

Chapter 1

October 17, 1989

The day was unusually hot and clear. Without the relief of clouds or haze, the world took on the exaggerated brilliance of hard candy, the landscape packed with jaw-breaking colors. The flowers were too red, the streets inky black beneath a sky of over-saturated blue. Pausing next to our mailbox, I stared across the street at the water in the neighbor's wading pool. It looked eerily still, as if it had been replaced with shiny green glass.

Our apartment building was tucked into an upscale neighborhood in the wooded foothills of Oakland, surrounded by charming Craftsman bungalows. I often played a game where I pretended to switch lives with the people who lived inside them. My favorite house was directly across the street, a renovated white Spanish-style bungalow encircled by flowering purple ivy. A sprawling magnolia tree stood in the middle of the front lawn, and a grassy side yard held a swing set, sandbox, and yellow slide. Some weekends I'd see the family outdoors, the mom pruning the flowers that bloomed in the shade of the tree while her daughters and husband romped on the bright play equipment. I imagined this couple had a steamy sex life, fascinating and well-paid careers, toddlers who slept through the night, and no student loans or credit card debt. If she'd been home with the kids all day, he'd rub her feet and take her out to dinner, and he insisted on paying for a housecleaner at least once a week. In between all the great sex and family time, they made each other laugh. They were responsible and respectable and didn't have to spend this hot October

afternoon preparing for a meeting at Consumer Credit Counselors. That was for people like me, who had no idea how to be people like them.

I slammed the mailbox closed, and walked back toward the apartment, my hands full of bills, late notices, and a new issue of *Good Housekeeping*—the subscription courtesy of my mother. The front cover pictured a young housewife with shoulder length brown hair, blue eyes, and a wide, warm smile. She was holding a platter of frosted clown cookies next to the headline, “A-Craft-a-Day Keeps Boredom at Bay: 365 Creative Ideas!” It occurred to me that this good housekeeper and I were about the same age with similar features. Add the right hairstyle, professional make-up, some diet, exercise, airbrushing, and a sunny outlook, and it could have been me.

Rifling through the mail, I stopped to squint at the return address on a light blue airmail envelope, and groaned. It was a letter from Grandma Hazel, my Dad’s mother, in Kalamazoo. When it came to me, she only had one subject on her mind. I unfolded the small, typed page.

Dear Mary,

I am very sorry to hear that you still haven’t set any kind of wedding date. You surely must want to give your darling Rachel a family name, or just what is it? Are you one of the turncoats of today? There is just no morality any more and soon the United States will be a mess, as you probably will live to see. I thought you said your college boyfriend Kevin was a wonderful man. Also you told me that he was a Catholic. You are twenty-seven years old and a mother! What on earth is wrong with you? Get yourself married and be decent. You’ll be a lot happier.

Love and prayers, Grandma Hazel

I thought about showing the letter to “my college boyfriend Kevin,” also known as The Impregnator—a nickname I’d invented recently, after struggling to find a proper title when asked if he were my husband. In our last raging fight, I’d told Kevin if he didn’t get his act together, I was going to find someone who saw the upside of being a responsible husband and father. His response was, “You’ll never do any better than this.” I folded the crinkly vellum and stuck it in my pants pocket.

Back in the apartment, I opened Rachel's bedroom door and peeked in. Wearing only her Big Bird underwear, she snoozed on the bed, her silky blond ringlets moist with sweat, one pudgy arm draped across a stuffed white rabbit. Rachel was one thing Kevin and I had done well. I gazed at her and sighed. Maybe Grandma Hazel was right. After six years together, Kevin and I might as well be married; it would take us at least a lifetime to unravel our problems. And it would be a step towards giving Rachel, now three, the normal upbringing I wished I'd had.

The twangs and screeches of Kevin's guitar riff vibrated through the door of the attached garage. There was a lingering odor of marijuana.

"Damn him," I muttered, moving toward the noise. He'd *promised* not to smoke when he was on kid-duty. I opened the door to the humid garage. The sound abruptly stopped and Kevin stared at me. I scowled, waving away the smoke, and pressed the garage door opener. Sunlight filled the room. I handed Kevin the letter, moved the sticky bong from a stool, and sat down.

"What's this?" Kevin frowned, staring at the letter far longer than necessary, while I silently rehearsed a half-hearted speech about why we should grow up and get married. He looked at me, glassy-eyed and haggard, his shoulder-length blond curls sagging like limp coils.

"We need to talk," he said.

"I know. I don't think we can avoid it any longer."

Kevin glanced away; he looked like he might get sick.

"You're going to get a call," he said.

"A call? What do you mean, a call?"

"This computer lady is going to phone you." Kevin stared at the ceiling, loudly exhaling. I could smell the pot on his breath. "But believe me, it was nothing."

My heart beat harder. "Kevin, what are you talking about?"

"She's pissed at *me* so she's going to call *you*. Shit." Without making eye contact, he mumbled something about his drummer's cousin, a computer consultant. "We met at a gig. She's a skinny, uptight groupie, actually. She's not even my type. Hairspray, briefcase, you know. We were buzzed. I didn't even want to. *Shit*. She practically threw herself at me."

By now, his tone was indignant, as if he'd been somehow violated. "There," he blurted. "I've said it, okay?" He ran his fingers through his sweaty hair.

"You've said *what*, Kevin? You've said *nothing*." I couldn't seem to stop my voice from quivering, but I forced myself to keep it low. I didn't want Rachel to wake up to another screaming match. During the last one, right before we made the appointment with the debt counselor, she had pressed her hands to her ears and cried, "CALL 9-1-1! CALL 9-1-1!"

"All I am saying," he murmured, "is that I had a little fling." He nervously picked up his guitar and started to tune it.

"A fling?" I hit the side of Kevin's guitar. He grimaced and set it down. My body stung with prickly needles. "Are you having sex with her?"

"No. Yes. Well, no."

Bright heat filled the room, blurring my vision. I stared at Kevin, but he wouldn't meet my gaze. He sat crumpled over, rolling his head back and forth between his hands. I had the urge to help him twist it all the way off, to hear it *thunk thunk thunk* down the driveway like a bowling ball.

"We didn't have sex. She doesn't mean anything to me, we just—"

"You *just* what?"

"It was just, I don't know, just a blowjob or something."

I sat perfectly still.

"It was a mistake." Kevin shoved his hands in his pockets and stared at me.

"You mistakenly let some skinny woman suck your penis?" I pulled my tee shirt down over my lower belly bulge. My jeans felt tighter by the second.

"She had crunchy hair," he offered, as if this odd fact made the whole thing too unreal to take seriously.

"Get the hell out of here so I can think," I snapped.

"You said I had to watch Rachel."

"You do, dammit." I lurched off the stool, pointing my finger. "Because I've got that damn debt counseling appointment—where you should be, too."

"What am I supposed to do?" He threw his hands up. "I work every day, and I've got a gig tonight. Whatever they end up saying, we'll need money to pay these bills, right? Someone's got to hang out with Rachel, right?"

The phone rang. Kevin jumped up. "Don't get it," he said.

We both rushed through the door, my shoulder smashing against the frame as he tried to lunge ahead. I beat him into the hall, yanked the phone off the hook, and barked, "Hello." Kevin twisted the receiver from my hand, put it to his ear and hissed, "I told you not to call here." He listened intently, his free hand pulling at the fuzzy goatee he'd recently sprouted, then said, "Sorry. Yeah, hey. Wait a sec." He held out the receiver. "It's your little sister. Now in two fucking seconds your entire family will know, right?" Shaking his head, he lumbered down the hall, back into the garage.

"I called to make a huge confession," said Jamie. "But what the hell was that?"

"You want to hear about confessions?" I blurted, feeling the first sting of tears. "How's this: Kevin's been out shopping for STDs with some little band groupie."

"Kevin gave you an STD?"

“We’d have to be having sex for that, right?” I quickly told Jamie what had happened. “Can you believe it? And now I’ve got to deal with the debt counselor. How great is my life?”

The sun followed me like a hot spotlight as I cut through the back of Mountain View Cemetery. Hundreds of weathered granite tombs were perched on the manicured green hills, each plot hiding the duplicity and secrets of the dead buried below. Storming along the deserted, tree-lined paths, I inhaled the scent of cut grass, pine and eucalyptus baking together in the stagnant heat, trying to calm myself down. Sparrows, mourning doves, and thrashers clung to branches, stiff and sneering.

“How can this be happening?” I yelled at the birds. How could my life be playing out like the lives of my parents?

Growing up, my family was the picture of the American upper-middle-class dream—a doctor, his wife, and three children, settled in a house on a hill in La Jolla, one of the most expensive cities on the California coastline. Then Dad started having an affair with a psychiatric patient, who was an heiress. When my mother confronted her, she offered to let Mom sleep with her husband. This foray into the 1970s free love lifestyle ultimately sent Mom on a detour to a psychiatric hospital on her way to divorce court. I’d always sworn I’d never be in a relationship that would result in such messy love ethics, because I was certain I’d choose a man who would be faithful.

Reaching the section of the cemetery referred to as “Millionaires’ Row,” I passed a plot that was marked with a huge volcanic boulder. Its owner had been disgusted with the egotism of the men who erected grandiose monuments, so in an ostentatious display of simplicity, he’d had a gigantic rock dragged in from Yosemite. Usually I stopped to pat the stone, stretch, and enjoy the view of the San Francisco Bay. But today I kicked it hard enough that it sent me limping the rest of the way to the bus stop.

Consumer Credit Counselors was in a stately downtown Oakland office building, but inside, the furniture was scratched and dingy. A perky, lip-glossed receptionist told me to take a seat to wait for Nora, the debt counselor assigned to review my embarrassing financial situation. Nora, stern and stocky, appeared immediately. She motioned me into her office.

I sat in a stiff orange plastic chair and felt my toes crunch up inside my tennis shoes. It was a nervous habit I’d had since I was eight, when my psychiatrist dad hypnotized me to get me to quit biting my nails. His suggestion was to squeeze my toes instead. Now whenever I was nervous I bit my nails *and* squeezed my toes—and the somber, unblinking gaze of Nora inspired an urge to do both.

“How can I help you?” Nora said.

“I’m here to get out of debt.” I paused, blushing. After some optimistic promises made by a local promoter, Kevin and I had convinced ourselves that his band would one day strike it big, and he would make hefty fees and royalties. Since I’d become pregnant with Rachel, almost four years earlier, we’d paid for everything we couldn’t afford with plastic. Prenatal and postnatal care, crib, stroller, diapers, sometimes even groceries—all had been charged at double-digit interest rates. Now we were maxed out on our credit cards, still owed thousands on our student loans, and had even borrowed ten thousand dollars from my dad, at a lower rate, supposedly to help get us out of debt. Kevin’s job and my tiny childcare business barely covered our rent, utilities, and weekly night out at Zach’s pizza. And now there was the uncalculated cost of the blowjob.

“You’re fifty thousand dollars in debt?” Nora frowned at my application. “That’s a mighty high number.” She let out a whistle.

I squirmed in the hard chair.

“What’s this ten thousand dollar loan?” said Nora.

“That’s a loan from my father.”

“Let’s set that aside. I assume your dad will wait on payment, so we can focus on—”

“NO.” I cut her off. “No. I need to stay current with that.”

After my parents divorced, they had remarried and resettled in upscale suburbs where they proceeded to live beyond their means. We barely scraped by in the exclusive neighborhoods of California, with my parents constantly worrying and fighting about money behind closed doors. We never went hungry, but my little sister Jamie claimed there was a time in high school where she had only two pairs of underwear, requiring her to wash one each night. My brother Hank recalled Dad bursting into tears when he was accepted to Stanford, having no idea how he was going to pay for it. I dealt with the pervasive cash flow worries by going to work as an Avon Lady at age fourteen. So that I could maintain product inventory, my mother co-signed on my first credit card, and I’d been charging ever since, a habit that infuriated my father. My whole life seemed to function in a world where there was always more debt than income—yet somehow things worked out. But lately, even I couldn’t make the leap of faith necessary to believe things were going to change without my participation.

Nora squinted at the application. “Wait a minute. Looks like there are two people listed. Is this for you and your husband?”

“He’s not my husband,” I mumbled, studying my chewed up nails. “Just the father of my child.”

“You have a child? Do you have life insurance?”

“Yes, some.” I knew we had a policy through Kevin’s work. “Why?”

"Can you cash it in?" asked Nora.

I let out a chortle, thinking she was kidding, but she remained somber, waiting for a reply.

"Wouldn't he have to die?"

"Depends. Is it term or whole life?" said Nora, clipping the paperwork inside a used manila file folder.

"It's the cheap kind."

"Term," she muttered. "Won't help."

Sitting quietly while Nora pounded numbers into an adding machine, I became uncomfortably aware that the thought of Kevin dead had actually elevated my mood. If Kevin had a tragic accident, I could use the proceeds to eliminate our debt and might still have enough left over for a down payment on a house, or at least a decent condo. I could forget about Kevin's thin, crunchy-haired tattletale. Rachel could attend some upscale daycare facility that had gymnastics, art and music, and organic snacks. I'd join a gym and finally lose the ten leftover pregnancy pounds, after which I'd buy some cute suits and launch an exciting career as...*as what?*

I watched Nora quietly, the room feeling smaller each time she struck a key. I wasn't going to win a life insurance lottery, and there was no quick fix to my problems. Feeling trapped and restless, I was desperate to flee from this small, claustrophobic room, into a new life with my daughter.

Nora laced her fingers together and cracked her knuckles. "You've dug quite a hole for yourself," she said.

"Too bad I can't hide in it."

Suddenly the room lurched and a mug full of pens rattled on the desk. I paused for a second, confused.

The room lurched again. There was a thundering crackle. I looked down at the grungy shag carpet to determine why the floor seemed to plummet.

"Get under the doorframe," shouted Nora. "We're having an earthquake."

The room bounced. I gripped the sides of my molded plastic chair while it jerked around like a carnival funhouse ride. Chunks of wall plaster crumbled to the carpet; I sucked in my breath, tasting a chalky residue. Nora pulled me to the door, where we faced each other as the earth tossed us around. With one hand gripping my shoulder, she yelled, "Are you okay? Are you okay?" for the fifteen elongated seconds of shaking.

Am I okay?

Before I could stop myself, I spewed details about grandma's letter, Kevin's pot smoking, blowjobs, and my desire to raise Rachel in a happy fling-free home.

"I hate my life," I said.

“Well, I hate my job.” Nora glanced over, shook her head. “I never know how to help you people.”

My tears welled.

“Come on. Let’s get out of here,” she said.

We scrambled down two flights of stairs and ran outside, where groups of people milled around, dazed, looking at the damage. A woman ran toward us, her cheeks flushed. “There’s an old guy over there, bleeding. Something fell from that building!” She pointed across the street at a six-story medical complex, its windows broken and a deep fissure running down its side. Loose bricks and glass were still falling into the parking lot as the paramedics appeared.

“Help me, please,” I said. “I’ve got to get to my daughter.”

“Hop in. I’ll give you a ride,” said Nora.

Nora swerved up Broadway, dodging people and cars. Traffic lights were broken and sirens blared in the distance. A radio announcer reported that the Bay Bridge had collapsed, and a portion of the Cypress Freeway had fallen, flattening cars and trucks into metal pancakes.

The radio station received a report that apartment buildings in the San Francisco Marina District had crumbled. A few had burst into flames.

“Oh my God.” I wanted to leap out of the car and run home. What if something actually had happened to Kevin? I quickly made the sign of the cross—*name of the father, son, and holy ghost*—and whispered, “Forgive me, please, forgive me.”

Involuntary genuflection was an odd habit I’d acquired shortly after the birth of Rachel. Given that my parents had consciously removed us from the Catholic Church when I was five, I could only attribute it to genetics.

Nora stepped on the gas. “Everything will be fine. Everything will be fine,” she repeated like a mantra. As she pulled up in front of my apartment, I noticed our car was gone.

“Maybe they went to get me,” I said. “Can you take me back? We should go back.”

“If you don’t mind?” Nora’s eyes bulged like blisters. “I’ve got my own family,” she yelled, before her car shrieked away.

I ran inside and tore through the rooms. Piles of Legos were scattered on the living room carpet. Puréed carrots were smeared onto the face of a prissy porcelain doll perched in Rachel’s highchair in the kitchen. Not a dish was broken, all of the books remained on the shelves, there were no cracks in the wall or debris in the fireplace, and both bedrooms were empty. I grabbed the phone and stared at it blankly, not knowing what number to dial. The electricity was off, so I fumbled with my portable radio until I heard a reporter announce in a wavering voice that a young mother and baby had

been crushed to death in an apartment in the Marina, which was now in flames.

“Oh no, oh no, oh no,” I covered my mouth with a shaky hand. Panic seeped through me as I pictured Kevin stoned, driving Rachel through the falling debris. I used to think unexpected death couldn’t happen in my world, but that had all changed when my fifteen-year-old stepsister died suddenly of meningitis five years earlier. *I just wished Kevin dead. And he’s got Rachel.* All I’d ever wanted was to provide a safe, secure life for my daughter, but how could I do that? I pulled at the cuticle on my thumb until it was long enough to rip out, taking a hunk of skin with it. A drop of blood immediately filled the hollow, spilling over in a tear that looked black when it hit the wood floor.

Please God, let them be okay. Let them be alive. Please, please, please. I’ll do anything. Be responsible. Be a better parent. Clean up my act. Pay my debts. Jump start my life.

“Mama! Mama!” The light patter of small shoes echoed in the entryway. Rachel flung herself into my arms. I squeezed her tight, tears blurring my vision as Kevin entered the room. For a brief moment, the three of us stumbled into an awkward family hug.

Later that evening, once Rachel was asleep, I lingered in the kitchen to avoid the inevitable conversation Kevin and I needed to have. I poured myself a tall glass of wine and took it into the bedroom.

Kevin sat on the edge of our bed. He looked miserable as he watched me through the same clear blue eyes that I used to find sexy and charismatic, but now just reminded me of our daughter.

“I thought you quit drinking,” he said.

“I did.”

I’d come from a long line of binge drinkers and pharmaceutical drug fans, and had my share of overindulgences. Lately I’d sworn off all mind-altering activity because I wanted to be a better parent, but also because I wanted to be able to lecture Kevin with impunity. These, however, were extreme circumstances. I stared at the glass for a minute, then took a gulp and handed it to Kevin. He drained the wine in one long guzzle. We sat and stared at the faded bedspread for a long time.

“You can’t stay here,” I said.

“I know.” Kevin picked up his tattered backpack and slowly stuffed it with clothes. Watching him wrap his frayed toothbrush in a plastic sandwich bag, I suddenly felt as sorry for him as I did for myself.

As Kevin’s car pulled out of the driveway, my temples throbbed. Lifting Rachel’s tiny flannel blanket from the floor, I draped it across my eyes. It smelled sweet and calming, like baby lotion. I breathed deeply and tried to slow the blood that whacked against my skull. The only thought I had was, *I*

want my mommy. Even though we'd already spoken after the quake, I dialed the phone again.

"Earthquakes." Mom let out a long sigh. "They certainly shake things up. You know, I've always said you two seemed more like siblings than a couple. Even the way you fought."

"Mother, I feel awful—like I have a nest of termites gnawing at my gut."

"I know that feeling, dear," she said. "It was like that when your father was screwing around. Except when I fell apart, it was like *I* was the termite with my gut full of pus."

I hung up the phone, and called Dad. "I don't really hate him, Dad, I hate myself for being in this position."

"Always hate the other person, honey. It's more economical," he said. "You might try taking some Ativan until the worst is over. Want me to send you a few?"

I had an informal policy against scoring pharmaceuticals from my dad, even though our family always had easy access to his inventory of free samples. At Dad's sixtieth birthday roast, my brother Hank joked that in our household we were never spanked, just medicated and sent to our rooms. The crowd roared, but it wasn't that far from the truth.

Hanging up the phone, I called my sister, Jamie.

"Tell me why you called earlier," I said.

"Forget it. It pales under the circumstances," she said.

"Come on, it'll help me get my mind off my hideous life." Jamie knew I loved juicy details. The least she could do was offer up a few.

"No. I can't talk about it now."

"Fine," I said, annoyed. "Then Fed Ex me the rest of those old tranquilizers I gave you in August. I need them back."

"You don't need tranquilizers," said Jamie. "You need a job."