Tail Risk

My legs ache to the point where I can barely stand, much less run anymore. My belly burns with hunger, though I'm not sure I could muster the strength to chew even if my last meal were softened and spoon fed to me. My heart races, my breaths are rapid and shallow, and my soaking wet body shivers from a combination of cold and fear, half immersed in the rising current. My nose is pummeled by the scents of mud and trampled grass and displaced earthworms. Through puffy eyes I can see only a gray blur at the end of this dark, corrugated aluminum tunnel that transitions gradually from being a temporary sanctuary to what will become, with 91% probability, my final resting place. Monochromatic scenes of my brief 35 years of life flash across the Small Screen in my mind....

This day had started like most others, with songs of chirping birds wafting through the air and gently coaxing me from slumber. Following a brief, deep full-frontal stretch, I walked through the vinyl flap in the back door and took the normal stroll around the lush, fenced-in lawn. A few rays of sunshine weaved their way through layers of nimbus clouds and between the cedar planks. I could tell from the smell of moisture in the air and the pressure in my ears that there was an 84% chance of rainfall before the sun reached its peak. My readings were consistently within a margin of plus or minus 3.5% of what was reported on the Big Screen.

My life had been a pleasant and predictable one since the day Mister K brought me here. Typically, by the time my daily inspection of the grounds and skies was complete, I would catch a whiff of breakfast being served in my customized ceramic dish. My ears would perk, my mouth would water with anticipation, and I would trot back through the door flap for the morning meal. I would eat, drink, and return outside for a few necessary minutes while Mister K showered and scrubbed his teeth with minty paste. Then we would meet in his office, where I would assume my post, cuddled up under his desk next to his bare feet.

Each day he wore what appeared to be the same dark knit shorts with the draw string in front, partly covered by an oversized T-shirt made of equal parts cotton and polyester, often featuring designs or words that I did not understand. Sometimes he would change hastily into a collared polo shirt and talk to other humans, whose faces appeared on the Small Screens that sat on top of his desk. Mister K is an actuary, and although I'm not exactly sure what that means, he spends much of his day clicking his plastic mouse, pressing the little keys on his device, and talking to the Small Screen faces about things like mortality rates, capital charges, deficiency reserves, reinsurance treaties, and loss ratios. I won't pretend to comprehend all those topics, and I certainly don't see exams in my future, given that I lack opposable thumbs and the ability to read or distinguish colors beyond black and gray. But during our time together, I have picked up on the basics of risk management, forecasting, and probability – which, along with treats and squirrels, are among my favorite pursuits.

Our partnership began at the Wall of Tiny Cages. I don't recall how long I was at the Wall, nor do I remember much about the years before I arrived. I do know that I never stayed in one place for long.

The painted-face human who left me there and complained about my *"incessant digging"* told the staff that I was about two years old, but I was 77% certain that I had recently turned 14. As with many adolescents, my thoughts in those days centered on securing the next meal, grooming properly, earning acceptance, and finding a suitable mating partner. (As for that last item, my interest had diminished considerably since the day I was put down for an extended nap and later awoke with stitches in my belly and a cone around my neck, which thankfully was removed within the week.)

Meals were served once daily at the Wall, and the humans were kind enough, occasionally offering the opportunity to walk from the cages to the Visit Room, where I could scurry about and stretch my legs for a few minutes. Sometimes I would be introduced to one or two human strangers or even a small pack of them, and we would spend a short amount of time getting to know each other. Invariably, the humans would leave without a second visit. As much as I appreciated the expanse of the Visit Room, over time it became easier to deal with long hours alone in the tiny cage than the recurring heartache of unreciprocated affection.

There wasn't much to do during those hours except watch the Big Screen, which showed images of humans playing games with balls, engaging in primitive pre-mating rituals, or talking about the flaws of other humans who were vying to be top dog, which they referred to as *"President."* But for some period, mostly what I saw on the Big Screen were humans dressed in suits and gowns who looked worried, as they pointed at confusing graphs and pictures, discussed whether it was safe to go outside, and argued about wearing muzzles over their mouths and noses. They were battling some deadly, invisible force known as the *"Great Pandemic,"* and while many offered opinions that were widely diverse, nearly everyone seemed anxious about it.

It was around that time that I first saw Mister K. Like dozens of humans before him, he entered the Wall of Tiny Cages and walked past mine with hardly a glance. A few minutes later he returned with one of the human workers, and together the two of them led me to the Visit Room. I had been there before, but this time felt different. I was nervous, and I could sense from the tiny drops of perspiration around his temples that he was, too. He examined my ears, feet, tail, and belly. I responded in kind by sniffing his hands, licking dried remnants of a tuna sandwich from his chin, and driving my cold, wet nose between his knees. I observed as he shuffled through some papers, and then he patted my head and left. I figured that I had seen the last of him.

But the following day, Mister K returned, carrying a long nylon strap and a leather collar with two metal tags. My cage door was opened, the collar and strap were attached around my neck, and together we walked away from the Wall of Tiny Cages for the last time. I was perplexed and a little hungry, but more than anything I was excited to see where this new adventure would lead. When he opened the front door of his truck and said, "*Come on girl, let's go home*," for reasons I cannot fully articulate I got the sudden urge to chase the end of my tail and made several 360-degree rotations before he chuckled, picked me up, and placed me on the passenger seat. I didn't know what "*home*" was, but it had a nice ring to it.

First, he drove me to a different building, where we walked past a few others tethered by straps and into an area that looked much like the Visit Room except for the cold metal table in the middle. Another

human wearing a gown entered holding something that looked like a small tube. Mister K hoisted me onto the table, and then I felt a sharp jab between my shoulders. While the humans talked, I heard a deep, loud buzzing sound that was more than a little unsettling. If this place was *"home,"* I didn't like it one bit.

But afterward Mister K took me back to the truck and we drove to another building with a Big Green Mug out front (at least Mister K says it's green – I couldn't say one way or another). A strange, talking sign asked what it could get started for him, and I still recall his answer – "*Give me a cup of Joe, and some whipped crème for Jojo.*" Jojo . . . my new name . . . except for the brief period when in frustration the painted-face human had called me "*Digger*," I had never had a real name. Jojo. I liked it. We drove to a sliding window where a long-haired human wearing a dark apron and a silly hat held out two cups, smiled broadly, and said, *"Here you go. Aww, who's that with you, Mister K? She's beautiful!"* That was the first time I heard his name. I liked the long-haired human. I liked Mister K. And I really liked the whipped crème cup.

Finally, we went *"home."* It was a grand and splendid place, exceeding my wildest expectations. Each day we got to know each other a little better. Mister K learned what things I liked to eat, and I learned the importance of not performing certain bodily functions on the dining room rug. I studied his office time rhythms and found my place in this new world, curled up next to his bare feet. On weekends he would bring in food fried in hot oil to eat while he watched the human ball games, and he would routinely break off pieces and toss into the air for me to catch in my mouth. Most nights I slept under his bed, though occasionally he would invite me up to sleep on top of the blankets by his feet.

About once a week we would hop into his truck and visit the Big Green Mug, normally around midmorning, and each time he would utter the same phrase – "*Cup of Joe, whipped crème for Jojo.*" On some afternoons he would attach the nylon strap to my collar, and we would walk around the neighborhood. Most of the time I sat quietly in his office next to his bare feet, while he talked to the Small Screens and clicked the plastic mouse and did whatever else humans in shorts do all day. With Mister K, I felt warm, safe, and valued.

Or at least I had until today.

The first clue that something is amiss is when I notice, after an extended period of backyard time, that there is no hint of breakfast. Eventually I sashay through the door flap to check on progress. My dish remains empty.

I scamper into the office expecting to find Mister K. I lie down in the usual spot under the desk and wait, but he doesn't join me. After a long time, I hear footsteps leaving his bedroom, but something isn't quite right. Rather than the fleshy sound of his calloused heels dragging slothfully across the hardwood floor, this sound is louder and more hurried, like the clip-clopping of hooves.

I peek through the doorway and see something I do not recognize. It has the size and form of Mister K, but it's wrapped differently. The clip-clop sound comes from shiny dark leather foot coverings, which I

have not seen him wear at any time prior to now. Instead of the T-shirt he wears a long-sleeved garment that has vertical stripes and buttons extending from his collar to his waist. Over that garment he wears a dark jacket with two large buttons. Most shocking of all are his legs, on which he wears not the customary shorts but a single compilation of wooly fabric that completely hides his thighs, knees, and calves. I'm guessing they must be called *"longs."*

As he enters the office, I try to make eye contact and tilt my head slightly to the left, expressing curiosity over the sudden, unexplained changes. Sensing no reaction, I nudge his ankle with my nose to get his attention. But all he says is *"Not now, Jojo."* Not now? What not now? No breakfast? No barefoot nestling? No neighborhood walk or whipped crème run? No, in fact to the contrary, there is not even a pat goodbye as he stuffs his device into his black satchel and races out the door to his truck, leaving me alone in the house with the lingering fragrance of low-quality, alcohol-based cologne.

What is happening? Where is he going? Did I make another mess on the rug? I whimper and pace from room to room, searching for answers but finding none. Are the rain clouds gathering to produce a giant storm? Is the Great Pandemic invading our neighborhood?

Frantically, my mind kicks into gear and I assess the options. Based on all quantifiable variables, my confidence level is 63% that he will return. That premise is supported mostly by our 21 life years of mutual faithfulness. But as I strain my assumptions through more unbiased filters, I realize that this experience base is nowhere near large enough to be considered statistically credible. I can't build a reliable decision model on such a small sample size.

Since he took his device with him, I have no connection to the outside world, except perhaps one – the Big Screen. Mister K watches it during evenings and weekends to stay informed about human ball games and finances and modestly accurate weather predictions. Maybe if I can figure out how to make the Big Screen talk, it will tell me what all the fuss is about and give me an indication of Mister K's motivations.

I find the magic controller stick in the cupholder built into his reclining chair, where he usually keeps it. But I have never used it before, except once accidentally when I stepped on it during one of his guessing game shows. Which of these little buttons should I press? I rub my paw across the entire surface, but nothing happens. I poke at it with my nose but still there is no response. Desperately, I pick it up in my mouth, clench my jaw, and shake my head vigorously back and forth, grunting slightly, when suddenly a picture appears! I must have tapped the right button with one of my twelve incisors, though I have no idea which button or which incisor.

On the Big Screen an angry human is yelling about some under-performing investment. I don't follow the arguments or the numbers. But without warning, the rant takes a terrifying turn, with terms that feel like a punch to the belly. "I'm telling you – this thing is a <u>dog</u>... an ugly, smelly dog... and you know what we do with dogs. It's not coming back, <u>ever</u>. If you've been holding this thing, you need to cut it loose, pull the plug, kick it to the curb, ditch it and move on. And I mean <u>immediately</u>. I don't care if you sell it or give it away, just send it back to where it belongs."

Where it belongs? You mean the Wall? Is <u>this</u> what Mister K was watching? I quiver as my heart rate accelerates. Panic sets in ... I don't understand ... what did I do? Why is Mister K listening to this raving human? I have no time for more questions ... when he returns, he's probably going to kick me to the curb ... or worse, return me to the tiny cage. Or maybe he just decided to move away and leave me here to fend for myself with no access to food or water.

Survival instincts start to engage. I dart out through the vinyl flap, survey the back yard, and realize for the first time that the cedar fence's sole identifiable purpose is to confine me as a solitary prisoner. There is no sign of a human anywhere. I pace the perimeter of the property, searching for a weak spot but finding none. At one point I stop, crouch, jump as high as my four legs can propel me, and quickly deduce the probability of clearing the fence to be 0%. On to plan B . . . I know I shouldn't . . . I know what will happen if I do . . . but I have no other choice: I must dig.

I begin to scratch and claw at the grassy soil, which is much harder than the painted-face human's garden. I grab and pull for all I'm worth. Sprinkles of rain begin to fall on my head, but I cannot go back inside with such a threat looming. The raindrops become larger and steadier, helping to loosen the dirt. I dig for what seems like hours, though it might be only a few minutes.

At last, the hole is large enough to squeeze my head and neck through, but my shoulder bones prevent me from passing. I back out and dig some more, fatigue setting in rapidly. After a few more scrapes I push my head through again, and this time ... I'm out.

What do I do? What else <u>can</u> I do ... I run ... down the sidewalk, across the streets, dodging traffic as I go. The rain that had been an ally in this quest has become my enemy as it beats down mercilessly on my neck and back. I run for what seems like hours, though it might be only a few minutes.

I run past places that I've never seen before through the truck window. My frame is drenched, and my pace is slowing. The panic that I had felt has been replaced by anguish and hunger. I sniff until I detect the faint smell of food fried in hot oil. I follow to the source and find a parking lot beside a small brick building, behind which two streams of cars are lined. Young humans in bright shirts approach the cars, talk to the drivers, and swipe their fingers across devices that look kind of like the one that Mister K uses. Around the corner the two lines merge into one, and more young humans deliver bags to the drivers just before their cars depart. But not one of them stops to toss me a treat.

I avoid more cars and limp down the street until I see something that looks more familiar – the Big Green Mug. Slowly but with dogged determination I make my way to the talking sign, which senses my presence and asks what it can get started for me. What were those words he always said? Something about crème for Jojo? Yes, that's it! I collect enough energy to order, and with passion and desperation I reply, *"Rarf rar rarf! Rarf rar rarf rarf rarf rarf rarf?"* Somehow it doesn't come out the way I intended, and there is no response. I repeat the order, this time with even more urgency, and I wait . . . but still nothing.

I try for a third time and while I'm in mid-sentence, I hear a human voice with inflection and frequencies that I recognize. Standing there in front of me is the long-haired human wearing the dark apron and the

silly hat, holding a large umbrella in one hand and a small cup of sweet, creamy deliciousness in the other. It is oh, so good, and I gulp it down with just a few licks. As my tongue clears the last traces from my jaw and nose, the human fidgets with my collar and asks, *"Jojo, what are you doing here? Where's Mister K?"*

Jojo? Mister K? How does this human know who I am? Oh no – I've been made! I must get out of here before word gets back to him.

The long-haired human's calls gradually fade as I sprint across more streets, past some buildings, through an open field and into a park. There I encounter a scruffy human who wears a badge and chases me with a net. I escape narrowly but I'm exhausted, terrified, and almost ready to give up. The tiny cages weren't this bad, I think to myself. At least there I was warm and reasonably well fed. I barely notice as the rain continues to fall at an even more relentless pace.

If I could just find a safe place to rest. Near some trees I see a shiny metal object protruding out of the ground. It appears to be a tunnel, just wide enough to fit me but not my human pursuers. I stumble inside and find it to be about 28% filled with muddy water, which pours out into a grate-covered basin. With some quick math I determine that there are no better alternatives, so it will have to do. I sit and try to catch my breath while struggling to keep my head above the stream of flowing filth.

Suddenly a deep, loud buzzing sound echoes through the tunnel. I have heard that sound, but I don't recall when or where. I try to move farther into the tunnel but the force of the flow against my chest is too strong and my resolve too weak. With all my might, I try to restrain a tell-tale whine.

There it is again, that condemning buzzing noise. It sounds like a bumblebee humming a monotone note through a loudspeaker, like the one at the talking sign. I summon my last ounce of adrenaline, but the order goes unfilled. There is no fight or flight left in me.

In the distance I hear engines growling and countless tires rumbling across the rain-soaked asphalt, oblivious to my presence let alone my perilous state. Those sounds are interrupted once more by that terrible, vaguely familiar yet ominous buzz that assures my doom. Whatever is chasing me, it is closing fast as I lie here, trapped in this watery grave.

My legs ache to the point where I can barely stand, much less run anymore . . . did I mention that already? Even my mind is chasing itself in circles.

I'm left to perish with this humiliating buzzing device that tortures my ears, each time for a duration of about a dozen heartbeats, repeating every half minute. I surrender to the inevitable. I'm about to let out a final, frenzied farewell howl, when . . . WAIT, WHAT IS THAT SMELL? I recognize the distinctive, aromatic medley of human perspiration, cheap after-shave, damp poly/cotton blend, and mint toothpaste overwhelmed by coffee and tuna salad. How did he find me? How can I escape?

I hear his voice, faint but distinguishable through the storm, *"Jojo? Where are you? Come here Jojo, I need to see you. Come on girl, let's go <u>home</u>." Home? Oh, how I once cherished that word, that place,*

that concept. But what is he going to do? Does he want to take me there just so he can kick me to the curb like the Big Screen said?

He calls again – "Jojo, please . . . don't you want to get some dinner? I'm so sorry I forgot to feed you today."

There's maybe a 56% probability that he's being sincere – but it's a chance I must take. I try to stand but can manage only to crawl to the end of the drainpipe, pop my nose out, and with all the volume I can gather let out a pathetic "*Rumph*..." probably not nearly loud enough to be heard by most humans.

But Mister K hears me.

And I hear him more clearly, the sloshing of his steps through the muddy grass, and I see him approaching in his trademark shorts and T-shirt. After one last buzz of the GPS-enabled collar that Mister K had placed around my neck and synchronized with the electronic sensor chip implanted between my shoulders, he hears me and jogs toward the sound. He squats down, pulls me carefully from the pipe, and presses me closely against his chest. *"I was so worried,"* he says. *"I got called to a meeting at work this morning and had to leave in a hurry. I can't believe I forgot to get your breakfast. You must have been so scared. I promise, it will never happen again."*

He holds me tight and strokes my saturated fur as I lick his cheeks and nose and lips. He carries me to his truck and wraps me in a warm, dry towel. I barely notice as the shivering subsides.

From there we drive to the place with the food fried in hot oil. He takes the bag from the young human and tosses a morsel at my mouth, but I'm too tired to catch. He sets a few pieces between my front paws, and we split the order on the way.

Tonight, Mister K finds an old movie for us to watch together on the Big Screen. It stars two dogs and a cat who are on some journey to somewhere, and somehow, they are speaking human language. Maybe someday I'll be able to talk that way, too. I drift in and out of sleep and don't really follow much of the story. But I know there's a 98% chance the movie will end while I rest here on Mister K's lap, a 70% chance he'll invite me to sleep at the foot of his bed tonight, and a 0% chance I'll ever leave *"home"* on my own again.