

THE EFIXOOTIC

While new young widows in extraordinary numbers paraded their weeds for all to see, no official had yet acknowledged that the land was plagued. The general population and the press, long inured to a world gone mad, had not yet noticed that affairs had recently become even worse. The news was full of death. The news had always been full of death. It was the life insurance companies that noticed first what was going on, and well they might have. They had insured millions of lives at rates based on a life expectancy of sixty-eight years. Now, in a six-month period, the average age at death for married American males with more than twenty thousand dollars in life insurance had dropped to an appalling forty-seven years.

"Dropped to forty-seven years—and still dropping," said the president of the American Reliable and Equitable Life and Casualty Company of Connecticut. The president himself was only forty-six, very young to be heading the eighth-largest insurance company in the country. He was a humorless, emaciated, ambitious young man who had been described by the previous president as "gruesomely capable." His name was (Millikan)

The prévious president, who had been kicked upstairs to chairmanship of the board of directors, was with Millikan

now in the company's boardroom in Hartford. He was an amiable old gentleman, a lifelong bachelor named Breed.

'seven years—" he said to Millikan, "is that an exact figure?" and Welfare. It was Dr. Everett who gave the plague a name that stuck. He called it "the epizootic." "When you say fortydemiologist from the United States Department of Health The third person present was Dr. Everett, a young epi-

now," said Millikan wryly. "Our chief actuary killed himself two days ago—threw himself out his office window." "We happen to be somewhat short of exact figures just

"Family man?" said Dr. Everett.

more than two years/"No family man," he said, "should be without it." contracts paid off on suicide after they had been in effect for than two years." He meant by that that most life insurance ful thing," he said, "especially after it's been in effect for more said all this with sad, plonking irony, Insurance is a wonderquate income for life, and his children can go to college without having to work their ways through." The old man ance. His debts can all be paid off, his wife is assured an adefamily is very nicely taken care of now, thanks to life insur-"Naturally," said the chairman of the board." "And his

"Did hé leave a note?" said Dr. Everett

ments are quite familiar to you by now." outstanding authority on the epizootic. "I daresay such sentiyou deserve." He winked ruefully at Dr. Everett, the country? was to his wife and children, and it said simply, "I love you ing that we replace him with a Gypsy fortune-teller. The other more than anything. I have done this so you can have all the thing: "He left two," said the chairman. "One was to us, suggest-

> pediatrician," he said tiredly. Dr. Everett nodded. "As familiar as chicken pox to a

of every life insurance company. What is the Government going to do?" be out of business in eight months! I presume the same is true this?" he said. "At the current death rate, this company will want to know is what is the Government going to do about Millikan brought his fist down on the table hard. "What I

cally so." Everett. "We're quite open to suggestion-almost patheti-"What do you suggest the Government do?" said Dr

"All right!" said Millikan. "Government action number

"Number one!" echoed Dr. Everett, preparing to write.

No more secrecy!" said Millikan. "Get this disease out in the open, where we can fight it

said. "Almost as wonderful as life insurance." He reached for will know." He turned to the old chairman of the board once. We'll hold a press conference right here, give out al "Modern communications are wonderful, aren't they?" he the facts and figures—and within minutes the whole world "What's the name of the afternoon paper?" he said the telephone on the long table, took it from its cradle "Marvellous!" said Dr. Everett. "Call the reporters

Millikan took the telephone away from him, hung up

get right on to step two." was step number one. I was just going to take it, so we could Everett smiled at him in mock surprise. "I thought that

The young president of American Reliable and Equitable Millikan closed his eyes, massaged the bridge of his nose.

queasy years. As for the grander issues, as for America's bepanic deaths that would ordinarily be spread over a few curing the epizootic: publicity could only make the disease bad condition of the insurance companies, there would be eyelids/After step one, which would inevitably publicize the had plenty to contemplate within the violet privacy of his more highly than life itself, Millikan hardly cared, What matcoming weak and contemptible, as for money's being valued kill more quickly, would make it cram into a few weeks of the worst financial collapse in the country's history./As for brilliant career with it plications of the epizootic paled beside the garish, blaring fact tered to him most was immediate and personal. All other imthat the company was about to go under, taking Millikan's

aboard. One in Indiana—twenty-nine aboard." planes just crashed," he said. "One in Georgia—fifty-three ceived information without comment, hung up. "Two more The telephone on the table rang. Breed answered, re-

"Survivors?" said Dr. Everett.

"None," said Breed. "That's eleven crashes this month—

planes! No more air travel at all!" feet. "Government action number one-ground all air-"All right! All right! All right!" said Millikan, rising to his

poisons, razors, knives, automobiles and boats—" from centers of population, outlaw the sales of firearms, rope windows above the first floor, remove all bodies of water "Good!" said Dr. Everett. "We should also put bars on all

In the background of the photograph was his hundredphotograph of his family from his billfold, studied it listlessly. Millikan subsided into his chair, hope gone. He took a

> forty-eight-foot cabin cruiser lying at anchor. thousand-dollar waterfront home, and, beyond that, his

married?" "Tell me," Breed said to young Dr. Everett, "are you

against letting married men work on epizootic research." "No," said Dr. Everett. "The Government has a rule now

"Oh?" said Breed.

then I don't again." understand, just don't understand. Or sometimes I do-and a report," said Dr. Everett. He shook his head. "I just don't epizootic generally died of it before they could even submit "They found out that married men working on the

to credit his death to the epizootic?" said Breed "Does the deceased have to be married in order for you

and just one child doesn't mean much, either." He shrugged pattern. A wife alone doesn't mean much. Curiously, a wife even to his college, should be classified technically as the "Oh, I suppose a few cases where a man has been unusually married men with more than one child." epizootic is overwhelmingly a disease of successful, ambitious epizootic-but cases like that aren't statistically important. To devoted to his mother or some other relative, or maybe the epidemiologist who deals only in staggering figures, the "A wife $a\eta d$ children," said Dr. Everett. "That's the classic

monumental irrelevance, he now placed the photograph of dinary mother with three quite ordinary children, one an inhis family in front of the two bachelors. It showed a quite orfant. "Look those wonderful people in the eye!" he said Millikan took no interest in their conversation. With

Breed and Dr. Everett glanced at each other strickenly,

then did as Millikan told them. They looked at the photograph bleakly, having just confirmed for each other the fact that Millikan was mortally ill with the epizootic.

"Look those wonderful people in the eye," said Millikan, as tragically resonant as the Ancient Mariner now. "That's something *I've* always been able to do—until now," he said.

Breed and Dr. Everett continued to look into the uninteresting eyes, preferring the sight of them to the sight of a man who was going to die very soon.

"Look at Robert!" Millikan commanded, speaking of his eldest son. "Imagine having to tell that fine boy that he can't go to Andover anymore, that he's got to go to public school from now on! Look at Nancy!" he commanded, speaking of his only daughter. "No more horse, no more sailboat, no more country club for her. And look at little Marvin in his dear mother's arms," he said. "Imagine bringing a baby into this world and then realizing that you won't be able to give it any advantages at all!" His voice became jagged with self-torment and shame. "That poor little kid is going to have to fight every inch of the way!" he said. "They all are. When American Reliable and Equitable goes smash, there isn't a thing their father will be able to do for them! Tooth and nail all the way for them!" he cried.

Now Millikan's voice became soft with horror. He invited the two bachelors to look at his wife—a bland, lazy, plump dumpling, incidentally. "Imagine having a wonderful woman like that, a real pal who's stuck with you through thick and thin, who's borne your children and made a decent home for them," he said. "Imagine," he said after a long silence, "imagine being a hero to her, imagine giving her all

the things she's longed for all her life. And then imagine telling her," he whispered, "that you've lost it all."

Millikan sobbed. He ran from the boardroom into his office, took a loaded revolver from his desk. As Breed and Dr. Everett burst in upon him, he blew his brains out, thereby maturing life insurance policies in the amount of one cool million.

And there lay one more case of the epizootic, the epidemic practice of committing suicide in order to create

wonder what was going to become of all the Americans like him, a bright and shiny new race that believed that life was a matter of making one's family richer and richer and richer, or it wasn't life. I often wondered what would become of them, if bad times ever came again, if the bright and shiny men suddenly discovered their net worths going down." Breed pointed to the floor. Now he pointed to the ceiling. "Instead of up," he said.

Bad times had come—about four months in advance of the epizootic.

"The one-way men—designed for up only," said Breed.
"And their one-way wives and their one-way children,"

said Dr. Everett. "Dear God—" he said, going to a window and looking out over a wintry Hartford, "the principal industry of this country is now dying for a living."

