

# The Insured

by Jared Ward

"It's all about the *date* the forms were *processed*," Bill was saying.

His hands punctuated the words, as if he were cradling and offering them to us. We sat in faux-leather chairs in front of his desk, holding the folder of forms on our laps. Our signatures stared up at us, curving in stark contrast to the blocks of print above and below.

He took his glasses off, wiping a lens with his tie, and leaned back in his chair. He was still talking, something about effective dates versus application dates, but I'd already heard it on the phone. Even though the miscarriage occurred two months after coverage began, and even though our application was approved two months before we became pregnant, the policy wasn't entered in the system until two weeks *after* we were pregnant. We were really here so my wife could hear for herself.

He smiled and put his glasses on. "It's there, beneath your signature. By signing, you agreed to the terms."

And sure enough, there it was in fine print, right beneath our signatures.

"But where *are* the terms?" she asked. I saw the muscles working in her jaw.

"They're in our Policy Handbook," Bill said, still smiling. "Would you like to see?"

My wife nodded, and Bill rose from his chair, saying, "It's also available on our website," as he searched the beige file cabinet behind him. I felt small sitting across the desk. No, I felt *young*, like a junior high boy in the principal's office. Bill Acklin was decidedly not young, with his grown up tie and his grown up desk and his grown up office.

I could hear it in the way he spoke. My wife would say, "Bill, this isn't fair, we did what we were asked to do," and Bill would reply, "Yes, I understand, but it's in accordance with our company

rules and regulations, in abidance with the provisions set forth by the laws that govern insurance policies nationwide." But he was really saying, "Listen, you're nice kids, but it's time to *grow up*," cradling and offering the words.

I flipped one of his business cards over and over in my hands... Bill Acklin, Representative - blank - Bill Acklin, Representative - blank. I wondered for a moment which we were talking to, Bill Acklin or the blank.

Maybe Bill was right, it *was* time to grow up.

When we found out we were pregnant, my wife was ecstatic. For the next three weeks it was all about Sadie for a girl, Matthew for a boy, and should we paint the baby's room blue, pink, or green? We started shopping for car seats, strollers, and those funny little carriers that put the baby on your chest.

I was wearing one of these in the aisle at Wal-Mart, feeling slightly like a mother kangaroo, as we discussed her chosen names.

"Here's the thing," I said. "My roommate dated a stripper named Sadie."

She shook her head, and I could tell she was getting pissed. "Fine. How about LeAnn?"

I started laughing. "What, like the country singer? Please. Let's just call her Wynona and be done with it."

"Don't be an asshole," she said, and stormed off to the frozen food section, leaving me alone in my marsupial costume.

I wasn't trying to be an asshole, though. Not really. But the whole thing seemed to be getting out of hand. There I was, on a Sunday afternoon during football season, shopping for baby stuff. By all rights I should have been at home, working my way through a 12-pack. The only names I should have been thinking about were the ones I was going to call my team's quarterback for three-and-a-half hours.

And I could see that things were going downhill from there. Just wait until it got here. Pretty much forget about hitting

the bar on a spur of the moment. Even if I got a hall pass, I'd still have to get up with it in the morning, and those things wake up *early*. Waking up at six to change a diaper, still drunk from the night before, sounded less than fun.

I decided I wasn't ready. So we went home, I caught the second game, and

attacked a case of PBR. By halftime of the late game, there were only five or six left.

"Had enough?" my wife asked, walking by with a laundry basket.

I cracked another can and turned up the tv.

She almost stopped, then continued to the bedroom.

Dresser drawers were pulled and pushed, rough with the whine of wood on wood. Closet doors opened, shut, and the crescendo of noise approached like footsteps falling in a hallway.

She came around the corner with her hands on her hips. "Are you trying to piss me off?"

I finished my beer and stood up. "Is it working?"

Her lips pursed and for the first time I noticed the rose-petal redness circling her eyes.

"You're goddamn right it is."

The bedroom door slammed and I was left alone in the living room, tv blaring highlights from all the day's games.

I stumbled towards the bathroom, tripping over an end table, and smacking my head on the wall. I hit the floor. Through the bedroom door, I remember the sound of my wife crying.

Next morning I woke up on the couch, in my boxers with a bag of Cheetos underneath me. They were smashed and scattered, ground into the couch and embedded in my back. The Dirt Devil roared in my head as I tried to clean before she got up.

I showered and dressed for work, sunlight filtering into the bedroom. Sitting on the corner of the bed, socks in hand, I bent to put them on and could feel every layer of fat rolling across my waistline. My stomach was bloated, and I could barely see my feet.

*Christ*, I thought, *am I really 31?* I sucked in my gut and lunged for my toes.

Before the bills, before the fighting, before the need to blame something, there was a moment blown empty in the span of one doctor's breath, a moment where bar nights and weekend benders had no meaning, a moment where the future was as blank as the back of Bill Acklin's business card.

Three months after my drunken escapade, my wife called from the bathroom in her *come kill the spider* voice. I walked in and found no spider, only blood held up to my face on a soaked wad of toilet paper. Her eyes were wide.

"Holy shit," I said.

It was a subpar response, but there was so much blood. My wife is young, twenty-nine, and younger looking. Her blonde hair, blue eyes, and pale skin glisten in the sunlight. She likes flowers and mountains, happy ending movies that make her cry. It was just so much blood.

The heater hummed as we drove to the hospital. It was nighttime, an Arkansas spring. She leaned her head against the window, watching the pavement blur past. Twenty minutes after the bleeding, she began to cramp. Her eyes would close, her chin would quiver. When it passed, she slept.

The night was clear, but I drove in a fog. We had been to the doctor for a check-up that same morning. They did a sonogram, we heard the heartbeat, and got our first little picture. It looked like he was flipping us off, and we laughed all the way home.

Of course, we didn't know if it was a he or she. We didn't want to know. But a few days after I tried to knock our house down with my head, I decided that I couldn't go around referring to "it" all the time. So I started calling it Pedro, which my wife said she hated for about a week. Then I heard her tell her mom on the phone, "We call it Pedro now... I know, isn't that great?" At which point she had to acknowledge my comedic prowess.

And Pedro was growing, on me and in her. I found myself wandering baby sections, taking breast pumps seriously for the first time in my life. I'd grown desensitized to most of the ridiculousness - newborn cheerleader costumes complete with pom-poms they couldn't hold, Sesame Street ass wipes, and \$90 Nike shoes for kids that can't even walk - though I did draw the line at the fake breast for daddies. But the cribs, car chairs, and playpens? I was hooked, sweating all details, the pros and cons of each.

We reached the hospital, and filled out the paperwork. The waiting room was empty. My wife was cramping, tear streaks painted on her cheeks. We sat and waited.

After an hour a nurse led us to a room. She laid my wife on the bed and covered her with three blankets, white and hospital thin. A sonogram machine was wheeled in by a technician, and we saw Pedro for the second time that day. The tech went about his business quietly, then stood and informed us a doctor would be in soon.

"Is everything alright?" I asked.

He looked at his charts. "I'll get these to the doctor and he'll go over the results with you shortly," he said as he slipped out the door.

Minutes later a tall, grey-bearded doctor came in and sat beside the bed. He stared at his hands for a moment, then sighed. "Your baby is gone. I'm sorry."

Four hours later, as the sun crested the horizon, it was over. They had to go in, clean everything out to decrease the risk of infection. It was a basic procedure, but she would still need rest.

I waited in the lounge watching Sportscenter with the volume off. The room was silent, and the nothingness echoed in my head. The doctor pushed through a large door. It clicked behind him. His green scrubs whistled as he moved towards me, sitting in an empty chair.

"Is she okay?" I asked.

He smiled. "She'll be fine. A little groggy, maybe."

"That's good," I said. "Thank you."

He paused, then stood to leave. "Yours was a unique case."

I looked at him. "What?"

"Well, usually the fetus gets torn apart by the contractions and there isn't much left when I get there. But yours was completely intact... a little boy."

Looking to the ground, I nodded and barely heard his good-bye. I listened for the click, then let everything go.

We still call it the baby room.

There were no plans initially, other than two beds, one for Pedro, the other for my sister when she visits. But it came together nicely. The walls are Organic Green, with a Sagebrush ceiling and Navajo White trim. My wife picked the colors, and even though I wasn't sold on them at first, I have to admit it looks pretty good.

Actually, planning it was the best part. Lying in bed, surrounded by color swatches, we sorted them into various piles. I nixed the pink tones, explaining for the ten millionth time I hadn't donated any x chromosomes to the endeavor.

"Don't worry, Pedro," I'd say, mouth pressed to her belly. "Daddy's boy won't live in a pink room." Her fingers resting in my thick dark hair would clench, pulling me away to keep my scruffy chin from tickling.

My thick dark hair. It was thinner. My wife was the first to notice. I'd just showered and was standing in a towel, brushing my teeth. She reached across me for the toothpaste when I felt her pause.

"Maybe it's just wet," she said, but two weeks later denials were futile.

The doctor said it was stress-related, and I told her so when I got home. Found her laying in the baby room, curled up in the receiving blanket her grandmother crocheted before she died. I sat on the edge of the bed, hands folded in my lap. The room looked so big.

"I'm fine," I replied when she asked. "Everything's fine."

Which is just what I told the doctor. In fact, it's what I've told anyone who asks, and they're always relieved to hear it. They're ready to talk about work and ball games and how just yesterday the leaves began to turn. They have already been sympathetic, heard enough about doctors and bleeding.

And it's mostly true, except for little things. Like how the room feels with only one bed. Like my wife's new smile, polite and friendly and fraying at the edges. Like that damn commercial where the father wraps his baby in a Cardinals blanket.

Then there's the stranger at the gas station last week. He has three kids, he tells the clerk. His youngest, Johnny, just has to have what the older ones get, so here he is, in line again with another Cherry Coke. The clerk smiled knowingly, and the stranger turned to me, shaking his head. *Kids.*

I walked back to my car, happy he hadn't brought out pictures of Johnny. I would have had little to show in return, just a four-month-old sonogram that looked like Pedro was flipping us off. Taken twelve minutes before they told us everything was fine, and twelve hours before everything was over.

It was strange to find myself sitting on the bed, trying to explain my stress to her. She lay curled in Pedro's blanket. I wanted to say something. I wanted to put my hand on her belly, just for a second. But those eighteen inches seemed awfully far, and I've learned a lot about distance.

I stood instead, staring at the green walls, losing my hair, doing just fine.

I shook my head.

*Kids.*

By June, the first bills began to arrive.

"This can't be right," my wife said. "Do you think this is right? Ten thousand dollars? What the hell, how can it be more expensive to *lose* a baby than to have one?"

"I'm sure it's a mistake," I said. "We'll talk to Bill and get everything straightened out."

Which is how we ended up in Bill's office, staring at pictures of Bill's kids and Bill's wife and Bill's trophy fish he'd caught last summer at Beaver Lake.

As I sat in that office, I knew what I was supposed to do. It was time to grow up, become Bill Acklin. Drink white wine. Vote Republican.

"Here it is," Bill said, presenting The Handbook. He thumbed through the pages. "Deadlines for applicants, policy coverage... here it is, page 38, Section 4b, Paragraph 2."

And, of course, it was all right there. Had been all along. All we would have ever needed to do was refer to page 38 of The Handbook, Section 4b, Paragraph 2. It had been online, just waiting to be downloaded.

My wife turned to me, and I could read her eyes. *It's not fair.* Her lower lip trembled.

And right then, I didn't feel like being grown up. I wanted to explode across that desk, grab Bill by his thinning hair, and slam his head into the office wall. *Hey, Bill, you don't know fuck-all,* I'd say as his glasses flew through the air. I could picture them, spinning end over end, frames bent and one lens splintered in the middle.

I reached over my wife and closed The Handbook, pushing it back to Bill. "Thanks, Bill, sorry to take up your time."

Bill smiled. "No trouble. I wish I could do more, but, well, I'm sure you understand."

We shook his hand, then walked single file through the white-tiled lobby. On a table by the door there was a basket of assorted candies. I reached for one, looked at my wife, then began stuffing my pockets full. One, two, three handfuls. The receptionist stared. When I was done, I popped a cinnamon bear in my mouth, and smiled at her. It tasted sweet. For a moment it burned.

