

A NOVEL OF THE OWN-NOTHING WORLD



The Last *Deed*

Nobody was forced. Everybody made a good deal.

JOHN RECTOR



THE OWN-NOTHING SERIES

The Last *Deed*

A novel

JOHN RECTOR

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PART ONE

The Offer

2031 to 2032

CHAPTER 01

The Pool

Nora Vance had spent twenty-six years pricing other people's bad luck, and she had never once been allowed to see the whole of it.

That was the strange thing about insurance, the thing she tried to explain to her son at dinner and never could. Every company she had worked for owned a slice. One knew who crashed cars. Another knew who got cancer. A third knew whose roofs blew off in Florida. Each slice was small enough to be frightening, so each company charged for the fright, and the fright was most of the price.

Now she sat in a glass room on the fourth floor of Meridian's Austin campus, and on the wall in front of her was everyone.

Not literally everyone. A billion people, modelled. A billion lives, each one a row, each row carrying a car that might crash, a heart that might fail, a kitchen that might flood, a child who might need braces. She had built the model over eleven months with a team of nine and a great deal of help from machines that did not sleep. Tonight was the first time it had run end to end.

The number at the bottom of the screen was not frightening at all. That was what kept her in the chair after the others had gone home.

"You're still here."

Ezra Kade leaned in the doorway in a grey sweater with a hole at the elbow. He ran Meridian the way some men run marathons, which is to say alone and slightly past the point of good sense. He built cars and batteries and the satellites that talked to the cars, and lately houses, and lately kitchens, and lately, if the rumours were right, clinics. He had hired Nora away from the biggest insurer in the country with a single sentence:

I want you to price the whole thing, not a slice.

"It ran," she said.

He came and stood beside her, and for a long moment neither of them said anything. Rows scrolled. Crashes happened and were paid for. Hearts stopped and restarted. Roofs came off and went back on. Across a billion lives, the bad luck no longer looked like bad luck. It looked like weather. It looked like a tide table.

"Tell me what I'm looking at," Ezra said.

"You're looking at the law of large numbers," she said. "When you hold ten thousand lives, one bad year can kill you, so you charge for the fear. When you hold a billion, there are no bad years. There's just the average, and the average is calm. You don't need to buy insurance on top of this. You are the insurance. The pool is big enough to carry itself."

"And the price?"

She touched the screen and the plans came up, three of them, the way he had asked.

Essential, five hundred dollars a month. Your phone, your connection, your rides, your power, the clothes and tools and things a life runs on, and a guarantee that if any of it broke it would be replaced by morning.

Living, two thousand. Everything in Essential, plus a home, plus the water and the heat, plus food enough that nobody on the plan ever had to choose between groceries and rent.

Health, three thousand. Everything, plus doctors and dentists and medicines, the whole long list of things that had bankrupted more American families than any other.

"Those are costs," Ezra said. "Not prices. Tell me they're costs."

"They're costs plus the margin you asked for, and nothing else. No middleman. No seam where somebody takes a cut. You make the battery, the battery goes in the car, the car carries the subscriber, the subscriber pays the plan. One bill. If you sold me the battery and I sold you the car and someone else insured us both, every handoff would add a price. You don't have handoffs. That's the whole trick."

He nodded slowly. “And the fleet. Is it perfect?”

“No,” she said. “It’s sufficient. Ninety-five rides out of a hundred arrive in under six minutes. If you want ninety-nine, the fleet doubles and so does the cost. Nobody’s going to pay double for four minutes.”

“Sufficient,” he repeated, as if tasting it. “Not perfect. Sufficient.”

“Perfect is what you sell to people who are afraid,” Nora said. “Sufficient is what you sell to people who trust you.”

He was quiet. Out beyond the glass the campus lights went on in rows, and past them the city, and past the city the long dark of Texas.

“There’s something else on the sheet,” he said. “Bottom right.”

She had hoped he would not notice yet. “It’s the second model. What happens at scale. If a few hundred million people take Living or Health, the margin on the plans is enough to carry the people who can’t pay. Children. The very old. People between jobs. People who never had one. I ran it three ways. Five hundred million paying subscribers, averaging about two thousand a month, is enough to support a billion people. Half of them paying nothing at all.”

Ezra turned to look at her. “You’re telling me we could feed half the planet for free.”

“I’m telling you it’s arithmetic. Whether anyone does it is not arithmetic.”

He laughed, a short surprised sound. Then he took his phone out, and she watched him type with one thumb, and her own phone buzzed on the desk.

It said: Launch in eighteen months. Name the plans properly. Don’t change the numbers.

“They’re already named,” she said.

“Then don’t change those either.”

When he was gone she sat for another hour. She thought about her father in Ohio, who had paid off his house in 1998 and kept the deed in a fireproof box in the hall closet, who still changed the oil in his own truck, who had once told her that a man who doesn’t own anything doesn’t owe anybody anything either, and then laughed, because he knew it wasn’t

true.

She thought about what he would say when she told him what she had built.

Then she turned off the screen and the billion lives went dark, and she drove home in a car she did not own, which was the first thing she had stopped owning, and the last thing she had ever expected to miss.

The idea behind this chapter: Feeding the Machine, johnrector.me

CHAPTER 02

The Last Deed

Walter Vance lived on Sycamore Street in Lorain County, Ohio, in a white house with green shutters and a porch that sagged in exactly one place, where he had stood every evening for thirty-four years to watch the street.

Nora came home in April. She came every April, because April was her mother's birthday and her mother had been gone six years and somebody had to sit with him on that day. She drove up from the airport in a Meridian car that arrived eleven minutes after she asked for it and drove itself with a kind of patient courtesy that Walt watched from the porch with his arms folded.

"Nobody in it," he said when she came up the steps.

"There was me."

"Nobody driving it."

"No, Dad. Nobody driving it."

He kissed her on the cheek and took her bag, though she could have carried it, and inside the house smelled the way it always had, of coffee and machine oil and the cedar blocks her mother had put in every drawer.

They ate at the kitchen table. Pot roast, because it was the only thing he cooked with any conviction. She told him about Austin and about Theo, who was fourteen and taller than her now and wanted to study robotics, and Walt asked the right questions and listened to the answers, and it was only after the dishes that she brought out her tablet and showed him the plans.

He read them the way he read everything, slowly, with his glasses down his nose and his lips moving very slightly on the numbers.

Essential. Living. Health.

“Two thousand dollars a month,” he said at last. “For a house.”

“For the house, the power, the water, the heat, the food, the rides, the phone, the repairs. Everything you pay for now, Dad, in one bill. And if something breaks, it’s fixed. You never call a plumber again. You never buy a water heater again.”

“I bought a water heater in 2019. It’s fine.”

“I know it’s fine.”

“So what happens to this house?”

There it was. She had rehearsed this part on the plane, and none of the rehearsals had gone well.

“Nothing has to happen to it,” she said. “You could keep it and take Essential. Five hundred a month, and the truck goes, and you ride instead. Or you could sell it, and move into a Living home, and the money from the house would be yours, in the bank, and you’d never pay a property tax or a roofer again.”

He took his glasses off and folded them, which meant he was going to say something important.

“Your mother and I paid for this house for twenty-two years,” he said. “Every month. Some months we didn’t eat out and some months we didn’t buy anything new and one year we didn’t take a vacation at all. And in 1998 I went down to the bank and they handed me a piece of paper, and I brought it home and your mother cried. That piece of paper is in the hall closet. You know what it says?”

“It says you own the house.”

“It says we made it. It says two people who started with nothing did what they set out to do. It says nobody can take this away from us.” He put the glasses on the table. “Your company sells a lot of things, Nora. Does it sell that?”

She did not answer right away, because the honest answer was complicated, and her father had never had patience for a complicated answer that was really a way of saying no.

That night she couldn't sleep. She went downstairs and opened the hall closet and took out the fireproof box, which had never been locked, and sat on the bottom stair with the deed in her lap.

It was a thin thing. A few paragraphs of legal language, a description of the lot by its metes and bounds, a signature, a stamp. Nothing on it about two people starting with nothing. Nothing about a woman crying in a kitchen.

She understood then, sitting on the stairs, what she had been missing in all her models. The house was not only a house. It was carrying things. It was carrying her father's proof that he had made it. It was carrying his safety, the knowledge that whatever happened, nobody could put him out. It was carrying his place on the street, the fact that the man on the porch at the corner of Sycamore was Walt Vance, who owned his house. It was carrying her mother.

A subscription could replace the roof and the water heater and the heat. The question was whether anything could replace what the house was holding.

In the morning he made eggs and they did not talk about it. At the door, while the car waited at the curb, he gave her a hug that went on longer than usual.

"I'm not saying no," he said into her hair. "I'm saying not yet."

"That's all right."

"And not for that truck. Nobody touches the truck."

She laughed. "Nobody touches the truck."

From the back seat she watched him on the porch, standing in the one place where it sagged, until the car turned the corner and he was gone.

The idea behind this chapter: What Ownership Was Holding, johnrector.me

CHAPTER 03

Launch Day

Meridian launched the plans on a Tuesday in October 2032, with no stage and no music, because Ezra had decided that anything sold with fireworks would be judged by them.

There was a page. It said what each plan cost and what it covered and what would happen if anything went wrong. There was a button that said Subscribe and another, just as large, that said Cancel anytime. There was a sentence at the bottom that Nora had argued about for three weeks and finally won: Nobody is required to subscribe to anything.

By noon, two hundred thousand people had pressed the button. By midnight it was four million.

Nora spent the day in a room with the operations team watching the map fill in. The first subscribers were who you'd expect: young people in cities, people who already rode instead of drove, people who had never owned a house and had stopped expecting to. But by the afternoon the map was filling in places she hadn't expected. Suburbs. Small towns. A long thin line down the middle of the country that turned out to be retirees.

At four o'clock somebody put a call on the speaker. Meridian did that sometimes, played a few calls to the staff so they would remember that the rows were people.

The woman's name was Dolores Ruiz and she was a nurse in Phoenix. She had three children and a car with a transmission that was going and a landlord who had raised the rent twice in two years. She had called, she said, because she didn't believe it.

“It says if the fridge breaks you replace it,” she said. “Tomorrow. I don’t have to buy it.”

“That’s right, ma’am.”

“And I don’t pay for the car anymore. Or gas. Or insurance. Or the phones. Or the internet.”

“Not on Essential. Not on Living.”

“And on Living I don’t pay rent.”

“You pay the plan. The plan includes the home.”

There was a pause on the line, and Nora could hear a television somewhere behind it and a child asking a question in Spanish.

“I sat down last night,” Dolores Ruiz said, “with all my bills. All of them. Rent, car, gas, the phones, the internet, the electric, the water, the groceries, the insurance. I added them up three times. Two thousand four hundred and eighty dollars, every month, and that’s before anything breaks. And something always breaks.”

“Yes, ma’am.”

“And you’re telling me it’s two thousand, and nothing breaks.”

“Things break. We fix them. You don’t pay for it.”

Another pause. Then a sound that Nora realised, after a moment, was the woman laughing, and possibly crying a little at the same time.

“I’m going to cancel nine bills,” she said. “Nine. Do you know how long I’ve been doing this? Every month, nine bills. Nine companies that don’t know my name.”

“We’ll know your name,” the operator said.

When the call ended nobody in the room said anything. Then someone started clapping, and then everyone was, and Nora found that she was standing up.

Her phone buzzed. It was Theo.

Saw the launch. Grandpa called me. He wants to know if you’re rich now.

She typed: No. Tell him the house is still the best deal in Ohio.

Theo wrote back a minute later. He says he knows.

Later that night, when the room had emptied, Ezra came by with two paper cups of terrible coffee. Four million had become five. In Seoul and Lagos and São Paulo the waitlists were already longer than the American signups.

“You know what they’ll say,” he said. “The critics.”

“That we want everyone to own nothing.”

“That we’re coming for their houses.”

Nora took the coffee. “We aren’t coming for anything. Nobody has to press the button. Every single one of those five million could have closed the page.”

“And yet.”

“And yet.” She looked at the map, which by now was mostly light. “We didn’t make anyone want this, Ezra. We just stopped charging them for the fear.”

The idea behind this chapter: You’ll Own Nothing and Be Happy, johnrector.me

PART TWO

The Bargain

2034 to 2035

CHAPTER 04

Nobody Hands You the Keys

Theo Vance turned sixteen in June 2034, and nobody he knew was getting a driver's licence.

There was no reason to. The cars came when you asked. They were cleaner than any car a sixteen-year-old would keep, and safer than any car a sixteen-year-old would drive. His mother had stopped owning one three years before. Half the parking garages in Austin had been turned into apartments or greenhouses or, in one case Theo particularly liked, a climbing gym where you could still see the yellow lines on the walls.

So on his sixteenth birthday nothing happened. He got a cake. He got a new pair of running shoes, which came on the plan anyway, so his mother had paid for an upgrade, which embarrassed them both. He went to bed at eleven feeling vaguely that something was supposed to have happened and hadn't.

In July his mother sent him to Ohio for three weeks, because his grandfather was seventy-six and lived alone and was, in her words, getting stubborn in a way she didn't like.

Walt picked him up at the airport. In the truck.

It was a 2019 pickup, dark red, with a cracked dashboard and a smell of old coffee and hot vinyl. Walt drove it with one wrist on the wheel, the way men in old movies drove, and he did not talk much, and Theo looked out the window at the fields and thought that he had never in his life been driven anywhere by a person.

"Your mother says you don't have a licence," Walt said somewhere around Elyria.

"Nobody does."

“I had mine at sixteen and a day. Your grandmother had hers at sixteen and a week, because she failed parallel parking the first time and I never let her forget it.”

Theo smiled. “Why’d you want it so bad?”

Walt thought about this for a mile. “Because it meant somebody trusted me with something that could kill people,” he said. “That’s what it meant. My father stood in the driveway and handed me the keys and he didn’t say anything, but I knew what it meant. It meant I wasn’t a kid anymore.”

Theo didn’t say anything. He was thinking about his birthday, and the cake, and the shoes.

They spent the first week fixing the porch, the place where it sagged. Walt could have called the subscription for it, if he’d had one, and he made a point of saying so, more than once. Instead they jacked it up and sistered a new joist alongside the old one, and Theo learned what a joist was and what sistering meant and why you predrill hardwood. His hands blistered. Walt showed him how to tape them.

The second week Walt drove them out past the reservoir on a gravel road that ran for four miles between cornfields with nothing on it, and stopped the truck, and got out, and walked around to the passenger side.

“Move over,” he said.

Theo stared at him.

“You heard me.”

“Grandpa, I don’t know how.”

“That’s the point.” Walt held out the keys. They were on a ring with a brass tag that said SYCAMORE, and a bottle opener, and a small plastic photo frame with a picture in it so faded that Theo could only just make out a woman laughing. “Nobody knows how until somebody shows them.”

So Theo drove. Badly, at first. The truck lurched and stalled and once, terrifyingly, rolled toward the ditch until Walt said, calmly, “Brake,” and he braked. Then less badly. Then, by the end of the afternoon, at twenty-five miles an hour down a straight gravel road with the windows

down and the corn going by on both sides, with something that felt like joy.

On the way back Walt drove and neither of them said anything for a long time.

“It’s not the driving,” Theo said finally. “Is it.”

“No.”

“It’s that you let me.”

Walt nodded. “Your world’s going to have a lot fewer keys in it,” he said. “I’m not saying that’s bad. Your mother’s building something good, and I know it’s good, even when I give her a hard time. But nobody’s going to hand you anything anymore, because there won’t be anything to hand. So you’re going to have to find some other way to know you’re grown.”

“Like what?”

“Hell, I don’t know. That’s your generation’s problem.” Walt grinned. “Maybe you build something. Maybe you take care of somebody. Maybe somebody trusts you with something that matters, and it isn’t a truck.”

That night, at the kitchen table, Walt took the brass SYCAMORE tag off the ring and pushed it across to him.

“Not the truck,” he said. “Not yet. Just so you know it’s coming.”

The idea behind this chapter: Nobody Hands You the Keys, johnrector.me

CHAPTER 05

The Monthly Election

By the spring of 2035 there were twelve of them, and people had started calling them the dozen.

Meridian was first. Then Halcyon, out of Seoul, which built the best homes anyone had seen and was famous for its kitchens. Then Ostrava, a European consortium of carmakers and utilities that had merged three times in four years to survive. Then Tidewater from Lagos, Corvane from São Paulo, Anvil from Ohio of all places, and six more, each of them building its own cars and batteries and homes and clinics, each one selling the same three things: Essential, Living, Health. Each one competing for the same billions, every month.

Nora had expected the competition. She had not expected what it would feel like.

In February the Vance household in Austin had three outages in two weeks. Not big ones. The kitchen display failed one morning. A ride didn't come for nineteen minutes on a night it was raining. The heat pump in Theo's room made a sound like a cat being folded. Each one was fixed within a day. Each one was covered.

But on the first of March, Theo came into the kitchen with his tablet and said, "Halcyon's offering a month free if we switch."

Nora put down her coffee. "We're not switching."

"Why not?"

"Because I work for Meridian."

"So? It says right on the page, nobody is required to subscribe to anything. You wrote that." He scrolled. "And it says you can switch in a day. Halcyon moves your stuff. They give you a house just like this one,

two blocks over, in a Halcyon building. Or they convert this one, they lease it from Meridian. Their kitchens are better. Everyone says.”

She opened her mouth to say no, and then didn’t, because he was right, and because it was the principle she had spent her career arguing for, and because a part of her, the part that had built the pool, wanted to see what would happen.

They switched on the third of March.

Halcyon’s kitchen was better. It was absurdly better. It knew what was in the fridge and what Theo was allergic to and what Nora would want on a Thursday night after a long day, and it was right more often than she found comfortable. The rides came fast. The heat pump was silent. For three weeks she felt like a traitor and also like someone who had been given a very good present.

On the twenty-sixth of March a Meridian account manager called. Not a machine. A man named Desmond who had been with the company eight years and who had, Nora suspected, been told exactly who she was.

“We lost you,” he said. “I’d like to know why.”

So she told him. The display. The rain. The heat pump. Halcyon’s kitchen.

He did not argue. He took notes. At the end he said, “Thank you. That’s useful. I’ll tell you what we’re going to do, and you can decide.” And he told her: a firmware fix for the displays that was already shipping, a rebalanced fleet in their part of the city for wet nights, a new heat pump model in eight weeks, and a kitchen partnership with a company in Kyoto that Ezra had been sitting on for a year and was now, suddenly, not sitting on.

“We want you back,” Desmond said. “But only if we’ve earned it. That’s the job.”

She went back in May. Not because she worked there, though Theo said that was why. Because the rides were faster and the new kitchen was nearly as good and the heat pump was the best she’d ever heard, which is to say she never heard it at all.

That night she sat on the back step and thought about her father, who had kept the same bank for forty years, the same insurer, the same phone company, the same mechanic, not because they were good but because leaving was hard. Every company he had ever paid had known it. Each one had been free to get a little worse every year, because it cost him more to leave than to stay.

Nobody would ever have that hold on Theo. Every month, every subscriber on Earth would vote, with the one vote that mattered. The dozen would have to win them back, over and over, forever.

She texted her father. You were right about the Halcyon kitchens.

He wrote back an hour later. I never said a word about any kitchens.

She laughed. Well, you would have.

The idea behind this chapter: The Monthly Election, johnrector.me

CHAPTER 06

The Floor

In September Ezra took Nora to see where the medicine came from.

It was a plant outside Monterrey, long and low and white, set in the dry hills like something that had landed there. It made antibiotics. It made forty-one other things as well, generics mostly, the cheap old molecules that did most of the work of keeping people alive, but antibiotics were what Ezra wanted her to see.

They walked the floor in paper suits. The machines moved without hurry. A line of small glass bottles went by, filling and capping and labelling themselves.

“Tell me what one of those costs,” Ezra said.

“A bottle?”

“A course. Ten days. One person. Not the price. The cost.”

She had seen the numbers on the sheet, but she had never stood in front of them. “The molecule’s been off patent for fifty years,” she said slowly. “The chemistry is simple. The plant is paid for over twenty years. The power is ours. The trucks are ours. Labour is mostly machines. A course is a little more than a dollar.”

“And what did your father pay for one, the last time he had bronchitis?”

“Forty dollars. After insurance.”

“And what does it cost the plan?”

“About a dollar.”

They stood and watched the bottles go by.

“This is what nobody understood in the beginning,” Ezra said. “They thought we were selling cheap things. We’re not. We’re selling things at

what they actually cost. The cost of a ride is the battery and the power and the wear. The cost of a home is the materials and the land and the people who build it. The cost of an antibiotic is a dollar. Everything else was the price. The price was all the people between the dollar and the patient, each one taking a little.”

“And the margin on top of the cost,” Nora said, “on the plans, that’s what carries the people who don’t pay.”

“Show me again.”

She took out her tablet, though she knew the numbers by heart. Five hundred million people paying, at an average of about two thousand a month. Enough, at cost, to carry a billion. The other half, children and old people and people between things, paid nothing. Not out of charity. Out of arithmetic. The pool was big enough, and the costs were low enough, that leaving them out would have been the expensive choice: the sick child who didn’t get the dollar antibiotic became the hospital bed that cost ten thousand.

“Your father,” Ezra said. “His neighbour. The machinist.”

She looked up. She hadn’t told him about Dale Kowalski.

“You put him on the sponsored list in July,” he said. “I saw it. I see all of them, the first year.”

“He lost his job when the plant in Elyria automated. He’s fifty-eight. Nobody’s going to hire him. His wife has diabetes.” She felt, absurdly, that she had to defend it. “He fit the criteria.”

“I know he did.” Ezra was watching the bottles. “I just want you to know what you did. You put a man on the floor. Not the floor like the bottom. The floor like the thing you stand on. He doesn’t pay anything, and he has a home, and his wife has her insulin, and nobody can take it away. That’s what the margin is for.”

When Nora called her father that weekend, he was quiet for a long time before he brought it up.

“Dale says he’s on your plan,” he said. “For free.”

“He is.”

“He says he didn’t even ask. He says somebody called him.”

“Somebody did.”

Another silence. She could hear the porch boards under his chair.

“I didn’t like it,” Walt said finally. “When he told me. I’ll be honest. I thought, I paid for my house for twenty-two years. Dale and me, we worked the same line for fifteen of them. Why does he get it for nothing?”

“Dad.”

“Let me finish. Then I went over there. Brenda was sitting in the kitchen, and for the first time in two years she didn’t look scared. That’s all. She didn’t look scared.” He cleared his throat. “And I thought, well, hell. I paid for my house. Who’d I want to pay for that?”

Nora didn’t trust herself to say anything.

“I’m still not selling the truck,” Walt said.

“Nobody’s asking you to.”

“I know. I’m just telling you.”

The idea behind this chapter: Feeding the Machine, johnrector.me

PART THREE

The Horse

2036 to 2038

CHAPTER 07

Nobody Voted

Kessler's Hardware on Main Street in Wellington closed in March 2036, after eighty-one years.

Walt had bought his first hammer there. He had bought every hammer since. He had bought the joist he and Theo sistered onto the porch, and the bolts, and the drill bits, and the paint for the shutters every seven years. When old Mr. Kessler died his daughter ran it, and when she got tired her son ran it, and the son was the one who put the sign in the window.

Walt read the sign standing on the sidewalk with his hands in his jacket pockets. Thank you for eighty-one years. We could not compete with free repairs.

He went in anyway. Andy Kessler was behind the counter, packing boxes.

"Don't look at me like that, Walt," Andy said.

"I'm not looking at you like anything."

"Ninety percent of this town is on a plan now. Halcyon, Meridian, Anvil, some of them on that new one from Mexico. Nobody fixes anything. Something breaks, they send a guy, the guy brings the part. I can't sell a man a faucet when the faucet's free."

"I still buy faucets."

"You and Ed Pruitt and maybe four others. I can't run a store on six old men."

Walt bought a box of screws he didn't need, and Andy wouldn't take the money, and they shook hands across the counter for a long time.

That summer Walt started noticing things.

The Hendersons' place across the street sold, and the buyer wasn't a family. It was Anvil. They didn't tear it down; they redid it, inside and out, and a young couple with a baby moved in who had never owned anything and were on Living. Then the Morris'es', two doors down. Then the empty lot behind the church, where Halcyon put up twelve small homes in about a month, built in a factory and set down by crane, with gardens already planted.

Nobody forced anyone. That was what got him. He kept looking for the villain and there wasn't one. The Hendersons had wanted to move to Arizona near their daughter, and Anvil paid fair, and quick. The Morris'es' kids didn't want the house. The church needed the money. Everyone did what they wanted. Everyone made a good deal.

And yet, at the end of it, the street was different. Half the houses on Sycamore were owned by companies now. Nobody had decided that. Nobody had voted for it. It had just happened, one sensible choice at a time.

"It's like the phones," Ed Pruitt said one evening on Walt's porch. Ed was eighty and had been a high school history teacher and still talked like one. "You remember when the phones came? The smart ones?"

"I remember."

"Nobody made us get one. Nobody passed a law. You got one because it was a good deal. It did a lot for not much. And your neighbour got one. And then one day, I don't know, ten years later, you looked up and you couldn't get a table at a restaurant without it, couldn't pay for parking, couldn't find your way across a town you'd lived in your whole life. Couldn't remember a phone number. Nobody decided that either."

"So what's the lesson?"

Ed thought about it. "The Greeks had a story," he said. "About a horse."

"I know the story."

"The Trojans weren't stupid. That's what nobody tells you. They looked at that horse and it was a gift. It was a beautiful gift. They brought it inside because it made sense to bring it inside. The Greeks never had to

knock down a wall.”

Walt looked down the street, at Anvil’s house with its new solar roof, and Halcyon’s little gardens, and the cars coming and going with nobody in them.

“Who’s inside the horse, Ed?”

Ed laughed. “That’s the thing. Nobody. There’s nobody in it. That’s what makes it so strange. It’s just us. It’s just everybody making a good deal.”

The idea behind this chapter: The Trojan Horse, johnrector.me

CHAPTER 08

The Trojan Horse

In November 2037 a senator from Pennsylvania named Ruth Calder gave a speech on the floor of the United States Senate that was watched forty million times in a week.

Nora watched it in her office in Austin with the door closed. Calder was sixty-three, a former prosecutor, with a precise, unhurried voice that made everything she said sound like a closing argument.

“I want to tell you about a horse,” Calder said.

She told them the story. Then she said: “Every generation of Americans has been warned about communism. We were told it would come with tanks. We were told it would come with a revolution, with confiscation, with men in uniforms at the door telling you your house belongs to the state. And so we watched the doors. And while we watched the doors, it came in through the mailbox, as a very good deal.”

She held up a printed page. Nora recognised it. It was the Meridian launch page.

“Nobody is required to subscribe to anything,” Calder read. “That is true. Nobody was required. And today, in the United States of America, forty-one percent of homes are owned by twelve companies. Sixty percent of Americans do not own a car. A third of the population depends on a monthly plan for food, shelter, transportation, and medicine, and a third of those do not pay for it at all. They are carried. They are carried by a system that answers to no voter, run by twelve men and women whose names most of you could not tell me. Nobody voted for this. Nobody had to. That is what makes it so dangerous.”

She put the page down.

“I am not here to tell you the deal is bad. The deal is very good. That is exactly my point. The best way to take a people’s independence is to make it cheaper to give it up than to keep it.”

When the speech ended Nora sat for a long time without moving.

She thought Calder was wrong. She was almost sure Calder was wrong. Nobody had been coerced. Every subscriber could leave in a day and switch to any of eleven competitors. The dozen fought every month for every customer. That was the opposite of a state. But Calder had put her finger on something real, the thing Ed Pruitt had said on her father’s porch, the thing about the phones. You took the deal in front of you because it was good. Only later did you look up and see how far you’d come.

Her phone rang. It was a hospital in Elyria, Ohio.

Walt had had a stroke on the porch. Ed Pruitt had found him. He was alive.

She was on a plane in ninety minutes. By the time she landed the doctors had done what they could, which was a great deal, and he was awake, and very angry, and unable to move his left hand.

“How long,” she asked the neurologist in the hall.

“Recovery? Months. Rehab, therapy, probably some home care for a while. He’ll get most of the hand back if he works at it.”

“And the cost?”

The neurologist looked at her chart. “It’s covered.”

“He’s on Medicare. He doesn’t have a supplement. He always said he didn’t need one.”

The doctor turned the tablet so she could see it. “He’s on Meridian Health. Has been for three years. Everything’s covered, including the rehab and the home aide. Is there a problem?”

Nora stood in the hallway and pressed her hand over her mouth.

She had done it in 2034, after the summer Theo learned to drive. She had added him quietly, as a dependent on her own plan, the way you were allowed to with a parent, and she had never told him, because she knew exactly what he would say.

When she went back into the room he was looking at the ceiling.

"They told me," he said. "The nurse told me. Three years."

"Dad."

"Three years I've been on your plan, and I didn't know it." His voice was thick, and not only from the stroke. "All that time I was sitting on that porch telling everybody I didn't need anybody. Telling Dale. Telling Ed. Telling you."

"I didn't want you to worry."

"You didn't want me to say no." He turned his head on the pillow to look at her. "Which I would have."

"I know."

"Which would have been stupid."

She sat on the edge of the bed. After a while he took her hand with his good one.

"Ed's right," he said. "The horse. You don't know you're inside it till you look up." He was quiet a moment. "I looked up."

"Are you angry?"

He thought about this with what seemed, for a man with half a hand and a mouth that wouldn't quite close on the left side, a great deal of seriousness.

"I'm alive," he said. "So I don't know what I am. Ask me in a month."

The idea behind this chapter: The Trojan Horse, johnrector.me

CHAPTER 09

The Deed

Walt came home in February 2038 with a cane and a home aide named Priya, who was on the Meridian plan and had been sent by it and was, he admitted after a week, the best thing to happen to the house since his wife.

He worked at the hand. Priya made him squeeze a rubber ball and stack coins and button and unbutton a shirt forty times a morning. By April he could hold a coffee cup. By May he could drive a screw, badly. By June he went out on the porch one evening and sat in the place where it used to sag, which it didn't anymore, because he and Theo had fixed it, and looked at the street for a long time.

Then he called Nora.

"I want to sell the house," he said.

She was quiet for so long he said, "You there?"

"I'm here. Dad. Are you sure?"

"No. I'm seventy-nine and I've had a stroke and I can't get up the stairs without Priya watching me like I'm a toddler. I'm not sure of anything. But I've been sitting out here thinking about what your mother and I were trying to buy, all those years. And it wasn't the house."

"What was it?"

"Not being scared." He paused. "We bought this house so nobody could ever put us out. So that if I lost my job, if she got sick, we'd still have a roof. That's what that piece of paper was for. It was a promise that we'd be all right." He laughed softly. "And then I had a stroke, and I didn't even own the thing that kept me all right. You did. Your company did. That plan did. The house didn't do a damn thing. The house just sat

here.”

“Dad.”

“So the thing that piece of paper was holding,” he said, “I’ve already got. I got it from you. I don’t need the paper.”

He sold it to Anvil, who were fair and quick, and moved into one of Halcyon’s small homes behind the church, two hundred yards from Sycamore, with a garden already planted and a porch that faced the same street. He took the Living plan. Nora offered to pay for it and he refused, and paid for it out of the money from the house, which, it turned out, would cover him for about twenty years, which he said was more than enough.

There were things he could not take. The workbench. Most of the tools. The fireproof box in the hall closet.

On the last day Theo flew up, and they went through the house together. Theo was twenty now, at the university in Austin, and taller than his grandfather, which Walt never stopped mentioning.

At the end they stood in the empty kitchen. Walt took the deed out of the box. He read it over once, slowly, his lips moving very slightly.

“Your grandmother cried when I brought this home,” he said.

“Mom told me.”

“I thought it was because we’d finally made it.” He folded the paper and put it in his jacket. “I think now it was because she wasn’t scared anymore. That’s all. Took me forty years to figure that out.”

Outside, in the driveway, the red pickup was waiting. Walt walked around to the passenger side and stood there.

“Grandpa,” Theo said.

Walt took the keys out of his pocket. The brass SYCAMORE tag was gone, it had been in Theo’s desk drawer for four years, but the bottle opener was still there, and the small plastic frame with the woman laughing.

“I can’t drive it anymore,” Walt said. “Doctor says. And I’m not selling it to anybody. So.”

He held out the keys.

Theo took them. He didn't say anything. Neither of them did. That was how it worked, Walt had told him once. You didn't say anything. The other person knew what it meant.

Theo drove them the two hundred yards to the new house at eleven miles an hour, and Walt looked out the window the whole way like a man who had never been driven anywhere before.

The idea behind this chapter: What Ownership Was Holding, johnrector.me

PART FOUR

The Shrug

2039 to 2043

CHAPTER 10

The Calder Act

The bill that became known as the Calder Act was eighty-four pages long, and Nora read every one of them twice on the flight to Washington.

It did two things. The first was simple: no single company could make the batteries, the vehicles, the homes, and the insurance for the same subscriber. Each of the dozen operating in the United States would be split into at least four separate companies, one for each layer, and those companies would have to deal with one another at arm's length. The second was more complicated: a federal board would set the price ceilings for each plan, the minimum fleet size in each county, and the maximum time a subscriber could be made to wait for a ride, a repair, or a doctor.

It had passed the Senate by six votes. The House was holding hearings.

She testified on a Tuesday, in a long panelled room, at a table with a microphone and a glass of water and a small sign with her name on it. Senator Calder was not on the committee, but she sat in the front row of the gallery with her hands folded, watching.

The chairman asked her to explain, in plain English, what would happen if Meridian were split apart.

"I'll try," Nora said. "Right now, when a Meridian car carries a subscriber, Meridian made the battery, Meridian made the car, Meridian insures the subscriber, and Meridian collects one payment for all of it. There is one company and one margin. Under this bill, the battery company sells the battery to the car company, at a profit, because it has to stay in business. The car company sells rides to the subscription

company, at a profit. The insurance company charges the subscription company a premium, at a profit, and that premium is higher than what we pay ourselves now, because the insurance company holds only one slice of the risk and has to charge for the fear. Every place where we used to be one company becomes a place where one company sells to another. Every one of those places becomes a price.”

“How much more?”

“We ran it four ways. The Living plan goes from two thousand dollars to somewhere between twenty-six hundred and three thousand.”

There was a murmur in the room.

“And the people who don’t pay?” the chairman said. “The sponsored subscribers?”

“They’re carried by the margin on the plans,” Nora said. “If the cost goes up and the price is capped by the board, the margin disappears. We would have to cut the sponsored list. We estimate by between a third and a half.”

A congressman from Oregon leaned forward. “Ms. Vance, isn’t that a threat? You’re telling us that if we regulate you, you’ll throw poor people off the plan.”

“No, sir. I’m telling you what the arithmetic says. I’m not threatening anybody. The arithmetic doesn’t care what I want.”

Afterward, in the corridor, Calder was waiting for her.

“That was well done,” the senator said.

“I didn’t do it to be well done.”

“I know. That’s why it was.” Calder studied her. “You believe it. All of it. That you’re not a horse.”

“I believe nobody was forced,” Nora said. “I believe every one of them can leave. I believe twelve companies fighting over every person every month is the opposite of a state.”

“And if the twelve become eleven? Then six? Then one?”

Nora didn’t answer.

“That’s the part I’m afraid of,” Calder said. “Not the deal. The day there’s nowhere else to go.” She buttoned her coat. “I may be wrong, Ms.

Vance. I've been wrong before. But I'd rather be wrong early than right too late."

The House passed the Calder Act in September 2039 by eleven votes. The president signed it in October.

The idea behind this chapter: If Atlas Shrugs, johnrector.me

CHAPTER 11

Somewhere Else to Stand

Ezra Kade did not hold a press conference. He did not sue. He did not go on television to warn about the end of civilisation, though several of the other eleven did.

He sent one email to the staff, on a Friday afternoon. It was three sentences long.

We will comply with the law. Our next battery plant, our next vehicle factory, and our next eight thousand homes will be built in Monterrey, in Querétaro, and outside Toronto. Our plans in the United States will continue at the prices the board permits.

Nora read it standing up in her kitchen and then sat down on the floor.

She understood immediately what it meant, because she had built the model that made it inevitable. Meridian wasn't leaving. Nobody was being cut off. Every subscriber would keep their plan. But the growth would go elsewhere: the next factory, the next fleet, the next clinic, the next block of homes. Wherever the rules let the machine run as one machine. Meridian would keep running in America. It would just stop building there.

Within a month nine of the other eleven had said some version of the same thing.

There was no strike. No one walked off a job. That was what made it so hard to see, for the first year. The cars still came. The homes still had heat. The plans still covered the antibiotics and the dentists and the replacement fridges. If you stood on any street corner in Austin in 2040 and looked around, nothing had happened.

But Nora had the data, and the data told the story Ed Pruitt would have told, if he had lived to see it.

Ride times went from six minutes to nine, then to fourteen, then, on rainy nights in the outer suburbs, to twenty. Nobody was building new cars for the American fleet. The old ones wore out and were replaced, slowly, from the factories in Mexico and Canada, at the prices the board allowed, which were not quite enough to justify sending the new ones north.

The towers that had been planned for Houston and Phoenix and Columbus stayed frames. Then they stopped being frames and were just foundations. A Halcyon clinic that was supposed to open in Cleveland in the spring of 2040 opened instead in Hamilton, Ontario, two hundred miles away.

The sponsored list shrank. Not all at once, and not by name. It just stopped growing, and then, as people aged off it or found jobs, it was not refilled. In Lorain County it went from eleven thousand to eight thousand in fourteen months.

Dale Kowalski stayed on. Nora checked, every month, without telling anyone.

In March 2040 Theo, now twenty-two and working for a robotics firm in Austin, called her from a street corner in the rain.

"It's been twenty-three minutes," he said. "I'm going to walk. I just wanted to tell somebody."

"I'm sorry."

"It's not your fault." The rain came hard on the line. "Mom, I was in Monterrey last week for work. You should see it. The new fleet. The towers going up. It's like Austin was five years ago. Everyone there is on a plan, and the plans are cheaper than ours, and they're getting better every month."

"I know."

"It's like the lights moved."

She stood at her window and looked out at the city, which was not dark, not at all. Just a little less bright than it had been, in a way you

could only see if you remembered.

She thought of the novel Calder had quoted in the hearings, the old one from the 1950s about the men who ran the world's motor walking away until the cities went dark. That wasn't what was happening. Nobody had walked away. Ezra hadn't gone anywhere. He was still in his grey sweater with the hole in the elbow, still answering every email at two in the morning.

He had only decided to build the next one somewhere else.

The idea behind this chapter: If Atlas Shrugs, johnrector.me

CHAPTER 12

The Exit

Ruth Calder called Nora in January 2041.

“I want to talk,” the senator said. “Not in Washington. Somewhere with nobody watching.”

They met in Lorain County, Ohio, because Nora was there to see her father, and because Calder said she wanted to see the place she had been talking about for four years. They sat on the porch of Walt’s small Halcyon house behind the church, in coats, with coffee, looking down the street toward Sycamore.

Walt was eighty-two and moved slowly and had nearly all of his hand back. He sat in his chair and listened and didn’t say anything for a long time, which Nora knew was his way of deciding whether he liked someone.

“I was right about the danger,” Calder said finally. “I still think so. Twelve companies holding the roof over half the country is too much power for anybody.”

“And?” Nora said.

“And I was wrong about the cure.” The senator looked down at her coffee. “I thought if you broke them apart, you’d have more of them. Instead I have the same twelve, building somewhere else. I wanted to protect people from depending on them. Instead they’re still dependent, and they’re waiting twenty minutes in the rain.”

“What do you want to do?”

“Fix it. But I don’t know how without giving them everything back.”

Walt cleared his throat. Both women turned.

“You want to know what kept me with my bank for forty years?” he said. “Wasn’t that it was good. It was lousy. It kept me because leaving was a pain in the neck. All my papers were there. My history. My mortgage. Every bill I ever paid. Same with the insurance. Same with the phone company. They didn’t have to be good. They just had to be hard to leave.”

Calder was watching him closely now.

“Theo’s girl, Ana,” Walt said, “she’ll be my granddaughter-in-law if he has any sense, she’s on Halcyon and Theo’s on Meridian and they fight about it like it’s a football team. And she told me the only thing that scares her about the plans is if she ever can’t take her stuff with her. Her medical records. Her history. Her home, if it’s hers to be in. If one of them ever has her so she can’t leave, that’s when they’ll start getting worse.” He shrugged. “Seems to me, you don’t regulate the machine, Senator. You regulate the door. Make sure everybody can always walk out of it, with everything that’s theirs. Then let those twelve kill each other trying to keep them.”

There was a long silence on the porch.

“Portability,” Calder said slowly.

“I don’t know what you’d call it. I’m a machinist.”

The Portability Act passed in November 2041. It repealed the price board and the requirement to split the companies apart. In their place it put one rule, written in a single paragraph that Nora helped draft: every subscriber, on every plan, had the right to leave any company within one day, taking their medical records, their history, their home or one just like it, and every dollar of credit they were owed, and no company could make that harder in any way.

Ezra’s email to the staff was two sentences this time.

The next plant is in Ohio. Lorain County, if they’ll have us.

They had them. The plant broke ground in the spring of 2042 in a field outside Elyria, about a mile from where the old one had closed, and Dale Kowalski, sixty-five and nearly retired, was hired to train the people who would maintain the machines. He said it was the first time in eight

years he had needed to set an alarm.

The ride times came down. The towers in Columbus started going up again. The sponsored list in Lorain County went back past eleven thousand and kept going.

Walt didn't see all of it. He died in his sleep in October 2042, in the small house behind the church, in a bed the plan had replaced the year before, with Ana asleep in the chair beside him, because she had insisted.

Nora found the deed when she went through his jacket. He had kept it folded in the inside pocket for four years. The house on Sycamore had a young family in it now, on Anvil's plan, and the sag in the porch was gone because a boy and an old man had fixed it once and it had stayed fixed.

In the spring Theo drove her out past the reservoir in the red pickup, which had been converted to run on a Meridian battery and still smelled of old coffee and hot vinyl. He drove with one wrist on the wheel. At the four-mile stretch of gravel he stopped, and got out, and walked around to the passenger side.

"Your turn," he said.

"Theo, I haven't driven in fifteen years."

"That's the point."

So she drove, badly at first, and then less badly, down the straight gravel road with the windows open and the corn coming up green on both sides. She thought about her father. About the woman laughing in the faded picture on the key ring. About Dolores Ruiz and her nine bills, and Brenda Kowalski no longer scared at her kitchen table, and a billion rows on a screen that had stopped looking like bad luck and started looking like a tide.

Her father had owned a house and a truck and a deed that said he had made it. In the end he had let all three go. He sold the house to a company, gave the truck to his grandson, and carried the deed in his coat until it was soft as cloth.

He hadn't owned anything, at the end. He had been happier than she had ever seen him.

She thought now that she understood why. Ownership had only ever been a way of holding something. A promise. A place. A proof. A love. And once you had found another way to hold them, you could set the thing itself down.

The truck went on down the gravel road toward the reservoir, and the sun came out, and for a while neither of them said anything at all.

The idea behind this chapter: If Atlas Shrugs, johnrector.me

AFTERWORD

Why a novel

Seven essays argued that a world of subscriptions could be a good one. An essay can tell you that a house was holding more than a roof. It cannot put you on the porch with the man who owns it. That is what fiction is for, so I wrote one.

Everything in this book is invented. Nora, Walt, Theo, Ezra Kade, Senator Calder, Meridian, Halcyon and the rest of the dozen do not exist. The arithmetic is not invented. The three plans, the pool that insures itself, the costs that are only costs, the half who pay nothing, the horse nobody is hiding inside, and the factory that goes somewhere else: all of it comes straight from the series, and the essays behind each chapter are linked at the end of it.

If the book has an argument, it is Walt's. Ownership was only ever a way of holding something: a promise, a place, a proof, a love. Find another way to hold those, and you can set the thing itself down.

— *John Rector*