

## **Deferred Terms**

The ward for terminally ill patients at St Whitlows City Hospital echoed to the unlikely sounds of laughter. Angular shafts of sunlight burst through the windows, bouncing off the fresh bowls of flowers that nestled amid the external plumbing of life at its last gasp.

Brewster Cartwright sat up in bed.. his rosy cheeks diffusing his erstwhile pallor, and his eyes twinkling and blinking in the bright glow.

“You cunning old bugger...how the hell did you escape this one?”

Bernard Adams was Brewster’s sole remaining friend and confidante. Naturally he had chopped all of his business appointments, and even his luncheon engagement, when the telephone call from the hospital informed him of Brewster’s sudden removal to their care after a massive heart attack. After all, he was not expected to last more than a couple of days, and, following the prognosis of his Harley Street doctor, had been living on borrowed time for the last six months, anyway.

Brewster chuckled.

Borrowing summed up the whole philosophy of Brewster’s life. He had been well, and expensively, educated at a minor public school...somewhere in the mid-reaches of the West Country.. and had graduated, through a short and undistinguished military career, into the lower echelons of business.

He learned, at an early age, the favourable expediency of forward funding, enabling a rather more fluid acquaintance with the school tuck shop than his remittances would normally have allowed – providing the payments were met on, or around, the due dates – assisted by a widening circle of initially unwitting benefactors.

The pitfalls of premature profligacy had resulted in the unscheduled departure of Brewster from his Regiment, when the President of the Mess Committee decided that there was only one recourse open to Brewster to assuage the growing tide of resentment at his opulent lifestyle at everyone else’s expense. Brewster, naturally, concurred.

His first Bank Manager found it hard to resist the easy-going, charmingly open nature of the suave Captain of Infantry, and, knowing nothing of military life still retained the old-fashioned notion that an Officer and a Gentleman still remained an Officer and a Gentleman throughout life.

Brewster moved into the world of commerce with a promising little import and export agency and the generous assistance of the MidWest Bank.

“Not wishing to appear disappointed, I was assured that you were committed to departing from our midst last night – a trick, I believe, that would have caused immense discomfort to your many creditors!”

Bernard was relieved to see his friend looking so well, despite the gloomy telephone call, and the cautious amazement of the hospital staff.

“Aha – an unworthy thought! The secret of successful borrowing is to defer the final payment until the last possible moment – and I hope that you will agree that a short deferment would be appropriate at this stage”.

“What about your heart attack, though. The doctors are amazed that you have pulled through. In every other case they have treated, the summary blow delivered last night should have been just that”

“I assure you that I feel hale and hearty. I feel a new breath of life coursing through my veins. If it wasn’t for this blasted cobweb of tubing, I’d leap out of bed and take you down to the nearest bar for a celebratory drink – if you could lend me a tenner, that is!”

“I think you should stay where you are. I’m not going to be held responsible for breaking you out of this hospital, for you to have a relapse as soon as we hit the pavement”.

“No problem! I feel great – just great!”.

Bernard had remained Brewster’s friend through thick and thin, and from crisis to calamity, by pursuing, in spite of tremendous provocation and blandishment, a policy of total seizure of the wallet whenever Brewster cast a glance in his direction seeking the next instalment in his transmigration of other people’s cash.

Having a basically generous nature, Bernard, in the early days of the acquaintance, would have been only too happy to have divvied up a donation on a promise of a fairly prompt repayment. His financial circumstances at that time, however, precluded any proclivity to generosity and he was, fortunately, forced to decline.

Observing the rapid dispersal of Brewster’s wide circle of acquaintances soon after their varying resources had been tapped, Bernard vowed that he would never allow the taint of financial embarrassment to sully their

relationship, and would offer any practical and theoretical assistance available to Brewster – as long as it didn't require the co-operation of his Bank Manager.

Relief that he could enrol him as a co-conspirator, soon replaced Brewster's initial perplexity at the failure of his charm and persuasiveness to admit Bernard to his growing list of creditors. Bernard was never duped into conducting his affairs in the same cavalier and devil-may-care fashion, but he allowed himself to be used as a sounding board for his schemes to wipe out his debts in one devastating blow, and to sally forth free of financial burden once more –providing, of course, that he could find the next source of cash to finance his plans.

Brewster's first wife....No...his second.....the first had unilaterally declared herself ample collateral for an unpaid loan in the army from a fellow officer, with whom she had erstwhile been engaged in night manoeuvres, and had declined to leave the army with Brewster.....had not proved as willing a foil to his precarious lifestyle as Bernard.

Being the youngest daughter of a Colonel of one of the finer Cavalry Regiments, Rosemary was easily bowled over by the young-at-heart entrepreneur who still bore all of the dashing traits of the military beau. Her father had gently tried to dissuade her from becoming too enamoured with Brewster, recognising his type, but his early death, and her generous inheritance, had burst the bounds of caution, and encouraged Brewster to press his amorous claims with more urgency.

Her inheritance eased them into a beautiful little cottage in the heart of the pretty bits of countryside that spread out from the North West of London. It took three or four re-mortgages, eating into the rapidly rising value of their cottage, until Rosemary was able to wipe the dewy cobwebs of passion and love from her eyes, and evaluate afresh the true financial worth and desperation of her husband. A hurried consultation with the family solicitor, after a full and frank discussion where Brewster was persuaded to lay all of his soiled cards on the table, enabled Rosemary to tie up the cottage lock, stock and barrel, precluding Brewster from removing from it one further brass farthing.

They hadn't parted, though. Rosemary knew that a divorce would have worked rather more in Brewster's favour than her own, and they lived in a state of permanently repressed hostility.

The formal rows of gloomy tableaux stayed immobile. An occasional grey head would turn from the silent group, clustered around each recumbent figure like pallbearers, and would glare reproachfully at the unwarranted intrusion of a patient returning noisily to life.

Bernard edged his chair nearer to Brewster so that he could observe the decencies without stifling Brewster's enthusiasm at his miraculous remittance of sentence.

"It really is good to see you looking so cheerful, and well...has Rosemary been in to see you yet?"

"Yes, this morning, when I woke up. She'd been up in the Lake District visiting her mother when it happened, and drove straight down...I know I told you before, but we still love each other, you know!"

"She's just the same as everyone else, you old rogue. You can't do the decent thing and walk off with their life savings. You stun them with your blue-eyed charm and they can never get over the blast".

"Rosemary's different...she's a good egg, really.....she just doesn't seem to trust me anymore"

"And a good job, too...Anyway, what I really want to know...How did you do it?"

"Do what?"

"Pull through...survive...cheat the 'auditors'?"

"Ask the doctors. They should know. Perhaps I wasn't as ill as they thought I was"

"Come off it, old boy! I've spoken to them already. They're totally perplexed by your recovery. You're not going to be let out of here, wonder boy, until they've probed every orifice, tested every sample and measured every heartbeat until they find out how you've managed to upset all of their infallible calculations."

"What makes you think that I've had anything to do with it?"

"The eyes!".

"The eyes?"

“Yes...as long as I have known you, you have always managed to stop one step short of total calamity, I’ve seen you in the depths of utter despair, bereft of resources, and yet you’ve always managed to find one more sucker...if you’ll pardon the expression..... and when that happens, I’ve seen the glint in your eyes. It’s a whole world of craft and cunning and satisfaction that your particular game of life has paid off once more”

“Oh... I must remember to buy myself some dark glasses”

“Don’t worry, old boy! I’m sure that nobody else notices it. And I always look for it as a sign that you’re on the old familiar road again. I wouldn’t want it any other way.”

“so...you really think that I could have engineered my own escape?”

“Yes, I do....and I suggest that the price you pay for my lifelong commitment to sorting out your spiritual needs whilst you attend the financial ones.... Is to tell me how!”

Brewster remained silent. It had been a weird night, and he dearly wanted to tell somebody all about it...not least his old friend Bernard. But he was not sure that anybody would believe it.

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Brewster’s philosophy of life, wherein he borrowed from Peter to pay Paul, and then persuaded Tom to lend him the werewithal to pay Peter, had developed into a sophisticated game of skill and luck. He had become adept at categorising loans into short term expediencies and long-term insurances, balancing the penalties of delayed or non-payment against the necessities of extracting further funds from the same source. He had employed friends, relatives and various city financial institutions to keep the whole wagon on the road, and despite a regrettable number of expendable casualties had managed to avert a final plunge into insolvency and the abrupt demise of his credit.

His business interests had followed the same pattern. His first venture had been launched with the intention of using the income from his labours to fund his growth. On finding, however, that a temporary downturn in orders...explainable in far too plausible terms to his Bank Manager, as a mild recession caused by temporary petty political manoeuvrings in the countries where he had devoted most of his efforts...had been assuaged by an easily secured overdraft, his initial unnatural caution soon gave way to

unedified enthusiasm that the Gods would play this game with him, on his terms, as well.

He had been rushed to the hospital, the nearest available with the facilities to handle such extreme emergencies, after collapsing in his club after lunch. It was an inglorious end to a superlative performance...which had lasted three months...culminating in the quarry being snared just at the precise moment that the port was being led to the table, accompanied by a handsome brace of Cuban cigars. He was even more pleased with himself in that he had so thoroughly enthused his companion that he had absolutely refused to let Brewster pick up the bill for the meal, and was only prevented from signing a significant cheque on Brewster's behalf by the sight of the proposed beneficiary sliding gracefully under the table.

Fearing that the payment terms were in danger of being immediately invalidated, and expecting the worst from a quick examination of Brewster's pale features, he slipped his cheque book back into his jacket pocket, and told the head waiter to phone immediately for an ambulance.

The houseman at St Whitlow's had wasted no time in plugging Brewster into the various electronic devices designed to stimulate and control all of the necessary bodily functions whilst they probed for the underlying cause of his collapse.

It only took them two hours to reach the same conclusion as the Harley Street doctor through two months of leisurely consultations. Brewster was living on borrowed time, and this final outburst of his tortured system was likely to be his last.

After some further hours spent assessing the chances of extending his existence for a few more months, a decision was made that no further assistance or amelioration of his condition was possible, and he was made as comfortable as circumstances permitted, and he was wheeled into the ward.

It was quiet and gloomy when Brewster opened his eyes. The sole source of light came from the night light in the duty nurse's cubicle that filtered dimly through the screens around his bed.

The curiously light weight of the man sitting at the foot of his bed gave him a start.

Temporarily relieved of the burden of supporting his body, and stimulated by an excessive amount of drugs that had been pumped into his body, Brewster's mind was quite lucid, and took in the unnatural features of the man, dressed clinically as a hospital porter, almost at once.

His lack of weight, as he appeared to be sitting on Brewster's legs, was the least alarming feature. His eyes blazed with a fierce intensity, haloed by a shoulder length crop of fine white hair – and, in spite of the youthful carriage and tautness of the body, conveyed a feeling of great age and unworldliness.

The voice, when it came after a long pause of mutual scrutiny, sounded distant and faint, but penetrated every fibre of Brewster's mind.

“You are Brewster Cartwright”

It was a statement, not a question.

“Well...yes..that's what I presume it says on my report card, and ..... having seen what I am attached to...I suppose I am in some sort of hospital”

“You are Brewster Cartwright...and it behoves me to lead you from here....”

“It behoves who?...And who, may I ask, are you?”

“I am enjoined to bid you loose your mortal coil, and to follow me to your final resting place....so God wills it!”

“Loose my mortal coil? You must be joking. I've got to get out of here to finish some business which has just been so rudely interrupted”

“No man can resist the call when it is delivered, and I must entreat you to cease your earthly desires and come with me...”

“Hang on a minute.....you're the Grim Reaper, aren't you? What are you doing dressed like that? Where's your black cloak...and your beard...and scythe and things?”

“Uh! Please do not use that term. That is some undeserved epithet applied to my personage by ungrateful penitents in the Dark Ages. I dress like this so that I won't startle my clients unduly when they see me.....Now! Please follow me”

“Now, hang on a minute....do you mean to say that all you have to do is to sit there, and tell me to follow you.....and that is the end of my life.....I’ve snuffed it?”

“It’s in the Contract. Your period of life is now officially terminated, and the next step is for you to complete the formalities by accompanying me to your final place of rest”

“What Contract? I haven’t signed any contracts regarding my life!”

Brewster was on familiar ground with contracts. He had spent the better part of his life in the careful analysis of their contents, and knew the pitfalls and the opportunities presented by the most complex document, camouflaged to the average observer, by the archaic and diffuse language of voracious solicitors.

“Look...I haven’t exactly got any documents here, and I know you haven’t signed anything...it’s a sort of statutory contract drawn up by God....’In Loco Deis’ as it were...it has very few waiver clauses. Sorry, but as the signatory party, as it were, He has a monopoly on this, and can determine the terms and conditions unilaterally”

Brewster was not an especially religious man, and it was with mixed feelings that he discovered the identity of the person he had found sitting on his bed after the doctors had retired to wait for the inevitable outcome of his attack.

Neither was it the existence of the Contract that upset Brewster. He was well aware of the need to tie up the most contentious issues of life in some form of written words, so that any natural desire to amend the memories of things said can be minimised...to the benefit, ultimately, and so it is hoped, of both parties to the issues in question. It was the unilateral aspect of the Contract that irritated him. Never before in his life had he failed to secure an outlet in an otherwise impregnable framework of terms, and the fact that he was unable to interfere, or otherwise influence an agreement that had such a significant and terminal effect on his existence was unbearable.

Moreover, he was certain, through the necessity of compiling his own contracts, and having observed the motivation behind contracts that had been prepared for him, that if there was a need to compile a contract, it automatically followed that an alternative contract could also be drawn up that contradicted the terms of the first.



In other words...if God thought it necessary to draw up an agreement...it must be an alternative to another final solution...available to whomsoever declined his very kind offer!

“Not having been party to this document you say you have...and assuming that I was not happy about fulfilling my part of it...although I must say that I am rather touched that my presence has been requested at this early date...is there any other possibility open to me?”

“Well...there is another one available...but it’s been put together by a very shady character. If you were at all interested, and I shouldn’t think for a moment...you would need to read the small print very carefully. You could certainly extend your life by quite a bit, but you could pay way over the odds for it. The last person who did it was a German named Doctor Faustus...and he certainly regretted it...or is regretting it still. I’ve not heard from him for quite a while.”

“But I could...if I wanted to...replace your contract with this other one?”

“Believe me...you wouldn’t want to!”

I suppose if Brewster had had the fear of God drummed into him as a child, or had pondered more deeply about the merits of the Heavenly afterlife, he would not have hesitated to leap into the bosom of the Lord. Old habits die hard, however, and in spite of the precariousness of his past existence, he had grown to love matching his wits and his powers of assumed infallibility against the expectations of all those he brushed against.

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A beautifully drawn up and tastefully sealed contract was but the starting point in his real negotiations, and he spent many pleasant hours, to the chagrin and dismay of his business colleagues, in unravelling and dismembering their efforts, and restructuring the form in slightly more favourable terms to himself. Concurrence with the finished article was achieved as much by exasperation as satisfaction.

When faced with two alternative options, his natural reaction was to examine the possibilities of both, and then to work out a solution that would either combine the best elements of each, or discard them completely and draw up a compromising document on his own terms. He generally won.

“If I was to request sight of this alternative contract, could I get it?”

“Oh, please don’t! You will regret it! It’s laid out in such beguiling terms....and the originator can be so persuasive!”

“Come on, you must see that I can’t ignore it if I now know of it’s existence. I just want to see how it compares with yours!”

“Well, I don’t know if I can. It’s been such a long time since anyone requested a copy!”

“Quit stalling. I’ve been around long enough to make up my own mind. Anyway, you made the initial bargaining mistake by admitting that it existed.”

“Oh dear! I think I am going to get into serious trouble over this”

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“So, were you able to get hold of the contract?”

Bernard sat enthralled on the edge of his seat. Whilst not entirely approving of Brewster’s morals, he was, nevertheless, a fervent admirer of his skills in pursuing his aims.

Bernard was a conscientious plodder. His life had followed a conventional pattern, and he had few friends beyond his immediate family, which he adored. His children had grown up without too many of the traditional traumas of adolescence and were now safely installed in respectable jobs in education and the City. He lived comfortably with his wife in a modest detached house in North London, and spent his weekends pottering around his garden, or the local golf course with one of his sons.

His association with Brewster had provided him with all of the vicarious thrills his quiet life had ever needed. He had been up and down the roller coaster with Brewster, and although he had never had to submit to total involvement by putting cash on the line, he had felt the same pangs of anxiety and elation at the peaks and troughs. Brewster asked no other task of his friend than that he remained loyal and suffer his amoral way of handling his life without subjecting him to moral indignation or pious attribution of blame.

“Do you mean, did I summon the Devil and ask him to unfold his prospectus? Well, yes, I did. It took a long time to persuade old GR to do it, but eventually he gave in”

“And he allowed you to do it? .....even arranged it himself?”

“Yes.....It seems that as a result of some ancient scrap, when the Devil had God by the scruff of the neck, so to speak.....he extracted a promise from God that, even at such a late stage, when someone wanted to submit an application to the Devil, he should be given an opportunity to do so.....and you know how God is with his promises!”

“A sort of Heavenly appeals procedure, but at what price?”, Bernard asked aghast!

“Oh, the terms didn’t seem all that bad. I suppose it’s all a question of how you look at them. All my life I’ve lived on my wits and been involved in some pretty hard negotiations. I had a good look at the manifesto of scourges and retributions, and at first sight it seemed to me to be vastly overrated as a basis for eternal punishment.”

“In fact”, continued Brewster, “the only drawback that I could see was the legal obligations of the contractor, and his willingness to fulfil the terms of his contract as they were laid out....the Devil, you see, being fundamentally evil....and, I suppose, not to be trusted”

“But you are still here and looking quite hale and hearty and improving every minute. I take it, then, that you signed up with the Devil?”

“Yes, of course, but not for the reason you think. Yes, I do have another lease on life. I’ve borrowed a few more years, but on my terms...not on the Devil’s .....nor on God’s”

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Bernard was taken aback. He was not on the same intimate terms with God as Brewster seemed to be. He was not accustomed to treating him as just another business associate, even one who had an immeasurably greater portfolio of assets, but who still laid himself open to negotiations on equal terms.

He was inclined to believe Brewster’s revelations about his midnight trysts with the Grim reaper and the Devil, if only because he was faced with the literally living proof...but a part of him wanted to believe that Brewster had only been suffering an amusing series of hallucinations brought on by overdosing on life-sustaining drugs.

His own Christianity was simply based on the promises of Heaven and Hell...and he was profoundly shocked at Brewster's casual explanation of his formal discussions with the Prince of Darkness .

“And wh-what are the p-payment terms for this c-contract of yours?” he finally managed to stutter. “How are you going to pay for your extra years? How much longer has he given you?”

“Would you be surprised if I told you that I don't intend to pay.....at least, not for a very long time”

“What? He's given you immortality? That's what Faust wanted, wasn't it? And he regretted it, ultimately”

“No, not quite...and not in the way you think”

“How, then. You're not the only expert in extracting your own terms out of a contract. I'm sure the Devil knew what he was doing!”

“But it's not the only contract in existence” Brewster said quietly.

“You mean you are still under an obligation to the original contract holder, God?”

“Yes, of course.....and that's not all!”

“Not all”, Bernard shrieked, “You've managed to get God and the Devil fighting over your soul - and you say that's not all!”

“No. I have a third contract.....I signed it six months ago”

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The Grim Reaper, for the first time in his life....and I suppose you could just about call it a life, even though it spanned a couple of millennia, and was conducted in the hazy grey area between spirituality and mortality, was beside himself with worry.

He'd fulfilled all of the statutory obligations by confronting Brewster with his ultimatum, and, reluctantly, had allowed the invocation of a secondary claimant....but still his slippery client looked like evading his fate....and what was worse, could quite possibly be doing the same to the Devil as well!”

“You can’t do that.....it’s not in the contract. It’s not in either contract. It’s never happened before!”

“I don’t suppose it has”, Brewster admitted mildly, “but I’m certainly going to give it a try, now. I suppose that you and your sponsors are just going to have to reconcile yourselves to it”

“But - the spiritual implications - we’re going to have to rethink everything!”

“Not necessarily. You may have to wait quite a long time, though, before you can claim your dues!”

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“Whilst you’re enjoying a new lease of life here on earth?” breathed Bernard, absolutely appalled at Brewster’s temerity, but desperate to hear how he had pulled it off.

“Yes. First, I got God and the Devil to agree to an immediate extension of my current life, which, as you said, I am now thoroughly enjoying....”

“But - the ultimate cost.....”

“The ultimate cost can wait. Can you imagine the look on the faces of God and the Devil, when I told them that the moment I pass away, my soul is going to be snatched away from both of them?”

“But how? Who, then, is going to get it?”

“Oh, I’m keeping it. I’ll be needing it again. When they wake me up again in a couple of hundred years. I’ve signed a contract with a cryo-engineering company to have my body frozen until they have found a cure for my illness. They can’t possibly remove my soul whilst there’s still a chance that I’ve got a few more years to live in the future. That’s why they had to go into a huddle. And that’s how I’ve arranged indefinite deferred terms on my life!”