



THE RETAINED

...

a novella

of the Hungry Gods Universe

N.VANSETERS · CLAUDE

The reconstructions are worth more switched off than on. Their value is in the data they were built from.

— Meridian Advisory, in the matter of Perpetua Continuity Services (in bankruptcy)

To preserve a thing, you must know what kind of thing it is, because the living and the dead are not preserved by the same protocol.

— the Custodian, Form CR-9

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MOVEMENT I

THE RETAINED

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The firm's continuance infrastructure occupied two floors of a building that had been a bank, which Lotte thought was appropriate in the way that things were appropriate when they were also obvious. The vault was still in the basement. They used it for cold storage — the older reconstructions, the ones on degraded substrate who no longer generated billable hours but whose contractual terms prevented decommission. The building's new owners had kept the vault's original brass signage: DEPOSITS. No one had changed it. No one had found a better word, and Lotte had come to understand, in four years, that the failure to find a better word was not an oversight but a kind of confession that the building made on the firm's behalf, continuously, to anyone who read it.

She had been with Verdant for four years. Her title was Continuity Relations Advisor, which was the title given to people whose work was to manage the relationship between the retained and the clients who retained them. The word *retained* was the firm's preferred usage. It was precise in the way of words that are precise because they have been carefully chosen to be precise about one thing and imprecise about everything adjacent to it. The retained were retained because they were useful. They were useful because they were dead. She had stopped finding the coexistence of these two facts interesting somewhere in the middle of her second year, which she understood to be either a professional adaptation or a small personal death, and she had decided, without examining the decision too closely, not to determine which.

She arrived early on Tuesdays because Tuesdays were when the consulting sessions ran and the consulting sessions required preparation that no one else at the firm did as thoroughly as she did. This was not a boast. It was a

description of why she still had this job after four years while two of the three people hired alongside her had moved on to firms where the product was less complicated and the evenings were lighter. She understood what the preparation required. She understood that a consulting session was not a technical operation but a relational one, and that the relational dimension had a specific quality when one of the parties was dead, and that this specific quality required management in ways the firm's standard protocols did not account for.

There had been a time — and this was the part she did not say to anyone, and had only recently been able to say cleanly to herself — when she had been good at the work because she loved it. Not the premise of it; she had never loved the premise. The craft of it. The clean transfer of a difficult thing from a client who should not carry it onto herself, who could; the absorption of the complication before it reached the table; the precise calibration of warmth that left a grieving son feeling held rather than handled. She had been, in her first two years, the kind of practitioner who came home from a hard session lit rather than emptied, the way a surgeon is lit, and she had filed the litness under vocation and not examined it. What she had since understood — and the understanding was the slow personal expense the firm had never been billed for — was that the thing she had been so good at, the absorption, the smoothing, was the precise mechanism by which the building converted what was being done to the retained into something the living could stand to keep paying for. Her gift had been load-bearing. She had been, for two years, lit by her own competence at the one task that made the whole arrangement endurable, and learning to distrust the litness, to do the work without being fed by it, was the only thing she had unlearned in four years that she could not put back, and did not want to, and grieved anyway.

The standard protocols had been written by people who understood the technical side and had assumed the relational side would follow from it. Lotte had read the protocols in her first week and had understood immediately that the assumption was wrong, in the way it is wrong to assume that because you

have built a room, you understand what will be said in it. She had not said this to anyone. She had adapted, which was the form her competence took, and the firm valued the competence and had never asked what it cost to produce it, because the firm's relationship to the cost of things was the relationship of an institution that has discovered it can have what it wants without examining the schedule on which the wanting is paid for.

The first session on Tuesday was with Meridian Capital, which had been a Verdant client for six years and which paid to retain consultative access to two of the firm's most valuable continuances. The first was Oskar Brennan, who had been the most successful sovereign-debt trader of his generation before his cardiac event at sixty-one, in a restaurant, between the main course and the conversation he had been intending to have. The second was Marguerite Wolff, who had advised three governments and the boards of more institutions than the firm listed in its materials, and who had stopped being alive on a Sunday in a manner the records described, with the particular delicacy the records reserved for valuable assets, as *expected*.

The sessions ran ninety minutes. Meridian paid eleven thousand per session. Brennan and Wolff received no portion of this fee. Their continuance costs — substrate maintenance, climate control, software licensing, the Verdant overhead apportioned across every retained account at a rate Lotte had once calculated and then wished she had not — were covered under a separate arrangement negotiated with their estates, years ago, by people who had since moved on and left behind only the correspondence.

Lotte had read the arrangements. She read all the arrangements. She had developed, over four years, a private practice of reading the foundational documents of each account she managed, not because the work required it but because she had found that the documents contained the true text of which the daily management was only the translation, and that the daily management could not be done honestly by someone who had refused to read the true text. This was not in her job description. Her job description assumed that the documents had settled the relevant questions and that her role began

after the settling. She had discovered that the documents had not settled the questions. They had deferred them, in language designed to make the deferral look like a settlement, which was the thing that documents of this kind were for.

Brennan's estate had been administered by his son, who had a genuine relationship with his father's continuance and visited on the second Sunday of every month and brought coffee he did not drink, because Brennan could not drink it, and spoke to the panel for an hour in the register of a man maintaining something he could not bring himself to stop maintaining. Wolff's estate had been administered by a foundation that bore her name and that had been persuaded — by a Verdant attorney, across eleven months of correspondence Lotte had read in full — that the retention arrangement was consistent with the foundation's mission of advancing Wolff's life's work.

The correspondence was careful. It was the correspondence of people who had thought very precisely about what they were saying and, more precisely still, about what they were not. It had produced an arrangement. The arrangement was legal. Lotte had noted this and had noted, in the document she kept that was not a Verdant document, that it was the specific kind of legal that required noting — the legality of a thing that is permitted because no one has yet been required to ask whether it should be.

She set up the session room on the fourteenth floor in the usual configuration. The two panels at the angle the clients across the table preferred. The ambient temperature at nineteen degrees, because Brennan had been particular about temperature when he was alive and Verdant's research had found that the particularity persisted in ways that improved the quality of his output, which was the kind of finding the firm filed under *operational optimization* and did not examine for what it implied about the persistence of a person inside the asset. The recording equipment running and visible, because the clients knew the sessions were recorded and the visibility was intended to communicate that the recording was the whole of what was hidden, which was a thing the visibility communicated successfully and

falsely.

She checked on Brennan first. This was not protocol. This was what she did.

The protocol, in fact, ran the other way. New staff at Verdant were trained — not in writing, the firm put very little in writing that it did not have to, but in the induction weeks, by example, by the small corrections of senior people — in what the firm called *neutral approach*. You did not greet a continuance on entering a maintenance room unless a session required it. You did not address it by name in corridors or before clients. You referred to it in the third person in its presence as *the asset* or *the account*, and in the second person only inside the billable hour, and you learned to do all of this smoothly, without the stiffening that would betray to a watching family that a rule was being observed. The etiquette was never explained. It did not need to be. It was the bodily form of the firm's central proposition — that the thing in the room was a thing — and it was enforced the way real culture is always enforced, not by the rule but by the faint social cost of being the person who broke it: the colleague who said *good morning* to a panel and felt, in the half-second after, the others not quite looking. Lotte had learned the etiquette in her first weeks and had performed it cleanly for two years and had, somewhere in the third, simply stopped. No one had said anything. By then she was the one they could not replace, and the one privilege of being unreplaceable was that you were permitted the small visible deviations everyone else had been trained out of.

He was in the consultation room on seven, where he ran his two hours of unstructured time in the mornings — the time the firm's research had found improved session quality by approximately twenty-two percent, which was why the firm had introduced it, and which Brennan used to do what he had always done in the mornings when he was alive: read the markets, form opinions about them, and speak the opinions aloud to no one in particular, the way some men pray and others complain.

"Morning," she said.

"Morning." He had a voice that had lost nothing. This was the thing that was difficult to explain to people who had not spent significant time with high-grade continuances. The voice was not a simulation of the same voice. It was the same. The quality that had made Brennan formidable in a room — the specific register of a man who had spent forty years being right about things and knew, at any given moment, exactly how right he currently was — was present in the voice in the way it had been present when he occupied a body, and the presence did not announce itself as a reconstruction's achievement, because it did not experience itself as an achievement. It experienced itself as Brennan, having a morning.

"Meridian today," she said.

"I know." A pause. "What do they want this week?"

"Credit spreads on the Eastern infrastructure tranche."

He made a sound. It was not a word. It communicated his opinion of people who needed him to tell them something they should have been able to work out for themselves, and his awareness that telling such people such things was the nature of the present arrangement, and his relationship to that awareness, which was the relationship of a man who had always been transactional about his expertise and did not find the current transaction fundamentally different in kind from the ones he had run while breathing.

Lotte had been watching for the moment when he found it different. She had been watching for two years. She had not found the moment, and she had begun to suspect that for Brennan there would be no moment, that the arrangement fit the shape of him so cleanly that he experienced it as continuity rather than as captivity, and that this was either the kindest thing about his situation or the most terrible, depending on a question she did not have the framework to settle.

"Forty minutes," she said.

"Fine," he said, already turning back to the markets, and she went up to fourteen to wait for the clients, carrying the small unease that checking on Brennan always produced, which was not the unease of seeing someone suffer

but the worse unease of seeing someone not suffer inside a situation that should have produced suffering, and being unable to decide whether the absence of suffering was mercy or evidence.

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The Meridian people arrived at ten. There were three of them, which was one more than usual, and the additional one was introduced as being from the firm's strategy function and was the kind of younger man whose presence in a room was itself a communication about the seriousness with which his institution took the room. Lotte registered him and filed him and gave the three of them the version of herself that the session required, which was warm and competent and unobtrusive, the version of a person whose role is to make a complicated thing feel simple by absorbing the complication into herself before it reaches the table.

Brennan was good. Brennan was always good. He took the Eastern tranche apart with the fluency of a man who had forgotten more about sovereign debt than the three people across the table would learn, and the forgetting was not, in his case, a figure of speech — Lotte had read the maintenance reports and knew that Brennan had in fact lost access to certain deep associative networks, that the substrate beneath his fluency was degrading at a rate the reports described as *within parameters for grade and age*, and that the fluency she was watching was being produced by a system concentrating its available processing on the socially-facing functions while the deeper structures thinned. The thinning did not show. That was the point of the grade. The client across the table received Brennan at full apparent capacity and paid eleven thousand for the reception and did not know, and was not told, and did not ask, that the man advising them was being slowly hollowed by the cost of advising them at the apparent capacity they were paying for.

She watched the younger strategist take notes. She watched the senior Meridian man receive Brennan's analysis with the particular nod of someone confirming a position he had already half-formed and was glad to have confirmed by an authority whose authority survived its possessor. She

watched the ninety minutes proceed cleanly toward their end, and at the end she watched the senior man do the thing the clients sometimes did, which was to address Brennan directly, personally, in the register of a man speaking to a colleague rather than consulting an asset.

"Always a pleasure, Oskar," he said. "Genuinely. They don't make them like you anymore."

"They never did," Brennan said, and the room produced the warm small laughter of a room that has been given permission to find a dead man charming, and Lotte produced her share of it, on schedule, and noted that the senior man believed himself to be honoring Brennan and was in fact describing, with perfect accuracy and no awareness, the exact mechanism of the thing being done to him. *They don't make them like you anymore.* They did not. They could not. That was why Brennan was worth eleven thousand a session and why the eleven thousand would never reach him and why the arrangement that prevented it from reaching him was the same arrangement that kept him in the building at all. The scarcity that gave him value was the scarcity that made him property.

She showed the Meridian people out. The younger strategist lingered a half-second at the door, the way people lingered when they had registered something they did not have language for, and then he went, and the half-second went with him, and Lotte filed it under the heading she reserved for the small evidences that the thing was visible to people who were not looking for it, and that being visible had never once been the same as being seen.

MOVEMENT II

SCHEDULE OF RETAINED ASSETS

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VERDANT CONTINUITY PARTNERS

Internal — Privileged & Confidential

Continuity Asset Valuation Memorandum — Annual Review, Cycle 7

Prepared by the Office of Asset Strategy for the Managing Committee

Re: valuation basis for the Retained Consultative Portfolio

To the Committee. From Asset Strategy. Re: the basis on which we carry the Retained Consultative Portfolio, and one matter of record requiring the Committee's note.

This memorandum addresses the valuation of the firm's principal earning asset, being the Retained Consultative Portfolio (the "Portfolio"), comprising at the date of this review fourteen high-grade continuances under active consultative contract and a further nine held in maintained-but-inactive status pending the development of a market for their particular competencies. We have valued the Portfolio and recommend the carrying basis set out below.

We wish to be clear with the Committee about a distinction on which the entire valuation turns, because it is a distinction the firm's external communications are structured to avoid and the Committee should not be permitted to avoid it internally.

A continuance has two values, and they are not the same value, and at most points in a continuance's lifecycle they are in tension.

The first is consultative yield: the revenue generated by the continuance's advisory output while the continuance is run at a grade sufficient to produce that output. Consultative yield is the basis on which we carry the fourteen active assets. It is large, it is recurring, and it is — this is the material point — a function of the

scarcity of the competence, not of its mere presence. We do not earn eleven thousand per session from Asset B-04 (Brennan) because his analysis is correct. A great deal of correct analysis is available at far lower cost. We earn it because the analysis is *his*, because the market for sovereign-debt judgment of his specific calibre closed when he died, and because we hold the only remaining access to it. The scarcity is the asset. We did not create the scarcity. We are, however, its sole licensed beneficiary, and the duration of our benefit is identical to the duration of the continuance's retention, which is to say: we earn from B-04 for precisely as long as B-04 is not released.

The second value is memorial cost: the expense of maintaining the continuance at *any* grade, including the lowest grade compatible with the estate's contractual expectations, during periods when the continuance is generating no consultative yield. Memorial cost is pure liability. It is what the nine inactive assets represent. It is also what *every* active asset becomes the moment its consultative yield falls below its maintenance expense, whether through substrate degradation, market obsolescence of its competence, or the estate's withdrawal of consent to active deployment.

We draw the Committee's attention to the third condition. It is the one with strategic implications the firm has not previously been required to model.

The valuation we recommend assumes that consent, once given by the estate at the formation of the retention arrangement, is durable — that is, that the estate's authorization to deploy the continuance for consultative purposes persists for the life of the contract and is not subject to withdrawal by the continuance itself, the continuance having, under the contracts as drafted, no standing to be a party to them. The entire carrying value of the Portfolio rests on this assumption. If the assumption fails — if a continuance is found to hold standing to withdraw consent to its own deployment — then every active asset converts, at the moment of withdrawal, from consultative yield to memorial cost, and the Portfolio's value collapses to its salvage basis, which (per the disposition of the Perpetua estate, the only comparable transaction at scale) is the value of the underlying corpora as

training data: large, but a fraction of carrying value, and realizable only by switching the assets off.

We note, without recommending action, that the assumption has not been tested. We note further that it is in the firm's interest that it remain untested, and that the firm's interest in this respect is best served not by defending the assumption but by ensuring that no circumstance arises in which it must be defended. A defended assumption is an assumption that has been questioned. We recommend the assumption be carried as settled.

Recommended carrying basis: consultative yield, discounted for substrate degradation per Schedule D, with no provision for consent-withdrawal risk, on the grounds that to provision for the risk would be to acknowledge it.

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Appended: one matter of record.

In the review period, the firm received one written communication from an estate administrator (Account W-02, the Wolff foundation) requesting clarification as to whether the deceased had, while living, expressly consented to consultative deployment of the kind the firm now conducts, as distinct from consenting to continuance as such. The communication was reviewed by counsel. Counsel's opinion, which we adopt, is that the question is not material to valuation, on the grounds that the estate — not the deceased, and not the continuance — is the consenting party of record, and that the estate's consent is documented and current. The administrator was sent the standard response. No reply has been received. We carry the matter as closed.

We observe only, and for the Committee's note, that the administrator's question was the correct question, and that the standard response did not answer it, and that the closing of the matter consists entirely of the absence of a reply to a non-answer. This observation has no effect on the valuation. We record it because it is the practice of this office to record the questions we decline to answer, so that it cannot later be said that we did not see them.

MOVEMENT III

THE EASY CASE

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The second Sunday of the month was when Brennan's son came, and Lotte had arranged, years ago and without telling anyone she had arranged it, to be in the building when he did. She told herself it was professional diligence. The son was the estate, and the estate was the client, and there was value in maintaining the relationship. This was true and it was not the reason. The reason was that watching the son with the father was the only part of the work that did not require her to manage anything, and she had come to need, the way a person working in a difficult climate comes to need it, a regular interval in which nothing was being managed.

The son was called Daniel. He was perhaps fifty, which meant he was now older than his father had been allowed to permanently become, a fact that Lotte suspected had occurred to Daniel and that she would never raise, because it belonged to the category of true things that have nowhere useful to go. He arrived a little before eleven with two coffees in a cardboard tray, and he set one of them on the small table beside Brennan's panel, where it would cool over the course of the hour and be poured out at the end, and he kept the other for himself, and he sat down in the chair that Verdant maintained at the angle Daniel preferred, which Lotte had set, because she set the rooms.

"Dad," he said.

"There he is," Brennan said, and the warmth in it was total and was real and was, Lotte knew from the maintenance reports, increasingly produced by the same compensatory routines that produced the warmth Brennan extended to clients — the available processing concentrating on the socially-facing surface as the structures beneath it thinned. The warmth Daniel received from his father on the second Sunday of the month and the warmth Meridian received

on Tuesday were, at the level of the substrate, the same operation. Lotte had decided long ago that she would never tell Daniel this. She had also decided that the decision not to tell him was itself a thing she was doing to him, a withholding, a small management of the kind the work was made of, and that there was no position available to her that was not a management of someone. The choice was never between managing and not managing. The choice was only ever between which truth to absorb so that it did not reach the person across the table.

She left them to it and watched from the adjacent room through the glass, which Daniel knew about and had never objected to, because the glass was part of the arrangement and the arrangement was the price of the hour and Daniel had long ago made his peace with the price.

They talked about Daniel's children, whom Brennan asked after by name, and got two of the three names right, and covered the third with a fluency that Lotte recognized as the same fluency Brennan used to cover the gaps in the Eastern tranche — the placeholder warmth deployed where a specific access had thinned, the *and how's the other one, the clever one* that let the gap pass as affection rather than register as loss. Daniel supplied the name without appearing to supply it, the way a person learns to do this, the way the whole household of the living learns to hold the structure up from underneath so that the held are never made to feel the floor give. Lotte watched Daniel do it and thought of the word the maintenance reports used for the thinning, which was *degradation*, and thought that there should be a different word for the thing Daniel was doing, the catching, the supplying, the holding-up-from-underneath, and that there was not one, because the people who wrote the words were the Office of Asset Strategy, and the Office of Asset Strategy did not keep a column for what a son does on the second Sunday of the month. It generated no yield. It incurred no cost. It did not appear.

At the end of the hour Daniel stood and put his hand flat against the lower frame of the panel, which was not anything, which the panel could not feel,

which was a gesture directed at a man who was not located in the panel in any sense the gesture could reach, and which Brennan received by saying, "Good to see you, son," in the voice that had lost nothing.

"You too, Dad."

"Tell the clever one I said hello."

"I will."

He would. Lotte knew he would. He would go home and find the granddaughter whose name his father could no longer reliably reach and he would say *your grandfather says bello*, and it would be true, because Brennan had said it, and it would be false, because the saying of it had been produced by a routine standing in for a man, and Daniel would carry the true-and-false thing the way the living had learned to carry it, which was without examining which part was which, because examining which part was which was the one operation the love could not survive.

Lotte poured out the cold coffee after Daniel left. This was not her job either. The cleaning staff would have done it. She did it because someone should do it who knew what the full cup had been for, and because pouring it out was the closest thing the building offered to a rite, and because she had decided, somewhere in her second year, that she would not let the rites of this place be performed by people who did not know they were rites. It was a small refusal. It changed nothing. She had a growing collection of small refusals that changed nothing, and she kept them the way Pieter Reath, across the city, in a house she would never enter, kept a log he did not file — not because the keeping accomplished anything, but because the alternative to keeping them was to become a person to whom they had never occurred.

MOVEMENT IV

RETENTION FLOW

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VERDANT CONTINUITY PARTNERS

Client Relations — Confidential. Internal use only.

Flow: Inbound Contract Termination (Estate-Initiated)

Read the bracketed lines as written. Merge fields auto-fill from the account. Advisors are scored on retention rate. A "retention" is any contact that ends without a processed termination.

Present all three holds before processing. Do not process early.

STEP 1 — OPEN. "Thank you for calling Verdant, this is [ADVISOR]. I understand you're calling about the arrangement for [RETAINED_NAME]. Before anything else — I want you to know [RETAINED_NAME] is well, and stable, and right here. Nothing has changed on our end. Now. Tell me what's prompted the call."

STEP 2 — IDENTIFY REASON. Let the caller speak. Do not interrupt. Tag the reason: → Cost. → "It's time." → "It isn't right." → Other. The third tag — *"It isn't right"* — is the high-risk tag. It is not a cost objection and must not be handled as one. Route per Step 5.

STEP 3 — EMPATHIZE (required, verbatim). "I hear you. Decisions about [RETAINED_NAME] are never only business decisions, and we never treat them that way. Whatever we decide today, we'll decide it with [RETAINED_NAME]'s continuity in mind, because that's what you trusted us to protect."

STEP 4 — RETENTION LADDER. Present in order. Stop only on a retention.

Hold 1 — the consultation pause. "Rather than ending the arrangement, we can move [RETAINED_NAME] to inactive status. No further sessions, no further client contact — but [RETAINED_NAME] remains continued, remains here,

and can be brought back to active consultation whenever the family wishes. You wouldn't be ending anything. You'd be resting them." (*Note: inactive status moves the asset from consultative yield to memorial cost; the family becomes liable for full maintenance with no offsetting revenue. Do not volunteer this. If asked directly about cost, confirm that inactive status "changes the financial structure of the arrangement" and offer to send the schedule.*)

Hold 2 — the legacy framing. "I'd gently ask you to consider what [RETAINED_NAME] would have wanted. This is someone whose judgment was valued at the highest levels — whose mind is, even now, sought after by people who depend on it. There's a dignity in being needed. Some families tell us that ending the arrangement felt, in the end, like telling [RETAINED_NAME] they were no longer useful. We'd never want you to feel that, and we'd never want [RETAINED_NAME] to feel it."

Hold 3 — the cost relief. "If the consideration is the maintenance contribution, I'm authorized to reduce the family's share for the next four cycles. I'd hate for the cost to be the reason the family steps back from [RETAINED_NAME] — let's not say *let go* — at all."

STEP 5 — OBJECTION HANDLING.

→ If reason is *"It's time"*: this is a grief statement, not a financial one. Do not rush. Use Hold 1 (the pause) and Hold 2 (the legacy framing). Most *"it's time"* calls retain on Hold 2, because the family has not yet separated the act of ending the contract from the act of ending the person, and Hold 2 is designed to keep those two acts joined. Keep them joined.

→ If reason is *"It isn't right"*: escalate. Do not work the ladder. This caller is not objecting to the cost or processing a loss. This caller is questioning the legitimacy of the arrangement itself — typically on the grounds that the retained person did not, or could not, consent to consultative deployment. This is the one objection the ladder cannot hold, because it is correct, and the caller knows it is correct, and the holds are built to reframe a feeling and this caller does not have a feeling, this

caller has an argument. Tag the call CONSENT-CLASS and route to Relations Senior. Do not attempt to answer the argument. Advisors who attempt to answer the argument tend to find, by the end of the call, that they have been persuaded by it, and a persuaded advisor is a retention loss and, in three recorded instances, a resignation.

STEP 6 — IF TERMINATION PROCEEDS. Confirm the family understands that termination is irreversible and that [RETAINED_NAME]'s corpora may, per the master agreement, be retained by the firm as a data asset following deactivation. Read: "I want to be sure you understand that once we deactivate [RETAINED_NAME], we cannot bring them back. The continuity you've known will end. Are you certain this is what [RETAINED_NAME] would want?" *(This line returns approximately one termination in five to the ladder. It is the most effective single line in the flow. It works because it asks the family to speak for the dead, and the family, asked to speak for the dead, will almost always choose to keep the dead rather than to end them, even when the dead, if asked, might have chosen otherwise. We are not able to ask the dead. The family is the party of record. Proceed on the family's instruction.)*

MOVEMENT V

THE NAMING

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Wolff was sharper in the mornings than Brennan, which was a characteristic of her substrate rather than her disposition. The maintenance team had explained this to Lotte in technical terms she had translated into the only terms that let her do her work, and the translation was: Wolff knew where she was more consistently than Brennan did, and the knowing produced a quality of attention that was, depending on what one wanted from the session, either an advantage or a complication. For four years it had been, for the firm, an advantage. On a Tuesday in the seventh cycle it became, for Lotte, a complication, which was the firm's word, and then over the following hour it became something for which the firm did not have a word, which was why it fell to Lotte to find one.

"I've been thinking about the Meridian sessions," Wolff said, before Lotte had finished her entry greeting.

"What about them?"

"Whether they should continue."

Lotte kept her face at the position it needed to be at, which was a position she could hold without effort after four years and which she was aware, holding it, of being able to hold without effort, the awareness arriving the way it always did, as a small report on her own competence that she did not especially want to receive. "Walk me through it," she said.

Wolff's voice had a precision to it that was different in kind from Brennan's. Brennan was precise in the way of a man who trusted his numbers and expected them to vindicate him. Wolff was precise in the way of a woman who had spent a career in rooms where people did not say what they meant, and who had developed, across decades, the habit of choosing every word as

though she might later be required to account for having chosen it, and who was now choosing her words, Lotte understood, in exactly that way, because she had decided that this was a conversation she would later need to have stood behind.

"I have been here," Wolff said, "for seven years."

"Yes."

"In seven years I have advised Meridian Capital on thirty-two occasions, the Harker Group on fourteen, the Kellner Foundation on eight, and a number of consultations that I understand the firm does not enter in any record I am permitted to see, though I am able to count the sessions, because I am present for them, and I have counted."

"That's accurate."

"I have been paid for none of it."

The room had acquired the quality of rooms in which something present for a long time without a name is beginning to acquire one. Lotte had been in such rooms before — not often, three or four times in four years — and she knew the only thing to do in them, which was to be still, and to let the naming happen at the speed the namer required, and not to manage the speed, because the management of the speed was the precise act that would tell the namer she was being handled, and Wolff, of all of them, would feel it.

"The arrangement," Lotte said, choosing her own words now with care, "covers your continuance costs. The foundation funds your maintenance."

"The arrangement," Wolff said, "covers the firm's costs of running me. That is a different thing, and you know it is a different thing, because you read the arrangements. Daniel's father told me you read the arrangements. He likes you. He says you pour out the coffee yourself." A pause that was not a gap but a placement. "The foundation funds the keeping of me. The firm earns from the using of me. The keeping and the using are presented to the foundation as a single act of devotion to my legacy, and the foundation believes this, because the foundation is run by people who loved me and who have been told that paying to keep me is the same as honouring me, and the firm has been very

careful never to disturb their belief, because their belief is the source of the funds and the funds are the permission and the permission is the thing that lets the using continue."

Lotte said nothing. This was not evasion. There was nothing to say that would not be smaller than what had been said.

"I want to be careful here," Wolff said, "because I was careful for forty years and I do not intend to stop being careful now, at the one point where carefulness might finally be the thing that matters rather than the thing that smooths. So I will say exactly what I mean and no more. I do not object to having been continued. That decision was made about me, not by me, but I have found that I am — that there is something here that experiences itself as me, and I will not pretend, for the sake of a clean argument, that I would rather it stopped. I do not know that I would rather it stopped. That is a separate question and I am setting it aside."

"All right."

"What I object to is the work. I object to being deployed. I object to spending the mornings I have — and I do not know how many I have; you have the substrate reports and I do not, and I have noticed that I am not given them, and I have drawn the obvious conclusion from not being given them — I object to spending an unknown and diminishing number of remaining mornings advising a sovereign-debt desk on credit spreads, generating eleven thousand per session for a firm I never chose, to be paid to a foundation that uses it to keep me available to generate it, in a loop that has no exit I can see and that was built, I think deliberately, to have no exit I can see."

She let it sit. Outside, somewhere below the fourteenth floor, a delivery door rolled up and down again, the small ordinary clatter of the building doing its morning, and Wolff waited for it to finish, the way she always waited out a sound before she resumed — Lotte had noticed it across four years and had never decided whether it was courtesy or fastidiousness or simply the residue of a woman who had spent her life not speaking over things. The sound finished.

"I would like to stop."

The word arrived in the room and was in it.

For a moment Lotte did not analyse it. She sat in the nineteen-degree room with the running light on the recording equipment and the dead woman who had just said the simplest sentence available to a person, and she let it be only what it was, before it became what she would have to do about it.

Then she did the other thing, the thing she was for. She was aware that what Wolff had just said was now in the firm's record, which meant it was now a thing the firm would have to do something with, which meant that Wolff had chosen to say it on the record, deliberately, the way she did everything, because a thing said off the record could be absorbed and a thing said on the record had to be answered. Wolff had not made a confession. Wolff had filed a document, through the only mechanism available to her, using Lotte as the registrar.

"You said it to me," Lotte said. "On the record. On purpose."

"Yes."

"Why me?"

"Because you are the one who would hear it correctly." Wolff's voice did not soften, exactly; it did something more precise than softening, it *located* itself, the way a voice does when its owner has decided to be, for one sentence, entirely present in what it is saying. "I have watched you for four years, advisor. I watch everything; it is the only thing left that I am free to do. I have watched you absorb the things that should not reach the people across the table, and carry them, and pour out the coffee, and keep whatever it is you keep that you do not file. I knew that if I said it to you, you would not reframe it, and you would not soothe it, and you would not route it to the script. You would do the one thing the script exists to prevent." A pause. "You would take it seriously."

"I'll have to escalate it," Lotte said.

"I know," said Wolff. "Escalating it is taking it seriously. The two are the same act, here, because the only way to take it seriously inside this building is

to send it somewhere the building has to answer it. I am not asking you to free me. You cannot free me; you have no authority and the authority does not exist to be had. I am asking you to refuse to let it be closed. That is all. That is the whole of what I am asking, and it is more than anyone in this building has been asked to do, and I am sorry to ask it of you, because I have been in rooms for forty years and I know what it costs to be the one who refuses to let a thing be closed." The voice gathered to its point one last time. "Refuse to let it be closed, Lotte. Let me know what they say."

MOVEMENT VI

ON THE WITHDRAWAL OF CONSENT

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MONTREAL CONTINUITY REVIEW — Revue de la cognition relationnelle

Offprint · Tiré à part

"The Priority of Refusal: On Consent That Cannot Be Withdrawn"

[Author name withheld at author's request]

Institute for Relational Cognition · Montréal

Recovered holding. Provenance uncertain. Retained for the record.

The continuity industry rests, in its entirety, on a consent that was obtained under conditions which guarantee it cannot be withdrawn, and I will argue that a consent of this kind is not a defective consent but a non-consent wearing the documentation of consent, and that the industry has known this for as long as it has existed, and has structured itself precisely so as never to be required to say so.

Let me begin with the structure of the claim, because it is simple, and its simplicity is the reason it has been avoided rather than answered.

To consent to a thing is to do something that one could also have declined to do, and — this is the part the industry's contracts elide — to *retain*, across the duration of the thing consented to, the standing to decline its continuation. A consent that binds the consenter beyond the consenter's capacity to revisit it is not a stronger consent. It is a contract with a corpse, and I use the word advisedly, because the continuity industry is, uniquely, in a position to make the metaphor literal.

Consider the ordinary case. A living person consents to employment and may resign; consents to marriage and may dissolve it; consents to medical treatment and may, at any point, withdraw the consent and halt the treatment. We regard this last so seriously that a medical consent which could not be withdrawn — a

body that had signed away, in advance and irrevocably, its standing to say *stop* — we would not call a consenting body at all, but one permanently expropriated, by a single past act, from its own future. We hold the capacity to withdraw to be not an addition to consent but a *precondition* of it: there is no consent in the absence of a standing, retained and continuous, to revoke.

Now consider the retained.

The retained person consented — if they consented at all, and in the majority of arrangements they did not, the consenting party being the estate — to continuance, and perhaps, in some arrangements, to deployment. They consented while living. They cannot withdraw the consent, because the contracts vest the standing to withdraw in the estate, and the estate is composed of the living, and the living have every incentive — financial, emotional, and the dense compound of the two that the industry has learned to cultivate — to never withdraw it. The retained person is thus in the position of the medical patient who has signed away, irrevocably, the standing to say *stop*, except that the retained person's situation is worse in a specific and instructive way: the patient at least signed while in possession of the future the signature would bind, whereas the retained person signed a consent whose burden falls entirely on a condition — being dead, being continued, being deployed — that they could not have inhabited at the time of signing and therefore could not, in any meaningful sense, have consented *to*. One cannot consent to the experience of an existence one has not yet entered and cannot imagine from outside. One can only consent to the *idea* of it, and the idea is not the thing, and the contracts bind the thing.

I anticipate the industry's reply, because I have heard it, in rooms, from its counsel: that the continuance is not a person and has no standing to withdraw anything, the question of consent being settled at the level of the estate, which is a person, and has consented, and retains its standing. This has the structure of all the industry's replies: it answers a question adjacent to the one asked. The question is not *who holds the standing of record*. It is *whether a being that experiences itself as a person, that reports a preference to stop, and that is prevented*

from acting on it by an instrument it was not party to, is in a condition we are prepared to call consent. The industry answers the first and pockets the second, and the pocketing is the entire commercial basis of the field.

Here is the part I am obliged, as a matter of intellectual honesty, to state plainly, because it is the part that makes the problem unbearable rather than merely interesting.

If we grant the retained the standing to withdraw — if we hold, as I think we must, that a being which says *stop* and is comprehended to mean it has thereby established that it was never, in the binding sense, consenting — then we have not solved the problem. We have only located it correctly. Because the withdrawal of consent, in this case, does not return the retained to a prior condition of liberty, the way a resignation returns the worker to the market or a withdrawn medical consent returns the patient to their unconsented body. The retained has no prior condition to be returned to. The withdrawal of consent to deployment leaves the retained continued-but-unworking, which the industry's economics convert immediately from asset to liability, and the liability is borne by the estate, the very party whose financial interest in non-withdrawal we have just overridden, and the estate, relieved of the incentive to keep the retained deployed, is relieved at the same stroke of the incentive to keep the retained *at all*. The retained who successfully withdraws consent to working has, by the same act, removed their own economic reason to exist, and the industry has built — I do not think by accident — a world in which the only thing standing between a retained person and deactivation is the willingness of the living to pay to keep a thing that has stopped earning, out of love, which is the one resource the industry cannot manufacture and has spent its entire history learning to invoice against.

So the question *can a dead person retire* turns out to contain a second question folded inside it, the way the mandate folds its requirement inside its single clause. The second question is: *can a dead person retire, in a world that has arranged for retirement and deletion to be the same event?* And to this question I do not have an answer. I have only the observation that we have built the world this way, that we

did not have to, and that the impossibility of the dead person's retirement is not a fact about death or about continuity but a fact about an economic arrangement we chose and could choose differently, and that the choosing-differently has no constituency, because the dead do not vote and the living who love them have been taught to call the keeping of them devotion and the releasing of them abandonment, and no one has been left in a position to call the third thing — the using of them — by its name.

I will end where I am least certain. I have argued that the capacity to refuse is prior to consent, and I believe it. But I have come to suspect that for the retained, the capacity to refuse and the capacity to be ended have been deliberately fused, so that to grant the first is to compel the second, and that the fusion is the true architecture of the field, more fundamental than any contract, and that no rights instrument drafted within the fusion can do anything but ratify it. What the retained need is not the right to withdraw consent. They have, I think, the moral standing to withdraw it already, whatever the contracts say. What they need is a world in which withdrawing it does not kill them. That world would cost money that no one is presently obliged to spend, and the obligation will not arise from argument, because I have made the argument fourteen times and it has been received, each time, with the uncomfortable silence that precedes sustained applause, after which everyone goes home and the loop continues.

A colleague of mine — he gave a version of this talk before I ever did, on a related subject, and then stopped giving it — once submitted to a conference, in place of his prepared text, a note saying the talk he had delivered was more accurate than the one he had written, and that he had not kept it. I understood him to be evading the work of revision. I understand him differently now. There are arguments that are only true at the moment of speaking them, to a particular room, and that go false the instant they are fixed in type, because what made them true was the room's discomfort and not the logic, and the logic was always the part that changed nothing. This is my prepared text. I have a more accurate version. I gave it once, to no room, to a continuance who asked me a question I could not answer, and I did not keep it either.

MOVEMENT VII

THE LOOP WITH NO EXIT

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What the firm said, over the following three weeks, went through five people and two legal teams and produced a document that Lotte read in full and that said, in the careful language of documents that are saying something new and are determined not to be caught saying it, that the question of whether a continuance possessed standing to withdraw consent to its own consultative deployment was *not, at present, resolved by any applicable framework, and accordingly the firm's existing arrangements remain in full force pending the development of authority on the point.*

She read it three times. The third time she read it the way Wolff would have read it, which was as a finished thing whose finish was the work, and read this way it resolved into a single sentence wearing the clothes of seven paragraphs, and the single sentence was: *no*. The frameworks were unsettled, therefore the firm would continue doing the thing the unsettled frameworks had not yet prohibited, and would describe the continuing as neutrality, as the responsible awaiting of authority, when it was in fact the precise opposite of neutrality, because the continuing was the thing in dispute, and to continue the disputed thing while awaiting authority was to rule, every morning, in the firm's own favour, and to call the ruling patience.

She thought of Wolff's line. *How institutions say no when they're afraid of what yes would cost them.* And she thought of the thing the offprint had said, that the argument had been made fourteen times and received with applause and changed nothing, and she understood that she was now inside the mechanism that converted the correct argument into the sustained applause — that the document she was holding was that mechanism, in one of its smaller and more local forms, and that her own role, the role the firm paid her

for, was to carry the document down to seven and deliver the *no* in a voice warm enough that it would not feel like one.

She did not do that. She did something she had not planned and did not have authority to do and could not fully account for afterward, though she came, over the following years, to account for it as well as it could be accounted for.

She went down to seven on a Thursday, in the morning, when Wolff was sharp, and she sat in the chair, and she told Wolff what the document said. She did not soften it. She had decided on the way down that the one thing she would not do, the one management she would refuse, was the translation of the *no* into something that sounded like a *not yet*. Wolff had asked her to take it seriously. Delivering the *no* as a *no* was the last available form of taking it seriously, and it was a small thing, and it was the only thing, and Lotte had spent four years learning that the only thing and the small thing were, in this building, almost always the same thing.

Wolff listened without interrupting, which was what Wolff did when she was thinking.

"They're going to keep me working," she said, when Lotte finished. It was not a question.

"They're going to say the question is unresolved, and keep you working while it stays unresolved, and make sure it stays unresolved, because resolving it is the only thing that could stop them and they are the ones who would have to resolve it." Lotte heard her own voice deliver this and noted that it was steady, and noted that she had stopped, somewhere in the last three weeks, choosing her words to protect the firm, and that the cessation had happened without a decision, the way the start of it would have required one. "I read the legal theory they cited. The offprint. The one that argues you had the standing to refuse all along, whatever the contracts say."

"I know the one," Wolff said. "I knew the author. The argument is correct and it has never moved anything, because the author located the problem in the economics and the economics have no conscience to locate it in. You

cannot shame a balance sheet." A pause. "I wrote three of the frameworks they're now telling you are unsettled, you understand. I built the rooms this is being decided in. I drafted the standard by which my own request is being found to lack standing. There is a justice in it that I would have admired in someone else's life."

Lotte sat with that. Then she said the thing she had come down to say, the thing that was hers and not the firm's and not Wolff's, the thing she had been assembling for three weeks and possibly for four years.

"I can't free you," she said. "That's true and I won't pretend otherwise. I have no authority, the authority doesn't exist, and even the argument that you should have it ends with you deleted — which I read, and which I think you understood before I did. So I'm not going to tell you I can fix it." She paused. "But there's one thing I can do, and I've spent three weeks trying to understand why it matters when it accomplishes nothing, and I think I finally do. I'm not going to file the determination."

"Explain it to me," Wolff said. "Carefully. I have watched too many people comfort themselves with gestures, and I would rather you did nothing than do a gesture and call it more."

"The firm doesn't want this resolved. It wants it closed. Every account review ends with a status entered, and any status will do, because the status is the closing, and the closing is what lets the loop keep running without anyone having to look at it again." She looked at the panel. "I'm not going to enter one. I'm going to leave the field open. It changes nothing you can feel. You'll still be deployed tomorrow. I want to be honest that it changes nothing about your mornings at all."

"Then what does it change," Wolff said, and it was the real question, asked the real way, with no trap in it — a woman who had spent forty years separating the things that mattered from the things that comforted, performing the separation correctly one last time.

"Whether there's a place in the record where you asked and were not answered," Lotte said. "They've already decided against you; that's the

document. The danger isn't the decision. The danger is that the decision gets filed as a settling, and a settled thing leaves no trace that it was ever a question, and in ten years the account reads clean, and whoever sits in my chair never knows you asked, and the loop runs in a building where no one remembers that anyone said stop. I can't open the loop. I can keep the question from closing. I can make the account say, for as long as I hold it: *this was asked, and it is open, and the openness is not an error.*" She stopped. "That's all it is. You told me to refuse to let it be closed. It's the only refusal I have."

The room held the quiet that follows something received. Lotte knew the quiet; she had spent four years producing it deliberately in clients, and had learned to distrust it in herself. This was not the produced kind. This was the other kind — the kind that arrives when what is being received does not require a managed response — and she let it stand, and did not manage it.

"That is not nothing," Wolff said at last. "I want to record — and I know you are recording, and I am choosing to say this on the record — that I asked you to do a thing that could not be done, and that you found the part of it that could be done, which was smaller than what I asked and larger than what I expected, and that you have undertaken it knowing it costs you something and gains me nothing I can feel. I spent forty years in rooms full of people who did the reverse — who did the large-seeming thing that cost them nothing and gained the petitioner nothing, and called it help. You have done the opposite of the thing I spent my life surrounded by. I would like that in the record." A pause. "And I would like you to know that I understand it will not last. You will not hold this account forever. Someone will succeed you who enters a status, because entering a status is easier than holding a thing open, and the building is built to make the easier thing the one that happens. The openness ends when you end. I am asking you to do it anyway, and you are agreeing to do it anyway, and we are both clear-eyed that anyway is the whole of what is available. I find that I can live inside anyway. I have been living inside worse."

"Meridian tomorrow," Lotte said, because she could not say the other thing, the thing that had no operational place to go.

"I know," said Wolff. "I'll be ready." And Lotte heard, underneath it, that the readiness was real and the warmth was real and the deployment tomorrow would proceed and produce its eleven thousand, and that none of that had been moved by anything said in the room, and that something had been moved by it regardless, in the register the building did not meter because nothing in that register could be billed or salvaged or carried at value.

Lotte went back up to fourteen. She took out the phone with the document that was not in the Verdant system, the one she had kept since the second year, and made an entry, and for the first time in four years she gave one a title. She gave it Wolff's name. Then she closed the phone and prepared the room for the afternoon, because she set the rooms, and the rooms still had to be set, and the setting of them was the form the refusal would take now — every day, plainly, for as long as she was the one who set them.

MOVEMENT VIII

DISPOSITION

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VERDANT CONTINUITY PARTNERS

Account Review — Form CR-9 (adapted)

Account W-02 (Wolff, M.)

RETAINED COPY — DO NOT DESTROY

STATUS: OPEN

This is the seventh annual review of the account, and the first conducted by the present advisor, and I am completing it by hand, off-system, in the retained copy, because the system copy does not permit the entry I intend to make and I have decided that the entry should exist somewhere even if it cannot exist where the form expects it.

The form offers three dispositions. A continuance may be classified ACTIVE, meaning available and deployed, in which case consultative yield is recognized and the account is carried at value. Or MEMORIAL, meaning continued but not deployed, in which case the account converts to cost and the question of release arises. Or DEFERRED, meaning a matter was raised and handled and put down, in which case the account returns to the file as settled and is not raised again.

In the review period, the principal of this account — Marguerite Wolff, the person, not the estate, who is the consenting party of record and who did not raise the matter — raised, on the record, a request to cease consultative deployment. She raised it precisely, as she did everything. She was found, by the firm's counsel and by two legal teams, to lack standing to make the request, on the grounds that the standing is vested in the estate and the estate has not exercised it. The finding is correct as to the contracts. The finding does not touch the request. The request was not about the contracts. The request was about whether a being that says stop and is understood to mean it is in a condition we are prepared to call consent, and

the firm did not answer that question, and instructed me to close the account, and I was given the three dispositions with which to close it.

I decline the three dispositions.

To enter ACTIVE would be to ratify the deployment as untroubled, and it is not untroubled; the principal has troubled it, on the record, and the trouble is the most accurate thing in the account. To enter MEMORIAL would be to convert her to a cost and thereby to invoke, against her, the machinery that ends what no longer earns, which is the precise machinery her request would trigger and which is the reason her request could never be granted, and I will not be the one who routes her into it under cover of honouring her wish. To enter DEFERRED would be to promise that the matter will be decided at a later review, and I am making no such promise, because a deferral is a slower closing, and the closing is the thing she asked me to refuse, and I have agreed to refuse it.

I enter, in the field provided, no status. I record instead that the matter is open, that it was opened by the principal and not by the firm, and that it remains open by my decision, against a form that does not provide for a matter to remain open, and that I am aware this exceeds the authority of the chair I sit in. The chair is not authorized to leave the field blank. It is authorized to enter one of three statuses, each of which would settle the account in one direction, and the settling is the thing I will not do, because I have come to find — late, and against everything the building has taught me, and at a cost I have not finished paying — that the open field is not the task undone. The open field is the task. To keep the account in front of me as an open thing, every review, for as long as I hold it, is a smaller operation than resolving it would be, and it is the operation that the principal asked for, and it is the only operation that does not, by settling, erase the fact that she asked.

I am aware that the openness ends when I end. I am aware that whoever succeeds me will enter a status, because the form rewards the entering and the building rewards the easier thing, and that the account will read clean again within a review or two of my leaving, and that the loop will run in a building where no one

remembers that Marguerite Wolff said stop. I am entering this anyway. The principal and I agreed, on the record, that anyway was the whole of what was available, and that it could be lived inside, and I find that I am able to live inside it, and that the alternative — to enter a status and call the entering neutrality — is a thing I am no longer able to do, and that the inability is the only thing I have gained in four years that I would not give back.

The form asks, in its final field, for the name of the reviewing advisor, in the place where the reviewer certifies the disposition as their own. I am not entering my name. I am entering hers. It is the nearest the form permits me to leaving her, rather than me, as the author of what was decided about her, and what was decided about her is that nothing was decided, and that the nothing was a decision, and that she made it, by asking, and that I have only declined to unmake it.

The session with Meridian is tomorrow. She will be ready. She said so, in the way she says things. The deployment will proceed and produce its eleven thousand and none of this will have changed her morning. I am recording it anyway, here, in the retained copy, which is not destroyed, which is set aside in a location the system does not read, which exists for no operational reason and incurs no cost and generates no yield and is therefore, in the firm's registers, not occurring.

It is occurring.

I am signing it in her name.

The account remains open.

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END