him then, alone in his room, with the hateful something still quietly growing in his eye. She wanted to move the armchair close to his bed and watch over him throughout the night. "Well, certainly, I understand," said Panglo, slowly lowering the offered hand, although he clearly didn't understand at all. Sobbing desperately, he dropped the telephone handset on the secretary, seized the dishtowel. He wrapped the cloth tightly around the shattered stump, applying pressure to diminish the bleeding. Lipscomb shifted his gaze from the street below to the source of the rain. "Phimie was not gone long, perhaps a minute-a minute and ten seconds at most-and when she was with us again, it was clear from her condition that the cardiac arrest was most likely secondary to a massive cerebral incident. She was disoriented, paralysis on the right side ... with the distortion of the facial muscles that you saw. Her speech was slurred at first, but then something strange happened. . . Reverend White's polished, somewhat theatrical, yet sincere voice rose out of the past to issue this threat in Junior's memory as he had issued it that night, from a tape recorder, while Junior had been dancing a sweaty horizontal boogie with Seraphim in her parsonage bedroom. The aging, fugitive Nazi had been replaced at the front desk by a woman with messily chopped blond hair, a brutish face, and arms that would dissuade Charles Atlas from challenging her. She changed a five-dollar bill into coins for the vending machines and snarled at him only once in strangely accented English. In spite of the gloom, the boy's miraculous accomplishment was evident: his clothes and hair were dry as though he'd worn a coat and hood. An hour later, when Barty decided he wanted a soda, he switched off the book and asked Angel if she would like something to drink. To buy as much time as possible while Enoch Cain's assault was still fresh in Celestina's mind, Tom proposed that they remain hidden away for another two weeks, unless the killer was apprehended sooner. "Then if you go to Wally's house from here, you'll want to install the best alarm system you can get, and you should lead a restricted life for quite a while, even hire security if you can afford it. The smartest thing would be to move out of San Francisco as soon as Wally's recovered. He retired young, right? And a painter can paint anywhere. Sell the properties here, start over somewhere else, and make the move in such a way that you can't be easily traced. I can help you work that out." Through tears, that night, she asked him if the commitment he was making didn't frighten him. In November, Edom asked Maria Gonzalez to dinner and a movie. Although he was only six years older than Maria, both agreed that this was a date between friends, not really a boy-girl thing. After a day of work, the pencil portrait of Nella Lombardi was finished. The second piece in the series-an extrapolation of her appearance at age sixty-was begun. Strapped to the bracing board, semi-immobilized to prevent the accidental dislodgement of the intravenous feed, Junior's right arm felt half numb, stiff from disuse. Junior's heart knocked so hard and fast that he wouldn't have been surprised if Vanadium, at the far end of the room, had begun to tap his foot in time with it. He tried to lean back as he dropped, with the hope that he would fall under her, providing cushion if they met with sidewalk instead of lawn. Because the tower stood on a ridgeline that marked the divide between county and state property, most of the attending constabulary were county deputies, but two state troopers were present, as well. He carried the mug to the sink, poured the brew down the drain and saw the cooler standing in the corner. He hadn't noticed it before. A medium-size, molded-plastic, Styrofoam-lined ice chest, of the type you filled with beer and took on picnics. As a homicide detective, Vanadium had a career-spanning ninety eight percent closure-and-conviction record on the cases he handled. Once convinced he had found the guilty party, he didn't rely solely on solid police work. He augmented the usual investigative procedures and techniques with his own brand of psychological warfare-sometimes subtle, sometimes not-which frequently encouraged the perpetrator to make mistakes that convicted him. This guy was spooky. Junior was beginning to think that the detective's unorthodox behavior wasn't a carefully crafted strategy, as it had first seemed, but that Vanadium was a little wacky. "Because He didn't want you to be a dog." She finished tying a bow in the drawstrings. "There. You look just like an M&M." Settling onto the empty stool beside this beauty, Junior offered to buy her a drink, and she accepted. Although he had made no effort to summon them, tears spilled from Junior's closed eyes. They weren't drawn from him by thoughts of poor Naomi. These next few days-perhaps weeks-were going to be tedious, until he could have Nurse Victoria Bressler. Under the circumstances, he had good reason to feel sorry for himself. In her arms she held Bartholomew. The infant was not heavily bundled, for the weather was unseasonably mild. When the third knave of spades appeared, Edom said to Maria, "What kind of enemy does three in a row describe?" "I'm going to recommend that you be admitted overnight and that we lance these under hospital conditions. We'll use a sterile needle on some of them, but a number are so large they're going to require a surgical knife and possibly the removal of the carbuncle core. This is usually done with a local anesthetic, but in this instance, while I don't think general anesthesia will be required, we'll probably want to sedate you that is, put you in a twilight sleep." "And you give yourself far too little credit," Salk continued gently. "There's no doubt in my mind that Perri was a hero. But she was married to a hero, as well." Reminding himself that nature was merely a dumb machine, utterly devoid of mystery, and that the unknown would always prove familiar if you dared to lift its veil, Junior discovered he could move. Each of his feet seemed to weigh as much as one of Wroth Griskin's cast bronzes, but he crossed the sidewalk and went into Galerie Coquin. He'd once spoken that very sentiment to her. Golden haze, sun in the heart. His words had melted her, tears had sprung into her eyes, and sex been better than ever. Descending the stairs, Edom said, "September 18, 1906, a typhoon slammed into Hong Kong. More than ten thousand died. The wind was blowing with such incredible velocity; hundreds of people were killed by sharp pieces of

debris-splintered wood, spear-point fence staves, nails, glass-driven into them with the power of bullets. One man was struck by a windblown fragment of a Han Dynasty funerary jar, which cleaved his face, cracked through his skull, and embedded itself in his brain." On the morning of November third, Barty asked Maria to inquire of Agnes what she would like to have read to her. "Then when she answers you, just turn and leave the room. I'll take it from there." Now here was a thing, worse than the thought of a quarter in the closed hand: Neddy's eyes seemed to follow Junior as he rooted among the trash bags. On this morning in March, minutes after the pie caravan had departed, Edom got his Ford Country Squire out of the garage and drove to the nursery, which opened early. Spring was drawing near, and much work needed to be done to make the most of the rosarium that Joey Lampion had encouraged him to restore. He happily contemplated hours of browsing through plant stock, tools, and gardening supplies.

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