

Loss Adjustment

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In a car crash, it's the momentum that kills you. It's not the impact, crushing your skull against the windscreen, and it's not the steering column slicing into your beating throat. What kills most of us is that your organs keep moving when the rest of you has stopped. You try to go forward when everything else is stopped.

My mother was with Toby when the insurance adjuster came; I was hiding in the utility room. Toby has not been able to understand the upheavals of the past few weeks; he is only four after all. He keeps asking, 'Where's Daddy?' My mother is running out of ways to answer that. *He's gone away. He's in a special place.* She was glad when the door went, I think – a distraction from the Mobius strip that are a four-year-old's questions. *But why Granny. Why why why why why.* There is no why. It just happened.

Funnily enough, the insurance adjuster, a nice young man in a suit so new it still has the shop-smell on it, has the same question. Why did this happen? 'Mrs...Gardiner is it?'

'I'm *her* mother. So, Mrs Collins.' She kept calling herself that long after Dad left and draped his name over some other woman, in a sort of petulant way, like hanging on to a piece of jewellery he'd given her.

'Mrs Collins, I'm afraid I need to make a report for the insurance company before we can release the pay out.' He sounds so ashamed, poor boy. What a job to have to do, come to people in the wreckage of their lives and tactfully try to find out if what happened was their own fault.

'You've had the police statement. They don't know what caused it.' Nothing on the road, no rain, no ice, no potholes, no dog or child darting across to cause a swerve. Toby, thank God, already at pre-school, not in the car.

'So your...your daughter was driving.'

'Yes. She was always such a good driver.' I can't read Mum's tone. Is she saying it can't be my fault, or that I had been good and now I clearly am not?

'So you can't think of any reason it would have happened? No problems with – epilepsy, that sort of thing? Drink?' He sounds embarrassed, rushing the questions. 'Drugs?'

‘Of course not. Nothing like that. It must have been...I don’t know, one of those things. A pothole. Have you seen those potholes? I don’t know what the council are....’ She tails off.

I hear a small noise, the air molecules moving aside, and Toby is standing there in the hallway, his thumb in his mouth. Before the accident, he hadn’t done that for months. ‘Hello, sweetheart.’ Mum has dressed him in the striped top he hates.

He ignores me. He blames me, maybe. Children have a way of knowing the truth. The moment of the accident has seared into my brain forever, and I jerk forward every three seconds, as if re-living it forever. I was angry at Dan, who’d made us late by going back for his Fitbit, and I was driving too fast, but I was going to be late again and Moira was going to make some comment and I couldn’t stand it, and then Dan said, ‘Careful on this be—’ and he never finished the sentence because someone else was coming round the curve too fast, and I had to move over, and there was nowhere to move to.

The door opens and my mother comes in, another armful of clothes for the wash. She separates them strictly by colour, even though it’s wasteful.

‘Is the man gone, Granny?’ mumbles Toby.

‘Yes darling.’

‘Can we see Daddy?’

My mother sighs, juddering. ‘We’ll go to see Daddy soon. He’s feeling better now. Those nasty tubes should be gone.’

‘Mummy?’ Toby asks, through the thumb in his mouth.

My mother crumples like stiff paper. ‘Oh darling. I’m sorry, Mummy isn’t coming back.’

I want to ask her what she’s talking about. Of course I came back, I’m right here! Wandering about the house like a shadow, hands too weak to pick things up. Watching people re-arrange my pots and my shoes, unable to shout *stop*. I reach out for him, to show him it’s not true, I’m here.

My arms are almost about him, the soft hair at the base of his scalp, his smell of baby shampoo. *I’m here! Mummy’s here!* But my arms are thin as air, and try as I do, I cannot grasp him.