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AG's A & L

All events recounted here happened to an average Guy who lived in a place called the Unnamed Settled Area. We shall use his initials—AG—but not those of his native land, for our setting would no longer be unnamed.

From a very early age AG took a keen interest in the reproductive system of the red-headed termite (that is, Rd-Hded Trmte). Back in grade school, AG's natural sciences teacher had been explaining how mammals reproduced the day before the elevator in his apartment building fell from the fifth floor, with him in it. Miraculously, the teacher wasn't hurt, but the shock gave him jaundice, in addition to an incurable stutter, which slowed progress on the curriculum considerably for AG and his classmates. What they had been covering in a week now took four and, obviously, there was no T to finish the entire program or even get to the chapter on the reproductive system of the Rd-Hded Trmte, which was what interested AG most. And since doubt stirs curiosity, he then acquired such a longing to know about the Trmtes that he never managed to get them out of his head.

AG finished his years of compulsory education with his sights set on pursuing a career as an entomologist, thus

to devote himself heart and soul to his insects. He applied to university as a biology major but didn't have the grades.

AG was demoralized and disappointed. The blow struck with the force of a wrecking ball. No matter how hard he tried, he never understood why his grades in Latin, Greek, calculus, and art history should deny him the chance to study insects. But that's the way things worked in the Unnamed Settled Area.

With Trmtes out, there was nothing to do but what his father told him to do: accounting. AG got his accounting degree at the early age of twenty-two. Upon seeing the diploma, his father hugged him as he addressed his wife.

"Our son counts now, dear," he said snidely.

His father's remark irked AG for two reasons. First because his mother had been deeply moved by the diploma and then because, actually, he planned to forget about accounting and specialize in terrarium construction. Building and stocking Trmte terraria was a challenging discipline and there were but a handful of specialists in the country, which heralded a brilliant future and the chance to return to the professional path he'd always wanted to follow. However, once again something got between him and the Rd-Hded Trmte: matrimony.

There's no need to spend T or space on giving details about AG's wife. There's no T for that. So, as I did with AG, I shall skip her description. Let the reader decide her age,

her job, if she is to be fair or dark, if her character is sweet or rebellious. I couldn't care less. We'll call her AG's wife. To abbreviate, hereafter, she'll be AGW.

Now, by not telling of AGW's childhood and how she met and fell in love with AG we have succeeded in saving about six pages and your interest in this story has not diminished one bit, not yet.

AG and AGW got married in a simple, intimate ceremony. Among the guests were his grade school teacher, who failed to finish his toast, for his stutter had only worsened since his fall in the elevator. After a brief honeymoon, AG and his new wife focused their efforts on the search for a place to live. They looked first at large, centrally located apartments—"How much did you say for this place?"—then mid-sized and on the edge of town—"Sorry, what was that price again?"—then much smaller digs, quite a ways out of town—"Are you sure you have the price right?" They finally bought a miserable little apartment of six hundred and fifty square feet (a thousand to friends).

They added a parking space in the garage to their purchase, and thus could not afford a storage space. Then their first child was born, whom we shall call AG-1. Five years later the second, AG-2, came along, and after another four years a miserable AGW complained to her husband:

"If we had a storage space, we could have a third child, but with so few closets, we don't have room for

clothes for five. Now, all the storage spaces in the building are taken. What will become of us?"

She wept bitterly. AG would never have imagined that for the want of a few square feet, years later, an entire life would be shipwrecked, for they decided to have no more children. But that's how things worked in the Unnamed Settled Area.

To pay the bills for their sixteen-point-two-five by forty feet of living space, AG joined International Business Nonsense, hereafter IBN, a decentralized, globalized multinational, where he was dispatched to the Accounting Department.

His job was to make all bills-to-pay vanish into the company's drawers and cabinets, so that IBN's suppliers would have to send them again, thereby postponing the due date.

AG worked long and hard. He arrived at the office early; he arrived home late. On days he decided not to take the car, he spent hours on the train, and he spent hours in his car when he didn't take the train.

And why did he work such long days at such an absurd task? And why such commitment and unshakeable dedication? The primary reason for AG's dependence on IBN was the rather hefty mortgage he had to pay each month, which the bank had "generously" given him ten years earlier, and the principal of which he had paid off all

of 1 percent. That was a good deal more than nothing, as the branch director always noted, each time he phoned AG to tell him that he was overdrawn again.

AG had his mortgage with the Bank of . . . But what's the difference? All banks are the same. Let's call AG's bank Bk and we'll save ourselves another paragraph.

As it was, a friend of his father-in-law's worked at this Bk, and he assured them that they were getting the mortgage of their lives, the conditions of which they would have to keep secret, so incredibly advantageous they were. Actually, they were not so advantageous as at other financial institutions, but, as AG discovered, his father-in-law took a commission from the Bk. That, however, didn't bother AG; he got his own back when AGW's father gave him the \$ that he was supposed to bet for him every week on the horses. AG never laid a single wager. That way the family stayed together and the accounts balanced.

Now we can repeat it all in summary form: AG, at the age of forty, found himself married to AGW, the father of AG-1 and AG-2, with neither storage space nor AG-3, fed up at IBN and with no T for the Rd-Hded Trmtes, which were what he had come into this world for.

But let us resume our story. The whole thing began the day that AG was listening to the radio, and a doctor, a specialist in the terminally ill, said that "in the waning

measures of existence, upon the precipice of death, everyone draws up the balance sheet of their life.”

AG was surprised at such a claim, for he was an accountant and he knew that *balance sheets* were not done only when a company is facing liquidation. Balance sheets were done on a yearly basis, often several times in the same business year. Why should life be any different? Why should one wait till one's deathbed to do the balance sheet of one's life?

Just in case the reader is unfamiliar with the concept of a balance sheet, it consists of two columns: “Assets,” which not just I but the experts abbreviate as “A,” and the opposite, “Liabilities,” or “L,” as the same experts would have it.

A's encompass everything the company has, holds, or expects to collect. L's encompass everything it owes, its debts, and the capital that its stockholders hold in the company. In sum, A is what the company has and L is what it owes. The general idea is that A should equal L. In other words, they always come out the same, because what one has is what one owes. Which means that one cannot have anything that one doesn't owe to someone, which is an abomination. But that's how it is.

Anyway, when AG did the A & L of his life, one sleepless night, his heart palpating, feeling like crying and throwing in the towel, he realized just how screwed up his

life had turned out: stuck up that dead-end street like all of us AGs of this world, or, to be more exact, snared in the big trap that humankind has laid for itself.

He sat restless at the dining room table. First, AG listed his A, what he had: a one-thousand-, no, sorry, six-hundred-and-fifty-square-foot apartment; his parking space; a car used by himself and before that by another; his furniture; \$3,100 in the Bk, and \$450 under the mattress on which AGW was sleeping placidly, unaware of the somewhat unorthodox accounting exercise her husband was performing in the next room at three in the morning.

“Look how much I have! How can it be on what I make at IBN?” he asked himself.

“Ah, of course, I haven’t done the L!” he answered himself.

He started his list of debts with what he owed his brother-in-law: \$1,500. His brother-in-law was like all brothers-in-law, except for one notable difference: he was AG’s brother-in-law. And everyone knows that all brothers-in-law are extremely odd beings whom no one is quite able to understand.

He’d married AG’s sister four years before, and they were rather better off. With his brother-in-law, everything was bigger: his car, his home, his TV, his bank account, and his ego. He’d lent them the \$1,500 when the incident with the lace curtains happened. AG insisted on hanging them

himself, ignorant of the fact that they already came with the holes. He hung them upside down, and perforated the intended lower edge with a screwdriver and pruning shears in order to fit the rings through which to pass the rods. AGW watched him incredulously, unable to dissuade him from his mission. So the curtains ended up with holes through the tops and the bottoms, and had to be thrown out. AGW turned red with anger; that evening AG's boss (and his wife) were coming for dinner and AGW was horrified at the thought that they might think she and AG couldn't afford lace curtains. But they didn't have the \$ to buy a second set. AGW called his brother-in-law, who in less than an hour showed up with a curtain-hanger who solved the problem for \$1,500, which AG promised to pay back. He'd never had the \$ to pay off the debt, something which his SOB of a brother-in-law, with viperish irony, reminded him of every time he came to visit.

"Nice curtains," he'd quip.

But that wasn't AG's only L. On top of the \$1,500 for the curtains, AG owed the Bk \$355,000, which was what remained to be paid on the mortgage that he'd had to take out for the purchase of his six-hundred-and-fifty-square-foot patch of planet. Therefore, his total L amounted to \$356,500.

AG regarded his L and fell into thought. Was that really his debt? No. Something told him he'd better take a deeper look at the balance sheet of his life.

If he added up his and his wife's incomes and subtracted their expenses for schools, gasoline, trains, food, clothing, unsure insurance, electricity, gas, water, phone, the Saturday movies, the Saturday movies popcorn and the Saturday movies soft drinks (essential for quenching the burning thirst caused by eating the popcorn), only about \$1,400 remained, exactly \$1,366.22 of which disappeared directly into the vaults of the Bk at the end of each month. AG knew the figure by heart: month after month for one hundred and twenty months he'd been watching how that very same amount was removed from his account. One thousand three hundred and sixty-six \$ and twenty-two cents. In other words, his savings capacity was zero.

AG checked his figures that same night. He would need thirty-five years to pay off what he owed the Bk. . . . Therefore, his debt was not a debt in \$. His debt was in time! Sorry, in T. And that, like it or not, was the way it was.

Putting it all together:

AG BALANCE SHEET

A	L
(I have . . .)	(I owe . . .)
Apartment	thirty-five years
Car	
Furniture	
\$3,100 in the Bk	
\$450 under the mattress	
Parking space	

In other words, what they'd told him was the mortgage of his life now turned out to be a mortgage *on* his life. AG had sold his entire stock of T. He was, in fact, a T seller, just like so many other average guys. His heart sank. He'd been putting off the Rd-Hded Trmtes, expecting that their day would come, and now he saw with crystalline clarity that he'd never have T for them, and the mysteries of their reproductive system would forever haunt him like some unresolved matter, a duty he'd never fulfilled, which, at the final moment, upon death's door, would put him in the red, in suspension of payments, in absolute bankruptcy.

He said to himself that this wasn't right. Specifically, he said,

“This isn't right.”

How could he have gotten himself so thoroughly up to his neck in debt, he who was a specialist in accounting? Was it the system's fault? AG drew up the balance sheet for the system, to see if that might cast some light on the matter.

“The system owns almost all my T, but it owes me nothing,” AG said to himself. The figures were easy to show:

SYSTEM BALANCE SHEET

A	L
(Has . . .)	(Owes me . . .)
All my T	Nothing

Upon his discovery, his heart sank even further—cold sweat, uncontrollable urges to kill his brother-in-law, the curtain guy, his father-in-law, the Bk manager, his boss and his wife, his natural sciences teacher. . . . He must awaken AGW. He ran into the bedroom.

“Honey! Honey, wake up!”

His wife gave a start.

“My God! What’s wrong?”

“AGW, my love, I won’t be able to devote my life to watching Rd-Hded Trmtes reproduce till I’m seventy-five years old!”

His wife rubbed her eyes.

“It’s four in the morning! Are you out of your mind?”

“No, no! It’s the *world* that’s out of *its* mind! Thirty-five years of hiding bills, every day, from Monday to Friday! And all for what? Love of my life, we have to do something. I’ve spent too much T away from my true calling, Trmtes.”

AGW sent her husband off to sleep on the sofa, despite the fact that it had just been reupholstered. She decided that the next day she’d take him to a shrink with a fake diploma recommended by some neighbor. I say neighbor, because I don’t know anyone who doesn’t say they have a neighbor who’s nuts.

The neighbor in question turned out to be the woman from 4B, who had recently fallen in love with her

psychologist, who was ostensibly helping her to improve her communication skills with her kids. Nothing extraordinary about that except for the fact that she hadn't had any kids yet. "One mustn't leave things for another day," she said. Her husband had tried to dissuade her, but she, who might best be described as bullheaded, embarked on a therapy that consisted of interpreting drawings by the children of other patients. Of course, the neighbor could hardly bring her own, nor were they going to analyze the doctor's drawings.

The psychologist was an Argentinean of Russian origin: Doctor Nicolás Tcherenolojov, but we shall call him Dr. Che, which is shorter.

To put it briefly, in our brief form, it so happened that AGW convinced AG to go see Dr. Che about the Rd-Hded Trmtes.

But our hero was reluctant to place his trust in Dr. Che. To begin with, AG suspected that Dr. Che was no doctor, not even Russian, and, most likely, not Argentinean either. After AGW had given a full account of her concerns, Dr. Che turned to AG.

"Look, you won't be able to devote your life to observing the reproductive system of the Rd-Hded Trmte until you have enough \$. And you'll never have a healthy savings account unless you have your own business; but, let's admit it, you haven't the foggiest idea of how to start a

business, and so you should sign up for a course in business for beginners. However, you don't have T for that, for the sole reason that you spend so many of your waking hours at IBN. Therefore, you should sign up for one of those home-schooling courses in weekly installments. Personally, I recommend the course by World Professionals. They're excellent!"

AGW was stunned. She sent her husband out to the waiting room next door.

"Are you out of your mind?" she screamed at Dr. Che.

"Calm down, calm down, madam!"

"What do you mean, calm down? As if we didn't already have enough problems with the Rd-Hded Trmtes."

Dr. Che took a deep breath, waited for AGW's temper to cool, and spoke with an air of authority.

"Hear me out. Your husband suffers from obsessive hysteria. And obsessions cannot be dealt with head-on, because all that that accomplishes is an aggravation of the obsession. In your husband's case, the obsession has taken the form of the Rd-Hded Trmte. Most likely we are dealing with some unresolved matter from his childhood, something that only conventional psychoanalysis could reveal, but that would take a long T, and by then you and your husband would be utterly destitute. No, we must undertake a strategic therapy, which would consist of deliber-

ately introducing an element of distraction in order to gradually diminish the importance of the object of the obsession. In this case, I have chosen the course by installments using whatever pretext, like starting a business. I might have chosen a collection of Senegalese stamps, fifteenth-century monocles, or chopsticks, but I decided on the business-for-beginners course because he should see some logic in the suggestion. Otherwise your husband wouldn't have taken the bait. And he took it, all right. Did you see? He's absolutely convinced about taking the course!"

"And?" AGW asked.

"And he'll never finish it," Dr. Che proclaimed triumphantly as he swiveled in his chair. "No one ever finishes all the lessons in those courses. So, home-schooling by installments is the therapy that I use on all my patients who suffer obsessive hysteria like that of your husband. These courses have proved highly effective in eliminating all forms of obsessions, no matter how rare or persistent, because no human being ever finishes them. Shall I tell you what will happen? AG will start his business-for-beginners course, and without realizing it he'll forget about those horrid bugs. Then he'll get tired of the course, and he'll give that up too. And, soon, one fine day, he'll realize that he no longer cares about one thing or the

other. Bye-bye Rd-Hded Trmtes and bye-bye home-schooling. Then, your husband will be completely sane.”

They left the doctor’s office. AG went directly to a newsstand to buy his first installment. AGW went to a bar to cry, and that day their life changed forever.