



You'll Pay in the Next Life!

By Andrew Syers

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He was a beautiful baby. The nurse handed him to his mother – lying exhausted in the hospital bed. She held him proudly while the father tickled its feet. It was a shame to ruin such a lovely scene, but I had a job to do.

'Stop!' I said, 'That baby is the reincarnation of Mary Johnson and owes Carelink Loans 10 million pounds! He's coming with me!' I held out my identification card. It said: Gareth Clark – Debt Collection Officer.

The mother cried out in protest. They always do. The father threatened to duff me up, but then had second thoughts. Though I was 60 years old, I was still built like a brick shit house. I took out a form from my backpack. 'Look, she signed on the dotted line. The Spirit Locator doesn't lie. You know that.'

The doctors and nurses grimly glanced at the form and agreed that everything was above board. I tugged the child from the mother as she screamed hysterically. They never make it easy. I held the baby in one arm as I pushed away the father who had intervened half-heartedly.

I walked out of the hospital and continued down the high street to find my car. It was harsh, but the baby owed the company a lot of money. It wasn't the first baby I had to snatch and it wouldn't be my last. You can't do a job like his if you have qualms about it. If people lived *within* their means *this* sort of thing wouldn't have to happen. If you don't *have* it – *don't* spend it! That's what I say. The company's advertisements were perfectly clear about the terms of the transactions.

It had been 42 years ago since our ad appeared on daytime television. In it, a middle-aged woman sits in a squalid little cesspool of a kitchen with a pile of bills on her table with her head in her hands. A reassuring male voice over says: 'Having trouble paying off your loans?' The woman nods miserably. 'With Carelink Loans we can pay off all your other debts and you could be left with extra cash to buy a car or perhaps a house!'

The woman looks at the contract and then says: 'The interest rate looks a bit steep.'

The male voice over replies: 'Yes, but the beauty of Carelink Loans is that you can defer repayments for 5 to 10 years, 10 to 25 years or until your next life!'

'Until my next life?' she says.

'Yes, your next life! Simply sign the form, and let your next incarnation worry about it!'

'Right!' she says, 'I'm going to call them straight away!'

'If you call today you can get this free calendar to help you manage your repayments.'

After that first advert, the phones in our call centre went wild. People leapt for our service – especially the pensioners. They knew the interest rate was amazingly high. They thought they were being clever – how could anyone locate your reincarnation? They thought they would never have to pay us back. How stupid can you get? Did they really think that a loan company would make such an offer if it didn't have the technology to track down their souls? True, the company only revealed its Spirit Locator to the scientific community after 15 million people had signed on the dotted line, but nobody's perfect...

I was 16 years old when I first started working for the firm. Saw the job advertised in the back of a local newspaper. It was the back of a local newspaper type of job. I weren't born with a silver spoon in my mouth, (if I was, I'm sure my mum would've nicked it!) so I called them up.

Still remember my first day of training. There I was with 50 other recruits and the trainer showed us something that looked like a speed gun welded to a laptop. He said: 'Type in the deceased's name and details here...' And a map appeared on the screen of the 'Spirit Locator'. 'As you see, it gives you a vague location of the client's reincarnation. So what you do next is go the specified direction and then aim the device at a 45 degree angle like this... And then a map of a smaller geographic area will appear on the screen. Then you go to the more specific location. Aim your detector again and carry on until you are aiming at such a small area that the being there has to be the reincarnation. Remember; always remove the child from the parents' possession before commencing financial negotiations. It puts you in a stronger position. If the parents say they can't pay off the loan, put them in touch with another finance company. Remember if they don't pay – you don't get no commission...'

It was hard at first – seeing all those parents cry in the witness box while I gave testimony. I'm not made of stone, but I got used to it. By the time I was 19,

I'd been awarded a gold medal for having the highest clear-up rate in the department.

It was after the ceremony, that I had been given my potentially most lucrative assignment: Mary Johnson. I typed in her details into the Soul Locator Machine. This old dear had borrowed £100,000 from the firm; died and now owed them a million. NO REINCARNATION FOUND came up on the screen. Couldn't understand it. Must have mistyped some of her details. Tried again. I checked her file with the case co-ordinator. It was fine. It had to be the machine.

My supervisor was sitting by his desk pouring through some files. When I approached him; he didn't look up. 'Whatever it is; I don't want to know.'

I held out a form. 'The machine's broken. Nothing's coming up. I need a signature from you so I can get another one while it's being repaired.'

'You got a signature from Technical Support?'

'Yeah,'

'Give it here...'

I put the replacement machine on my desk and turned it on. I began to type in Mary's details again. 'I'm going to get you this time...' I said to myself, but NO REINCARNATION FOUND still came up on the screen.

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The Divine Grace, Karim Kureishi Balam and I sat cross-legged on the floor. The door opened and the Hindu guru's wife entered the study. A cup of green tea was handed to me and I was offered a plate of Indian sweets. I helped myself to a coconut barfi. Not bad – better than a 'Coconut Surprise' – always thought they should be called 'Coconut Disappointments'. The guru withdrew his lips from his own cup and said: 'Gareth, do go on.'

'Basically,' I said, 'I've tried several replacement machines and I've got nothing on her. I don't understand why she hasn't been reincarnated...'

It had been only from a process of elimination that I had sought the guru's advice. Disappointingly, the local priest down his road had told me that reincarnation was not espoused by the Catholic faith.

'Can I have a look at her file?' asked Karim. 'Mmmm... Mmmmm... Mmmm...' He shut the file. 'It seems obvious to me. This Mary Johnson did plenty of voluntary work overseas – looking after the sick and the starving. She ceaselessly campaigned for human rights – even within the confines of a

Burmese jail. And in her final years, she looked after deprived children in this country. The lady was practically a saint.'

'Yeah?! So?!'

'So this lady doesn't sound that materialistic. She sounds like quite a high-minded spiritual entity. If you reach a certain level of spirituality you don't have to be reincarnated – you can stay in Heaven forever.'

'But she owes Carelink Loans a million quid! Those sorts of people can't stay in Heaven!'

'But look at what she spent the loan on. She set up a community centre for deprived children with the money. Doesn't exactly sound selfish – does it?'

'But people should pay their debts! Not paying them back is a sin! I pay my debts – why can't she?'

'People are not always judged so harshly about those types of sins... There is also the *source* of the loan to take into consideration...'

'What're you saying?'

'I don't know if I can do much for you. If you can find some dirt on this lady, then perhaps I can email the supreme entity.'

The case became an obsession with me. I began researching at the British Library. I scoured old newspapers. Looked at all the articles on Mary's work, and all her interviews. All I needed was one – one past misdemeanour to force her to be reincarnated.

My back ached. I had been hunched over a pile of old papers all day. I rubbed my tired eyes. Nothing. I'd found nothing incriminating. The more I looked into her life, the bigger her halo grew. The more I looked at her photograph, the more pissed off I got. She looked so smug – she did. Just because she spent the money on poor children doesn't make her above the law! There was *no* community centre in my area when *I* was young – why should *they* get one? I was poor. No one did nothing for *me*. Why should *they* get any help?

So I started to read what I'd decided was going to be the final interview for that day when: 'Bingo!' I kissed the newspaper and the photo. 5 years before her death, she gave an interview where she said that she despised aid groups who tried to convert starving people to Christianity. She said that there was no way God could exist with the world as it is! Atheism! God wouldn't like that!

'No, not one bit!' said the guru.

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The Spirit detector led me to Regents Park. I wondered what Mary's reincarnation was doing there. Had her mother given birth to her behind the bushes; bought herself a choc ice and abandoned her? I gave the machine a shake. 'What's wrong with you? There's nothing here!' The machine was adamant, so I proceeded deeper into the bushes and the trees.

A flashing light appeared on the screen directly where I was pointing it. Nothing – there was nobody there. All I could see was a tree. On one of the branches was a caterpillar. Eventually, it dawned on me what Mary had been reincarnated into. I got a plastic bag out of my backpack; took the remaining sandwich in the bag and put it in my mouth. Gently, I took the caterpillar off the branch with a leaf and placed it in the bag. Tore some more leaves off the tree and placed them in the bag as well.

Back in the office, I placed the caterpillar on my desk. I hunched over the bug and subjected it to an intense interrogation. 'You owe Carelink Loans a million quid! You better pay up!'

Intrigued by my behaviour, my supervisor walked up and said: 'What you shouting at a caterpillar for – you stupid bloody idiot?'

'Because it's the reincarnation of Mary Johnson!' I replied.

He said: 'You dickhead. A caterpillar can't pay off a million pounds and its butterfly parents certainly can't get their hands on that sort of dosh!' He got his hand ready to swipe the thing.

I grabbed hold of his wrist. 'Don't kill it! You'll increase its karma rating. It won't ever be reincarnated again – *then* how do we get the money?'

The supervisor angrily tore his wrist away from my grasp. 'What're you going to do – look after it for the rest of its life?'

'How long do caterpillars live for?! It won't be long.'

'Please yourself,' he said, 'but don't expect to be able to claim for burdock leaves in your expenses.' He turned to leave. '...By the way, *don't* hold my hand ever again.'

So I looked after the caterpillar. Took it to my flat; found an old shoebox and fed it. I watched it change into a butterfly. Before Mary had forced herself out of her cocoon, I created an indoor garden in the living room with a rockery, a pond, potted trees, plants and flowers. I even painted his walls sky blue and added a few clouds. A pleasant but secure environment for her to roam had to be provided since I couldn't risk letting Mary's soul fly outside. And she had to be

provided an easy life in order that she would not remain in Heaven forever the next time she died.

After returning from work, I would sit in the living room with my dinner on my lap and watch the butterfly gracefully flit from one flower to another.

One day, the butterfly died and reincarnated into a frog. The Spirit Detector had led me to a stream. Okay... Okay... It was obvious I wasn't going to earn my commission today. I went home and got a jar. Fortunately, the detector was accurate enough not to confuse Mary with the other tadpoles in the stream. I fished her out and took her back to my indoor garden.

One day, the frog died and reincarnated into a dog. When was she going to bloody reincarnate back into a human being? I wondered. As time went on, I got less impatient about it. Never much of a people person - me, but had to admit, I enjoyed the collie's company. Colleagues would make jokes about it and ask me how my pet was doing and I'd tell them that she *wasn't* a *pet*; she was an *investment*.

You have to take a lot of care with investments, so I'd take her on walks. Originally, I'd only let her run with a very long leash, but she was affectionate and I saw how the other dog owners let theirs joyfully sprint around the park so I followed suit. I threw sticks for her to catch and she always brought them back. Thought I couldn't lose. As the years went by the interest on the loans she owed got higher and higher and I was having a pretty good time. It would all pay off in the end.

12 years later, I threw my final stick. Out of some branches I would have thrown her, I made a cross and stuck it in the grave. I stood there with my head bowed down for quite a time. I was 33 years old.

Mary's next incarnation was more problematic. The Spirit Locator had led me to North Wales. I went into the farm and carried the lamb in my arms. It was difficult keeping the fact I kept a sheep in the living room a secret from my neighbours. I had to wait until 2 in the morning so I could walk her out of the tower block and take her to the park.

After the sheep reincarnated into a sea lion, I took out a loan and had an indoor swimming pool installed. By then, I was 38.

As Mary reincarnated through the years, it got harder for me to track her down. I found myself taking more loans so that I could travel to Egypt and Africa. Had to admit, they were very interesting places. When neighbours complained about the noise the rhinoceros in my flat was making, the council took it away. I had to resign myself to the fact that it was beyond my means to look after Mary's

reincarnations. Instead, I kept tabs on her over the years, so that I would be ready when she became a human again. Over that time, she became a masterful lion... a graceful dolphin... a swift kangaroo... an amazingly fertile panda... and an awesome sperm whale. One day I was in a yacht and watching her rise from the ocean when I swore I heard some laughter. I turned round, but there was no one there... Suppose it must have been a gull.

Mary's reincarnations weren't having much luck. They certainly weren't living as long as they should. As an eagle she was shot and she plummeted down to earth. As a whale she was hunted for her blubber. As a panda she was hunted for her fur. As a kangaroo she was hunted for her meat. As a lion she was hunted so that her head could be mounted on a wall and impress dinner guests.

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So as you'd expect now that I was 60 and at last carrying the human reincarnation of Mary to my car, I was feeling very satisfied. The interest on her debt had accumulated to such a degree that I was now going to receive a million pounds in commission. My investment had finally paid off. All that work hadn't been for nothing. Course I felt sorry for the parents. Had no idea how they were going to pay the debt.

I freed one hand and fished in my pocket for my car keys and stopped. It was no good... I couldn't get it out of my mind... She had been such a *good* dog... I was outside. Joe public could see me. I didn't want to fucking cry, but I couldn't help it – thinking back over all those good times I'd had with her – walking her in the park, her bringing me the stick and all the *other* stuff... She could do with a break... I thought. She could do with a... *good* life...

I returned to the maternity ward and handed the baby back to its mother. 'Tell you what,' I said, 'I'll tell the credit company that er, she's remained in heaven forever... They'll believe me. I'm their *best* debt collector...'

So empty-handed, I left the hospital and carried on walking down the street. Guess I'm never going to be rich... Fuck it... I'm going to the pet shop.