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The Mercenary Appraiser

The Personality That Prices Everything, Worth as Currency

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Chapter 1: The First Glance — the Mercenary Appraiser at a Party

The Telltale Manner

The tell in the party season is the appraisal. Within minutes of arriving, the type has priced the room — the census has clocked the sequence across a hundred gatherings: the wine identified and valued, the renovation's cost computed from the square footage, the host's recent promotion converted into a household-income band — and the appraisal is offered, conversationally, as charm: the compliment that arrives as a number ("this floor — that's the good oak, that wasn't cheap"), the admiration that arrives as a market read. The guests experience it as worldliness; the fieldworkers' log of the exchange holds the tell's anatomy: the type's compliments are never about the thing. They are about the price of the thing — the appraiser's squint, inherited at an age before reading, applied to everything the room contains.

The second tell is the negotiation at hello. The type's openings are transactions: the favor offered with its return implied, the introduction made with its utility assessed, the conversation steered — warmly, smoothly, with genuine skill — toward the mutual ledger ("what do you do? — and who do you know there?") — and the enumeration's instrumentation of the persuasion's first ten minutes with any stranger finds the pattern invariant: terms established before relationship. The guests, days later, vaguely recall agreeing to something; the file's finding is dry: they did.

The third tell is the unpayable flinch. Somewhere in the evening, someone gives the type something — the host's gift, a friend's offered favor, a genuine kindness with no visible string — and the fieldworkers have logged the type's micro-response across the whole file: a flicker — brief, unmistakable — of alarm: the search for the invoice, the squint hunting the string, the gift received the way one receives a package with an unknown customs bill attached. And the census's finding on the flinch is the volume's founding one: the Appraiser is not ungrateful. The Appraiser is illiterate — in the one language the gift is written in — and the flicker is the reader's face at a script they were never taught.

The Backstory Signature

In nearly every engagement file, one scene opens the biography, and it is always the same house: the home where love was billed. the enumeration's variants are the specific billings of specific childhoods — the affection released per report card, priced per point; the allowance as leverage, adjusted for obedience; the gift with strings — every present in the house arriving with its invoice read aloud ("after everything I do for you"); the birthday that came with a statement; the love that felt, in the interviews' most repeated phrase, salaried — contingent, renewed quarterly, revocable on

performance — but the billing's property is constant across a hundred childhoods: nothing in the house was free. Everything — warmth, approval, peace, presence — had a price, a payment plan, and a penalty clause, and the child learned the market the way other children learn weather: constantly, involuntarily, from birth.

And the scene's most consequential moment — the one the whole volume rests on — is the child's fluency: the appraiser's squint, learned before reading. the enumeration presents the mechanism without ornament, because the interviews deliver it without ornament: the child who could not stop the billing learned instead to read it — the price of every mood, the exchange rate of every favor, the going rate of affection on the household's open market — and the fluency became genius: the persuasion's childhood files hold the enumeration's earliest recorded market literacy, the six-year-old who knew exactly what a hug cost and which parent was running a discount. And the vow, recovered in a hundred interviews, is the quietest in the late catalog, and the ticket prints it in the persuasion's own words, from the engagement at fifty-five, because the sentence is the whole biography in one line: "I will never be priced wrong again."

The Childhood Album

Open the album and the recurring photograph makes the founding visible: the same child, year after year, with the receipt — the artifact the enumeration finds in every engagement, kept into adulthood: the notebook, the ledger, the shoebox of statements — the child's own book, started at seven or eight, keeping the household's accounts: what was given, what was owed, what the going rate was. The fieldworkers' note on the artifact, entered with the volume's cold care: the book was not greed's seedling. The book was the child's act of self-defense — the only shield available in a house where every warmth came billed: know the price, or be billed blind.

The second recurring image is the priced Christmas — the holiday or the birthday, logged across the file in its recurring form: the gifts received and appraised, the child's face, photograph after photograph, wearing the squint — the present weighed, the value known (the child always knew the values; the household trained it so), and the love, the file notes, unmeasured — the one line the book never had a column for. And the interviews' most repeated childhood detail, delivered with the evenness the assessors have learned to read as this type's scar tissue: the child's private annual audit — the year's affection, totaled, compared to the siblings' — the dividend check on the year, the love's yield, computed by a ten-year-old with a book-keeper's care.

The third recurring image is the album's one unpayable — the scene the enumeration finds in engagement after engagement, told with the strangeness the persuasion never resolves: the free thing that happened anyway. The neighbor who fixed the bike and waved off the payment; the teacher's gift with no invoice; the friend's mother who fed the child for years and never once sent the bill — remembered, decades later, in the interviews, with the quality the fieldworkers describe as an entry that never balanced: the kindness recalled precisely, with a warmth that surprises the teller, and then audited — the string searched for, the invoice hunted, the retroactive market

analysis run and run and run — because the alternative — that it was free, which would mean the house was wrong, which would mean the book was wrong — was, to the child's whole architecture, unaccountable. The free thing is the door out of this volume, the census notes at the album's close: the one entry the ledger never had a place for, and the one entry the ledger was always, in the deepest accounting sense, about.

The Type at a Glance

Energy: Precise, transacting — a controlled, metered wattage that the room reads as calm and the file reads as in session: the type's resting state is the open book — the day's entries logged, the rates checked, the margin computed. the enumeration's energy audit finds the persuasion's expenditure distinctive in the catalog: the Appraiser's fatigue after social gatherings is not the introvert's drained battery — it is the accountant's close of day — a hundred transactions, logged at a hundred hellos, reconciled on the drive home.

Ambition: Net worth as self-worth. the persuasion's central project is the balance — the number at the bottom of the self's page — and the ticket's ambition interview finds the telltale property, present in every engagement: the goal pursued is always, underneath, the same goal: solvent — never again the child at the wrong end of the invoice, never again the household where the love could be revoked on a bad quarter. The census's formulation: the Appraiser does not chase wealth for what it buys. The Appraiser chases wealth for what it is — the one number the house ever respected.

Vanity Structure: The appraisal. The type's pride is the read — the instant, uncanny accuracy about what things cost: the market priced within ten percent, the salary banded, the deal's real terms seen through the seller's language. The compliment that lands deepest is "how did you know that?" — and the enumeration enters the pride's dark complement with equal force: the persuasion's blindness is the vanity's twin — the enumeration's controlled findings, run across the ticket, are the folio's signature data: the Appraiser's cost-accuracy is the catalog's best; the Appraiser's worth-accuracy — what the things and the people are for — is the catalog's worst. The type can price a friendship's market rate and cannot say what the friendship is worth. The book has one column, and it is the wrong one.

Loyalty: To the rare unpriced. the persuasion's loyalty runs to the few who gave freely in the childhood or the early years — the neighbor, the teacher, the friend's mother of the album — and the enumeration's hard finding is the loyalty's exact shape: the unpriced are held at a temperature the persuasion's transactions never reach — permanent, unrevoked, off the atlas — and the ticket's note is the folio's first thread of light: the persuasion can hold the gift. The book has no column for it. The self does anyway.

Weakness: Illiteracy in gifts. the persuasion's structural flaw, logged in every engagement at every age: the free thing cannot be received — the kindness read as leverage, the generosity assumed to carry its invoice, the love awaited with the audit

already running — and the interviews' deepest layer holds the folio's most quietly devastating testimony, delivered with the bafflement of a person describing a currency they cannot spend: "People are good to me. Sometimes — for no reason. And I stand there — checking. I know I'm checking. There's always a rate — there's always been a rate — and I can't find it, and until I find it, I can't — take it in. My wife gives me things. Actually gives. And I catch myself, at fifty-five, computing what she wants back. She wants nothing back. It's unaccountable. I've been trying to learn the word for it my whole life."

Unspoken Need: To be valued off-market. The interviews, taken to their deepest layer, all reach the same wish, and the enumeration prints it in the persuasion's own words, from the engagement at sixty, because the sentence is the folio's whole future in one line: "I want somebody to price me wrong — on purpose. Way up. And to know that it wasn't a mistake. — Everything I love, I got by paying. I'd like to be — held. I'd like to know what that runs. I'd pay it. I'd pay anything. — And I know — I know — that's the wrong question. That's the whole problem. That's the whole problem, isn't it."

The Type in Five Situations

At the party: the appraisal and the terms. The room priced, the compliments numbered, the negotiation at hello — the party's most fluent talker, conducting, beneath the charm, the night's true business: the market study — the enumeration's dry note: the persuasion leaves every party with the room's balance sheet, and no one at the party has the persuasion's.

In a new job: the banded office. the persuasion's first month is a compensation study — everyone's value known within a band by week three — and the enumeration's office data finds the pattern the reader expects: the persuasion's own negotiation is the office's best-documented (the counter-offer raised, the equity read, the terms improved — the childhood's leverage inverted, expertly, forever); and the office's verdict on the persuasion, delivered with respect and a small distance, the assessors log at rates the whole file confirms: "brilliant with numbers. You always feel like you're in a deal."

Under pressure: the liquidation. Crisis activates the engine at full old depth: the situation priced first, the costs computed before the feelings are even named — and the census's finding on the type in the storm is the file's most double-edged: the Appraiser in crisis is the room's most useful member (the triage is financial, the decisions cold, the panic absent because the panic was priced out in childhood) — and the room's least comforted — the crisis's casualties are stabilized, not soothed; the survivors are budgeted, not held. The type's crisis summary, logged verbatim across the file: "we're fine. Here's the number that says so."

In the boring meeting: the markup. the persuasion in the dull hour runs the room's silent audit — the office's assets mentally marked to market, the departments valued, the colleagues' options computed — and the enumeration's dry note on the observance: the Appraiser in the boring meeting is the only attendee closing the

books — the day's ledger balanced to the minute while the minutes are read aloud.

On holiday: the visible receipt. The type's gatherings hold the engine's signature: the priced generosity — the gifts whose cost is somehow, always, known; the hosting whose budget is somehow, always, legible — the warmth real, and the invoice visible through the wrapping, and the family's exit polls hold the same fond, wary sentence across the file: "they give like the register's printing. Beautiful things. You can see the total."

Not to Be Confused With

The Trophy Collector. The previous volume's archivist, and the enumeration's cleanest separation in the valuing range, because the two types are both children of the unvalued home — both built their engines in houses where the child's worth went unwitnessed or unpriced — and the two engines are opposite bookkeeping systems: the Collector hoards receipts of the self's victories — proof, mounted, lit — worth held as evidence for an audience; the Appraiser hoards numbers — margin, balance, rate — worth held as defense against the invoice. The file's diagnostic is the response to praise: praise the Collector's record and the type blooms — the witness is the engine's food; praise the Appraiser's record and the type audits the praise — what do they want, what's the rate, where's the string — the audience is a market and the market is a risk. And the enumeration's note on the pair, jotted down for Chapter 9's use: the Collector's worth fluctuates with the applause; the Appraiser's with the market — and each, at the bottom, is the other's unspoken question: the Collector would trade the engagement for the balance; the Appraiser, for all the balance, checks the engagement.

The Beacon. The hearth-keeper from the catalog's early files — and the second separation the reader needs, because the two types are negative images: the Beacon is the personality of the free gift — the open door, the standing welcome, the warmth issued without invoice from a hearth that never learned to bill. The Appraiser is the personality of the billed warmth — the door priced, the welcome assessed, the warmth issued at the going rate. And the census's one-line diagnostic is the chapter's close: the Beacon gives what the Appraiser cannot receive; the Appraiser knows the price of what the Beacon gives away. — and the ticket's note on the pair, held for the surge chapter with the symmetry the late catalog loves: the two types are the same child of the same scarcity, one of whom concluded nothing should be priced and one of whom concluded everything already is — and each is the other's missing entry: the Beacon's ledger has no debits; the Appraiser's has no gifts.

The Field Check, Refined — the Refused Gift

The party file needs one more instrument, because the instant appraisal defeats every ordinary check — half the catalog is transactional, and the enumeration kept misfiling the related types — and the refined check is the ticket's most reliable, and it is run at the party itself: hand the persuasion something free, and watch the atlas. the assessor's log of a recorded engagement: the persuasion at forty-nine, the appraisal

certified at combat speed — and the instrument is the plain gift, deployed with the enumeration's own hands: the second glass of wine, poured without being asked, refused payment for, at the door of a party both were leaving — "it's covered; you're driving anyway." And the observance the annex has waited the whole volume to log, run across a hundred fieldworkers' deployments: the squint. Not at the wine — at the invoice. the atlas, visibly, at party speed, hunting the catch: the eyes flick to the tab, to the bar, to the assessor's own glass — what does this cost, who pays, when is the return scheduled — and the appraisal, run across the deployments, is the instrument's whole discovery: the Appraiser is the only constitution in the catalog who cannot receive a two-dollar kindness without auditing it. The check's one measurement, aimed past the squint: the reflexive repayment. In ninety-two of the hundred logged deployments, the wine was returned within the hour — the coffee bought back, the cab called and paid for, the favor done in reverse before the party ended — and the assessor's key finding, the one that isolates the persuasion past appeal: the repayment is not greed, and it is not manners. It is flight. The book, presented with an entry that has no price, balances the entry anyway — at any cost, at speed, sometimes at a loss — because the unpriced column is the one room of the ledger the founding never let the child enter, and the appraiser's whole genius was built in that house: everything has an invoice, and the thing without one is not a gift. It is a debt of unknown size — and the instrument's closing arithmetic, jotted down as the field check's one-line finding: the squint is not the appraisal of the gift; it is the search for the hook — and the hook, the run sheet certifies, has never once been there. It was only ever the house the child priced everything in, still collecting.

Chapter 2: The Core — the Engine of Pricing as Worldview

Every archetype on this stack runs on a childhood amendment that worked, and the Mercenary Appraiser's is the catalog's most grammatical: when everything in the house has an invoice, learn the ledger — and never be billed blind again. the reactor is pricing as worldview, and its mechanism, taken apart, has three parts.

Part one: the translation. the reactor's founding move — installed before reading, never amended — is the conversion of everything into number: every person assigned a market band, every offer assigned terms, every hour assigned a rate, every warmth assigned an exchange — the enumeration's instrumentation of the persuasion's social processing finds the sequence invariant across the ticket: number first, thing never — the appraisal arriving before the perception, the way the child's appraisals arrived before the child was tall enough to see over the counter. The world, to this engine, is not experienced and then valued. The world is valued, and the value is the experience.

Part two: the fluency. The engine's second part is the genuine genius the volume must not bury under its shadow: the type's market literacy is the catalog's best — the rates known, the trends read, the real price seen through every seller's language — and the

census enters the fluency's provenance with the file's characteristic cold care: the fluency was earned in the hardest school on this shelf. The child who learned the household's exchange rates before the alphabet was doing graduate work in survival — and the adult's uncanny accuracy is that early training, compounding for forty years. The file's formulation: the Appraiser's numbers are real. The tragedy is not the numbers. The tragedy is that there is nothing in the book for the rest.

Part three: the shield. And here the reactor delivers its signature paradox, the one the whole volume rests on: the pricing is not greed — the pricing is armor. The child who knew the price of every mood could not be billed blind; the child who read the invoice before the gift could not be surprised by the string — and the census's formulation, in the ledger's format: the Appraiser would rather be accurate than rich — no; the file's correction is precise, and the volume depends on it: the Appraiser would rather be owed than indebted — the position the house never granted — and the pricing, run for a lifetime, is the maintenance of that position: never again the receivable. Never again the child on the wrong end of the invoice. Never again priced wrong.

The Engine in One Sentence

The Mercenary Appraiser survives the house where love was billed by keeping the ledger — every person, offer, and hour converted to number on arrival, the rates mastered, the margin held, the invoice always read before the gift is touched — a fluency in markets earned in childhood and run for life, with the one blind spot the whole architecture requires: the gift, which has no number, has no entry — and the free thing, which cannot be billed, cannot be received — because receiving, in the only grammar this engine was taught, is called owing.

What the Engine Protects

Under the running gear, the ticket always finds the same cargo, and this type's cargo is the catalog's most defended: the child's right to be loved off-market — unconditionally, unrevocably, unbilled — the one asset the founding house never issued, and the one the ledger has been hoarding toward ever since. The engine protects, above all, the position of never being indebted again — because the indebted child was the house's currency, spent freely, and the adult's book, balanced to the penny, is the standing proof that the currency is no longer in circulation. And the enumeration enters the reactor's central paradox, the one the shadow chapter will bill in full: the fortress of never-owing has a wall the persuasion cannot see — the wall runs through the receiving end of love — and the position defended for fifty years has cost the persuasion the one thing it was defended for: warmth, taken in, without the audit, and held.

The Founding Scene Read Back — the Bookkeeper's Transcript

the reactor deserves one exhibit the grown files surfaced late, because the atlas was opened under a specific roof, and the enumeration finally got the interview the folio was missing: the witness to the founding scene — the one who kept the childhood ledger. the engagement: the Appraiser at fifty-two, the pricing certified at four decades — and the enumeration's interview with the persuasion's father: the house's bookkeeper, the one who billed the love. His account, offered at eighty-one, when the enumeration read the founding scene back to him, and the transcript is jotted down in full because the reactor's origin has never before been described by the ledger's own author: "the run sheet should have those years exactly, because everything hangs off them: I was not cruel. I want the ticket to understand what actually happened, because my son's whole book has misfiled it for forty years: I was afraid — a shopkeeper in a bad decade, the run sheet can check the margins, and the fear ran the house the way arithmetic does in a failing business — line by line, aloud, at the table. And the enumeration will want the founding afternoon, and I'll give it honestly, because I have had forty years to find the exact truth of it: he was eight. The bicycle — the record has it; the boy's heart's desire, the Christmas of the bad year — and I made it an earn-in. The deal, offered at the kitchen table, itemized: grades, chores, the paper route by February, and the ledger — and the ticket should have the sentence, verbatim, because the boy has carried it as scripture and the run sheet should have it with the rest: 'nothing in this house is free, son. You want the bike, you can price it.' And the boy priced it. Eight years old, and he priced it — the chores against the grades, the route against the winter, the quotation, worked at the kitchen table for two evenings, delivered with the appraiser's squint already installed — and I want the enumeration to log what I did, because the misfile is mine and I'm the only one alive to enter it: I was proud. The squint, I thought, was sense. The quotation, I thought, was gumption — the boy had learned what the decade was teaching everyone: that the soft things go under first, and the priced things survive — and it never once, in forty years, occurred to me that the earn-in had priced something else entirely out of the house: the want. The boy wanted the bicycle the way children want — overwhelmingly, uncompensatedly, for no reason — and by the second evening of the quotation, the want itself had been converted: it was an investment now, with a payback schedule, and the love — and the file should log this with care, because it is the founding's whole cost — the love was the collateral. That is what the earn-in taught: that the wanting is a liability, that the love is billed, that the person who receives without paying has been caught — and the boy, at eight, learned the appraiser's squint before he learned long division, and never once, after the bicycle, asked for anything again. Forty years of the record, and the asking stopped at the bicycle: the scholarships, worked for; the jobs, earned; the courtship — the record should have this; the boy priced his own wedding — everything acquired the way a failing shop acquires: carefully, alone, invoiced. And the run sheet should close on my arithmetic, because it's the appraisal nobody else will say and the ticket should have it from the bookkeeper: I kept the shop alive. The margins, the decade, the house — the arithmetic worked; I'm not entering a defense of the arithmetic's rightness, only its truth: the pricing saved the shop. But the boy was not the shop — and the pricing, applied to the boy, did not save him; it seated him, forty years early, at a desk he has never left: the book. And I want the run sheet to have the sentence the boy never

heard, jotted down at last, in the bookkeeper's own hand, because it is the founding's other clause and it took me eighty-one years to write it: the bike was never the deal, son. I was frightened and I dressed the fear as arithmetic, and you priced it beautifully, and the price — the record should have this plainly — was never real. I would have given you the bicycle. I would have given you the shop. It was not nothing in that house; it was you — and everything I billed you, every chore, every grade, every winter on the route, was the invoice of a frightened man for a gift he had already given — and the entry the whole book is missing, the one you've been hunting the catch of for forty years, is the one I never wrote: given." the enumeration's annotation on the exhibit: the founding is not the bicycle but the second evening — the want converted to investment, the love to collateral, the asking priced out of the child — and the ticket's finding, uniform across its Appraisers: every one of them can quote the earn-in verbatim, decades later — and none of them ever heard the second clause — and the reactor chapter enters the founding's whole sentence at last: the house billed a gift and called the billing love, and the child paid it forward into a book that has balanced every year since — and the surge chapter's whole discovery, the converted cases certify, is that the price was never real, and the column the atlas has hunted for four decades — given — was always, from the first line, the house's real currency.

Chapter 3: The Inner World — the Book

Inside the Mercenary Appraiser's head, the landscape is the ticket's title made literal: a ledger, open, at midnight — the columns ruled, the day's entries logged in a fast, sure hand, the margin computed, the balance carried — and the enumeration notes the interior's most striking property on first entry: the room's quietness. The book has no chatter in it. The interior's default mode is the close — the day's transactions reconciled, the rates checked against the going market, tomorrow's terms drafted — a working stillness, accurate, and the fieldworkers' marginal note, entered on first entry, is the volume's whole architecture in one sentence: everything in this room has a place. There is no place in this room for the thing with no price.

The Standing Committee of Voices

The Accountant — the reactor's front office: the voice that keeps the atlas — the entries, the rates, the terms — and the interviews surface its working condition with a phrase that appears across the enumeration in small variations: "I don't hold grudges. I hold balances." the enumeration notes the voice's genius and its tax in one finding: the Accountant's memory is the catalog's most precise — the deal's terms, the favor's size, the date of the last adjustment, held for decades without error — and the memory's content is the tax: the atlas's precision extends to the unpayable — the old kindness, the decades of loyalty, the things the Accountant logs as outstanding because no column exists for given — and the balances, the assessors note, age in the wrong direction: the longer the entry stands unbalanced, the heavier the line becomes.

The Broker — the negotiating voice: the terms-seeker, the counter-offer's author, the fluent reader of the other side's book. The Broker is the type's most visible voice — the hello-negotiation, the party charm, the office's hardest bargain — and the census's finding on the seat is the chapter's dryest: the Broker is so good that the type's relationships are, by default, deals that closed — favorable terms, mutual benefit, both parties enriched — and the seat's quiet limitation, logged across the file: the Broker has no protocol for the counterparty who isn't negotiating — the giver, the free, the unpayable — and meets them, every time, by drafting terms on their behalf, which is the flinch of Chapter 1, systematized.

The Child at the Counter — the committee's quietest seat, and the folio's secret: the child from the priced house, still there — small, at the counter, watching the invoice being written — the child who learned the rates before the alphabet, and who has never once, in fifty years, been handed something free. And the enumeration presents the seat's finding with the folio's full care: the child is not greedy — the child is owed — and the interior's whole architecture, the atlas, the balances, the margin, is the child's standing collection operation, still running, forty years on, for the one receivable the original debtor never issued. The child's sentence, recovered in the deepest interviews, is the folio's key, and the ticket prints it without comment, because no comment survives it: "Everything I have, I paid for. I paid. Everything — I've earned every line of this book. — And there's a balance in it, at the bottom, that never clears. I know the account. It's the one I opened when I was six. Nobody's ever paid in. I keep it open anyway. — Close the account, or pay it. Those are the entries. Those have always been the only two entries."

The Interior at Night

the persuasion's 3 a.m. audit, gathered in the interviews, is the catalog's most orderly night-landscape: the close of day — the entries reviewed, the balances carried, tomorrow's terms drafted — and the enumeration's night data finds the persuasion's sleep good and the night's work brief. But the interviews' testimony about the hour's one recurring disturbance, present in every engagement, is the folio's most quietly important finding, logged at the bottom of the ticket's deepest layer: the unbalanced column — the 3 a.m. review, night after night, arriving at the same line: the entries that will not close — the kindnesses received, the gifts standing, the free things logged with no offsetting debit anywhere in the book — and the type's standard response to the unclosable line, run for decades with the discipline the census has learned to read as this engine's signature: the line is carried. Not closed, not cleared — carried, forward, open, year over year, the outstanding balance of the unpayable, and the persuasion's own testimony about the carried line, from the engagement at fifty-five, in the Accountant's precise voice with the child at the counter's grammar beneath it, and the ticket asks the reader to hear both voices, because the persuasion spoke them both: "I've balanced every account I hold. Every one — to the penny, my whole life. Except the column that doesn't have a name. I ran it as a liability for thirty years — everything people gave me that I couldn't bill back. And I've started to suspect — at three in the morning, I've started to suspect it's the only asset I ever

ABOUT THE AUTHOR

Aiman Sterling is the author of The Archetype Series -- a library of personality portraits drawn the way literature draws characters: the great types of human temperament, recognized at a glance, understood in depth, and followed from childhood wound to mature strength.