

Chapter One

My pocket scanner beeps twice and spits out a tiny piece of paper with a name, an address, and a malady. This happens while I'm standing in the kitchen of my modest apartment, drinking my breakfast. Three parts vodka, one part orange juice gets my eyes open, gets me ready to fight through another day. That and a few bumps from a package of research chemicals I bought at the same store where I get my booze. I don't know what's in it, but that doesn't matter, as long as it gets my motor revving. MDPV, MDPPP, A-PVP, A-PTV, PV-8, PV-9, 3, 4-CTMP, 4FA, 2FMA, 6-APB, 5-EABP, ethylphenidate, methiopropamine, methedrone...whatever gets you through the day. I look at the readout:

Andrew Schlotske, 2345 Holton Avenue. Food poisoning from tainted beef, complicated by extreme obesity.

Great. Another human blimp who probably can't get to the toilet without the use of a Segue. Can't wipe his own ass unless he has a roll of toilet paper on the end of a very long stick and a video tutorial. Well, no problem. This type of case is simple. In a word: denied. Unless, that is, he can come up with a plausible reason why I shouldn't. And they never do. They almost never fucking do.

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I pull up outside a dilapidated apartment building; let the car idle while I consult my info. According to my intel, Andrew Schlotske presented at the Virgin Mary Treatment Center at approximately 2:45 Tuesday afternoon on May 6, complaining of severe stomach cramps after eating two triple-decker burgers at the Pleasant View Mall food court. Since he had the proper paperwork, he was allowed to sit in the waiting area

and, six hours later, was seen by a physician who diagnosed him with *E. coli* bacterial poisoning. Because of the rampant spread of such bacteria, this is a common case. Standard procedure is hospitalization, fluid therapy, antibiotics, yada yada yada. He was released two days later on his own recognizance, and the hospital billed his insurance company.

So, as per the regulations of all health insurance companies, I am sent to investigate his claim, to decide whether it's legitimate or not. If it is (it almost never is) we pay for it and the client goes on his or her merry way. If it isn't (99 percent of the time it isn't) I offer the client three choices: 1) He can pay for it immediately with cash, credit card, or check (authorized, of course). 2) He can set up a billing plan at a 75 percent interest rate. Or 3) He can opt for termination. I do not mean termination of his health insurance policy, if you catch my drift. Most folks choose to set up a payment plan, but the outcome is inevitable; they've merely delayed it by two weeks. When the first payment fails to arrive, I am dispatched to the client's house again. This time, however, there are no negotiations.

Glancing through my window, I see kids kicking a deflated ball around a dirt yard, the sun overhead beating down on them mercilessly, promising sunstroke, melanoma, dehydration. Foul little bastards. If they live long enough, maybe they'll be sufficiently lucky to get jobs at the Pleasant View Mall food court peddling MSG-laden products full of BHA, high-fructose corn syrup, and hydrogenated (or partially hydrogenated) oils. They'll toil endlessly over deep fryers filled with trans-fat saturated grease and maybe, after work, they'll drink mass-produced, watered-down beer, snort synthetic stimulants, and fuck the neighborhood girls, producing mini, starving versions of themselves—little mouths that will scream for products whipped, fried, or chicken-fried...

One thing the poor are really, truly good at is fucking: all day and all night, these shitheads are humping to beat the band. No matter that HIV, herpes, chlamydia, gonorrhea, syphilis, crabs, and what have you are lurking inside every pubic thatch, in every pair of soiled underwear; these numskulls just keep on fucking and reproducing. They're dying in

the streets, and yet they just keep making more of themselves, as any good bacteria would.

The ball flies deftly through the air, bounces off my windshield with a muffled thud, and lies there like a limp dick on the hood of my '68 Olds. You can't find cars like this anymore, not in a world of foreign imports. Americans stopped making cars years ago; well, in America, that is. The corporate headquarters might be in Detroit, but the fabrication of the parts and manufacturing is done in Mexico or Southeast Asia.

I get out of the car and grab the ball. The material feels tawdry in my hands, like some nasty, dead thing, and the kids surround me, their dirty faces upturned in the hot, bright light.

"Give us back the ball, huh mister?" some kid says, his hair the color of straw, his eyes as watery blue as the sea around the melting polar ice caps. "It's the only one we got."

"What's the matter with you little fuck sticks? Are you trying to break my window?"

"Geez, mister, we're real sorry," a forlorn little snot nose says, and for a second I almost feel sorry for him. But only for a second.

I turn away from them, hold the ball out before me, and punt it as hard as I can over a neighboring fence. From the other side comes the sound of a growling, snapping dog—the one I was hoping was going to be there.

"Go get it," I say, walking away, and a collective groan rises among them.

"Ya didn't have to be a asshole about it!" one of the kids says, and in one swift motion, I swing around, extract the Colt .45 from my shoulder holster, and fire into the group. The report is deafening. A fat kid yelps in surprise and clutches his shoulder as blood pours copiously through his fingers. The rest of them scam.

"Jesus, mister! Ya shot me!"

"Don't just stand there," I advise him. "You better go to the hospital and have that looked at."

"But...but...we ain't got health insurance..."

“Nice knowing you, then,” I say, and give him an insidious wink. He stares at me beseechingly as I turn away, his mouth working silently, a lone tear rolling down one rotund cheek.

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I let myself into the building. In the stinking, cramped vestibule, I study the names and room numbers that are listed on a faded sign. I locate Schlotske’s room number and head toward the elevator. On the way, I pass a pregnant woman injecting something into a vein in her foot. I “accidentally” kick her, and the needle digs deeper than it should, causing her to cry out in pain. I’d mutter, “Sorry,” but that would take more empathy than I currently have. Instead, I hit the row of buttons at the elevator bank and wait patiently for one to arrive. In the meantime, I pull a packet of research chemicals from my pocket, dump some on the back of one hand, and snort it. The taste is lousy, the burn spreading through my sinus cavities, but I don’t mind. In a few minutes, I’ll feel much better, ready to kick ass and take names.

The elevator arrives, and I step inside, past a dim-witted kid and his pathetic mother. They look at me, and I can see in their eyes that they recognize me, my type anyway. They exit quickly and, feeling a rush from the chemicals, I call after them: “Don’t get sick!”

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Pounding on the door, I get the distinct feeling that someone is watching me. I peer over my shoulder and see a diminutive man with a receding hairline observing me from where he sits on the dirty carpet. He has a small dog in his lap, a Chihuahua. I smile a nasty smile, and the man scowls, looking away. The dog eyes me warily. Its lips curl back, showing teeth. The door suddenly opens before me.

“Yes?”

“Andrew Schlotske?”

The man gulps, his Adam’s apple bobbing. “Yes?”

“Floyd Jasper, health insurance claims investigator. May I come in?”

He stands there indecisively, his hands opening and closing at his sides. His beefy jowls glimmer wetly under the weak fluorescents, the grease from his midday repast shiny on his chin.

“Who is it, Andy?” a woman calls from somewhere behind him, his wife no doubt. The smell of unwashed socks and stale coffee drift out the door around him, making me slightly ill.

“Health insurance claims investigator,” he says feebly, and I step forward and push past him, closing the door behind me. If I waited to be invited into people’s homes, I’d be standing there all day. Charlie M. Manson, what a chore. I have a schedule to keep.

“How are you feeling, Andy?” I inquire merrily. “Got rid of your bel-lyache, I take it?”

I take a seat on a tattered couch, one that’s seen better days since long before the present government administration began doing its best to ensure the security of the free world. Dust flies up around me, little motes that fill the air like cancerous particles, and I’m thankful that my nose is currently plugged from all the chemicals. “Take a load off,” I say, patting the cushion beside me. “Let’s chat.”

His wife enters the room warily, a wrecked old crone if I ever saw one.

“Can I get you something to drink?” she asks, and I shake my head. One thing they teach you at the academy is never, ever, accept anything to eat or drink from these wretched bastards. It’s very likely they’ll poison you.

Andrew sits down, mindful to keep his distance from me. I smile almost benevolently. What the hell? I’m in a good mood. Not everybody gets a chance to do what he loves while serving his country. Not in today’s world.

“How many days were you in the hospital?” I say, pulling a folded sheet of paper from an inside jacket pocket.

“I...I don’t remember...”

Unfolding the paper, I glance at it briefly before hitting him with a truly charming smile. “Two days, Andy. You received hospital treatment for two days.”

“My, my,” his wife says, “we didn’t think it was that long.”

“Well, it was.” I scan the paper again, taking in all of the details before I fold it and return it to my pocket. “That’s a mighty big chunk you’re asking the health insurance company to pay for.”

“It...it couldn’t be that, that mu-much...”

“Oh, but it is, Andy. Do you want me to recite the itemized costs or do you want the grand total? Doesn’t matter to me.”

“It’s a legitimate claim,” his wife insists (that’s what they all insist). “He got food poisoning from tainted beef.”

“Yes, it would seem so, but here’s the thing,” I start, knowing I am well within my rights to engage a full termination sequence at any time but endeavoring to make these numskulls understand the ramifications of such a fraudulent claim. “We, the health insurance company, did not at any time recommend that you eat at a restaurant of such questionable quality, nor did your policy indicate you would be covered if you did.”

“Wha...what?”

“Did you even read the terms of your contract?”

“What good would it do?” his wife retorts, anger making her green eyes sparkle. “The terms of our contract, for all practical purposes, require that we never get sick! And if we do, the insurance company won’t pay for the treatment...ever!”

“That,” I say coldly, “is correct.” I stand. “You have three options...” And I remove the .45 from my holster.

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They picked the payment plan, of course. No shocker there. It’s what most of them do. None of them, and I do mean *none*, ever has the money on hand to pay for it, not in this economy. The prices are ridiculously

high, through the roof. But the rich people pay their bills, and that makes up for it somehow. Don’t ask me; I don’t know the specifics. All I know is how the system works, which I’ve somewhat explained, but there’s more to it than that. I’ll get to it in due time. I’m merely a cog in the giant wheel that is society—a bit player who does his part to keep the little guy down and ensure the health and safety of the 1 percent, the wealthy elite.

You might wonder how I can be so heartless. Well, I got into this line of work because I simply had no choice; it was this or be like 99 percent of the population: poor, malnourished, obese, and working a shit job you wouldn’t feel good assigning to a trained monkey. How, you ask, can one be malnourished and obese simultaneously? Thank you for asking, reader from another planet (or Switzerland, where people still have their shit together). Let me enlighten you:

In 2011, the United States House of Representatives (run by a majority of Republicans at the time, whereas the Senate was controlled by Democrats) passed a law that allowed political candidates to seek money from any source in the world. The idea behind this law was to enable the party to buy the presidency however they could get it.

So just like that, Third World countries run by dictators, Communist countries run by tyrants, despots, *whatever*, could back a candidate who would promise to supply guns for their civil wars, turn a blind eye to their drug cartels, and allow dirty blood money to fuel their economies. Sounds totally awesome, I know. But in a way, it sort of backfired.

These scheming Third World/Communist masterminds knew that if they wanted to eradicate democracy, the best way to do it was from the inside. American businesspeople were so obsessed with capitalism that the financial wizards on Wall Street couldn’t see the forest for the trees, so to speak; anyone who knew anything about obtaining massive amounts of money did so without considering how it would affect the country in the long run, particularly the middle class, and to a small degree, the poor, who nobody really cared about anyway. Not to mention that concurrently, the national debt was in the trillions, the majority

of it owed to China. The country's finances were balanced on a razor's edge and always in jeopardy of toppling. And because the House and the Senate couldn't see eye to eye on anything, every few months the government would shut down. Seriously, it would close up shop, put a "gone fishing" sign on the White House door, and let the country govern itself for a few weeks. Social Security checks weren't mailed, national parks were closed, and government workers didn't get paid, although the IRS remained active, conducting audits on small businesses and the middle class.

With all this happening, it became clear on an international level that the United States was in some seriously deep shit, and since the two opposing branches of government didn't communicate effectively, a great divide was created, into which unscrupulous investors stepped. The major governing powers of America on either side of the political fence didn't even see it coming, not that they really cared, as their finances weren't affected. Again, pretty cool, huh? Yet that's only part of it.

In tandem with this new law was a Supreme Court decision (the 2010 "Citizens United" ruling) that allowed corporations to be considered "individuals." You see where I'm going with this? I think you do. A full-on plutocracy was launched, and the US presidential election of 2012 was bought for 12.3 billion dollars by an obscenely wealthy nitwit backed by corrupt investors who propelled him to the front of the line with generous donations. Of course, you really can't blame him; he was merely a pawn who made a bid and was rewarded by the stupidity of the citizens, those ignorant folks who voted along party lines or believed the hype and propaganda he spewed like any other successful regime.

Luck was also on his side. The opposing candidate wanted to reform health care, and the general masses were fed so much misinformation that they literally believed that their families were going to be marched into death camps and summarily executed. "God" bless Fox News. So once elected, the new president did everything in his power to secure his future by eradicating anyone who got in his way. It was a

daunting task, really, but with all the money that was being funneled into his bank account from foreign countries intent on driving America to her knees, it was inevitable.

What no one realized (those honest, hardworking, middle-class folks who were the backbone of America) was that Middle Eastern countries (their "terrorist" enemies) had conspired to put someone in the White House who would unequivocally tear down the infrastructure that had made America so great. It was an inside job, as I've previously implied. They chose a man with more money than sense, a moron who couldn't even pretend he didn't hate Mexicans and black people and gays. And they programmed him to act upon a specific agenda: eliminate the middle class, elevate the rich to superrich, and deregulate all monopolistic franchises. It took years for all of these things to be implemented, but he had time. He was reelected in 2016. By that time, his plans had a good toehold, and the majority of American manufacturing had been outsourced to Third World countries. Unions had been successfully destroyed, so once-noble professions like teaching, policing, firefighting, and social work were no longer desirable, and the lowliest, most demeaning jobs were held by illegal immigrants despite the president's promise to rid the country of them. He was no dummy (well, he was no rocket scientist, either, but that's beside the point); he knew a good source of cheap labor when he saw one. But such pandering had won him the votes of the poor and lower-middle class in 2012.

By 2021, American unemployment was at an all-time high. One percent of the country was rich or superrich, while the remaining 99 percent were dirt poor. It was like the Great Depression times one hundred. And who was profiting from this? you might ask. Certainly not the United States, as the American people no longer owned it. Chunks of the country had been sold over the years to Saudi Arabia, Iraq, Iran, China, North Korea, and Russia. Hell, even South America had a cut. The only thing America could boast about was its military size and strength, but this was no longer under America's control. All US military actions were directed by overseas controllers—all decisions made by men who were

thousands of miles away. America existed in name only. It was no longer the superpower the world had once revered and feared, and its president was merely a puppet.

However, even though America's power was in the hands of foreign nations, an elite group of monopolistic corporations dictated the economy and saw to it that the majority of the population could not aspire to be anything other than peasants, living in squalor and dying in the streets. These big businesses thrived on human misery. In fact, they stoked it.

These monopolistic corporations were health insurance companies, food suppliers, pharmaceutical drug producers, and weapons manufacturers, their trade made even more powerful by their foreign overlords. By crippling the very hearts of the American people, it rendered them helpless, and infirmity and disease whisked them away. And in this new era of free trade, social programs, such as Medicare and welfare and Social Security, not to mention the FDA and USDA, were cut. The food and drugs for the majority of citizens, the poor, were no longer inspected. They got what they got, and if it killed them, so what? One fewer person to worry about in the grand scheme of things.

So, going back to the malnourished and obese, well, fast-food franchises and other major marketers of processed foods could use whatever ingredients they wanted. They could experiment with crazy new chemicals that were cheap to make and created insatiable food lust in consumers. Like MSG on steroids, these sodium and high-fructose corn syrup-based foodstuffs made people want to eat and eat and eat, but they offered no real nutrition. They were stuffed with all kinds of fat that the body couldn't process and...voila! Obesity! Except the consumers' bodies were crying for vitamins and nutrients that they simply weren't getting. All filler, hence killer. Overweight yet dying of malnutrition. Genius, pure genius. And since the production of most drugs (the drugs that the poor consumed) was deregulated, the door was open to any "basement" manufacturer, allowing the market to be flooded with cheap substitutes for old favorites, such as aspirin and heartburn

remedies, as well as a plethora of dangerous stimulants, depressants, dissociatives, and hallucinogenic chemicals that were sold at convenience, liquor, and grocery stores. The stimulants gained popularity with the poor in the second decade of the twenty-first century, when the cost of cocaine and methamphetamine skyrocketed out of their reach. Thanks to the Middle East's involvement in American politics, however, heroin was available on every street corner at a price anyone could afford. If all of the other bullshit didn't keep the disadvantaged down on their knees, dangerous narcotics would.

The rich had no worry of such things, though. High-end products and services were offered at a price, and the wealthy received the finest food, the best drugs (even "illegal" substances; the war on drugs was abandoned after marijuana was legalized in 2014 and the federal government saw how much tax money could be made), and top-notch medical care. In this new utopia, all you had to do was be born rich, and everything was taken care of. If not, well, good luck to you, my friend...

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Where do I fit into all of this? Am I one of the teeming masses, or am I one of the "chosen" ones? I am neither. I float somewhere in the middle, for better or worse.

My mission, should I choose to accept it (you bet your ass I did), is to weed out all the fraudulent claims made by the poor and deny them coverage. Broken bones, illness brought about by contaminated food or drugs, complications arising from their obesity, infected wounds from street fights, heart problems from overeating, strokes, diabetes, cancer, Parkinson's disease, car accidents...none of these are covered by health insurance. And here's the kicker, the old size twelve to the moneymaker: it is *mandatory* under federal law to have health insurance. Without it, you can't even set foot in a hospital. You can't even entertain the notion of being seen by a doctor. If you so much as try to breach the sanctified doorway of the infirmary without

presenting the proper authenticated paperwork, you can and will be shot on sight—in front of your husband or wife, in front of your children, in front of “god” itself, if indeed such a creature exists in the whole of our known universe.

So, people pay their insurance premiums and go to the local hospital or clinic when they have to, and the doctors assigned to these wretched outposts of inhumanity see them in the order in which they arrive, regardless of the nature of their infirmities. Gunshot wounds have to wait behind bladder infections; head traumas take a backseat to broken wrists. And when the hopelessly lost die in the waiting room, it is considered a win/win for everybody involved—the health insurance companies, the doctors, and the government. In fact, the faster people die, the more the premiums go up. Go figure.

Yet sometimes people manage to see a doctor and receive treatment. That is where I come in. Their information is sent to the insurance company, which in turn contacts an investigator. Me. I visit these people in their homes, study how they live their lives, and determine whether the health insurance company should be held liable for their bills. I check the validity of their claims, if you will.

I am as ruthless as a mercenary, as unstoppable as the rain of foreign currency that backs the American dollar. I come sniffing around like a bloodhound, probing into every aspect of their lives until I can come up with a reason why their claims should be denied. My job is simple, really. The fact that a policyholder is poor is reason enough. I suppose I am as despicable as the person who serves a summons, as loathsome as companies that knowingly fill foods and beverages with chemicals that make human organs swell to twice their natural size, and as hateful as the government that does this to them in the first place.

And that’s OK with me. Hell, everyone’s got a job to do; everyone’s got to eat. Me, I try to stay away from the fast-food joints and supermarkets, preferring to get my nutrition from the purveyors of fine spirits. A little juice splashed in can take you a long way, if you can afford *real*

juice. Most can’t. Instead, they wind up with the chemical concoction of something called “purple party drink,” and soon after enjoying this fine beverage, they’ll probably get a visit from yours truly. And you know what I’ll tell them? Of course you do: denied.