

## The Long Run

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The fall in Colorado had been more winter than fall, and Hayden was already getting tired of indoor treadmill training runs. But this one was different. It was the first Sunday in November and he was looking forward to watching the New York City Marathon while he ran. His alarm went off at 5:55am as it usually did for these Sunday treadmill sessions. He walked down the stairs to the basement, laced on some beat-up everyday runners, and set the incline on his treadmill to three percent. As the treadmill belt slowly picked up speed, he muttered under his breath about forgetting his laptop and took the stairs two at a time on his way up.

Once back down in the basement he balanced the laptop on the seat of the row erg, plugged in the HDMI cable, and made his way over to the still-running treadmill. Taking a deep breath, he stepped on and began running. After a couple clumsy steps, he finally caught the rhythm enough to grab the remote from the cupholder and mash the power button. The picture on the TV froze for a few seconds as the laptop adjusted to the new load being placed on it, but soon the video smoothed out and he managed to find the volume button so he could hear the announcer over the din of the treadmill.

“...beautiful day here in the big apple, though some competitors say too beautiful as concerns about heat are high in the runner’s mind. Kara as a former marathoner how does having a warm race day like this affect you?”

“Well you know these runner have prepared for it. Right now it’s nice temperatures for running but once they hit Manhattan the temperature will be up to over 65 degrees. It’s critical that they stick to their nutrition and hydration plans and don’t go too fast down first avenue.”

Hayden had already worked up a sweat when the elite women’s field began their race. Today was a base building day, and he was planning on three hours at slow paces battling the constant uphill. He tried not to think too much about what lay ahead.

Thirty minutes after the women started, the elite men toed the line, listened to Sinatra, and started as the traditional cannon shot went “boom.” The cameras cut back and forth between the men’s and women’s races. Nothing exciting was happening yet, so they played some footage of celebrities who were about to start the race being asked questions about their running.

Around 65 minutes into his workout, Hayden was interrupted as their three-year-old son Leo came into view coming down the stairs. He had forgotten to close the door to the basement when he went back upstairs for the laptop. Hayden jumped off the treadmill and picked Leo up in sweaty arms just before he unwittingly knocked the old laptop off its precarious perch.

“What’s that, daddy?” Leo asked, eyes fixed on the TV screen over Hayden’s shoulder.

“People running in a big race.”

“Like you?”

“Like me but a lot faster.”

“But you’re so fast!”

“Well I’m glad you think that. Do you want to watch with me?”

Leo nodded vigorously and Hayden put him down on a mat next to an exercise ball. “Just stay away from that, it might fall over and break,” Hayden said, pointing to the laptop.

At minute 73 of the workout, Leo stood up and went back up the stairs.

Around minute 112, Hellen Obiri made a move that broke open the lead female pack. Dakotah Popehn, the lead female American, did her best to cover it but Hayden doubted she could hold on for the rest of the race. The men’s race had been strung out since mile 5 when CJ Albertson had decided the pack was going too slow and went off the front. He still held a ten second lead, and Hayden desperately wanted him to win but knew the fatigue from running in the front the whole race could be devastating.

Hayden watched, inspired, as Obiri crossed the finish line in first followed by Dakotah. A second-place finish for an American in such a major race was something to be very happy about. The cameras rolled as the rest of the top ten women came through the finish line. His energy level surged as the cameras then cut to the men’s race, now in its final five kilometers. CJ was still in it! He was battling, trying to stay ahead of Albert Korir and Tamirat Tola. About a hundred and fifty yards back Hayden could see Conner Mantz charging. He always closes strong, and this was shaping up to be a fantastic race.

The lead three hit mile 25 without any clear leader, and Conner was close behind. Then one mile to go, 800 meters to go, the final 400. Conner surged and passed Tola then Korir. CJ glanced over his shoulder and turned on the after-burners to take first with Conner close behind.

Tara came pounding down the stairs. “What happened honey!? What was all the yelling about? Are you ok?”

Hayden pointed at the screen, “an American just won the New York Marathon! That’s hasn’t happened since 2009 with Meb!”

His wife looked over at the screen and smiled. She was a medical doctor who specialized in science-based athlete training. While not a fan of running in the same way Hayden was, she could appreciate incredible athletic feats.

Suddenly she looked at him, concerned, “Have you been running this whole time? That’s so long! Have you eaten anything? You don’t look great.”

Hayden realized that while he had been pretty good about his fluids and carbs for the first hour and a half, the excitement at the end of the race had distracted him and it had been over an hour since he last had any food.

“It’s not too early to be putting in the training for Cocodona! Don’t worry though, I’m stopping now and will be up to pound some pancakes.”

“Ok, holler if you can’t make it up the stairs,” she said, a smile returning to her face as she went upstairs.

Hayden turned the speed of the treadmill down to a brisk walk and spent the last ten minutes of his workout in cool-down mode. The livestream was showing interviews of a few of the top finishers and Hayden could see the general finish area in the background. His eye caught on the drug-testing tent and as he walked on rubber legs his thoughts turned to the previous Friday at work.

In his day job, Hayden worked in actuarial product development. On Friday, his boss had called him in and given him a new project: The Spartan Project. Every manager had known it was coming for a while now.

David Slattengren, the CEO of ApexSure Insurance Group where Hayden worked, was an avid Spartan racer and knew many high-ups in the Spartan organization personally. The Spartan combination of muscular challenges while running a race had become increasingly popular, and the rumor was that they wanted to continue the road into a legitimate sport by changing their performance-enhancing drug policies to align with those of the World Athletics organization. That meant retroactive disqualifications of results, with varying time windows depending on the severity of the infraction. And that in turn meant the potential for prize money needing to be redistributed to non-PED athletes who suddenly found themselves placing higher in a race they ran years ago.

ApexSure had a thriving PED insurance branch. They insured some of the major road marathons, including the New York Marathon that Hayden had just enjoyed watching and had even made a lot of inroads in the cycling peloton. The big issue with something like Spartan races is Wellington risk.

A slight frown creased the edges of Hayden’s face as he pondered on the problem of Wellington risk. He needed to have a nice brainstorming session with the team. Especially Courtney. She always seemed to have great ideas about how to manage risk in settings like these. His treadmill beeped off and brought him back to the basement. Toweling off, Hayden walked upstairs.

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“Hi Courtney.”

“Hey Boss.”

The conference room was well-lit and just a touch too warm for his taste. Hayden could see dark storm clouds out the windows, and his mind flashed to the thought of the training run he would have to do down in the basement tonight. Kilian, Katie, and Caleb followed Courtney into the room. The running joke around the office was that your name needed to start with a hard “k” sound to be on Hayden’s team.

Hayden kicked off the meeting. “This is a big one today. We have three hours here and the goal is entirely brainstorming. We need ideas for how to correctly structure a PED insurance product for the Spartan races group. Details can follow later, today we just want ideas.”

“I knew it!” whispered Caleb. The others in the group nodded in agreement. They had heard the office rumors as well it seemed.

“Can’t we just structure it in the same way as the Revel deal?” Kilian asked. Caleb put his hand on his chin while Katie moved her head from side to side, as if considering.

“Too much Wellington risk.” Courtney leaned back in her chair as she talked, “Spartan races are an ecosystem unto themselves. Essentially a self-contained sport. They have hundreds of events every year and there are people whose entire athletic life is devoted to winning as many of these as possible.”

“Courtney’s right,” Hayden brought the attention back to the front of the room, “they have at least one event every weekend, with most events having multiple race distances. Some runners run multiple events in each weekend, in fact, they even have a prize for doing that. It hasn’t happened yet but there’s the potential here for one person to win more than a hundred races in a year. And as they try to attract more talent, the prize purses are only going to get bigger.”

Hayden wasn’t surprised that he needed to remind Kilian of this. He was new to the team and didn’t have knowledge about the fundamentals and history of PED insurance quite yet. He was also one of the few members of the PED insurance branch that didn’t participate in competitive endurance sports. At least Hayden hadn’t been able to find him on Strava.

Kilian still had a slightly confused look on his face, so Hayden decided to start from the beginning. “Do you remember back in 2026 when Olson and Wellington were racing each other in marathons every other month?”

“Oh such a great time. So fun to watch!” Katie chimed in.

“I think I remember hearing about that in the news somewhere,” Kilian said slowly, “but I don’t follow the sport as much as all of you.”

“Tragic,” Caleb said under his breath.

Hayden gave a purposeful look then continued, “Well they raced five major marathons in 2026 and Wellington won every single one.”

“I don’t care what the cameras say, I think Olson took Boston,” Caleb butted in.

“That was a close one,” Hayden agreed, “but nonetheless Wellington beat out Olson in every single race that year. They didn’t always win the race, but they were always the top two Americans. Flash forward to 2028, and Wellington gets busted for performance enhancing drugs. All his titles were stripped back to 2025.”

“I’d still prefer a lifetime ban without retroactive consequences,” Katie said, “who knows if he was using in 2026?”

“If that were the case we wouldn’t have jobs,” Caleb said.

“Maybe *you* wouldn’t,” Courtney spoke up, “but I bet the rest of us would figure something out.”

“Guys,” said Hayden placatingly, “it is how it is, and we’re working on problems in the real world right now. But who didn’t have jobs after this were all the employees of Winnings. Myself included.”

Katie’s head jerked up and she looked at me incredulously. She was the second-newest member of the team and hadn’t heard the full details on Hayden’s professional history. He put up his hand to forestall her questions. Those could be answered later.

“Winnings?” Kilian said questioningly.

“The original PED insurance company, founded by Jim Farvard himself.”

“They used to insure individual athletes, instead of races. Worked great until they decided to insure Olson. When Wellington was busted the insurance payout bankrupted them. They were still pretty small-time.” Courtney finished off the explanation better than Hayden could have, and he smiled.

Kilian had put the pieces together by this point. “So the Wellington risk in this case is if one person wins a bunch of Spartan races, then gets busted for PED use, we have a huge insurance payout on our hands.”

“Precisely,” Hayden agrees, “Our goal today is to brainstorm contract details that mitigate this risk.”

The meeting lasted the whole three hours Hayden had reserved the conference room, and then some. Courtney had a lot of great ideas, and everyone contributed. Hayden left work that evening feeling satisfied. There was a lot of analysis to do for evaluation purposes, but he was confident that his team was off to a good start. Katie was waiting by the elevator, and it dinged right as Hayden walked up, “Going down?”

“It wouldn’t be anywhere else at this time of the evening,” she replied as they both stepped in.

“So...Winnings?” Definitely a question.

“Yeah, I actually met Jim in my undergrad. He went on to the PhD in Southern California and I went to work. You know he wasn’t even an actuarial science major?”

“Really? I had no idea.”

“Yeah, just plain old statistics. He worked with a couple actuary professors though. But didn’t take the tests until almost the end of his PhD. I’m still a little unclear on why.”

“Worked out well for him though.”

“Oh, it sure did, at least for those first few years.” There was a pause as the elevator hit the ground floor and they exited the car.

“How did you end up at Winnings, then?” Katie asked as we exited the building and walked towards the parking lot. The stormy clouds from earlier still hung in the sky, but refused to drop anything just yet.

“Well, he was a pretty avid runner, like you and me. We had kept in touch and done some races together in the intervening years. When he saw all the public outcry about Deba’s payout in 2024 from Jeptoo’s disqualification from the 2014 Boston Marathon, the idea for PED insurance was born. He gave me a call and I loved the idea. It was a side gig for me for a while, consulting when he had questions. Then in 2027 I left life insurance and came on full-time.” Hayden stopped as he reached his car, “This is me.”

“Don’t think I don’t know your pickup,” Katie smiled, “I’m not that new.”

Hayden smiled as she turned away and continued towards her car, “Have a good evening!” he called out.

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“So are you still dating Tara?”

Hayden took a second to respond as he focused on stepping up some rocks without slipping. “Yep, still enjoying it. Long distance is rough, though.”

“Does she make it out here much?”

“Not too much. Med school and all. But my schedule is a little more flexible and I love visiting her out in Boulder. It’s beautiful up there. Bigger mountains than this, that’s for sure.”

“But no beaches.”

Hayden nodded in agreement. He and Jim were halfway up the ski hut trail on Mount Baldy, one of their favorite trails to cover on longer weekend runs. Up ski hut to the peak, a few jaunts over to neighboring peaks, then down backbone back to the car. It always made for a beautiful morning in the San Gabriels.

Near the ski hut for which the trail was named, they stopped at a small spring-fed creek to refill their water bottles.

“Just about halfway up,” Jim noted. Not that Hayden needed to be reminded, but it was a ritual statement.

Hayden let the comment pass, and then started slowly, “You know, I’ve been thinking...”

“Nope. No work on the trails. We’ve talked about this before.”

“Just let me get this one off my chest. It’s about Olson.”

“Oh, what a year that guy is having. At least he’s actually winning some races unlike last year. Good to see him come through.”

“Yeah, yeah, but about his policy.”

“What about it?”

“His claims potential is huge. The guy got second American in five respectable races last year. Second to one guy. Every time. And that doesn’t even take into consideration the others in the top ten at those races who we also insure.”

Jim looked at Hayden, “Wellington is clean, we all know that. The guy’s straight as an arrow. The probability of him doping is so low that there almost isn’t any use in considering it as a possibility.”

“It’s a risk.”

“And you’re the risk guy, right? I may have a PhD, but you have the experience. If you’re so worried about it, figure out what we need to do to cover ourselves. Now c’mon. The sun’s only getting higher.”

Jim always turned a little sour when work was brought up outside of the office. Hayden turned to see Jim ten meters up the trail and started moving with a sigh. “I’ll see what I can do,” he muttered to himself.

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Hayden was exhausted. Emotionally and mentally mostly. Running had fallen by the wayside the past three months. It had all started on February fifth.

Since the Olympics were being held in Los Angeles this year, the US Olympic trials marathon was run on the planned Olympic course. Everyone who worked at Winnings showed up to watch, and Jim had worked out a special tent for them near the finish line. Hayden even convinced Tara to come out for the weekend and enjoy the event with him.

They spent the morning taking in the crowds. The marathon took a looped course, starting and ending near the coliseum, and Hayden made sure they arrived early to see the start.

During the marathon Hayden was glued to the large screen showing a livestream of the runners. Tara found her way to the recovery tent and was chatting up fellow medical professionals about optimal recovery strategies for athletes of such high caliber. When the runners hit ten kilometers to go, Hayden went back to the tent to make sure he had a good view of the finish.

“And here comes Conner Mantz!” the announcer roared. Mantz crossed the finish line in first and looked great. After a couple years of injury, he seemed to be back stronger than ever. Olson came in second, followed by Wellington in third. Clayton Young just missed the Olympic team, coming in a hundred meters behind Wellington.

Hayden talked excitedly with his coworkers who were also fans of the sport. The energy around the finish line was incredible. That evening, Hayden took Tara to a beach-side restaurant. Afterwards they went for a sunset walk on the beach and Hayden had proposed. Tara said yes. It was the perfect day.

The storm started five days later when Jim came into his office, “Wellington got a positive.”

“What?”

“A positive. USATF called to inform Clayton Young, and his agent phoned me.”

“We’re not ready for that. There hasn’t been enough time!” Hayden was starting to panic.

“Nothing’s final. No judgment has been passed. I need potential outcome analyses as soon as possible.”

The next week Hayden barely slept as he pored through previous bans and analyzed the financial effects of varying degrees of retroactive result nullification. 2026 was the key year. If those titles were stripped, Winnings would have to file for bankruptcy. There had not been enough time to build a safety net.

The ban was made official, and the results were stripped. The entire process took a while, but the writing was on the wall. Hayden was officially unemployed as of yesterday.

He sat in his small apartment and tried to will himself to pack up his things. The obvious move was to go to Boulder and be with Tara. She still had a year there and he loved the area. There were some insurance offices in Denver that he could commute to. But he felt unmotivated. It was his job, and he had failed.

His cell phone started ringing. Hayden looked down, sighed, and picked it up. "Hi Finn, how are you doing?"

"Probably better than you right now, I'm sorry to hear about Winnings."

"Yeah...it sucks."

"Are you holding up? How's Jim?"

"He won't talk to me. Not after that LetsRun article."

"Yeah, that was rough. I mean, it's the truth though. You weren't around when Olson's policy was set."

"That doesn't mean I'm some hero and Jim is a dum-dum."

"Did you even talk to Lucy before she wrote it? It sure sounded like she was alluding to a conversation."

"Never. She just totally extrapolated from the facts and my previous statements about wanting to cover ourselves from losses like this."

"Well then come on the podcast. Let's talk about it. Tell the true story."

"The true story is painful, Finn. I don't want to talk about it."

Finn paused for a minute. "That's fine. Open invitation though. And I know it's not what you want to hear right now but congrats on the engagement."

"Thanks." Hayden was tired of talking.

"Well, I just wanted to check in on you. This insurance stuff has done a lot of good for the sport. I know it's not going away but I hope you're still a part of it in the future."

"I don't know," said Hayden, "but thanks for calling. Bye Finn."

Hayden hung up as Finn said goodbye.

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It was a cold February morning, and Hayden went back inside after turning his truck on to let it warm up a little.



“Back so soon?” Tara joked.

“Ha. Ha. Never gets old.”

“Well when you do finally leave, good luck at work today.”

“Thanks, I’ll need it. We’re presenting our plans for the Spartan deal to Scott today.

“Will David be there?”

“Hm, oh no. Just Scott. He’ll take the final proposal to David before meeting with the Spartan team. But really David doesn’t need to look at it. Just a personal interest thing.”

“Well, it will be nice to be done with this one, won’t it?”

“Yeah, it brought back a few too many unpleasant memories.”

“You’ve handled it well. I’m proud of you.”

“Thanks honey. Anything big for you at work today?”

“Just the usual Tuesday patients. You better go get in that beater of yours before someone drives off with it.”

Hayden smiled at the joke as he walked back out the door.

The commute to Broomfield was just a tad longer than he would have liked, and usually pretty crowded at this time of day. But it was worth it for the beautiful scenery they lived by. Hayden always said that living far from work and close to recreation helped keep his life balanced.

When he walked stepped off the elevator into the office he found Courtney already at her desk, making some final edits to their proposal.

“Ready to go?” he called. She gave him a thumbs up without looking away from her screens.

Kilian and Katie arrived a few minutes later. Caleb was on a “vacation” which usually meant he was testing his winter mountaineering skills down in the San Juans. Not that the others needed to be there. In fact, he really didn’t even need to be there. This presentation was Courtney’s, and he was there for support. She would make a great lead someday. Actually, very soon he imagined.

Scott met Courtney and Hayden in the conference room at 10am. The presentation went better than Hayden could have hoped for, and Scott loved it. He had a few questions probing different scenarios but was thrilled with the final product.

Hayden drove home later that afternoon, smiling.

He was still smiling when he walked down the stairs into his basement and turned on the treadmill. Tuesday was a workout day, and with the frigid conditions outside he decided the treadmill was the lesser of two evils. Besides, he needed to be practicing in warm conditions as he prepared for his upcoming race.

A warm-up, four by fifteen minute hard uphill sessions, then a cool down. Hayden was happy with the effort. He wouldn't be breaking any speed records at Cocodona, but didn't think anyone would. It was a 250-mile race. Endurance for the win.

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Hayden grimaced as he sat down. His head was swimming, and the 70-degree weather felt so much hotter than it looks on paper. He downed some water as the aid station volunteers brought him pickles and potato chips, per his request. Kelly Canyon. 202.3 miles. Under fifty to go.

He was grateful for the aid station and the volunteers but was more motivated to reach the Fort Tuthill aid station in 8 miles. There his crew would be waiting, and he would get to see Tara. Maybe even put on a different pair of shoes. At least change socks. He thought that's what he had planned, but things were hazy in the mind.

It had been 64 hours of racing. Far beyond anything Hayden had done before, and he was suffering from the lack of sleep. He had taken a few naps at some of the earlier aid stations but guessed he was only at around 4 hours of sleep total. He stood up from the chair and started walking out of the aid station.

The next eight miles were the hardest of the race. Hayden had never understood how someone could drop out of a 250-mile race at mile 200, but now he did. 50 more miles seemed like too many miles. "Don't think about that." He muttered to himself.

He heard the aid station before seeing it. Motivated, he set his jaw and picked up the pace. Coming around the corner he saw the blessed tents. And there underneath them he thought he saw the bright purple hat Tara had been wearing this whole time. Staring at the ground to avoid tripping, Hayden made his way over the last couple hundred yards to the tents.

Upon reaching the tents, he was greeted with a hug from Tara and ushered into a camp chair by their crew vehicle. He had his eyes closed and flinched slightly when Tara put an ice bandana around the back of his neck. It did feel wonderfully cool, though. Hayden opened his eyes, then closed them again quickly. He had heard of people hallucinating once they got far enough into such a long effort. It hadn't happened to him yet, but he thought it must be happening now.

Hayden opened his eyes again, and Jim was still standing off to the side, talking to one of the aid station volunteers. He wasn't sure about auditory hallucinations, but this sure seemed real. Shame, anger, and confusion began to build in the pit of his stomach.

"What's he doing here?" he hissed at Tara, who was still behind him, rubbing his shoulders.

"Oh, you mean Jim?"

Hayden made the effort to turn his head slightly as if to look at her. "Who else?"

"Well, he says he's going to be your pacer. Here to the finish."

"I don't need a pacer. Also, that's weird."

“C’mon. He used to be such a good friend. I’m sure he’s trying to extend an olive branch.”

“Olive branch! He’s the one who stopped talking to me!”

“And when was the last time you reached out?”

Hayden sat in silence. He didn’t have the mental energy for this right now. Not with under 40 miles left. If Jim wanted to spend 12 hours on the trails with him then fine, but he doubted it would go however Jim was hoping it would go. “I want a fifteen minute nap. Tell him to be ready to go when you wake me.”

Tara pressed lightly on Hayden’s shoulder, and his eyes opened. “Did you sleep?”

Hayden nodded, “Time to finish.”

“Time to focus on getting to the next aid station,” Tara corrected him. Small bites or be overwhelmed. Hayden’s focus was slipping.

He walked out of the van and towards the aid station volunteers to check out of the aid station. As he left the shade of the tents Jim fell into step beside him. Hayden grunted, Jim nodded.

It was a long seventeen miles to the next aid station, but they fell into a rhythm. Jim out in front, Hayden following behind, just like back in the San Gabriels. But no talking. They walked in silence, Hayden with his eyes fixed on the ground, looking up occasionally when the trail was smooth.

After the Walnut Canyon aid station, the course was flat to downhill for a little bit before turning up towards Mt. Elden, a brutal 2,000’ climb that ended at the last aid station, nine miles from the finish line.

The climb took everything out of Hayden. He sat for twenty minutes at the top of Mt. Eldin, staring at his feet, dreading the final nine downhill miles. He looked up and saw Jim standing off to the side, looking concerned. That made his decision. He would not fail in front of Jim. On wobbly legs, he stood up and checked out of the aid station.

Hayden led the way on the descent, and Jim looked on from behind. Three miles after the aid station, Hayden suddenly stopped. “Why are you here?” he shot, still facing forwards.

“To...apologize.”

“Why?” still sharp.

“Because you’re a friend. I shut you out. I’m sorry.”

“But why here? Why now?” softened just a little.

“You know I’m good friends with Jamil. He told me your name was on the start list. I’m in Arizona now anyways, working at ASU. The trails seemed fitting...” he trailed off.

There was a long silence. Hayden turned around slowly, and Jim could see tear streaks in the dust on his cheeks. “But why?” he asked again, more plaintively.

“When Winnings shut down, I was in a bad place, man. It felt like my whole world had come crashing down. I dunno, I guess I believed the media and thought you had turned on me too, like you just used it to get some big job in Denver. I didn’t want to talk to you or anyone.” Jim looked around at the scenery and wiped his forehead. “But I know I hurt you too. I’m sorry about what I said. I’m sorry for never reaching out.”

Hayden let that sit for a minute. Just when Jim was about to open his mouth again, Hayden said, “Well, thanks. It’s nice to run with you again. Will you lead us home?”

Jim was a little perplexed at the sudden change in conversation but started down the trail with Hayden close behind.

With around a mile left, Jim went off ahead to let everyone know that Hayden was finishing. Cowbells rang and people cheered as Hayden put his arms up and crossed the finish line. On the other side Tara grabbed Hayden in a huge hug, effusing how incredible he had done. Jim stood off to the side, with an awkward smile on his face. In his last act before collapsing to the ground, Hayden walked over and gave Jim a big hug. “I forgive you, and I’m sorry too.”