## **HARM**

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Harm
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This is a work of fiction. Names, characters, places, and incidents are either the product of the author's imagination or are used fictitiously. Any resemblance to actual persons, living or dead, events or locales is entirely coincidental.

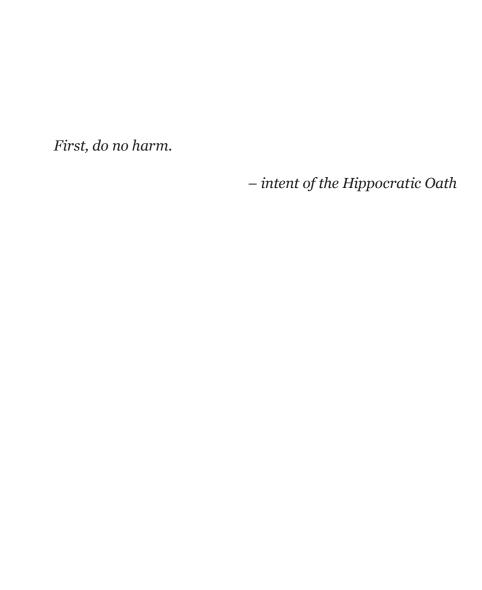
#### Acknowledgements

Many excellent non-fiction books provided the factual background for the novel. In particular, G. Edward Griffin's World Without Cancer: The Story of Vitamin B17 describes 'how science has been subverted to protect entrenched commercial interests.' Ellen Brown's Forbidden Medicine tells the shocking tale of the FDA's pursuit of a medical doctor who successfully treated cancer using alternative therapies. In an ongoing effort to 'keep his clinic open, he faced raids and robberies, a near-fatal beating, a kidnapping, and a prison sentence many called justice gone wrong.' Dr. Marcia Angell's book The Truth About The Drug Companies outlines in detail how the pharmaceutical industry has gained 'nearly limitless influence over medical research, education and how doctors do their jobs.' Politics in Healing, by legislator Daniel Haley, sheds light on the politicization of medicine and the effort to suppress promising anti-cancer drugs. The \$800 Million Pill by Merrill Goozner and On The Take by Jerome P. Kassirer, M.D. also expose a corrupt health care system whose costs far outweigh its benefits.

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# for Bill



## Chapter 1

The thing that bugs me the most is that people think the FDA is protecting them – it isn't. What the FDA is doing and what the public thinks it is doing is as different as day and night.

– FDA Commissioner Herbert Ley

#### Thursday February 29

The upper level suite in the upscale Prosperity Building said it all: Art Farber was finally on top. With the fall of his major competitor, Art's company was set to become the number one manufacturer of chemotherapy drugs in the country. He had to expand, go big, and this was just the beginning.

Missy, the realtor, towering beside him, reeled off the selling features. Twelve-foot high ceilings, rare black marble floors, and teak trim imported from India. At twenty-nine, she was ambitious, both a digger and a climber, and a reminder of four ex-wives. Missy wanted the commission, but flaunted the low interest rate. If Art assumed the terms of the current mortgage, he could lock in an excellent price.

He strode to the north window and stared at a wall of skyscrapers on Broadway. He had to ramp up production and needed more space. Drug manufacturing could stay in the New Jersey warehouse, but top management would move. Production was set to double. Art made a four-drug cocktail that was used to combat a wide variety of cancers. It worked on leukemia, on tumors of the breast, pancreas, liver, skin, kidney, stomach, and colon; everything under the sun except brain cancer, thanks to the blood-brain barrier. The complete treatment involved thirty-two injections over an eight-week period and cost forty thousand dollars, retail. With one out of four people dying from cancer every year, and with no end to the war in sight, he had a guaranteed market.

Missy stood at the doorway. "It won't last long," she said. "Not at this price. Not in this location."

He moved to the east window and stared at his own reflection. He was sixty-two, soft in the middle, graying, and losing his hair. With lifts in his shoes, he was five-foot-six, but he may have been shrinking. A life of stress, worry, and loss was taking its toll. He was lonely and alone, and Missy was keeping her distance.

"What about the top floor?" Art asked.

"The very top? That's pricey," she said, with a twinge of regret. She meant it was out of his stated price range.

"Show me." Art was a man who took risks, who bet on the future. He gambled on a deck stacked in his favor and trusted the power of money.

Directly overhead, Art saw the same spacious rooms, same amenities, but also skylights and an outside terrace. There was no floor above him, no one stepping upon him, no one higher than him.

"There's nothing else like it in lower Manhattan," Missy said, eyes glittering. The short elevator ride had given her a new spark, bringing high color to her hollow cheeks.

They talked numbers. Wellspring Pharmaceutical was currently trading at \$25.42, with analysts projecting \$60 within the year. Last year he made nine billion dollars in profit. Company liability was low and cash on hand was high. It would be tight, but he could swing it. With the recent IRS changes, Art had to either spend more money or pay more tax.

His financial disclosure made Missy giddy. "We'll negotiate hard and I'll get you a good price." She moved closer, taking his arm.

Her long black hair smelled of vanilla. She was tall, over six-foot, and he was eye level to her shoulder, rounded and milky white. Despite the damp February chill, she wore a beige sleeveless sheath and her long legs were bare. She didn't seem to feel the cold.

"The view makes a statement," she said, staring with him out the window. "You can see infinity. There's nothing in your way. You're on the top of the world." She turned and looked at him, raising one arched eyebrow. "What you see is yours for the taking."

He nodded, returning her eager smile. She was right, the building was impressive, the floor even more so. He could receive investors, government regulators, and important elected officials. He wouldn't have

to get out balance statements or quarterly reports—the space spoke for itself. He caught her eye. "I'll take it."

She smiled broadly, revealing impossibly white, perfect teeth. "Then I say we have a drink to cinch the deal."

He glanced at his watch. It was six-thirty. "Would you care to make it dinner?"

She reached for his belt. "Later. I'm hungry now."

## Chapter 2

It was an hour earlier in Duane, on the dark side of dusk, and Cory Montclair was stuck in traffic. Stopped at a light, she glanced at her watch. Five-forty. She was late already. Her eighteen-month-old daughter had to be picked up at daycare by five-thirty, and no tardiness was ever allowed. No unfortunate accident or unexpected trip to the hospital would warrant a pardon in the sitter's mind. Mrs. Pitt ran a tight ship and made no allowance for catastrophes. This was Cory's second this year and she was on notice. She couldn't afford to lose the sitter. Mrs. Pitt was cheap; within the range of affordability of a single mother on a post-doctoral salary.

The light changed and Cory sped forward, wincing as the bald tires on the old Volkswagen bug screeched. The college town in south central Texas had a population of only sixty thousand, but the roads weren't designed for the state's recent growth. She went north another block and reached the boundary of the bad side of town. The four-lane road turned to two and the sidewalks disappeared. The tarmac was cracked and pitted and traffic slowed. Cory glanced at her watch. Five-forty-five. Up ahead was an amber light. She gunned the accelerator, changed lanes, cut off a car, and ran the light.

She reached the sitter's just past six and zoomed into the driveway. She leapt out of the car, roared across the yard, and bounded up the steps. The inside door was closed and she tried the handle—locked. She knocked. And waited.

Every day was like this. She had to leave work early and make a mad dash in traffic to be on time. It was a long day for Sophie too and she screamed every morning when she was dropped off, crying inconsolably as Cory unwound the tiny hands from her neck and pried the legs from her hip. It was an intolerable but necessary arrangement for them both.

Finally, the hall light came on, the locks clicked, the chain banged, the door opened, and Mrs. Pitt stepped out. She was in her sixties, gray and heavy-set. She wiped her hands on a stained apron she wore over a polyester tracksuit. "You're late," she said coldly.

"I'm sorry. It won't happen again."

"That's what you said the last time. I told you, no more."

"There was an accident at work. A student was bit by a rat and insisted on going to the E.R. She wanted a tetanus—"

"I'm afraid our arrangement is no longer working," Mrs. Pitt said, interrupting.

"I had no choice. I would have sent the lab tech to the hospital, but she had to go to the hardware store and get a lock and a trap. The rat is loose. We can't let it escape. It's in a contamination lab. There was paperwork and—"

"The day ends at five-thirty. Period. Seeing as you're a doctor, you'd think you'd get that simple fact."

"I'm not a medical doctor and I do get it. I'm sorry."

"No one else is ever late."

But everyone else was married and it was easier for one of two parents to make it on time. "It won't happen again."

"You're right, it won't. Sophie isn't coming back."

At the mention of the name, Cory tuned into the fact that from somewhere upstairs, Sophie was screaming. Cory barged past the sitter and charged up the steps. The door to the room at the top of the stairs was closed and she flung it open. Sophie stood in the crib in the dark room, howling. She was dressed in her hat and winter coat, and her face shone with tears. She was terrified of the dark. Cory vaulted across the room and swept her up into her arms.

Sophie's body wracked with shudders. Heat radiated from her. Cory tore off her hat and unzipped the jacket. Sophie felt feverish. Her skin was clammy and hot, like it was when she was dying. Cory hugged her tight, patting her back, wiping her face. "It's okay, it's okay, it's okay," she said, though it was not.

Behind her, from the doorway, the sitter cleared her throat. "I dressed her when the day ended. When she was supposed to leave."

Cory whirled around. "This is unacceptable."

"Precisely. Rules are rules and a schedule is a schedule."

"I'm not talking about the time." Cory yelled so stridently, Sophie flinched.

Mrs. Pitt took a step back. "It doesn't hurt to cry. I raised five children and I know what I'm doing more than you."

"We won't be back."

"So I said. And don't be looking for no refund."

Holding Sophie close, Cory swept past the grim-faced shrew and marched down the stuffy stairs. The air smelled foul, of burned grease. Cory stepped out into the clear night and took a breath of cold fresh air. She smoothed Sophie's soft curls and kissed her warm skin.

The drive home was more relaxing. Cory cranked the radio and aimed the rearview mirror at the back seat, so she could keep a close eye on her daughter. The music seemed to revive her. With her jacket off and Raffi singing, Sophie sat contentedly in her car seat, chewing her fingers, happily staring out the window. She had olive skin and dark hair, and looked like her Spanish father, euphemistically called the Count. Mother and daughter couldn't look more different. Cory had auburn hair, more copper than brown, with a few strands of gray, though she was only twenty-eight. She had pale blue eyes, and Sophie's were black and framed with long thick lashes, another legacy of the Count.

She'd almost died at birth; there'd been trouble from the start. Though unexpected, she was not unwanted. She gave Cory three months of morning sickness, three more of heartburn, another three of exhaustion. Sophie was supposed to be born at home, but she was breech and ended up being cut out. A hospital physician thought she looked jaundiced and ordered full liver tests. Four hours old and she was injected with dye and given a scan to check her hepatic circulation. It was a nightmare and set the stage for what was to come.

Cory hit another light and braked gently. At a full stop, she turned around and looked at Sophie. The baby reached out her hand and smiled a rare smile, showing tiny teeth. Her first set of molars were starting to come in. Cory blew her a kiss, and Sophie, who got it backwards, moved her hand to her mouth, catching the kiss.

The car behind honked. The light had changed and Cory accelerated. She drove on, wondering what to do about daycare. She needed two hundred dollars more a month to re-enroll Sophie in Campus Care. The co-op served Duane University and catered to working parents. The place was open daily from six to eight, and from nine to seven on weekends. Parents had to volunteer eight hours a month and Cory

enjoyed helping out. Sophie had spent five happy months there until she got sick.

It was just two hundred dollars. The daycare was around the corner, so there would be less driving. They could change their diet. For six months, Sophie had been on a restricted food plan and they weren't eating anything white—no flour, sugar, or salt. They ate mostly fruit and vegetables, all organic—nothing with additives and preservatives. If they lightened up on their diet, turned down the temperature in the house a few degrees, they could scrape by. It would only be for a few months. By August, if things went as planned, her boss, currently on sabbatical in Nigeria would retire, and Cory would replace him. He was grooming her for his spot. As an assistant professor, her salary would double and her financial worries would vanish. She just had to hang in there for another six months.

## Chapter 3

Thirty minutes later, Cory was home. She lived on a dead-end street one block south of campus in a Victorian house that was built in 1875 by her great, great grandparents. There was a long straight driveway and Cory parked near the curb. She extracted Sophie from her seat, walked to the mailbox, and grabbed the mail. There were local flyers, election ads, and one regular-sized letter formally addressed to Dr. Cordelia Rose Montclair. It was from the legal department of Greenlee Hospital and marked 'confidential' and 'urgent.'

The next-door neighbors were also just getting home and Cory returned their wave. On a street where houses passed down through families, the neighbors were new blood. They arrived in June when Sophie was at her worst. They were professors at the veterinary college and had an eight-year old son called Frankie and an ancient terrier named Judy. Cory had learned this in the fall from the *Duane Tribune*, which ran a front-page spread about them.

She tucked the mail under her arm and headed down the driveway to the house. It looked welcoming, with the windows glowing in the darkness as if with ethereal light. The house was centered on an acre of prime real estate and surrounded by majestic trees. It was the family tradition to bury the placenta of newborn babies on the grounds. According to her grandmother, this nourished the land and kept it alive. It was easier when the baby was born in the house, as Cory had been, as had her mother, and her grandmother, and on down the line. All except Sophie, whose afterbirth was mistakenly discarded.

Cory reached the house. It was two stories high, with big windows, a pitched roof, peaked gable, and decorative carved frieze. There were two front porches—one upstairs and one down. The master bedroom had a small balcony overtop the living room bay window, in which the dog stood barking.

Pluto was a stray, approximately three, who showed up a few months before Sophie was born. He looked like a black lab, but was on the small side. He had sleek fur and a bit of a waddle. He liked to eat. The days were long for him too and he was currently digging at the glass of the bay window. Adjusting Sophie on her hip, Cory climbed the cracked stoop, unlocked the front door, and let him out.

"Dada." Sophie said her only word. She was quiet and cautious, never babbled, seldom smiled. The pediatrician warned that her development would likely be delayed because of leukemia. She'd been diagnosed at nine months and endured one round of chemo that nearly killed her. She'd withered away, lost ten pounds, half her body weight. Now at twenty-two pounds, she was underweight but gaining ground. At thirty-one inches, she was of average height, but Cory thought she would be tall. She herself was five feet seven, and the Count was at least six feet.

Pluto tore around the yard, peeing on his favorite trees. Cory sat down on the broken stoop with Sophie and waited. The house had fallen on hard times. Everything needed to be fixed. The roof had to be replaced, the white clapboards painted, and the plumbing redone. The trees were overgrown and the walkway had more weeds than concrete. Cory had been saving for repairs when Sophie got sick. Now her savings were gone and she was deep in debt. She was hanging by a thread, waiting for August.

Pluto loped to the house and they went inside. Cory turned on lights as she headed for the kitchen. She slipped Sophie into the chair that hooked onto the table and poured her a cup of organic apple juice. Pluto got a milk bone and Sophie got a homemade cookie made of ground oats, eggs, molasses, raisons, and chopped pecans. Cory looked at the letter. It wasn't a bill, which she would have tossed without opening. She had a box of them and paid bits and pieces every month, whatever she could afford. It would never be enough.

She tore open the envelope. The hospital had recently ceased all correspondence and had sent a collection agency after her that had been pestering her for weeks. Last month she disconnected the landline and blocked them from calling her cell phone. Now it was the hospital again. The letter was from their legal department and typed on heavy paper. She unfolded the page and scanned it quickly. It was

short and to the point. Cordelia Rose Montclair was duly informed that a judge had garnished her wage to enforce the collection of her hospital bill. The withdrawal of five hundred dollars a month from her checking account would commence immediately and continue until the seventy-five thousand dollars debt was paid in full.

Cory buckled under the weight of the letter. She could barely breathe. She slumped into a chair, her heartbeat pounding in her ear. Sophie was looking at her with concern. Cory affected a smile, trying not to hyper-ventilate. This wasn't possible. How could it happen?

She got up, feeling weak, threw lentil stew in a pot, and turned on the stove. She chopped a banana, tossed it in the blender, added a splash of soymilk, and revved the machine, screaming inwardly along with the motor.

The hospital made Sophie sick. During her first round of chemo, she got MRSA, the notorious hospital-based antibiotic resistant staph bacterium. She ended up in ICU for two weeks. Sophie had been pre-approved for chemotherapy, but not ICU. Without pre-approval, health insurance refused to pay the bill. Cory appealed, but the insurance company wouldn't budge. The hospital wanted their money and it seemed they were going to get it. They would take it straight out of her account. It was too unfair. How could they do it?

True, they warned her it was coming, had called and sent letters. She thought if she ignored it, pretended it wasn't happening, that it wouldn't. Now she needed money. She had one credit card, but it was almost maxed out. She'd applied for others, but with outstanding medical debt, she'd been declined. She tried to take a mortgage out on the house, but banks weren't lending, especially not to someone with no 'real' employment history. She could declare bankruptcy, but then she'd lose the house. She could never sell. Her grandmother said Cory was to defend it with her life. It had survived the 1900 hurricane, the 1918 Spanish flu that killed her great grandmother, the Depression, and the 1965 flood. Cory could not be the one to let it go.

She would have to borrow the money. She had a short list of friends, but only one with money. Janie Bartlett was a grade three teacher, married to a Hollywood mogul. Cory had seen photos of her Bel Air mansion, with her slew of servants, infinity swimming pool, tennis court, and sauna. Cory and Sophie had an open invitation to

visit anytime. If Cory needed anything, 'money, whatever,' she was supposed to call.

She met Janie in a Tijuana clinic in June. Against medical advice, Cory checked Sophie out of ICU and sought alternative treatment in Mexico. One shot of a wonder drug called Oxylace sent the cancer into remission. The drug cost a hundred dollars; a week stay at the clinic cost one thousand dollars. Janie was there with her six-year-old son, Brad, who was also suffering from acute lymphoblastic leukemia. He didn't make it. Eight weeks of chemotherapy had destroyed his body, but not his cancer.

After dinner when Sophie was bathed and in bed, Cory took her cell phone to the study and sat down at her mother's antique desk. She didn't need much money, just three thousand dollars, for just six months, until her post-doc was finished and she had her new position. It was enough money to cover Sophie's daycare and the court-ordered payment. She could begin paying off the loan at the end of the summer. Crossing her fingers, Cory placed the call.

The phone rang and rang. She stared out the window at cold looking trees and began to sweat. What if Janie had a new number? There was no one else Cory could ask. She had been raised to be self-sufficient. She wasn't supposed to ever ask anyone for anything, to never be in anyone's debt. She was to trust that everything would work out. According to her grandmother, the house was protected. Cory was to blindly rely on the help of unseen hands that would work behind the scenes to set things right. The hands, of course, belonged to the dead, for Anne Catherine Rose believed the house was haunted. The rooms were filled with ghosts; Cory's dead parents mangled in an accident and everyone else who came before them and refused to go. As a child, Cory was often told to be quiet, to listen for the sound of laughter, giggling, and the piano playing all by itself. Apparently the ghosts were boisterous, though she never heard anything. Her grandmother said the skill would come, but it hadn't come yet. So far, Cory had no evidence of ghosts. She heard pipes knocking, wood settling, but nothing untoward. If she discounted the owls.

She was about to hang up, close her phone, when the call was answered. "Cory, is that you? It's been months. Everything all right?"

"Everything's fine," Cory said, sinking into the chair with relief. And compared to Janie, everything was fine. Janie's child was rotting in the ground and Cory's was upstairs sleeping.

"Sophie okay?"

"She hates daycare, still has nightmares, not talking." Cory going out of her way to talk down her joy.

"It will get easier. You got that new position yet? Fixed up your house?"

"Hopefully in August. In the meantime, I'm working hard, nose to the grindstone."

"Any man to speak of?"

"Not remotely and not looking. Sophie is enough." And Cory wincing, saying the wrong things. She changed the subject. "How's L.A.?"

Bad news, Janie was in D.C., not on vacation, but in the throes of a divorce. Cory said she was sorry, but Janie wasn't. She was happy being single. She was no longer teaching. She couldn't face healthy kids. She'd formed a new group she called END, which was an acronym for Enough Nasty Drugs. Her mission was to pass the Access to Medical Treatment Act, which would get the FDA out of health care and let doctors use whatever treatment they liked. "Have you heard of the bill?" Janie asked.

"No." Cory wasn't political. She didn't follow issues or get caught up in causes. She was taught to mind her own business.

"Did you read those books I gave you?"

In the summer, Janie sent Cory four books on alternative health. "I haven't had time."

"Read the books. In the meantime, you can join."

"What do I have to do?"

"Pay fifty dollars for a preferred yearly membership. You get a t-shirt. I'll send you an email with a link. You can pay with a credit card. Our startup costs are high. We need pamphlets, a website, business cards, signs. We need money. I'm living hand to mouth."

There was no way Cory could ask for a loan. "Can I join later?"

"Sure. Tomorrow's fine. Will you do me a favor?"

It seemed so easy for Janie to ask. "Absolutely," Cory said. "Do you need a place to stay? I told you, you're welcome any time." A house was the one thing she had.

"I need you to write a letter."

"To whom?"

"A letter to the editor."

"Of my newspaper?"

"A journal."

"A scientific journal?"

"Yes. The Canadians are about to start an Oxylace trial to treat brucellosis in cows. Write to the *Canadian Journal of Cancer* and say that Oxylace works in people."

"There's no scientific study to support that."

"You've got the Mexican data."

"I can't use it." When the doctor from the clinic learned Cory was a biochemist, he gave her his recent case files and asked her to write a scientific paper about the merits of Oxylace. She would have helped him if she could, but it was not possible. "He had no controls. It wasn't a double-blind study. Anything I write would be anecdotal, not scientific."

"Fine," Janie said. "Get personal. Write about your own experience. Keep it short, but to the point."

"Do I have to sign it? Can I be anonymous?"

"Be clear about your credentials," Janie said. "Don't worry, it's a small Canadian journal. No one reads it. It's not like it's going into the *Journal of the American Medical Association*. Not that JAMA would ever allow it."

Cory stared out the window at the skeletal trees that looked naked and exposed. The call wasn't going as planned. She wanted a loan and ended up with a request for fifty dollars and a letter. Typically she wouldn't get involved. But, it was a good cause. If it helped spread the word in the medical community of a good drug, it was the right thing to do. Besides, she'd never heard of the journal before and it probably had few readers. "Okay."

"You're the best. Can you do it now? I'll stay up until I get it."

Cory had exams to grade, a statistical analysis on her latest research to run, but she wrote the letter:

While Oxylace has been used to treat brucellosis in cattle, it should be noted that the drug has been successfully used to treat a wide variety of human cancers. In Mexico, in the last

five years, 44 patients treated with the drug fully recovered. With the cost of the one-time injection less than \$100, the treatment is cheaper, more effective, and far less toxic than Wellspring Pharmaceutical's four-drug cocktail that costs \$40,000 and is endorsed by the AMA and approved by the FDA. Anecdotal evidence certainly suggests there is sufficient clinical data to warrant, in addition to cattle, a thorough study in humans, of a drug that may well cure cancer. Sincerely, Cordelia Montclair, PhD, Post-Doctoral Fellow, Department of Biochemistry, Duane University, Duane, TX.

She emailed the letter, got her book, and went to bed. She read Harlequin romances. Light reading took her mind off life, and sometimes brought good dreams. Not tonight. Instead, she had a recurring nightmare. It was a dark night, there was no moon, no stars. She was in the backseat of a car with no one at the wheel. The car was airborne, flying down a mountainside, with the wind and snow-coated trees rushing by. She knew the car would crash and started screaming. It woke her up, it always did—the sound of impending doom.

### Chapter 4

There is no alternative medicine. There is only medicine that works and medicine that doesn't work.

- Richard Dawkins

#### March 1

On Friday morning, Cory was heading back to the hospital. There was no way she could pay the court-appointed bill and the hospital would have to amend it. She had Sophie with her. What else could she do? Cory had called the lab and left a message saying she'd be late and Sophie was coming in.

The hospital's business office was on the ground floor in the administration wing directly below ICU. To those in the office, it must have seemed like money was raining down from heaven. While Sophie slept in her arms, Cory sat in the packed waiting room waiting to speak to the insurance liaison officer with the unlikely but apt name of Terrance Killjoy. He was the interface between patients, the hospital, and insurance companies, but as his actions made clear, he worked for the latter two. She'd seen him at least a half dozen times in the last six months and his story was always the same. Sophie may have picked up MRSA at the hospital, but they were not responsible. It was not up to them to let the insurance company know Sophie was moved to ICU. He couldn't force the insurance company to pay, but he could force her. And she could forget the insurance negotiated rate, which was half the uninsured rate, because the hospital didn't bargain with individuals. They would discount her bill twenty percent if she paid it in full, but she didn't have sixty thousand dollars.

After waiting thirty minutes, he was ready to see her. She went into his office, took an uncomfortable seat across his desk, and adjusted Sophie on her lap. "You garnished my wage," she said softly, so as not to disturb the baby.

Killjoy tapped at a keyboard. He was overweight and laden with jewels. A diamond sparkled in his ear, a heavy watch dangled on his wrist, and gold rings shone on his fingers. So much gold seemed to weigh him down. He frowned at the computer screen, fat jowls hanging. "You left us no choice. You did not respond to our correspondence. You disconnected your phone."

"You wouldn't stop calling. I can't afford the bill."

"The judge thought otherwise."

Sophie woke up, looked around, and started to cry. Cory patted her back, soothing her to silence. "Did he look at my bank account? My monthly pay?"

"The judge went by your own figures."

"It's ridiculous. Can't we negotiate a reasonable amount?"

"The time for negotiation is over."

"What? There was a time for negotiation?"

"We provided a service. Your daughter appears healthy." He smiled at Sophie, who shrank away. She had been an outgoing baby, but leukemia made her wary of strangers. She held herself back, clinging tightly.

"You made her sick," Cory said. "She got MRSA here."

"You are treated at your own risk. We are not liable for hospital-acquired infections or any wrongdoing on our part. If you would like to see your signed contract, I can oblige."

"So, I have to pay for what you did."

"That's the way it works."

"Aren't you non-profit? Shouldn't you pay for your own mistakes?" "Sorry, no." Killjoy spoke pleasantly and smiled on.

"What if I can't pay?"

"According to the judge, you can. You own a parcel of nice real estate. We could put you in contact with our agent. Try and reach an acceptable price."

Cory jumped up, gripping Sophie tightly. "You've got to be kidding." They would never get her house.

Killjoy continued to smile, never losing his cool. "Sorry we couldn't be more help," he said, not sounding sorry at all. "You know where we are if you change your mind and want that referral."

Outside, rain was threatening and Sophie started to cry. Cory put her in the car seat, opened a box of organic juice, and she calmed down. If only Cory could be settled so easily. This happened every time. She was always the one who left angry and frustrated, never Terrance Killjoy. But what did he have to get upset about? All he had to say was no. That was his whole job, to every reasonable request: no, no, no.

Now she would have to try the bank. She used a credit union and had sought a loan in the summer when Sophie was first diagnosed. They turned her down because of the uncertainty of the situation and the possibility the bill could exceed the value of her house. Now the bill was final, the uncertain situation had changed. If the loan was approved, Sophie could be back in Campus Care by lunchtime.

The manager was new, a Mrs. Helen Harper, who was middle-aged and matronly, and had a desk in the middle of the bank.

"I'd like a loan," Cory said quietly, after settling into another uncomfortable chair. "Short term. Just a small amount. Three thousand."

Helen smiled pleasantly. "Let's see what we can do." She waved to Sophie. "You've got a well-behaved daughter."

Sophie leaned against Cory, clutching her arm.

Helen pulled up the records and the smile faded. "Five hundred a month garnish. Ouch." She studied the monitor. "On a past-due debt of seventy-five thousand."

"It was for bad medical care."

Helen ran a finger down the screen. "You have one credit card, correct?"

"Yes, and I pay more than the minimum every month."

"Good for you. Interest is a killer." This brought hope, but Helen looked sad. She folded her hands together. "I'd like to help, but I'm sorry. Your financial circumstance would not support a loan at this juncture."

"It's only for six months. In August I'll be an assistant professor."

"Do you have a contract?"

"Not yet."

"I'm afraid it's not my decision. We have to follow strict guidelines."

"Can I take out a mortgage on my house?" If Cory's grandmother wasn't already dead, this would have killed her.

Helen clicked her teeth. "Normally, we'd look at that, but not with your load of debt." "My house is worth way more than seventy-five thousand. It's on Pecan Lane."

"I'm sorry. I really wish I could help."

"Can I get a new credit card? Say, with a limit of three thousand?"

"I'm afraid not."

'There's nothing you can do?"

"Unfortunately, no. I suggest you get a lawyer. Fight the garnish of your wage. Get that reversed. It hardly seems fair."

But hiring a lawyer cost money that Cory didn't have.

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Out of ideas, short on options, Cory drove to work. The Biochemistry Department resided in the Ellis Building in the heart of main campus and by nine-thirty the student parking lot was packed. Faculty got preferred parking, but since Cory was technically a post-doc, she didn't warrant the perk. A light rain began to fall and dashed at the windshield as she circled the remote lot. She found a space half a mile away and jogged to the building, shielding Sophie's head from the rain with her arm. It was cold for the first of March, with a low of forty, and a projected high of fifty-five. Spring was close, but felt far away.

Cory snuck into the building and took the back stairs up to the second floor. Bringing a baby to work was against the rules and it was imperative she keep Sophie out of sight. What Cory was going to do with her next week or the weeks after that, she had no clue, but for the moment, she had to keep her hidden.

She reached the lab without incident and slipped inside. The room was a large rectangle with a row of windows that flanked the south side and generally let in too much light and heat. But not today. In the overcast gloom, the windows had no light.

While technically Cory was a biochemist, the lab's focus was toxicology, which was where the money was. Her boss was in Nigeria, collecting oil-contaminated soil that he shipped back for analysis. He had three PhD students working for him who were trying different ways to measure and degrade oil hydrocarbons. There were two

undergraduates. One worked on oil, and the other was dumped on her, thanks to the department head.

Cory was working on aflatoxin, on a project funded by the National Cancer Institute. Typically post-docs were funded by a professor, but she had her own grant. She wrote the proposal during her pregnancy and got it the week Sophie was born. The two-year, two hundred thousand dollar grant paid her salary and funded her research. There was six months left to go, but the research was already done.

The lab's one technician strode her way. Evonia Babinski worked for everyone. At twenty-five, she was going on fifty. Originally from Russia, she came to Duane on a university scholarship when she was eighteen. She married during her junior year and got a Green Card and was counting the months before she could become a U.S. citizen. Stateside, she turned Goth and wore only black. She had black spiky hair, black fingernails, and black leather boots that came above her knees, and clomped heavily as she crossed the lab. "You are not too late," she said, in a heavy accent. "Were you successful?"

"Nope." Cory unlocked her office door. "Any news from the security officer?" She had to write an accident report about the rat bite.

"Not a peep." Evonia said.

Cory wasn't expecting any news. The officer was a lazy, uninterested, dull man who preferred to play video games than do his job. In this instance, she was happy the officer was disengaged, for she was loath to bring the accident to the attention of the department head. Dr. White didn't react well to surprises. He almost refused to allow her supervisor to take a last minute sabbatical. White was a church-going man with traditional values and was visibly uncomfortable with Cory's pregnancy. But Sophie's illness mellowed him, and when Cory agreed to supervise Megan Carson's undergraduate project, she won his favor. He all but assured her that her effort would not go unrewarded. She took that to mean he'd support her bid to replace her supervisor when he retired. Dr. White would not take kindly to a missing rat and a bite that left his friend's daughter demanding a tetanus shot.

Evonia followed Cory into her office and closed the door. Like the lab, it had a row of south-facing windows. On the opposite wall, there was a tall wide bookshelf stuffed with textbooks, reprints, and photos of Sophie. Three desks in the shape of a U faced the door. The middle

desk, her writing desk, was clear and she plopped Sophie on the top and dropped her briefcase.

"Dada," Sophie said, as Evonia picked her up.

"When are you going to learn to talk?" Evonia said. She had been pregnant the same time as Cory, but she had lost her baby.

Sophie jammed her thumb in her mouth.

"And walk," Evonia said.

"She can walk," Cory said, though Sophie started late and preferred to be carried. "Any sign of the rat?"

"I'm afraid, no," Evonia said.

"What did you use as bait?"

"Bread."

"Let's try peanut butter. If the electrical charge doesn't get him, the aflatoxin will."

Evonia patted Sophie's head. "What happened with the sitter?"

"I was late yesterday. She's not going back."

"Where is she going?"

"I don't know. But there's a problem." Cory showed Evonia the letter from the hospital.

Evonia read the letter quickly. "There is only one thing to do."

Cory waited. Evonia had unusual ideas. For someone who emerged from a communist country, she was a free thinker.

"Contact the Count. Demand child support."

Cory shook her head. The Count wanted nothing to do with his daughter. He wasn't listed on her birth certificate and legally wasn't bound to do a thing. She looked down at Sophie. "He's gone. I don't want him near her. I *won't* let him near her."

"Then you must get a roommate. Someone to help pay the bills. Perhaps baby-sit."

"Forget it. No way." Share her house? It was as unthinkable as asking the Count for child support. Cory was beginning to think the banker was right. "I'm going to get a lawyer." She would contest the bill, fight the hospital or the insurance company, possibly both. Get the bill thrown out.

"Yes. Go to legal aid. It is free for students and faculty. They have helped with my Green Card."

It was news to Cory that the university even had legal aid.

Online, she learned the department had opened in January. Apparently, the law school at the University of Texas in Austin couldn't keep up with the high demand for lawyers. Cory made an appointment, left Evonia to watch Sophie, and headed across campus on foot. The rain had stopped, but the wind had picked up, and the temperature was dropping.

After passing through the old part of campus, replete with ornate Victorian houses built the same time as hers, Cory reached the law building. It was a new, square three-story building on the south side. The young trees on the small front lawn were protected by cages. The concrete walkway was spotless and the glass front doors were gleaming. Inside, she was immediately claustrophobic. The ceilings were seven feet tall and the room reeked of paint and new carpet. Fifty degrees outside and the air conditioner was blasting.

Her appointment was with a soon-to-graduate law student named Mathew Lang. He must have been good, because two girls in the waiting room were trying to convince the receptionist they had to see him. Unfortunately for them, his day was booked.

Cory was directed to his office immediately. It was a tiny cramped room the size of a closet with a low ceiling and one window with a built-in blind that likely couldn't be opened. The walls were stark white and paint seemed to radiate off of them. The lawyer was behind a desk, surrounded by law books. He stood up. "You can close the door." He was tall, thin, with prominent cheekbones. Good health and vitality emanated from him. He seemed old for a student and she placed him in his early thirties. With a casual wave of a hand, he pointed to a chair. "What's going on?"

Cory sat down and gave him the letter from the hospital.

He glanced at it for all of ten seconds and passed it back. "It's a court order. You have to comply. As does the bank." He spoke with a northern accent; he was no native Texan.

"I'm not fighting the court order. I'm fighting the premise. My daughter was pre-approved for chemo and got MRSA during the first infusion. The doctor moved her to ICU. She should have told the insurance company. Instead, I'm stuck with a seventy-five thousand dollar hospital bill because ICU wasn't pre-approved. I think the hospital should pay."