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EXTRAPOLATION

Geoff Baird told the story often.

"THERE'S A STARBUCKS ACROSS THE STREET FROM MY OFFICE ON State Street," he'd begin. "Some mornings I used to go there for a change of scenery. The key part of that sentence is *used to*. I'd always take the seat in the corner, since it's a bit quieter there. My head would be two-three feet from the glass that's the front of the store, no more than that.

"When I was in the Starbucks maybe I'd check the exchange rates in Europe on my laptop. Maybe," here Geoff would pause, offer a self-deprecating smile, "maybe I'd just sit and enjoy the cappuccino.

"One day in April, when I wasn't in the Starbucks, an elderly driver mistook the accelerator for the brake. She was driving a huge Buick, a real land yacht from back in the day. She meant to pull into a parking space in front of the Starbucks. Instead the Buick jumped the curb, crossed the sidewalk and crashed into the glass -- right where I *used to* sit."

He spoke in the same quiet, level tone he used in his client presentations to describe the long-term outlooks for the ruble and the yen. That was his specialty. He had done his masters thesis on patterns of seasonality in exchange rates. His career was more of the same, spotting trends and extrapolating them into the future. He was an advisor for investors seeking a small but essentially guaranteed return on their investment.

Geoff knew he was not a dramatic public speaker. His talks were more informative than enjoyable. But at this point in the story he was well aware everyone in the room wanted to learn how the story turned out.

"A few people in the store had to be taken to the hospital. Thankfully no one was sitting in my corner. Otherwise they'd have gone to the morgue.

"The only reason I wasn't in the corner?" Another pause. "I was a couple hours late to work that day doing my taxes. I must be the only man in America, certainly the only one in our industry, who says," one more pause, the longest yet, "thank god for the IRS."

Geoff Baird was tall and slender with ordinary good looks. His hair started thinning early. At this point in the story he would run his hand through that hair, wait for the laughs to fade, and continue.

"Not knowing anything about the accident, that morning I decided to pick up a cappuccino before going in to work. Couldn't have been more than twenty minutes after the accident when I got to the Starbucks. The last ambulance was pulling away as I got out of my car. The left front tire of the Buick the woman had been driving rested on top of the chair I usually sat in. What was left of the chair at least.

"No cappuccino that morning, but I am *not* complaining."

The story went over well with Geoff's clients at his presentations. They understood he was no salesman, not someone to invent or even embellish a tale for effect. This was obviously a true recounting of a narrow escape, and they enjoyed his story for that reason.

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Unexpectedly, Geoff now found clients hanging around to chat with him after his presentations. That in itself wasn't so surprising. He was an analyst of a decade-plus experience and understood that people often had questions they were reluctant to air publicly.

But now, those waiting around for Geoff weren't interested in asking questions. What they wanted to do was to tell him their own narrow escape story. It was like he'd been inducted into a secret society.

Many of the stories involved driving: "I was cresting a hill. Suddenly a school bus drifted over into my lane. I swerved, the bus swerved. Somehow we missed each other. I could see the kids on the bus clapping. They thought it was great entertainment. They had no clue how close it was. They – and I – could easily have been killed."

And, "I was passing an elderly couple out on Route 128. A pink jeep was suddenly there coming right at me. If either of the vehicles had an extra coat of paint there'd of been a collision. Who knows if I'd be here right now."

This last comment was from Amelia Walker, whom Geoff had known since they got their Masters in Finance together at Columbia. Her specialty was tax free municipal bonds for projects like sewage systems and highways. In her head Amelia could project monthly payments on the bonds for decades into the future, assuming nothing unexpected occurred to alter the payment schedule.

"How long ago was this?" Geoff asked her.

"Five years next month," she replied.

Amelia had on the charcoal grey wool slacks she wore whatever the weather. She had the most precisely cut hair Geoff had ever seen, exactly touching her shoulders but never longer than that. He assumed she must get her hair trimmed every week.

"I can still remember the license plate number of the pink jeep," she said, and repeated it for him. "Every Christmas and my birthday I play those numbers on Mass Cash."

This last piece of information shocked Geoff. For experts in the financial services industry to admit to buying lottery tickets – with the astronomical odds against winning -- was akin to admitting they lived in a trailer park and collected disability.

"Ever win anything?" he couldn't help but ask.

Amelia smiled, which was in itself a rare enough occurrence. "The pink jeep didn't get me. That's a win."

Geoff traveled every few months to give presentations. In July he flew to Houston to meet with some energy executives. During the plane's banking ascent out of Logan Airport he was fairly certain that he spotted the townhouse development he lived in, Amber Bridge Landing. He remembered buying the house eight years earlier. He was still single then. At that time the just-built houses seemed to have grown out of the ground, which still showed scars from the bulldozers. The houses were so new the front yards remained more straw put down by the builders than grass.

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He married the following year, had a child and another was due in the fall. The neighbors on both sides of him when he bought the house had since moved on, into larger, detached homes. Geoff and Melody were looking at bigger houses themselves. It seemed the inevitable progression.

The afternoon sun in Houston was brutal. Even the walk of a couple hundred yards from his rental car to the hotel hosting the conference left Geoff feeling flattened. There was an unexpected aggressiveness to the Texas sun that made the summer sun in Boston seem gentle by comparison.

Because his flight had gotten in late Geoff had no time to cool off before his presentation. He went directly to the podium and, with beads of sweat lingering on his chin, announced, "Forget long term trends. The Chinese have discovered methane. That's a game changer. Their Chinese Yuan is about to explode. Forget the projections. No one could have predicted this."

The presentation went very well, ending in applause, a new experience for Geoff. His firm gained a few clients. The talk generated an article in the business section of the Houston paper. He was quoted extensively and termed "the man who spots trends where there are none." He was given a raise in salary. When he got back to the house in Amber Bridge Landing, before even saying hello to his wife Melody he ran into the nursery to check on their sleeping son Adam.

He did so because something else that had changed. Geoff had become a collector of stories of unlikely disasters.

Here's one that Geoff found particularly troubling: A woman, a pastry chef, leaves her house. She is commuting to work, driving the same route she has taken without incident for a dozen years. It is a rainy and windy day, but hardly treacherous weather. The wind rips a limb from an old tree. The limb tumbles onto a power line. The limb hits with enough force it pulls the wires and the telephone pole the wires are attached to down into the road. The telephone pole hits a car as it is passing beneath. The woman driving is killed instantly.

"If the driver had left his house two minutes earlier or later," the police spokesperson said, accurately, if inconsiderately, "she would certainly have survived."

Geoff ran off a copy of the article and placed it in the bottom drawer of his dresser, with his underwear, tee shirts, and socks, where no one else was likely to see it.

Another story which wound up in the drawer: A man who makes his living as an undersea welder spends his day off on a boat on a lake. A very strong swimmer, he dives from the boat into water he was assured is thirty feet deep. It is only three feet. He breaks his neck and is left a quadriplegic.

Like most new parents Geoff had spent many a terrifying moment thinking his sleeping child had stopped breathing. He would lean over the side of the crib, holding his breath, desperate to hear Adam breathing, to see his tiny chest move. Like other new parents, after enough such mo-

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ments he eventually became convinced nothing suddenly awful would happen to his son while asleep.

After Geoff's near-miss at the Starbucks he went back to leaning over the crib, holding his breath. Even when he clearly heard Adam's breathing, Geoff could not relax. He had learned of too many unpredictable disasters, too many life-ending or life-shattering events. In the middle of the night he would get out of bed and, swaying with exhaustion, listen to his son breathe.

During this time Geoff's career continued to soar. The day after Labor Day he trained into Manhattan to make a presentation. The site was a conference room on the second floor of a building on East 42nd. Noises from the street below were clearly audible. The audience was British investors and bankers. Every chair was taken.

Before he began he noticed his audience was talking too-loudly, raucously laughing at jokes which were hardly hysterical. As he flashed up the first slide he looked out at the two dozen people in the room. The rising panic in their eyes was unmistakable.

He said, "This first slide shows what is essentially straight line growth in Britain over the past years, pre-Brexit. I bet you've seen this chart before."

Nods of agreement around the room. Somewhere on the street below someone let fly with the long, angry blast of a horn.

"Was Brexit a surprise to you?"

Someone answered, "Bloody hell it was." A number of those in the room winced. Geoff heard the loud screech of a truck's hydraulic brakes on the street below.

He went on, "The hell with Brexit. Brexit isn't death. Believe it or not, what Brexit is, is an opportunity."

At the end of the presentation there was applause again, louder and this time mixed with gratitude. There was international press this time; and another bump in salary. When he got back to the townhouse in Amber Bridge Landing he ran directly up the steps to the nursery. There was an awful moment when he saw the crib empty.

Geoff heard some cheerful noises from the kitchen. There he found Melody spooning vile looking greenish food into Adam's mouth. His son -- wearing most of his dinner -- smiled up from his highchair with delight at his father's unexpected appearance.

Geoff and Melody's daughter Zoe was born soon after. Zoe was one month premature. There were a few anxious days in the neonatal intensive care unit, but with time Zoe caught up to the size and body weight she was supposed to be. Geoff and Melody sold their Amber Bridge Landing townhouse and bought a four bedroom colonial on a two acre lot. The new house was on Dewy Blossom Path, a name which Geoff enjoyed since the treeless and shrubless street (they were original owners of the house) had no blossoms, dewy or otherwise. Somewhere along the way he stopped collecting articles about unexpected disasters and he stopped standing by the crib, consumed with fear.

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One day, while packing for a presentation in San Francisco, Geoff found the articles that he had saved, beneath a pile of underwear. Beneath the articles he found something he had forgotten that he'd written, back in college -- a list of dates for projected career and life milestones. He was amused to note that he had picked, to the month, when he'd buy his second house. He tossed the articles and the list into the trash and finished packing.