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## NOVELETS

<b>A DUSK OF IDOLS</b> By James Blish .....	6
<b>THE UNKNOWN</b> By William F. Temple .....	44
<b>THE RISK PROFESSION</b> By Donald E. Westlake .....	96

## SHORT STORIES

<b>PLAYBOY AND THE SLIME GOD</b> By Isaac Asimov .....	30
<b>THE LAST EVOLUTION—A Classic Reprint</b> By John W. Campbell, Jr. ....	75
<b>POLITICAL MACHINE</b> By John Jakes .....	123

## FACT ARTICLE

<b>OPERATION LUNACY</b> By Lester del Rey .....	65
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## FEATURES

<b>EDITORIAL</b> .....	5
<b>THE SPECTROSCOPE</b> .....	140
<b>... OR SO YOU SAY</b> .....	144

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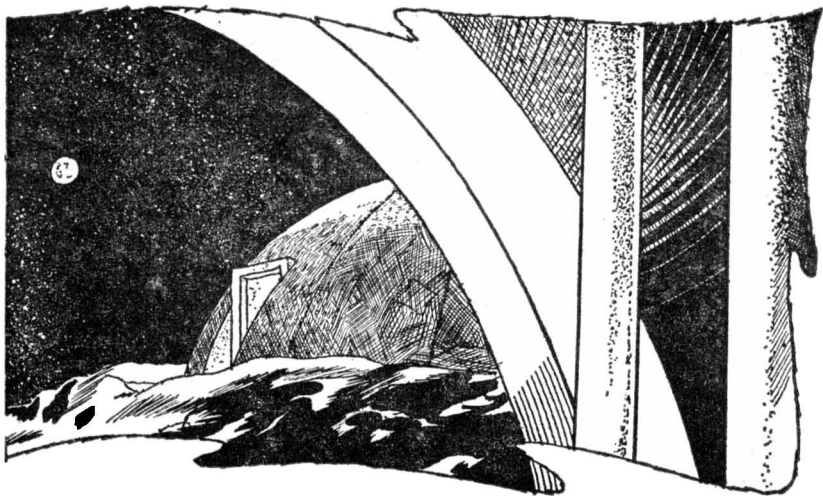
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*The men who did dangerous work had a special kind of insurance policy. But when somebody wanted to collect on that policy, the claims investigator suddenly became a member of . . .*

# The RISK PROFESSION

By DONALD E. WESTLAKE

MISTER HENDERSON called me into his office my third day back in Tangiers. That was a day and a half later than I'd expected. Roving claims investigators for Tangiers Mutual Insurance Corporation don't usually get to spend more than

thirty-six consecutive hours at home base.

Henderson was jovial but stern. That meant he was happy with the job I'd just completed, and that he was pretty sure I'd find some crooked shenanigans on this next assignment. That

didn't please me. I'm basically a plain-living type, and I hate complications. I almost wished for a second there that I was back on Fire and Theft in Greater New York. But I knew better than that. As a roving claim investigator, I avoided the more stultifying paper work inherent in this line of work and had the additional luxury of an expense account nobody ever questioned.

It made working for a living almost worthwhile.

When I was settled in the chair beside his desk, Henderson said, "That was good work you did on Luna, Ged. Saved the company a pretty pence."

I smiled modestly and said, "Thank you, sir." And reflected to myself for the thousandth time that the company could do worse than split that saving with the guy who'd made it possible. Me, in other words.

"Got a tricky one this time, Ged," said my boss. He had done his back-patting, now we got down to business. He peered keenly at me, or at least as keenly as a round-faced tiny-eyed fat man *can* peer. "What do you know about the Risk Profession Retirement Plan?" he asked me.

"I've heard of it," I said truthfully. "That's about all."

He nodded. "Most of the policies are sold off-planet, of course. It's a form of insurance for non-insurables. Spaceship

crews, asteroid prospectors, people like that."

"I see," I said, unhappily. I knew right away this meant I was going to have to go off-Earth again. I'm a one-gee boy all the way. Gravity changes get me in the solar plexus. I get g-sick at the drop of an elevator.

"Here's the way it works," he went on, either not noticing my sad face or choosing to ignore it. "The client pays a monthly premium. He can be as far ahead or as far behind in his payments as he wants—the policy has no lapse clause—just so he's all paid up by the Target Date. The Target Date is a retirement age, forty-five or above, chosen by the client himself. After the Target Date, he stops paying premiums, and we begin to pay him a monthly retirement check, the amount determined by the amount paid into the policy, his age at retiring, and so on. Clear?"

I nodded, looking for the gimmick that made this a paying proposition for good old Tangiers Mutual.

"The Double R-P—that's what we call it around the office here—assures the client that he won't be reduced to panhandling in his old age, should his other retirement plans fall through. For Belt prospectors, of course, this means the big strike, which

maybe one in a hundred find. For the man who never does make that big strike, this is something to fall back on. He can come home to Earth and retire, with a guaranteed income for the rest of his life."

I nodded again, like a good company man.

"Of course," said Henderson, emphasizing this point with an upraised chubby finger, "these men are still uninsurables. This is a retirement plan only, not an insurance policy. There is no beneficiary other than the client himself."

And there was the gimmick. I knew a little something of the actuarial statistics concerning uninsurables, particularly Belt prospectors. Not many of them lived to be forty-five, and the few who would survive the Belt and come home to collect the retirement wouldn't last more than a year or two. A man who's spent the last twenty or thirty years on low-gee asteroids just shrivels up after a while when he tries to live on Earth.

It needed a company like Tangiers Mutual to dream up a racket like that. The term 'uninsurables' to most insurance companies means those people whose jobs or habitats make them too likely as prospects for obituaries. To Tangiers Mutual, uninsurables are people who have money the company can't get at.

"Now," said Henderson importantly, "we come to the problem at hand." He ruffled his up-to-now-neat In basket and finally found the folder he wanted. He studied the blank exterior of this folder for a few seconds, pursing his lips at it, and said, "One of our clients under the Double R-P was a man named Jafe McCann."

"Was?" I echoed.

He squinted at me, then nodded at my sharpness. "That's right, he's dead." He sighed heavily and tapped the folder with all those pudgy fingers. "Normally," he said, "that would be the end of it. File closed. However, this time there are complications."

Naturally. Otherwise, he wouldn't be telling *me* about it. But Henderson couldn't be rushed, and I knew it. I kept the alert look on my face and thought of other things, while waiting for him to get to the point.

"Two weeks after Jafe McCann's death," Henderson said, "we received a cash-return form on his policy."

"A cash-return form?" I'd never heard of such a thing. It didn't sound like anything Tangiers Mutual would have anything to do with. We *never* return cash.

"It's something special in this

case," he explained. "You see, this isn't an insurance policy, it's a retirement plan, and the client can withdraw from the retirement plan at any time, and have seventy-five per cent of his paid-up premiums returned to him. It's, uh, the law in plans such as this."

"Oh," I said. That explained it. A law that had snuck through the World Finance Code Commission while the insurance lobby wasn't looking.

"But you see the point," said Henderson. "This cash-return form arrived two weeks after the client's death."

"You said there weren't any beneficiaries," I pointed out.

"Of course. But the form was sent in by the man's partner, one Ab Karpin. McCann left a hand-written will bequeathing all his possessions to Karpin. Since, according to Karpin, this was done before McCann's death, the premium money cannot be considered part of the policy, but as part of McCann's cash-on-hand. And Karpin wants it."

"It can't be that much, can it?" I asked. I was trying my best to point out to him that the company would spend more than it would save if it sent me all the way out to the asteroids, a prospect I could feel coming and one which I wasn't ready to cry hannah over.

"McCann died," Henderson said ponderously, "at the age of fifty-six. He had set his retirement age at sixty. He took out the policy at the age of thirty-four, with monthly payments of fifty credits. Figure it out for yourself."

I did—in my head—and came up with a figure of thirteen thousand and two hundred credits. Seventy-five per cent of that would be nine thousand and nine hundred credits. Call it ten thousand credits even.

I had to admit it. It was worth the trip.

"I see," I said sadly.

"Now," said Henderson, "the conditions—the circumstances—of McCann's death are somewhat suspicious. And so is the cash-return form itself."

"There's a chance it's a forgery?"

"One would think so," he said. "But our handwriting experts have worn themselves out with that form, comparing it with every other single scrap of McCann's writing they can find. And their conclusion is that not only is it genuinely McCann's handwriting, but it is McCann's handwriting at age fifty-six."

"So McCann must have written it," I said. "Under duress, do you think?"

"I have no idea," said Henderson complacently. "That's what you're supposed to find out. Oh,

there's just one more thing."

I did my best to make my ears perk.

"I told you that McCann's death occurred under somewhat suspicious circumstances."

"Yes," I agreed, "you did."

"McCann and Karpin," he said, "have been partners—unincorporated, of course—for the last fifteen years. They had found small rare-metal deposits now and again, but they had never found that one big strike all the Belt prospectors waste their lives looking for. Not until the day before McCann died."

"Ah hah," I said. "Then they found the big strike."

"Exactly."

"And McCann's death?"

"Accidental."

"Sure," I said. "What proof have we got?"

"None. The body is lost in space. And law is few and far between that far out."

"So all we've got is this guy Karpin's word for how McCann died, is that it?"

"That's all we have. So far."

"Sure. And now you want me to go on out there and find out what's cooking, and see if I can maybe save the company ten thousand credits."

"Exactly," said Henderson.

THE COPTER took me to the spaceport west of Cairo, and there I boarded the good ship

*Demeter* for Luna City and points Out. I loaded up on g-sickness pills and they worked fine. I was sick as a dog.

By the time we got to Atronics City, my insides had grown resigned to their fate. As long as I didn't try to eat, my stomach would leave me alone.

Atronics City was about as depressing as a Turkish bath with all the lights on. It stood on a chunk of rock a couple of miles thick, and it looked like nothing more in this world than a welder's practice range.

From the outside, Atronics City is just a derby-shaped dome of nickel-iron, black and kind of dirty looking. I suppose a transparent dome would have been more fun, but the builders of the company cities in the asteroids were businessmen, and they weren't concerned with having fun. There's nothing to look at outside the dome but chunks of rock and the blackness of space anyway, and you've got all this cheap iron floating around in the vicinity, and all a dome's supposed to do is keep the air in. Besides, though the belt isn't as crowded as a lot of people think, there is quite a lot of debris rushing here and there, bumping into things, and a transparent dome would just get all scratched up, not to mention punctured.

From the inside, Atronics

City is even jollier. There's the top level, directly under the dome, which is mainly parking area for scooters and tuggers of various kinds, plus the office shacks of the Assayer's Office, the Entry Authority, the Industry Troopers and so on. The next three levels have all been burned into the bowels of the planetoid.

Level two is the Atronics plant, and a noisy plant it is. Level three is the shopping and entertainment area—grocery stores and clothing stores and movie theaters and bars—and level four is housing, two rooms and kitchen for the unmarried, four rooms and kitchen plus one room for each child for the married.

All of these levels have one thing in common. Square corners, painted olive drab. The total effect of the place is suffocating. You feel like you're stuck in the middle of a stack of packing crates.

Most of the people living in Atronics City work, of course, for International Atronics, Incorporated. The rest of them work in the service occupations—running the bars and grocery stores and so on—that keep the company employees alive and relatively happy.

Wages come high in the places like Atronics City. Why not, the raw materials come practically for free. And as for working

conditions, well, take a for instance. How do you make a vacuum tube? You fiddle with the innards and surround it all with glass. And how do you get the air out? No problem, boy, there wasn't any air in there to begin with.

At any rate, there I was at Atronics City. That was as far as *Demeter* would take me. Now, while the ship went on to Ludlum City and Chemisant City and the other asteroid business towns, my two suitcases and I dribbled down the elevator to my hostelry on level four.

Have you ever taken an elevator ride when the gravity is practically non-existent? Well, don't. You see, the elevator manages to sink faster than you do. It isn't being *lowered* down to level four, it's being *pulled* down.

What this means is that the suitcases have to be lashed down with the straps provided, and you and the operator have to hold on tight to the hand-grips placed here and there around the wall. Otherwise, you'd clonk your head on the ceiling.

But we got to level four at last, and off I went with my suitcases and the operator's directions. The suitcases weighed about half an ounce each out here, and I felt as though I weighed the same. Every time I raised a foot, I was sure I was



about to go sailing into a wall. Local citizens eased by me, their feet occasionally touching the iron pavement as they soared along, and I gave them all dirty looks.

Level four was nothing but walls and windows. The iron floor went among these walls and windows in a straight straight line, bisecting other "streets" at perfect right angles, and the iron ceiling sixteen feet up was lined with a double row of fluorescent tubes. I was beginning to feel claustrophobic already.

The Chalmers Hotel—named for an Atronics vice-president—had received my advance registration, which was nice. I was shown to a second-floor room—nothing on level four had more than two stories—and was left to unpack my suitcases as best I may.

I had decided to spend a day or two at Atronics City before taking a scooter out to Ab Karpin's claim. Atronics City had been Karpin's and McCann's home base. All of McCann's premium payments had been mailed from here, and the normal mailing address for both of them was GPO Atronics City.

I wanted to know as much as possible about Ab Karpin before I went out to see him. And Atronics City seemed like the best place to get my information.

But not today. Today, my stomach was very unhappy, and my head was on sympathy strike. Today, I was going to spend my time exclusively in bed, trying not to float up to the ceiling.

THE Mapping & Registry Office, it seemed to me the next day, was the best place to start. This was where prospectors filed their claims, but it was a lot more than that. The waiting room of M&R was the unofficial club of the asteroid prospectors. This is where they met with one another, talked together about the things that prospectors discuss, and made and dissolved their transient partnerships.

In this way, Karpin and McCann were unusual. They had maintained their partnership for fifteen years. That was about sixty times longer than most such arrangements lasted.

Searching the asteroid chunks for rare and valuable metals is basically pretty lonely work, and it's inevitable that the prospectors will every once in a while get hungry for human company, and decide to try a team operation. But, at the same time, work like this attracts people who don't get along very well with human company. So the partnerships come and go, and the hatreds flare and are forgotten, and

the normal prospecting team lasts an average of three months.

At any rate, it was to the Mapping & Registry Office that I went first. And, since that office was up on the first level, I went by elevator.

Riding *up* in that elevator was a heck of a lot more fun than riding down. The elevator whipped up like mad, the floor pressed against the soles of my feet, and it felt almost like good old Earth for a second or two there. But then the elevator stopped, and I held on tight to the hand-grips to keep from shooting through the top of the blasted thing.

The operator—a phlegmatic sort—gave me directions to the M&R, and off I went, still trying to figure out how to sail along as gracefully as the locals.

The Mapping & Registry Office occupied a good-sized shack over near the dome wall, next to the entry lock. I pushed open the door and went on in.

The waiting room was cozy and surprisingly large, large enough to comfortably hold the six maroon leather sofas scattered here and there on the pale green carpet, flanked by bronze ashtray stands. There were only six prospectors here at the moment, chatting together in two groups of three, and they all looked alike. Grizzled, ageless,

watery-eyed, their clothing clean but baggy. I passed them and went on to the desk at the far end, behind which sat a young man in official gray, slowly turning the crank of a microfilm reader.

He looked up at my approach. I flashed my company identification and asked to speak to the manager. He went away, came back, and ushered me into an office which managed to be Spartan and sumptuous at the same time. The walls had been plastic-painted in textured brown, the iron floor had been lushly carpeted in gray, and the desk had been covered with a simulated wood coating.

The manager—a man named Teaking—went well with the office. His face and hands were spare and lean, but his uniform was immaculate, covered with every curlicue the regulations allowed. He welcomed me politely, but curiously, and I said, “I wonder if you know a prospector named Ab Karpin?”

“Karpin? Of course. He and old Jafe McCann—pity about McCann. I hear he got killed.”

“Yes, he did.”

“And that’s what you’re here for, eh?” He nodded sagely. “I didn’t know the Belt boys could get insurance,” he said.

“It isn’t exactly that,” I said. “This concerns a retirement plan, and—well, the details don’t

matter." Which, I hoped, would end his curiosity in that line. "I was hoping you could give me some background on Karpin. And on McCann, too, for that matter."

He grinned a bit. "You saw the men sitting outside?"

I nodded.

"Then you've seen Karpin and McCann. Exactly the same. It doesn't matter if a man's thirty or sixty or what. It doesn't matter what he was like before he came out here. If he's been here a few years, he looks exactly like the bunch you saw outside there."

"That's appearance," I said. "What I was looking for was personality."

"Same thing," he said. "All of them. Close-mouthed, anti-social, fiercely independent, incurably romantic, always convinced that the big strike is just a piece of rock away. McCann, now, he was a bit more realistic than most. He'd be the one I'd expect to take out a retirement policy. A real pence-pincher, that one, though I shouldn't say it as he's dead. But that's the way he was. Brighter than most Belt boys when it came to money matters. I've seen him haggle over a new piece of equipment for their scooter, or some repair work, or some such thing, and he was a wonder to watch."

"And Karpin?" I asked him.

"A prospector," he said, as though that answered my question. "Same as everybody else. Not as sharp as McCann when it came to money. That's why all the money stuff in the partnership was handled by McCann. But Karpin was one of the sharpest boys in the business when it came to mineralogy. He knew rocks you and I never heard of, and most times he knew them by sight. Almost all of the Belt boys are college grads—you've got to know what you're looking for out here and what it looks like when you've found it—but Karpin has practically all of them beat. He's *sharp*."

"Sounds like a good team," I said.

"I guess that's why they stayed together so long," he said. "They complemented each other." He leaned forward, the inevitable prelude to a confidential remark. "I'll tell you something off the record, Mister," he said. "Those two were smarter than they knew. Their partnership was never legalized, it was never anything more than a piece of paper. And there's a bunch of fellas around here mighty unhappy about that today. Jafe McCann is the one who handled all the money matters, like I said. He's got IOU's all over town."

"And they can't collect from Karpin?"

He nodded. "Jeff McCann died just a bit too soon. He was sharp and cheap, but he was honest. If he'd lived, he would have repaid all his debts, I'm sure of it. And if this strike they made is as good as I hear, he would have been able to repay them with no trouble at all."

I nodded, somewhat impatiently. I had the feeling by now that I was talking to a man who was one of those who had a Jeff McCann IOU in his pocket. "How long has it been since you've seen Karpin?" I asked him, wondering what Karpin's attitude and expression was now that his partner was dead.

"Oh, Lord, not for a couple of months," he said. "Not since they went out together the last time and made that strike."

"Didn't Karpin come in to make his claim?"

"Not here. Over to Chemisant City. That was the nearest M&R to the strike."

"Oh." That was a pity. I would have liked to have known if there had been a change of any kind in Karpin since his partner's death. "I'll tell you what the situation is," I said, with a false air of truthfulness. "We have some misgivings about McCann's death. Not suspicions, exactly, just misgivings. The timing is what bothers us."

"You mean, because it happened just after the strike?"

"That's it," I answered frankly.

He shook his head. "I wouldn't get too excited about that, if I were you," he said. "It wouldn't be the first time it's happened. A man makes the big strike after all, and he gets so excited he forgets himself for a minute and gets careless. And you only have to be careless once out here."

"That may be it," I said. I got to my feet, knowing I'd picked up all there was from this man. "Thanks a lot for your cooperation," I said.

"Any time," he said. He stood and shook hands with me.

I went back out through the chatting prospectors and crossed the echoing cavern that was level one, aiming to rent myself a scooter.

I DON'T like rockets. They're noisy as the dickens, they steer hard and drive erratically, and you can never carry what I would consider a safe emergency excess of fuel. Nothing like the big steady-g interplanetary liners. On those I feel almost human.

The appearance of the scooter I was shown at the rental agency didn't do much to raise my opinion of this mode of transportation. The thing was a good ten years old, the paint scraped and scratched all over its egg-shaped, originally green-colored body, and the windshield—a silly term, really, for the front window of a

craft that spends most of its time out where there isn't any wind—was scratched and pockmarked to the point of translucency by years of exposure to the asteroidal dust.

The rental agent was a sharp-nosed thin-faced type who displayed this refugee from a melting vat without a blush, and still didn't blush when he told me the charges. Twenty credits a day, plus fuel.

I paid without a murmur—it was the company's money, not mine—and paid an additional ten credits for the rental of a suit to go with it. I worked my way awkwardly into the suit, and clambered into the driver's seat of the relic. I attached the suit to the ship in all the necessary places, and the agent closed and spun the door.

Most of the black paint had worn off the handles of the controls, and insulation peeked through rips in the plastic siding here and there. I wondered if the thing had any slow leaks and supposed fatalistically that it had. The agent waved at me, stony-faced, the conveyor belt trundled me outside the dome, and I kicked the weary rocket into life.

The scooter had a tendency to roll to the right. If I hadn't kept fighting it back, it would have soon worked up a dandy little spin. I was spending so much

time juggling with the controls that I practically missed a couple of my beacon rocks, and that would have been just too bad. If I'd gotten off the course I had carefully outlined for myself, I'd never have found my bearings again, and I would have just floated around amid the scenery until some passerby took pity and towed me back home.

But I managed to avoid getting lost, which surprised me, and after four nerve-wracking hours I finally spotted the yellow-painted X of a registered claim on a half-mile thick chunk of rock dead ahead. As I got closer, I spied a scooter parked near the X, and beside it an inflated portable dome. The scooter was somewhat larger than mine, but no newer and probably even less safe. The dome was vari-colored, from repeated patching.

This would be the claim, and this is where I would find Karpin, sitting on his property while waiting for the sale to go through. Prospectors like Karpin are free-lance men, working for no particular company. They register their claims in their own names, and then sell the rights to whichever company shows up first with the most attractive offer. There's a lot of paperwork to such a sale, and it's all handled by the company. While waiting, the smart prospector sits on his claim and makes sure nobody

chips off a part of it for himself, a stunt that still happens now and again. It doesn't take too much concentrated explosive to make two rocks out of one rock, and a man's claim is only the rock with his X on it.

I set the scooter down next to the other one, and flicked the toggle for the air pumps, then put on the fishbowl and went

no viewports at all, so I wasn't sure Karpin was aware of my presence. I rapped my metal glove on the metal outer door of the lock, and then I was sure.

But it took him long enough to open up. I had just about decided he'd joined his partner in the long sleep when the door cracked open an inch. I pushed it open and stepped into the lock, duck-



about unattaching the suit from the ship. When the red light flashed on and off, I spun the door, opened it, and stepped out onto the rock, moving very cautiously. It isn't that I don't believe the magnets in the bootsoles will work, it's just that I know for a fact that they won't work if I happen to raise both feet at the same time.

I clumped across the crude X to Karpin's dome. The dome had

ing my head. The door was only five feet high, and just as wide as the lock itself, three feet. The other dimensions of the lock were: height, six feet six; width, one foot. Not exactly room to dance in.

When the red light high on the left-hand wall clicked off, I rapped on the inner door. It promptly opened, I stepped through and removed the fishbowl.

Karpin stood in the middle of the room, a small revolver in his hand. "Shut the door," he said.

I obeyed, moving slowly. I didn't want that gun to go off by mistake.

"Who are you?" Karpin demanded. The M&R man had been right. Ab Karpin was a dead ringer for all those other prospectors I'd seen back at Atronics City. Short and skinny and grizzled and ageless. He could have been forty, and he could have been ninety, but he was probably somewhere the other side of fifty. His hair was black and limp and thinning, ruffled in little wisps across his wrinkled pate. His forehead and cheeks were lined like a plowed field, and were much the same color. His eyes were wide apart and small, so deepset beneath shaggy brows that they seemed black. His mouth was thin, almost lipless. The hand holding the revolver was nothing but bones and blue veins covered with taut skin.

He was wearing a dirty undershirt and an old pair of trousers that had been cut off raggedly just above his knobby knees. Faded slippers were on his feet. He had good reason for dressing that way, the temperature inside the dome must have been nearly ninety degrees. The dome wasn't reflecting away the sun's heat as well as it had when it was young.

I looked at Karpin, and despite

the revolver and the tense expression on his face, he was the least dangerous-looking man I'd ever run across. All at once, the idea that this anti-social old geezer had the drive or the imagination to murder his partner seemed ridiculous.

Apparently, I spent too much time looking him over, because he said again, "Who are you?" And this time he motioned impatiently with the revolver.

"Stanton," I told him. "Ged Stanton, Tangiers Mutual Insurance. I have identification, but it's in my pants pocket, down inside this suit."

"Get it," he said. "And move slow."

"Right you are."

I moved slow, as per directions, and peeled out of the suit, then reached into my trouser pocket and took out my ID clip. I flipped it open and showed him the card bearing my signature and picture and right thumbprint and the name of the company I represented, and he nodded, satisfied, and tossed the revolver over onto his bed. "I got to be careful," he said. "I got a big claim here."

"I know that," I told him. "Congratulations for it."

"Thanks," he said, but he still looked peevisish. "You're here about Jafe's insurance, right?"

"That I am."

"Don't want to pay up, I sup-

pose. That doesn't surprise me."

Blunt old men irritate me. "Well," I said, "we do have to investigate."

"Sure," he said. "You want some coffee?"

"Thank you."

"You can sit in that chair there. That was Jafe's."

I settled gingerly in the cloth-and-plastic foldaway chair he'd pointed at, and he went over to the kitchen area of the dome to start coffee. I took the opportunity to look the dome over. It was the first portable dome I'd ever been inside.

It was all one room, roughly circular, with a diameter of about fifteen feet. The sides went straight up for the first seven feet, then curved gradually inward to form the roof. At the center of the dome, the ceiling was about twelve feet high.

The floor of the room was simply the asteroidal rock surface, not completely level and smooth. There were two chairs and a table to the right of the entry lock, two foldaway cots around the wall beyond them, the kitchen area next and a cluttered storage area around on the other side. There was a heater standing alone in the center of the room, but it certainly wasn't needed now. Sweat was already trickling down the back of my neck and down my forehead into my eye-

brows. I peeled off my shirt and used it to wipe sweat from my face. "Warm in here," I said.

"You get used to it," he muttered, which I found hard to believe.

He brought over the coffee, and I tasted it. It was rotten, as bitter as this old hermit's soul, but I said, "Good coffee. Thanks a lot."

"I like it strong," he said.

I looked around at the room again. "All the comforts of home, eh? Pretty ingenious arrangement."

"Sure," he said sourly. "How about getting to the point, Mister?"

There's only one way to handle a blunt old man. Be blunt right back. "I'll tell you how it is," I said. "The company isn't accusing you of anything, but it has to be sure everything's on the up and up before it pays out any ten thousand credits. And your partner just happening to fill out that cash-return form just before he died—well, you've got to admit it is a funny kind of coincidence."

"How so?" He slurped coffee, and glowered at me over the cup. "We made this strike here," he said. "We knew it was the big one. Jafe had that insurance policy of his in case he never did make the big strike. As soon as we knew this was the big one, he said, 'I guess I don't need



that retirement now,' and sat right down and wrote out the cash-return. Then we opened a bottle of liquor and celebrated, and he got himself killed."

The way Karpin said it, it sounded smooth and natural. Too smooth and natural. "How did this accident happen anyway?" I asked him.

"I'm not one hundred per cent sure of that myself," he said. "I was pretty well drunk myself by that time. But he put on his suit and said he was going out to paint the X. He was falling all over himself, and I tried to tell him it could wait till we'd had some sleep, but he wouldn't pay any attention to me."

"So he went out," I said.

He nodded. "He went out first. After a couple minutes, I got lonesome in here, so I suited up and went out after him. It happened just as I was going out the lock, and I just barely got a glimpse of what happened."

He attacked the coffee again, noisily, and I prompted him, saying, "What did happen, Mister Karpin?"

"Well, he was capering around out there, waving the paint tube and such. There's a lot of sharp rock sticking out around here. just as I got outside, he lost his balance and kicked out, and scraped right into some of that rock, and punctured his suit."

"I thought the body was lost," I said.

He nodded. "It was. The last thing in life Jafe ever did was try to shove himself away from those rocks. That, and the force of air coming out of that puncture for the first second or two, was enough to throw him up off the surface. It threw him up too high, and he never got back down."

My doubt must have showed in my face, because he added, "Mister, there isn't enough gravity on this place to shoot craps with."

He was right. As we talked, I kept finding myself holding unnecessarily tight to the arms of the chair. I kept having the feeling I was going to float out of the chair and hover around up at the top of the dome if I were to let go. It was silly of course—there was *some* gravity on that planetoid, after all—but I just don't seem to get used to low-gee.

Nevertheless, I still had some more questions. "Didn't you try to get his body back? Couldn't you have reached him?"

"I tried to, Mister," he said. "Old Jafe McCann was my partner for fifteen years. But I was drunk, and that's a fact. And I was afraid to go jumping up in the air, for fear I'd go floating away, too."

"Frankly," I said, "I'm no expert on low gravity and aster-

oids. But wouldn't McCann's body just go into orbit around this rock? I mean, it wouldn't simply go floating off into space, would it?"

"It sure would," he said. "There's a lot of other rocks out here, too, Mister, and a lot of them are bigger than this one and have a lot more gravity pull. I don't suppose there's a navigator in the business who could have computed Jafe's course in advance. He floated up, and then he floated back over the dome here and seemed to hover for a couple minutes, and then he just floated out and away. His isn't the only body circling around the sun with all these rocks, you know."

I chewed a lip and thought it all over. I didn't know enough about asteroid gravity or the conditions out here to be able to say for sure whether Karpin's story was true or not. Up to this point, I couldn't attack the problem on a fact basis. I had to depend on *feeling* now, the hunches and instincts of eight years in this job, hearing some people tell lies and other people tell the truth.

And my instinct said Ab Karpin was lying in his teeth. That dramatic little touch about McCann's body hovering over the dome before disappearing into the void, that sounded more like the embellishment of fiction than

the circumstance of truth. And the string of coincidences were just too much. McCann just coincidentally happens to die right after he and his partner make their big strike. He happens to write out the cash-return form just before dying. And his body just happens to float away, so nobody can look at it and check Karpin's story.

But no matter what my instinct said, the story was smooth. It was smooth as glass, and there was no place for me to get a grip on it.

What now? There wasn't any hole in Karpin's story, at least none that I could see. I had to break his story somehow, and in order to do that I had to do some nosing around on this planetoid. I couldn't know in advance what I was looking for, I could only look. I'd know it when I found it. It would be something that conflicted with Karpin's story.

And for that, I had to be sure the story was complete. "You said McCann had gone out to paint the X," I said. "Did he paint it?"

Karpin shook his head. "He never got a chance. He spent all his time dancing, up till he went and killed himself."

"So you painted it yourself."

He nodded.

"And then you went on into Atronics City and registered

your claim, is that the story?"

"No. Chemisant City was closer than Atronics City right then, so I went there. Just after Jafe's death, and everything—I didn't feel like being alone any more than I had to."

"You said Chemisant City was closer to you *then*," I said. "Isn't it now?"

"Things move around a lot out here, Mister," he said. "Right now, Chemisant City's almost twice as far from here as Atronics City. In about three days, it'll start swinging in closer again. Things keep shifting around out here."

"So I've noticed," I said. "When you took off to go to Chemisant City, didn't you make a try for your partner's body then?"

He shook his head. "He was long out of sight by then," he said. "That was ten, eleven hours later, when I took off."

"Why's that? All you had to do was paint the X and take off."

"Mister, I told you. I was drunk. I was falling down drunk, and when I saw I couldn't get at Jafe, and he was dead anyway, I came back in here and slept it off. Maybe if I'd been sober I would have taken the scooter and gone after him, but I was *drunk*."

"I see." And there just weren't any more questions I could think of to ask, not right now. So I said, "I've just had a shaky four-

hour ride coming out here. Mind if I stick around a while before going back?"

"Help yourself," he said, in a pretty poor attempt at genial hospitality. "You can sleep over, if you want."

"Fine," I said. "I think I'd like that."

"You wouldn't happen to play cribbage, would you?" he asked, with the first real sign of animation I'd seen in him yet.

"I learn fast," I told him.

"Okay," he said. "I'll teach you." And he produced a filthy deck of cards and taught me,

AFTER losing nine straight games of cribbage, I quit, and got to my feet. I was at my most casual as I stretched and said, "Okay if I wander around outside for a while? I've never been on an asteroid like this before. I mean, a little one like this. I've just been to the company cities up to now."

"Go right ahead," he said. "I've got some polishing and patching to do, anyway." He made his voice sound easy and innocent, but I noticed his eyes were alert and wary, watching me as I struggled back into my suit.

I didn't bother to put my shirt back on first, and that was a mistake. The temperature inside an atmosphere suit is a steady sixty-eight degrees. That had never

seemed particularly chilly before, but after the heat of that dome, it seemed cold as a blizzard inside the suit.

I went on out through the airlock, and moved as briskly as possible in the cumbersome suit, while the sweat chilled on my back and face, and I accepted the glum conviction that one thing I was going to get out of this trip for sure was a nasty head cold.

I went over to the X first, and stood looking at it. It was just an X, that's all, shakily scrawled in yellow paint, with the initials "J-A" scrawled much smaller beside it.

I left the X and clumped away. The horizon was practically at arm's length, so it didn't take long for the dome to be out of sight. And then I clumped more slowly, studying the surface of the asteroid.

What I was looking for was a grave. I believed that Karpin was lying, that he had murdered his partner. And I didn't believe that Jafe McCann's body had floated off into space. I was convinced that his body was still somewhere on this asteroid. Karpin had been forced to concoct a story about the body being lost because the appearance of the body would prove somehow that it had been murder and not accident. I was convinced of that, and now all I had to do was prove it.

But that asteroid was a pretty unlikely place for a grave. That wasn't dirt I was walking on, it was rock, solid metallic rock. You don't dig a grave in solid rock, not with a shovel. You maybe can do it with dynamite, but that won't work too well if your object is to keep anybody from seeing that the hole has been made. Dirt can be patted down. Blown-up rock looks like blown-up rock, and that's all there is to it.

I considered crevices and fissures in the surface, some cranny large enough for Karpin to have stuffed the body into. But I didn't find any of these either as I plodded along, being sure to keep one magnetted boot always in contact with the ground.

Karpin and McCann had set their dome up at just about the only really level spot on that entire planetoid. The rest of it was nothing but jagged rock, and it wasn't easy traveling at all, maneuvering around with magnets on my boots and a bulky atmosphere suit cramping my movements.

And then I stopped and looked out at space and cursed myself for a ring-tailed baboon. McCann's body might be anywhere in the Solar System, anywhere at all, but there was one place I could be sure it wasn't, and that place was this asteroid. No, Karpin had not blown a

grave or stuffed the body into a fissure in the ground. Why not? Because this chunk of rock was valuable, that's why not. Because Karpin was in the process of selling it to one of the major companies, and that company would come along and chop this chunk of rock to pieces, getting the valuable metal out, and McCann's body would turn up in the first week of operations if Karpin were stupid enough to bury it here.

Ten hours between McCann's death and Karpin's departure for Chemisant City. He'd admitted that already. And I was willing to bet he'd spent at least part of that time carrying McCann's body to some other asteroid, one he was sure was nothing but worthless rock. If that were true, it meant the mortal remains of Jafe McCann were now somewhere—*anywhere*—in the Asteroid Belt. Even if I assumed that the body had been hidden on an asteroid somewhere between here and Chemisant City—which wasn't necessarily so—that wouldn't help at all. The relative positions of planetoids in the Belt just keep on shifting. A small chunk of rock that was between here and Chemisant City a few weeks ago—it could be almost anywhere in the Belt right now.

The body, that was the main item. I'd more or less counted on finding it somehow. At the mo-

ment, I couldn't think of any other angle for attacking Karpin's story.

As I clopped morosely back to the dome, I nibbled at Karpin's story in my mind. For instance, why go to Chemisant City? It was closer, he said, but it couldn't have been closer by more than a couple of hours. The way I understood it, Karpin was well-known back on Atronics City—it was the normal base of operations for he and his partner—and he didn't know a soul at Chemisant City. Did it make sense for him to go somewhere he wasn't known after his partner's death, even if it *was* an hour closer? No, it made a lot more sense for a man in that situation to go where he's known, go someplace where he has friends who'll sympathize with him and help him over the shock of losing a partner of fifteen years' standing, even if going there does mean traveling an hour longer.

And there was always the cash-return form. That was what I was here about in the first place. It just didn't make sense for McCann to have held up his celebration while he filled out a form that he wouldn't be able to mail until he got back to Atronics City. And yet the company's handwriting experts were convinced that it wasn't a forgery, and I could pretty well take their word for it.

Mulling these things over as I tramped back toward the dome, I suddenly heard a distant bell ringing way back in my head. The glimmering of an idea, not an idea yet but just the hint of one. I wasn't sure where it led, or even if it led anywhere at all, but I was going to find out.

KARPIN opened the doors for me. By the time I'd stripped off the suit he was back to work. He was cleaning the single unit which was his combination stove and refrigerator and sink and garbage disposal.

I looked around the dome again, and I had to admit that a lot of ingenuity had gone into the manufacture and design of this dome and its contents. The dome itself, when deflated, folded down into an oblong box three feet by one foot by one foot. The lock itself, of course, folded separately, into another box somewhat smaller than that.

As for the gear inside the dome, it was functional and collapsible, and there wasn't a single item there that wasn't needed. There were the two chairs and the two cots and the table, all of them foldaway. There was that fantastic combination job Karpin was cleaning right now, and that had dimensions of four feet by three feet by three feet. The clutter of gear over to the left wasn't as much of a clutter as it

looked. There was a Geiger counter, an automatic spectrograph, two atmosphere suits, a torsion densiometer, a core-cutting drill, a few small hammers and picks, two spare air tanks, boxes of food concentrate, a paint tube, a doorless jimmy-john and two small metal boxes about eight inches cube. These last were undoubtedly Karpin's and McCann's pouches, where they kept whatever letters, money, address books or other small bits of possessions they owned. Back of this mound of gear, against the wall, stood the air reconditioner, humming quietly to itself.

In this small enclosed space there was everything a man needed to keep himself alive. Everything except human company. And if you didn't need human company, then you had everything. Just on the other side of that dome, there was a million miles of death, in a million possible ways. On this side of the dome, life was cozy, if somewhat Spartan and very hot.

I knew for sure I was going to get a head cold. My body had adjusted to the sixty-eight degrees inside the suit, finally, and now was very annoyed to find the temperature shooting up to ninety again.

Since Karpin didn't seem inclined to talk, and I would rather spend my time thinking than talking anyway, I took a hint

from him and did some cleaning. I'd noticed a smeared spot about nose-level on the faceplate of my fishbowl, and now was as good a time as any to get rid of it. It had a tendency to make my eyes cross.

My shirt was sodden and wrinkled by this time anyway, having first been used to wipe sweat from my face and later been rolled into a ball and left on the chair when I went outside, so I used it for a cleaning rag, buffing like mad the silvered surface of the faceplate. Faceplates are silvered, not so the man inside can look out and no one else can look in, but in order to keep some of the more violent rays of the sun from getting through to the face.

I buffed for a while, and then I put the fishbowl on my head and looked through it. The spot was gone, so I went over and re-attached it to the rest of the suit, and then settled back in my chair again and lit a cigarette.

Karpin spoke up. "Wish you wouldn't smoke. Makes it tough on the conditioner."

"Oh," I said. "Sorry." So I just sat, thinking morosely about non-forged cash-return forms, and coincidences, and likely spots to hide a body in the Asteroid Belt.

Where would one dispose of a body in the asteroids? I went back through my thinking on

that topic, and I found holes big enough to drive Karpin's claim through. This idea of leaving the body on some worthless chunk of rock, for instance. If Karpin had killed his partner—and I was dead sure he had—he'd planned it carefully and he wouldn't be leaving anything to chance. Now, an asteroid isn't worthless to a prospector until that prospector has landed on it and tested it. *Karpin* might know that such-and-such an asteroid was nothing but worthless stone, but the guy who stops there and finds *McCann's* body might *not* know it.

No, Karpin wouldn't leave that to chance. He would get rid of that body, and he would do it in such a way that nobody would *ever* find it.

How? Not by leaving it on a worthless asteroid, and not by just pushing it off into space. The distance between asteroids is large, but so's the travel. *McCann's* body, floating around in the blackness, might just be found by somebody.

And that, so far as I could see, eliminated the possibilities. *McCann's* body was in the Belt. I'd eliminated both the asteroids themselves and the space around the asteroids as hiding places. What was left?

The sun, of course.

I thought that over for a while, rather surprised at myself for having noticed the possibil-

ity. Now, let's say Karpin attaches a small rocket to McCann's body, stuffed into its atmosphere suit. He sets the rocket going, and off goes McCann. Not that he aims it toward the sun, that wouldn't work well at all. Instead of falling into the sun, the body would simply take up a long elliptical orbit *around* the sun, and would come back to the asteroids every few hundred years. No, he would aim McCann *back*, in the direction opposite to the direction or rotation of the asteroids. He would, in essence, slow McCann's body down, make it practically stop in relation to the motion of the asteroids. And then it would simply *fall* into the sun.

None of my ideas, it seemed, were happy ones. If McCann's body were even at this moment falling toward the sun, it was just as useful to me as if it were on some other asteroid.

But, wait a second. Karpin and McCann had worked with the minimum of equipment, I'd already noticed that. They didn't have extras of anything, and they certainly wouldn't have extra rockets. Except for one fast trip to Chemisant City—when he had neither the time nor the excuse to buy a jato rocket—Karpin had spent all of his time since McCann's death right here on this planetoid.

So that killed that idea.

While I was hunting around for some other idea, Karpin spoke up again, for the first time in maybe twenty minutes. "You think I killed him, don't you?" he said, not looking around from his cleaning job.

I considered my answer. There was no reason at all to be overly polite to this sour old buzzard, but at the same time I am naturally the soft-spoken type. "We aren't sure," I said. "We just think there are some odd items to be explained."

"Such as what?" he demanded.

"Such as the timing of McCann's cash-return form."

"I already explained that," he said.

"I know. You've explained everything."

"He wrote it out himself," the old man insisted. He put down his cleaning cloth, and turned to face me. "I suppose your company checked the handwriting already, and Jafe McCann is the one who wrote that form."

He was so blasted sure of himself. "It would seem that way," I said.

"What other odd items you worried about?" he asked me, in a rusty attempt at sarcasm.

"Well," I said, "there's this business of going to Chemisant City. It would have made more sense for you to go to Atronics City, where you were known."

"Chemisant was closer," he



said. He shook a finger at me. "That company of yours thinks it can cheat me out of my money," he said. "Well, it can't. I know my rights. That money belongs to me."

"I guess you're doing pretty well without McCann," I said.

His angry expression was replaced by one of bewilderment. "What do you mean?"

"They told me back at Atronics City," I explained, "that McCann was the money expert and you were the metals expert, and that's why McCann handled all your buying on credit and stuff like that. Looks as though you've got a pretty keen eye for money yourself."

"I know what's mine," he mumbled, and turned away. He went back to scrubbing the stove coils again.

I stared at his back. Something had happened just then, and I wasn't sure what. He'd just been starting to warm up to a tirade against the dirty insurance company, and all of a sudden he'd folded up and shut up like a clam.

And then I saw it. Or at least I saw part of it. I saw how that cash-return form fit in, and how it made perfect sense.

Now, all I needed was proof of murder. Preferably a body. I had the rest of it. Then I could pack the old geezer back to Atronics City and get proof for the part I'd already figured out.

I'd like that. I'd like getting back to Atronics City, and having this all straightened out, and then taking the very next liner straight back to Earth. More immediately, I'd like getting out of this heat and back into the cool sixty-eight degrees of—

And then it hit me. The whole thing hit me, and I just sat there and stared. They did not carry extras, Karpin and McCann, they did not carry one item of equipment more than they needed.

I sat there and looked at the place where the dead body was hidden, and I said, "Well, I'll be a son of a gun!"

He turned and looked at me, and then he followed the direction of my gaze, and he saw what I was staring at, and he made a jump across the room at the revolver lying on the cot.

That's what saved me. He moved too fast, jerked his muscles too hard, and went sailing up and over the cot and ricocheted off the dome wall. And that gave me plenty of time to get up from the chair, moving more cautiously than he had, and get my hands on the revolver before he could get himself squared away again.

I straightened with the gun in my hand and looked into a face white with frustration and rage. "Okay, Mister McCann," I said. "It's all over."

He knew I had him, but he tried not to show it. "What are you talking about? McCann's dead."

"Sure he is," I said. "Jafe McCann was the money-minded part of the team. He was the one who signed for all the loans and all the equipment bought on credit. With this big strike in, Jafe McCann was the one who'd have to pay all that money."

"You're babbling," he snapped, but the words were hollow.

"You weren't satisfied with half a loaf," I said. "You should have been. Half a loaf is better than none. But you wanted every penny you could get your hands on, and you wanted to pay out just as little money as you possibly could. So when you killed Ab Karpin, you saw a way to kill your debts as well. You'd *become* Ab Karpin, and it would be Jafe McCann who was dead, and the debts dead with him."

"That's a lie," he said, his voice getting shrill. "*I'm* Ab Karpin, and I've got papers to prove it."

"Sure. Papers you stole from a dead man. And you might have gotten away with it, too. But you just couldn't leave well enough alone, could you? Not satisfied with having the whole claim to yourself, you switched identities with your victim to avoid your debts. And not satisfied with *that*, you filled out a cash-return

form and tried to collect your money as your own heir. *That's* why you had to go to Chemisant City, where nobody would recognize Ab Karpin or Jafe McCann, rather than to Atronics City where you were well-known."

You don't want to make too many wild accusations," he shouted, his voice shaking. "You don't want to go around accusing people of things you can't prove."

"I can prove it," I told him. "I can prove everything I've said. As to who you are, there's no problem. All I have to do is bring you back to Atronics City. There'll be plenty of people there to identify you. And as to proving you murdered Ab Karpin, I think his body will be proof enough, don't you?"

McCann watched me as I backed slowly around the room to the mound of gear. The partners had had no extra equipment, no extra equipment at all. I looked down at the two atmosphere suits lying side by side on the metallic rock floor.

Two atmosphere suits. The dead man was supposed to be in one of those, floating out in space somewhere. He was in the suit, right enough, I was sure of that, but he wasn't floating anywhere.

A space suit is a perfect place to hide a body, for as long as it has to be hid. The silvered faceplate keeps you from seeing in-

side, and the suit is, naturally, a sealed atmosphere. A body can rot away to ashes inside a space suit, and you'll never notice a thing on the outside.

I'd had the right idea after all. McCann had planned to get rid of Karpin's body by attaching a rocket to it, slowing it down, and letting it fall into the sun. But he hadn't had an opportunity yet to go buy a rocket. He couldn't go to Atronics City, where he could have bought the rocket on credit, and he couldn't go to Chemisant City until the claim sale went through and he had some money to spend. And in the meantime, Karpin's body was perfectly safe, sealed away inside his atmosphere suit.

And it would have been safe, too, if McCann hadn't been just a little bit too greedy. He could kill his partner and get away with it; policemen on the Belt are even farther apart than the asteroids. He could swindle his creditors and get away with it; they had no way of checking up and no reason to suspect a switch in identities. But when he tried to get his own money back from Tangiers Mutual Insurance; *that's* when he made his mistake.

I studied the two atmosphere suits, at the same time managing to keep a wary eye on Jafe McCann, standing rigid and silent across the room. Which one of

those suits contained the body of Ab Karpin?

The one with the new patch on the chest, of course. As I'd guessed, McCann had shot him, and that's why he had the problem of disposing of the body in the first place.

I prodded that suit with my toe. "He's in there, isn't he?"

"You're crazy."

"Think I should open it up and check? It's been almost a month, you know. I imagine he's pretty ripe by now."

I reached down to the neck-fastenings on the fishbowl, and McCann finally moved. His arms jerked up, and he cried, "Don't! He's in there, he's in there! For God's sake, don't open it up!"

I relaxed. Mission accomplished. "Crawl into your suit, little man," I said. "We've got ourselves a trip to make, the three of us."

Henderson, as usual, was jovial but stern. "You did a fine job up there, Ged," he said, with false familiarity. "Really brilliant work."

"Thank you very much," I said. I was holding the last piece of news for a minute or two, relishing it.

"But you brought McCann in over a week ago. I don't see why you had to stay up at Atronics City at all after that, much less ten days."

I sat back in the chair and negligently crossed my legs. "I just thought I'd take a little vacation," I said carelessly, and lit a cigarette. I flicked ashes in the general direction of the ashtray on Henderson's desk. Some of them made it.

"A vacation?" he echoed, eyes widening. Henderson was a company man, a *real* company man. A vacation for him was purgatory, it was separation from a loved one. "I don't believe you have a vacation coming," he said frostily, "for at least six months."

"That's what you think, Henry," I said.

All he could do at that was blink.

I went on, enjoying myself hugely. "I don't like this company," I said. "And I don't like this job. And I don't like you. And from now on, I've decided, it's going to be vacation all the time."

"Ged," he said, his voice faint, "what's the matter with you? Don't you feel well?"

"I feel well," I told him. "I feel

fine. Now, I'll tell you why I spent an extra ten days at Atronics City. McCann made and registered the big strike, right?"

Henderson nodded blankly, apparently not trusting himself to speak.

"Wrong," I said cheerfully. "McCann went to Chemisant City and filled out all the forms required for registering a claim. But every place he was supposed to sign his name he wrote *Ab Karpin* instead. Jafe McCann *never did make a legal registration of his claim.*"

Henderson just looked fish-eyed.

"So," I went on, "as soon as I turned McCann over to the law at Atronics City, I went and registered that claim myself. And then I waited around for ten days until the company finished the paperwork involved in buying that claim from me. And then I came straight back here, just to say goodbye to you. Wasn't that nice?"

He didn't move.

"Goodbye," I said.

THE END

