## Risking It All - by Paul Marks

The telephone made a dreadful ring. I had been on the phone entirely too much lately. I looked up from all of the forms which were scattered before me and decided to answer it anyway.

"Hello?"

"Hi. This is Allstate Insurance. Is Mr. Marks available?" came back a female's voice that I did not recognize.

"This is he," I had instantly snapped into a formal tone at the sound of "Mr. Marks." I still only associated him with my father.

"How are you feeling?" the voice sounded fairly concerned.

"About as good as can be expected, I guess."

"I know. Accidents are hard to get over. My name is Caroline, and I will be working through this with you."

"Thanks, Caroline," I was relieved to have someone working with me.

"Could you tell me where and how the accident happened?"

"Yeah. We were heading west down the Johansen Expressway down to the point were it intersects with University Avenue. On the other side of the intersection, the road is called Geist."

"We have a lot of accidents there," said Caroline. "I'm sorry for interrupting you, but who else was in the car?"

"Myself, my wife Janelle, and my two daughters, Alexandria and Katrina," I answered.

"What's everyone's ages?"

"I'm twenty-one; Janelle's twenty-two. Alex is almost two years-old, while Katrina is just about five months."

"And you were the one driving?"

"That's correct," I found myself nodding to the phone again.

"Please go on."

"We were driving from Sam's Club to Fred Meyer for grocery- shopping. I pulled into the left-turn lane behind some other cars while the light was green. Alex!" Alexandria, who sitting next to me, was starting to get jealous of the phone. I stopped her before she could hit the receiver. "Sorry about that."

"That's quite all right," came back Caroline. "So, you were going to be turning south on University?"

"Yes.'

"Was the light a green arrow, or a green ball?"

"It was a green ball. I think that there is an arrow there too, but I'm not sure."

"Please continue," she had a soft voice that was putting me at ease. I was happy to be getting this story off to someone official.

"We had pulled behind the other cars that were stopped waiting for traffic. They began to turn after the traffic had cleared. I pulled into the intersection behind them, but had to stop in the middle of it as I noticed some cars coming from the other side.

"The light then turned yellow. Uh, the other side of the road has four lanes: One turning left, two going straight forward, and a right turn lane. The cars closest to the intersection were in the right turn and the right forward lanes; they were stopping. There was a car coming in the left forward lane, but it was much farther back. The left turn lane was empty, I think.

"I waited a second to make certain the cars across from me were stopping, and then proceeded to turn. All of a sudden, my wife was screaming at me, 'It's not stopping!' I looked just as the car that had been far back in the left forward lane, rammed into the rear, passenger-side door of my car.

"We had spun, almost facing the other direction when we stopped. The other car continued through the lane and parked on the shoulder of the road past the intersection."

"And no one was hurt?" came Caroline's voice.

"Not that we know of. Everyone seems to be fine."

"Good, good. Do you know how badly the cars are damaged?"

"She was able to drive hers away, but ours had to be towed. The engine wouldn't start again, and the rear tire had snapped off, but we don't have an estimate or anything yet."

After a while, we said goodbyes and I hung up the phone. I looked around the mess that surrounded me on the floor. It consisted of insurance policies, the car's paperwork, the phone numbers of witnesses and several maps I had drawn of the scene.

My talk with Caroline had calmed me, but I could still feel my blood in my fingertips, pulsing quickly. I picked up the car manual and threw it against the wall.

"It's okay, daddy," came Alex's voice. She was using the same phrase I always use to comfort her when she falls or hurts herself. She had been staring up at me while I had been talking. Now she seemed to be searching my soul.

My blood left my fingers; her little statement had completely disarmed me. I picked her up and hugged her, just glad that she was safe. She had been screaming pretty loud right after the impact, but she was not hurt; it had just really scared her. I was pretty sure that she would remember the accident. I had been only a little older in my first accident, and I still remember it.

My dad was driving; he always drives. My mom and Jennifer, my younger sister, were in the car as well. Because we were all there, I feel as though we had been either leaving on or coming back from a trip. I know we were on a country road.

I was in the back seat, but had taken off my seat-belt and was lying on the floor of the car. I remember the rhythm of the car pulling me asleep, the warm blanket which my mom had put over me, and seeing the snow fall, white against black, through the window. There was a lot of snow falling, enough to almost blot out the night.

I remember the world suddenly rocking. I had covered my head with the blanket, and was screaming. My mom said that I had been screaming so loud, she thought I had been badly hurt. I was uninjured, but it took my mother a long time to calm me down.

My dad had been passing through an intersection, when a truck ran a stop sign and smashed into the passenger side of the car. The driver had not seen the sign because of the

falling snow, and was not able to stop when he saw us because the road was too slick.

None of my family was hurt, though I have been told that I would have been had I been buckled in. The truck had crunched in my door and the window I had been looking through had been completely shattered. I still had glass on me, we all did, but not as much as I would have had if my blanket had not been covering my head.

I remember going to the nearby house and having my hair vacuumed. My sister and I had been taken to a different room than the one that my parents were in. At the time, I didn't understand why they wouldn't let us in with my mom and dad.

Sitting on the floor with my daughter next to me, I began to understand why. I was trying to keep the tears from coming down my face, and I kissed her several times. I sat there, hugging her, not wanting to let her go, but she squirmed her way out and started to play again.

Alex had not even been born before my other accident. I was driving back to Chicken from Fairbanks with Charity, one of my co-workers, riding shotgun. The best word to describe us was wretched. We were both tired and grimy. Charity and I had left from Chicken just the evening before to pick up a generator. We had only enough time to drive to Fairbanks, spend about four hours waiting for the generator shop to open in the morning, trade generators, and drive back to Chicken before Charity's shift that afternoon. We would have planned it out better, but we had just discovered that there was a new generator waiting for us, and we had been going without showers or a washing machine for too long to wait for Greg to pick it up for us.

Actually, Charity had gone too long without a shower to wait for Greg. She demanded that the generator be picked up that day. When told to do it herself, she accepted, dragging me along with her. Now on our way home, weary but victorious, a lot of her fire had left.

We had spent most of the trip talking about our jobs and the poor living conditions which we had to put up with. The tape deck in the Greg and Sue's pick-up was playing one of Charity's tapes, but we had turned it down so that the music only floated in the background.

"Have the two of you thought of a name?" asked Charity.

"What?"

"For your baby? Do you know what you're going to name him? Her?"

I looked over at her questioningly for a moment, then put my eyes back on the road. "Do you always change topics this fast?"

"Susan has enough control over our lives as is," Charity seemed pretty serious on the matter. "I don't want her taking up all my free-time as well."

"I guess you're right," I was concentrating on the road, and thinking about the night before. We had stopped by the place where some of my friends were staying, including Janelle. She had left her job in Denali because the pregnancy was making it difficult for her work, and the guys were letting her stay with them. We spent the few hours we had talking, and crying. I felt Alex kick for the first time that night. I don't think Charity knew how close I was to just

having her drive the truck back alone.

"So?" Charity had been watching me think.

"Huh? Oh, a name." I was trying to remember the names Janelle and I had talked about before. "Probably Danielle or Alexandria for a girl. I don't know what for a--Hey!"

I tried to keep the truck on the road as another car hurled around a corner and past us. "That was a little close, Dickhead!" I yelled at the quickly vanishing driver.

I had slowed down, afraid that someone else might do the same thing around another corner up ahead. We drove a little longer with only the music from Charity's tape breaking the silence with its soft melody. I was just about composed enough to talk again when our truck hit washboard.

After a good rainstorm, the dirt of a dirt road tends to be washed away in small, regular streams perpendicular to the road. This leaves little rises which resemble an old washing board. When a vehicle hits these small, regular bumps, it cannot get enough traction to keep full control.

We were going around a curve at the time we hit this bit of washboard, and suddenly I found myself trying to keep the back end of the truck from catching up with the front. The road crews who work on the Taylor Highway are not satisfied that washboard alone is enough to cause an accident, so instead of grating the road often enough, they go through the trouble of filling these waves in the road with gravel. This allows for even less traction should any of this gravel get onto the top of these miniature hills.

Somehow we made it around the corner without flying off, and started down a straight, but downhill stretch of the narrow road. I still could not bring the truck under control. I had taken my foot off the brake, and tried to give it a little bit of gas, while keeping the cab ahead of the bed of the truck. With that not working, I took my feet off the pedals entirely, hoping to coast it out. Meanwhile, with the truck picking up speed by going downhill, and the back end moving more violently left and right as I kept over-compensating, Charity was screaming out the one piece of advice she had on the subject, "Get your foot off the brake! Your foot off the brake! Get it off!"

"It is off!" Suddenly we were facing the other direction. The truck then hit the side of the road, there was no shoulder, and flipped. The section of the road which we were on had a cliff going up on one side and a cliff going down on the other. We were rolling towards the side with the cliff going down.

Time slowed to a crawl. I kept opening and shutting my eyes as the world inverted itself in front of me. I saw rocks and dirt holding their place above the heavens for a moment. My ponderings became scientific rather than emotional.

I wondered when they would find us. There was even a chance that they would not be able to.

I wondered what Janelle and the baby inside her would do when I was gone.

I wondered what death would feel like.

The truck jarred to a stop. It had only rolled once, bounced would probably be a more accurate term, and had landed with all four wheels on a ledge five or so feet away from the drop-off. I came to my senses after a moment of wondering why we stopped falling. All of my body seemed to check in as still functional.

"Charity? Are you okay?"

"Charity?" I looked over at her. The roof of the pick-up had been pushed down, and her head pushed to side. "Charity?"

She was staring straight forward, not moving.

"Paul?"

The tape started playing again. I had not even realized it had stopped. I turned off the engine for fear of sparks or something.

"Paul? Paul?"

"Are you okay, Charity?"

"Paul, I think we're in deep shit."

We had trashed Greg and Susan's truck. These were the same people who went ballistic if we took too long mopping.

The accident was blamed on the conditions of the road. A lot of accidents there are, but I know that if I had been just a little more alert, I would not have over-compensated the skid as bad as I did. I did not care about the truck; it already looked as though it had been in an accident. I had almost died in that accident; one more roll and we would have continued down that cliff. Worse yet, I had endangered Charity. While the consequences of dying myself were enough to keep me thinking for a long time, being responsible for the near-death of another person was a far worse fate for me. I still cannot shake the guilt of what could have been.

The magistrate raised his glasses and rubbed the ridge of his nose. He then settled his glasses back down and cleared his throat. "Well, it is the court's opinion that . . ." He looked back at his papers and then started again. "Considering all the circumstances . . ."

He rubbed his nose once more and started in for the final time. "Since the traffic light was yellow, it was your responsibility to make sure the lane was clear before you proceeded with your turn. It does not matter how fast the other driver was going, she still had the right of way if she was going straight through."

My heart dropped somewhere along-side my stomach. I had known that this would probably be the verdict, but I still cringed as the word "guilty" came from the magistrate's mouth.

My eyes were fixed upon the magistrate, but I was looking deep within myself.

My fault.

I still felt a lot of resentment towards the other driver; had she not been trying to gun the light, or had she been watching the intersection, the accident would have been avoided. Yet, I was the one who entered the intersection. I had seen her car, and incorrectly judged that she was

going to stop.

I was stopped by the magistrate outside the courtroom. He took the ticket I was about to pay and changed the charge from "Failure to Yield" to "Failure to Obey a Traffic Control Device." It brought the fine from fifty to thirty dollars.

"The two points will not be put on your license if you maintain a clean driving record for the next six months," he stated while rewriting the ticket.

"That shouldn't be hard. I don't have anything to drive anymore." The car was gone, the accident had totaled it. Our insurance only covered our liability to the other driver and wouldn't pay for the damages to our own car. We couldn't buy a new one as we were still paying for the old. There was no way we could take the bus to the store with both girls; we would have to rely on our friends if we wanted to go anywhere.

The magistrate gave me the lowest penalty that he could. He understood that it was a situation which anyone could be placed in. I was thankful, but still resentful.

It could have been a lot worse. I could see my mother trying to hush me after our accident, praying that I was okay.

I was strapped into my seat and couldn't get to Alex when she first started screaming. I jerked against the belt, trying to yank it out of its clasp and turn around at the same time.

It was the belt that had saved me earlier. The way the roof was dented in, Charity and I could have snapped our necks had we not been held to the seat.

All of these accidents could have been avoided. One driver going to fast on a snowing night, one too tired to bring his skidding pick-up under control, one too confident and impatient to make certain the other car would stop. These are situations that occur every day. We put the lives of the future at risk.

Having been denied a car, I can more easily resent my earlier behavior. Walking along the road, it is easy to see how many cars only hold one person, many of them just driving the same distance that I am walking. I had done it myself. I abused my privilege, and had risked it all.