

2.

Reverdy Harper was angry. Melissa hadn't warned him that he'd be walking into a conference room in which almost half of the chairs were missing. This was exactly the kind of thing that knocked him off his game, and it was unusual for Melissa to forget to warn him about something like that. From his vantage point at the head of the table, the room felt unbalanced, like it might tip over and throw him against the wall. Rev wanted to ask Melissa why, exactly, the room was suffering from a sudden lack of chairs, but he was prevented from doing so by the second cause of his discomfort: the young man sitting directly to his right.

"Young" was a bit of a crapshoot, because the man's face had an indeterminate quality that made it difficult for Rev to make judgments about his age, his background, or anything going on inside his head. His grey eyes gave away nothing at all, despite their size, and meeting them brought on a slippery sensation that Rev didn't like at all. The close-cropped hair and perfectly-shaven jaw showed an attention to his appearance that Rev had to admire but he stopped short as he regarded the young man's sleeves; rolled up to the elbows, flawlessly, without so much as a wrinkle. To what lengths did this young man go in order to fold them so perfectly? There would have had to be an iron involved. How else could one explain the complete absence of wrinkles? He must have done it *before* putting the shirt on; it wasn't physically possible to roll them so well while they were actually occupied by one's arms. Unless he had help. But from who? A spouse? A lover? Who would fuck someone whose eyes looked like they'd been carved out of a piece of the Berlin Wall?

Rev ordered his mind to return to the room, where it belonged. Why should such inconsequential details make him so uncomfortable? And why was it so upsetting that this young man was sitting between him and Melissa? Melissa never sat next to him at meetings. There wasn't anything about this meeting that would cause that to change.

"I apologize," the young man said suddenly.

"Whatever for?" Rev asked.

"Miss Halcyon is rarely late."

"I'm sure she has a perfectly good reason for being late."

"She does," the young man said in a tone that Rev was inclined to interpret as admonishing. "She's dependent on mass transit. The vagaries of MUNI have been known to upend her schedule on occasion."

Rev realized that he did not know the man's name. This gave him a clear opportunity to normalize the situation. "You know, I don't think we've been formally introduced. I'm Reverdy Harper."

He offered his hand. The young man looked at the hand, then at Rev. "We were introduced by your assistant approximately ten minutes ago. We shook hands then."

Missella, listlessly tapping her pen against her yellow legal pad, was no help.

"We were?"

"Temporary short-term memory loss is a common symptom of nervousness. There is no need to be nervous. Miss Halcyon and I are professionals. We have done this many, many times—"

"I . . . uh, I really—"

“—and so I don’t mind repeating my name. My name is Alex. But I would prefer not to shake hands again. Nothing personal.”

Rev slowly retracted his hand. “And what is your job, exactly?”

“I am Miss Halcyon’s interpreter.”

“Her what?”

“Her interp—”

“Why does she need an interpreter? Is she foreign?” Cultural differences in behavior presented endless opportunities for embarrassment, and language gaps never failed to trip him up. Asians were the worst. Rev’s conference room was regularly filled with people from Tokyo, Hong Kong, and Beijing. Was Rev supposed to shake hands or bow? Establish eye contact or scrupulously avoid it? Was smiling a sign of weakness? Was not smiling a sign of inhospitality? Was laughter disrespectful? He’d once asked Melissa to put together a spreadsheet of cultural expectations, sortable by city and country. Melissa responded to this request with a slight rise in the corner of her mouth. If she were inclined towards guffaws—and thank goodness she was not—she would have guffawed. She honored him by never mentioning the request again. Still, Rev wished such a spreadsheet were possible. Somewhere, in heaven or elsewhere, such a spreadsheet existed. But now, on this imperfect earth, in this conference room, it did not.

“No,” Alex said, “Miss Halcyon is not foreign.”

“Then why on earth does she need—”

Rev was interrupted by a mechanical whirring sound. A large, complicated machine was entering the room. Rev figured it was some new custodial device, maybe an industrial-grade version of those new room-cleaning robots. If so, its programming wasn’t sophisticated enough

to identify rooms in which meetings were about to happen. Rev looked at Melissa to see if she was planning on doing something about the intrusion. She was already standing. So was Alex. Neither of them seemed to be planning on doing anything about the machine, though. Rev looked at it again. Slowly—much more slowly than he would admit to himself later—Rev realized that this machine was carrying Miss Halcyon. It whirred across the room, through the space that had been vacated of chairs, sidling up to the table on Rev's left, across from Alex and Melissa.

“Hello Mishter Harpher. I am Mish Halshyon. Itsh nighsh to meet you.”

“Hello Mr. Harper,” said Alex, “I am Miss Halcyon. It's nice to meet you.”

Rev stared. Then, remembering himself, he stood up. He extended his right hand. Miss Halcyon lifted her left hand, the one with which she had been operating the joystick that guided her chair. It hovered in the air over the joystick, shaking slightly. What was she doing? Was Rev supposed to reach over to her? If so, he would need to switch hands. He withdrew his hand, offered his other one, then reversed again. He ended up leaning over, awkwardly taking her hand as if he were going to kneel before her, like a suitor. Her hand was slender, bony, and remained limp in Rev's grasp. It was impossible for him to tell when the handshake was over.

“Pleashe,” Miss Halcyon said finally, “Shit down.”

“What?”

“Please,” Alex said, “sit down.”

This was far, far worse than Asians. Rev sat down.

Miss Halcyon's fingernails were well manicured, long, and polished ruby-red. The hand with which she'd taken Rev's rested on the joystick of her chair. Her other hand, angular and

skeletal, rested against her stomach. She held her head to one side, arranging her wheelchair so that she could look Rev directly in the eyes. And she was not shy about staring. The intensity with which her gaze bore into him wasn't just a matter of limited head movement. Rev recognized in Miss Halcyon a simmering volcano. He was awed. Her blue silk blouse with sleeves tailored to match the different lengths of her arms, her high-heeled shoes in a shape that would not have fit anyone else's feet—Rev understood that she'd had these items made especially for her, that she knew how she wanted to look and how to go about looking that way, right down to the thick, elegant knot into which her hair had been arranged. Whoever had done her hair—was it possible that *she* had done it herself?—had situated the knot so that it didn't interfere with the headrest of the chair.

And Miss Halcyon had been the one to tell everyone to sit down. She had assumed control of the room. And Rev had not consciously ceded control.

“Sho,” Miss Halcyon said, “why are we here?”

“So,” said Alex, “why are we here?”

“I thought, uh—” Rev looked over at Melissa. “I thought that you'd already been informed of that.”

“Yesh, buth I wouldh likhe tho hear ith in your own wordsh.”

“Yes, but I would like to hear it in your own words.”

“I really don't see the need to repeat ourselves. We are paying you by the hour, correct?”

With all due respect to Melissa, Miss Halcyon said, who did a wonderful job communicating and making all of the arrangements, it did not appear that Mr. Harper had been

fully informed about how Miss Halcyon's work proceeded. No offense to Melissa, of course.

"None taken, Miss Halcyon," Melissa said.

How had she understood all of that without Alex's help?

Miss Halcyon then launched into what sounded like a practiced monologue. As it unfolded, punctuated by Alex's interpretations, Rev felt an increasing sense of dislocation. He knew he should keep his head turned toward Miss Halcyon, but her eyes, which bored into him from a face whose expressions didn't adhere to any rules that Rev could understand, made it difficult. Looking at Alex wasn't any better, with his blank affect and freakishly perfect sleeves, and anyway, Rev had spent enough time with interpreters (usually for Asians) to know his attention should be on the original speaker. Rev ended up staring at the ring of moisture forming at the bottom of his water glass.

"You have hired us to solve a problem," Alex was saying, "and we will solve that problem. But the route to that solution is different from what you think it is. *Think* is the important word here, because it is what you think, and how you think it, that has brought you to where you are now. The route to your solution goes *around* the way you think.

"As we solve your problem, we will also be solving the problem of how you think. If you don't change how you think, your problem—or, what you think of as your problem—will come back again, and worse. It will cost more money than it is costing you now. Or maybe, when it comes back, it won't cost you money at all. It will cost you something far more precious.

"So, Mr. Harper, I need to hear how you describe your problem. I need to hear you describe what, exactly, you think the problem is. Melissa, as articulate and competent as she is, cannot be the one to describe it. It must be you."

Rev welcomed the ensuing silence like the withdrawal of a doctor's needle. No one, in the entire history of this conference table, had spoken to Rev this way.

"Miss Halcyon," he said, falling back on a familiar reflex, "I appreciate your candor, but I'm sorry to say that your choice of words makes me realize that we won't be able to work together."

"You will noth shurvive the lawhshuit."

"You will not survive the lawsuit."

"Your dishabledh analysht hash been shpeaking with a rephorther from the chronichle."

"Your disabled analyst has been speaking with a reporter from the *Chronicle*."

Melissa glanced up quickly. She was just as shocked as Rev, which disappointed him. "I assure you," he said, "this bank can survive this kind of lawsuit."

"I have no douht of thaht. I'm noht talkhing abhout the bankh."

Rev's stomach lost altitude. He covered by forcing out an incredulous laugh. "Miss Halcyon, I don't know how you come by the information you come by, but—"

"Charefulh reshearch."

Rev had gotten over the awkwardness he felt in addressing Miss Halcyon directly. "One man's research is another man's hearsay. This meeting is over."

"Mr. Harper."

Another first, in a morning of firsts; Melissa never spoke to him directly in the middle of a meeting, unless it was to deliver information. Rev stopped, halfway out of his chair. With a slight tilt of her head, Melissa communicated to Rev just how thoroughly she'd been blindsided

by Miss Halcyon's news. She also managed to pack into that head-tilt that Miss Halcyon had earned the right to be heard through to the finish.

But what was that on Alex's face?

"Are you smirking?" Rev asked.

"Me?" said Alex.

"Is Melissa smirking?"

"No."

"And we know your boss over here isn't smirking. *Can* she smirk?"

Melissa winced at this, causing Rev a moment's regret.

"Miss Halcyon hasn't ever smirked in my presence," Alex said, "but that doesn't mean she can't do it."

"Either way. I'm talking to *you*, obviously. Did. You. Smirk."

"Pleashe, Mistor Harpher," Miss Halcyon said, "We have ohnly your besht intereshts in mihnd. Shit down."

Rev's collar was feeling tight. He was allowing himself too much indiscretion, and he knew it. Miss Halcyon was in complete control of the room. He sat down.

#

The person responsible for putting Reverdy Harper in this situation was George Gray, the qualitative analyst that Miss Halcyon had mentioned. Mr. Gray was the sole survivor of a car accident that had killed his wife and his daughter, and had left him paralyzed from the waist down. On his return to work, Mr. Gray discovered that the bathroom on his floor was not accessible to wheelchairs, and his next phone call was to his lawyer. Rev, who never had much

trouble building resentment, wasn't able to muster a whole lot of it for George Gray. His situation was too dire, too far beyond the realm of what Rev considered typical for human experience. And though the lawsuit seemed opportunistic to Rev—had the bathroom situation bothered Mr. Gray before the accident?—he understood that someone in Mr. Gray's position might be looking for concrete ways to exorcise his grief. No, the person who was really responsible for saddling Rev with Miss Halcyon and her sociopathic assistant was none other than his boss, Ash McKinley: the president and CEO of Pacific Bank & Trust. In a flagrant violation of typical bank practice, Ash had assigned Rev to oversee the George Gray situation. The news had come from Melissa, in the form of a manila folder with a blue sticky note on the front: four words, written in Ash's blocky handwriting:

THIS ONE IS YOURS.

Rev scanned the contents. Among the enclosed documents was the letter from George's lawyers, outlining the terms of the complaint.

"Why am *I* looking at this?" Rev asked Melissa. "This is an HR problem."

"HR has been informed, and they will be assisting, but it appears that Mr. McKinley wants you to manage the case."

"Me. He specifically wants *me*."

"Yes."

"Ash McKinley said to you, 'I want Reverdy Harper, chief investment officer of this bank, to handle a personnel issue.'"

"Not in so many words."

"Why?"

“I didn’t feel it was my place to inquire, Mr. Harper.”

Rev nodded resignedly. He finished reading the letter. “How is it we’ve never had this problem until now?”

“We’ve never had an employee in a wheelchair until now.”

“We’ve had people on crutches. Every winter. They break their legs skiing at Lake Tahoe.”

“Crutches aren’t wheelchairs,” Melissa said, “and they’re not permanent.”

Rev finished reading. He held out the folder to Melissa. “I remember hearing somewhere that this building is already in compliance with the Americans With Disabilities Act.”

“Mr. Gray is suing under the Californians With Disabilities Act, which is more stringent.”

Rev sighed and looked at the letter again. “The grievance list mentions the women’s bathroom on six.”

“It does.”

“Mr. Gray is a man.”

“He is.”

Rev gave Melissa his best helpless, confused look. He tried again to hand the folder back to her. “Find out if he can actually sue for that.”

“I did. He can.”

“Okay. So what do we do?”

Melissa, of course, had already done the research. There was a consultant, she said, someone who came highly recommended. Melissa had been in touch; an appointment had been scheduled. All Reverdy needed to do was show up.

“Great,” Rev said, “that’s just great.”

At his next meeting with Ash, a couple of days later, Rev broached the topic. Why, he wanted to know, was he being asked to manage what was, at its essence, a human resource problem?

“It’ll be good for you,” the old man had said, “stretch you out a bit.”

“Why do I need stretching?”

“Everyone does, from time to time. Some of us need it more than others. Look at it as a learning opportunity.”

There was no arguing with Ash. There never was. Ash McKinley had been at the helm of Pacific Bank & Trust for nearly thirty years. Rev had become aware of Ash McKinley at the end of the second year of his MBA, when Ash was invited to be the commencement speaker. Rev wasn’t planning on attending the ceremony, seeing as it wasn’t his own, but his classmates told him that an address from Ash McKinley, the Dinosaur of San Francisco, was not to be missed. In his address, Ash warned about the growing reliance on Chinese investment in the US bond market. He pointed to countries in South America whose economies suffered for being based on the sale of one product, encouraged by the industrialized world, and then made into victims by that same industrialized world when their economies inevitably failed.

“I call on the hearts and minds of those who are graduating today to diversify the market,” Ash decried, “and not just economically. We need to diversify socially, politically,

artistically, and most of all, intelligently. This is not just a job for bankers, economists, investors, and hedge-fund managers. It's a job for anyone with an investment in the future of this country as place where anyone can build a life, where everyone has the same opportunity, where no one is denied access to health care, education, or safe, reliable housing.”

This was met with no small amount of snickering. As Rev now discovered, Ash McKinley was a not-so-closeted liberal—practically a socialist—who had somehow come to lead the fourth largest bank in San Francisco. Mike L'Amato, Rev's best friend, leaned in and whispered that if Ash wanted to make it home in time, he might want to leave as soon as possible, since he was obviously taking mass transit. But where everyone else saw an object of ridicule, Reverdy Harper saw an opportunity. His classmates were eyeing entry-level positions at Wall Street investment banks, with an eye towards quick ascension and large rewards. Rev was no different in wanting a sizeable paycheck, but he also wanted his name engraved on something large and permanent. He wanted to rule over an entire financial institution, and that would never happen if he followed Mike L'Amato to New York. Ash McKinley, with his sixties-era platitudes and touchy-feely ideas about the role of money in society, was a sitting duck. If Rev maneuvered correctly, bided his time, and worked his way up one rung at a time, he could one day be sitting in Ash McKinley's chair, with his view of—the Golden Gate Bridge?—whatever affluent people in San Francisco had a view of.

Mike, predictably, thought this was the dumbest idea he'd ever heard. “You're gonna be bored,” he said.

“Occasionally,” Rev said, “but not forever. And I'll have a normal blood pressure reading when I go to the doctor.”

“If you can afford a doctor. Also, if you work for that bank, nothing you touch will get anything more than six percent.”

“I’ll have satisfied investors.”

“You’ll have dumb investors. You’ll have low-expectation investors. You wanna be stuck with a bunch of newlyweds who are *thinking about the future*? Who are *in it for the long term*?” Mike made air quotes. “You want to be handling a bunch of 529 plans? You want your biggest thrill to come from choosing between small-cap and mid-cap?”

“I’ll be running an entire bank, Mike.”

“Yes. A bank with a—” He yawned. “—venerable history.”

Mike was referring to Ash’s boast that Jack London had opened his first savings account with Pacific Bank & Trust. He’d also outlined the way he’d turned it from a simple savings bank into the Bay Area investment engine that it was today, all without the aggressive tactics of Bank of America or Wells Fargo’s strategy of nickeling-and-diming its poorest account holders.

“I will inherit that history,” Rev said, “and write a *new* history.”

“Well. Good luck with that. You can always call me when you need a little excitement.”

Rev began a correspondence with Ash McKinley that lasted through the final year of his MBA. He professed an admiration for Ash’s values, his steady-as-she-goes approach to banking, his disdain for risky strategies whose sole purpose was to enrich shareholders. Ash, for his part, was thrilled that one of his speeches had found a pair of receptive ears. He encouraged Rev to think critically about everything he was learning. Who was the stated beneficiary of a given investment strategy, and who was the real beneficiary? What information did a business organization chart reveal, and what did it hide? Rev regarded these philosophical inquiries as

more evidence that Ash's time as the titular head of Pacific Bank & Trust was limited. No one really cared about these kinds of things anymore. In his letters, however, Rev pretended to take Ash seriously, provide barely researched, half-baked answers, just to keep Ash's esteem. And it worked: Rev was hired as associate analyst the moment he graduated. Mike L'Amato went to New York, where he'd secured himself a position at Lehman Brothers.

Rev's ascension through the ranks of Pacific Bank & Trust was slow and steady.

Although his number-crunching abilities were above average, and he had a fair amount of skill at constructing models, his powers of prediction were conspicuously lacking. For this, he relied on Mike, who was always happy to share information. To him, it demonstrated the superiority of investment banks over traditional banks and, by extension, of New York over San Francisco, and the entire West Coast. Rev was steadily promoted through the ranks. On the day he became head analyst, Ash called him into his office for what Rev assumed was going to be a special congratulations. Instead, after motioning for him to sit down on the leather couch that faced the window with the view of downtown—and the *Bay* Bridge, not the *Golden Gate* Bridge—Ash asked him one of his annoying, unanswerable questions.

“Tell me, Reverdy,” the old man said, “would you say that numbers were invented or discovered?”

“Are they . . . what?”

“This is an important consideration. In your new position, with your new responsibilities, it is now your job to think deeply and thoroughly about numbers and what they represent. The question I'm asking is an ancient one, Reverdy. It was asked by the ancient Greeks. Also the ancient Chinese. They were smart fellows, all of them. Humanity has taken a few steps

backwards since then, in my estimation, but now I'm asking *you*. Numbers. Invented or discovered?"

"Um—"

"Are they a product of the human mind, dependent upon it for their existence? Or were they around before there were human minds around to perceive them?"

"They're numbers. They just exist. To be honest, I'm not really sure I understand what you're getting at."

Ash walked over to his desk. He returned with a paperweight—a ceramic model of the Transamerica Building, encased in glass, about the size of Ash's fist.

"What I want to know is, are numbers like *this*?"

Ash tossed the paperweight. Rev wasn't expecting the throw. His hands flew up to catch it, but he was a fraction of a moment too late. The paperweight arced past his fingers and landed right in his crotch. His lungs emptied themselves.

"That should help you think about it," said Ash. "I want an answer in one week. Congratulations on the promotion, by the way."

When Rev told Mike what had happened, he laughed continuously for a solid two minutes. "He did *what*?" he asked, when he was finally able to speak again.

"He dropped a paperweight in my lap."

"Ash McKinley dropped a paperweight on your nuts! Oh *man!*"

"I said *my lap*."

"If the balls were not involved you would not be telling me about it."

"But what do you think?"

“I think Dinosaur McKinley has a better sense of humor than was previously known.”

“No, I mean about the invented versus discovered thing.”

“Who gives a shit?”

“Apparently me. Or I’m supposed to, anyway.”

“Look, my friend. You have a master’s degree in business administration, not a PhD in philosophy. Your job is to make money. That’s what numbers stand for. Dollars.”

“I know that, and *you* know that, but Ash wants an answer.”

“How old is that guy now? He’ll probably forget he asked. He probably *already* forgot he asked. Oh, congratulations, by the way—”

“Thanks.”

“—for becoming head analyst at the most boring bank in the world. How many loans for 30-year mortgages did you sign off on *this* month?”

“Fuck off.”

“Any day, my friend, any day.”

Rev decided to do some actual research into Ash’s question. He read articles he could barely understand, by scientists and philosophers. One of them said that mathematics was an abstraction, that it was imposed on the world by humans; in other words, it was invented. But then there was another article that described how mathematics not only had the power to explain but also to predict, which somehow meant that it was discovered. Rev tried to form an opinion on the issue, but each argument was equally convincing and unconvincing. Finally, he decided that this was just a form of intellectual masturbation, and his time would be better spent actually

masturbating. The week went by, and Ash never followed up. Once again, Mike was proven right.

Reverdy had an excellent tenure as head analyst. The analysts in his stable were a sharp bunch, so Rev was able to rely on his ability to produce concise, attractive reports. Of course, he checked everything against Mike's advice, ignoring his admonition that he should really consider expanding the bank's outdated concept of risk. There was much more money to be made, he said, if only Pacific Bank & Trust were willing to move just a little bit out of the center and closer to the edge.

"I'm just not in a position to do that," Rev said.

"Translation: you're too much of a pussy to do that."

"We have a hierarchy here. Maybe you're not familiar with those."

"More like the position of *pansy-assed butt-licker* doesn't exist in the Lehman Brothers hierarchy. But don't worry. Soon you're going to be CIO."

"Really? How?"

"Because I am here to tell you that the NASDAQ is going to implode."

"What makes you say that?"

"If you were working at a real bank, you'd already know the answer to that. Instead, you rely on this New York sharpshooter to do your dirty work."

"You enjoy it. You *revel* in it."

"And that is the gospel truth. My life philosophy these days? If it doesn't give you gloating rights, don't do it."

"So. Imploding."

“Right. What’s the NASDAQ composed of these days?”

“Tech stocks, pretty much.”

“Pretty much? Is that how the chief analyst of the fourth largest bank in San Francisco describes the hottest market index? *Pretty much* composed of tech stocks? How about *totally* composed of tech stocks?”

“Do you have a point?”

“It’s all going bust. Any day now.”

“Bullshit.”

“The man is sitting at ground zero and he doesn’t even know what he’s sitting on. Reverdy Harper, all of that venture capital is invested in absolutely nothing. For the last five years, any shithead with an idea coming out of his ass could get some investor to hand him a few hundred grand. Those investors are going to ask for a return, any minute now. And you know what?”

“There isn’t a return.”

“Hey, hey! Balmy winters haven’t made you so stupid after all! Those dot com dipshits who work around the corner from you don’t have business plans. And now it’s starting to shake out.”

“How do you know this?”

“Let’s just say there are certain numbers I see way, way, way before you do. How far into the NASDAQ is that bank of yours?”

“Not too far. You know Ash McKinley.”

“But far enough to hurt.”

“You could say that.”

“Pull out now and come on her tits instead. You’ll be the better for it.”

“All of my analysts are producing numbers that go up, not down.”

“Yeah, it will look crazy, but in a few months you’ll look like a fucking oracle. And then—”

“Promotion time.”

The current CIO was positively evangelical about the technology sector, believing that it operated by new rules that made it immune from traditional swings in the economy, and most of the board members were enthusiastic members of his church. Rev had no such lofty ideas about the dot-com boom, but neither did he have any internal sense that the whole project was about to go bust. He just trusted Mike, who had yet to steer him wrong, and so he had no qualms about circumventing the CIO and taking the prediction straight to the old man himself.

“I never liked tech,” Ash said. “It’s all fine to invest in an idea, but if the idea doesn’t lead to something solid, something you can kick, it isn’t an idea at all. I don’t even know what this dot-com crap is all about, half the time. Let’s stay with the IBM’s and the Apples and the Microsofts, but let’s get out of everything else. One question, though.”

“Yes?”

“Are you just acting on a hunch? Or do you know something?”

Rev was ready for this one. “I’ve got a friend in commercial real estate. He’s told me per-square-foot rates are upwards around fifty. New startups are starting to look elsewhere, and current ones are either trying to re-negotiate their lease or are getting ready to move.”

“Or fold.”

Rev smiled and shrugged.

“So the money is drying up, you say. Interesting.” Ash patted Rev on the shoulder. “It’s a pretty small detail to hang such a huge strategy shift on, but it’s just the kind of detail that matters. Nicely done, Reverdy Harper. Nicely done.”

The board resisted, but with Ash firmly behind the change in direction, all dissent was relegated to murmurs and whispers. When the bubble burst, and other banks began listing dangerously, Pacific Bank & Trust was left standing tall, and those whispers turned to shouts of joy. Ash was hailed as the man who could cut through all the nonsense, whose financial sense was never thrown off by the latest bright and shiny distraction. Within three months, the old CIO had resigned. Ash recommended Reverdy to the board as the right man to fill the role as PB&T sailed into the post-dot-com era.

The board met to vote in the summer of 2001. Their decision was unanimous.

One week after Rev had moved into his new office, a man he’d never met before appeared in his doorway. With his white linen suit and leather sandals, he looked as though he’d just stepped off a plane from Hawaii. There was even a pair of sunglasses on top of his head, nestled into his thick black curls.

“Reverdy Harper?”

“Yes?”

“As in, Reverdy Harper the new chief investment officer?” The man made pistols with his hands.

“Uh—” Rev was still getting used to the title. “—yes. That’s me.”

“Timothy Beaumont the third.” Rev’s visitor strode across the office. He dropped one pistol. The other turned into an offered handshake. Rev accepted it. Timothy Beaumont’s hand was cool and smooth.

“Nice to meet you, Timothy.”

Timothy sat down in one of Rev’s chairs. “I hope you don’t mind me coming by unannounced. I wanted to offer my congratulations in person.”

“Oh. Thank you.”

“You do know who I am, right?”

“Actually . . . you’ve caught me a little flat-footed. I’m sorry.”

Timothy Beaumont waved Rev’s apology away. “No worries. Completely understandable, completely understandable. I’m on the PB&T board of directors.” He took a card from his breast pocket and offered it to Rev. “Also the president of Kleinholtz Consulting.”

“Which I *have* heard of,” Rev said, by way of recovery. He took Timothy’s card.

“Of course you have. How are you enjoying the new digs?”

“Pretty awesome,” Rev said. “The view’s unbeatable.”

“Almost unbeatable,” Timothy said. “There’s at least one office in this building with a better view than yours.”

Rev wasn’t sure what he was getting at, but he laughed anyway. “There certainly is.”

“But it’s permanently occupied, right? No point in longing for what you can’t have, right?”

“That’s right.”

“For the foreseeable future, anyway.” Timothy put one sandaled foot on his opposite knee, giving Rev an unobstructed view of his toes. Rev was unaccustomed to seeing bare toes while at the office. He knew that becoming CIO meant getting used to a different class of visitor, but he hadn’t thought that class would consider shoes to be optional.

“Well,” Timothy continued, “I don’t want to take up too much of your time. I just wanted to get a face to the name. I also wanted to let you know that we—and by *we*, I mean the entire board—we’re really excited that you’re sitting in that chair. We like the way you think, and we know you’ll bring in some fresh air.”

“I certainly hope so.”

Timothy Beaumont the third stood up, offering his hand again. “A pleasure.”

“Yes,” Rev said. “A pleasure.”

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Miss Halcyon had suggested that they go visit George Gray’s cubicle. As they rode the elevator down to the third floor, it occurred to Reverdy that although he’d probably met Mr. Gray at a holiday party, or some other bank-wide event, he had no real idea who he was, what he looked like, or where he sat in the field of analyst cubicles.

“Row six, cubicle five,” Melissa said, as they stepped out of the elevator.

“Thank you,” said Rev. He led everyone to Mr. Gray’s cubicle and knocked on the side of the entrance.

George Gray began turning his wheelchair around. It wasn’t an easy task, as his old office chair was still in his cubicle.

“Here,” Rev said, “let me move that for you.”

George Gray stopped working at his wheelchair. He blinked at Rev through thick bifocals, which had the effect of making his eyes into split-level silver dollars. “You can’t,” Mr. Gray said.

“Can’t what?” Rev asked.

“You can’t move the chair.”

“Sure I can.”

“Where do you think you’ll put it?”

“Out here in the walkway.”

George Gray’s grin was like a trap springing shut. “Fire hazard,” he said.

Rev looked at Melissa. “Isn’t there some place that we put this?”

“Surplus,” said Mr. Gray, “but the order has to go through first.”

“How long does that usually—”

“Two weeks.”

“And when did you—”

“A month ago.”

George Gray continued turning his chair around, using his foot plate to push his old office chair along the cubicle wall. Rev had to move out of the way. When the operation was finished, George Gray rested his elbows on his armrests.

“Okay then,” Rev said, “I don’t think we’ve been ever been properly introduced. I’m —”

“I know who you are.”

“Right. Of course you do.”

“Did you come down here to talk about the Zahrani Industries mess? Because all of us are looking for a little direction.”

Rev glanced around. Was the analyst floor always this quiet? “Now isn’t really the right time to discuss this, George. Frank Lewkowitz and I are discussing the situation, and soon we’ll be—”

“You’ve discussed it with Frank already? News to me. And to him, I bet.”

How long ago was the accident? Should George Gray even be at work? Rev wondered if there was some provision for forcing victims of family tragedies to take huge, extended leaves of absence. He was about to suggest something along these lines to Mr. Gray when Melissa suddenly pulled him out of the way. Miss Halcyon was moving her chair into the cubicle entrance.

“Hello Mr. Gray,” she said. “I am shorry to interrupth, buth we are shorth on thime. My name ish Amelia Halschyon.”

George Gray’s silver dollars blinked once. Rev took some pleasure in seeing him go through the same discomfort he himself had gone through just a little while ago.

“I’m . . . I’m sorry,” George Gray said, “I didn’t quite catch your name.”

Alex slipped in next to Miss Halcyon, pushing Rev even farther out of the way. “She said, ‘Hello, Mr. Gray. I am sorry to interrupt, but we are short on time. I am Amelia Halcyon.’”

“Oh. Hello.”

“You are anghry.”

“You are angry,” Alex said.

“It takhesh shome thime to ghet chomforthable ushing a wheechair. Thish may be hardh tho believe, bhut in thime you will be able tho ushe ith without thinking.”

“It takes some time to get comfortable using a wheelchair. This may be hard to believe, but in time you will be able to use it without thinking.”

Mr. Gray laughed through his nose. “Who the hell are you?”

Through Alex, Miss Halcyon explained that she was aware of Mr. Gray’s pending lawsuit, and that it was her job to bring the bank in line with the Americans With Disabilities Act, the Californians with Disabilities Act, and, most importantly, with Mr. Gray’s new expectations for his working environment. Mr. Gray was not yet clear what those expectations might be, she said, but he should begin thinking about them as soon as possible. Additionally, having a wheelchair was not an excuse for failing to take responsibility for his own life.

Mr. Gray stared blankly at Alex throughout, but at that final pronouncement, his face turned the color of an overripe tomato. “What did you just say?”

“I am very shorry for your losh, Mishter Gray. For moshth pheophle, whath you have gone through ish inchonshievable. Buth the factsh of your life are whath they are, andh the only what tho findh anything likhe happhinesh ish to findh accephtansh.”

Rev did not think it possible for Mr. Gray’s face to turn any more red. By the time Alex had finished interpreting, Mr. Gray’s knuckles were white against the black armrests of his wheelchair. “If you came here to preach self-help bullshit at me—”

“We haven’t h,” Miss Halcyon said. “We have chome here tho measure your chubicle.”

Miss Halcyon wheeled out of the way while Melissa, insisting that HR would overlook things for the time being, moved his old chair out of the cubicle. Then she asked Mr. Gray to please wheel himself out of the cubicle. Mr. Gray begrudgingly complied.

Rev found himself pinned between George's wheelchair and Miss Halcyon's, and separated from Melissa. There was barely enough room for him to stand. George's left elbow was less than an inch from Rev's waist, and the wheel of his chair was pressing into Rev's toe. There was nothing for him to do but fold his hands behind his back and act like he was perfectly comfortable with the situation. Meanwhile, Alex had taken a notepad, a pencil, and a tape measure out of his satchel and had gone to work. He measured the width of the cubicle door and the height of the desk before lying down on the floor and sliding under the desk itself.

"If we pull out of the contract with Zahrani," George Gray said quietly, "millions of dollars will be exposed. But I'm sure you've thought of that."

Rev ignored him. "What's Alex doing?"

"Making sure there is enough room for Mister Gray's wheelchair after adjustments," Alex shouted from underneath the desk.

"Of course if we stay with them," George said, "we might end up being implicated. But I'm sure you've thought of that, too."

"Rumors and hearsay," Rev said.

"Maybe."

Rev was suddenly furious. Why was he even having this conversation? With an *analyst*? "Register your concerns with Frank," Rev said through his teeth.

"Oh, believe me, I have."

Finally, Alex stood up, brushing off his pants. He tore a sheet from his notepad and, reaching over Mr. Gray's head, handed it to Rev. "These are the adjustments that need to be made. They don't require any extra equipment, so they can be done immediately. Mr. Gray will be much more comfortable."

Alex's handwriting was rendered with frightening precision. Rev felt inexplicably disturbed. Luckily, Melissa took the note from his hand. "We will see to these immediately," she said.

Alex nodded curtly. "Excellent."

"Thinkh abouth what I shaid, Mr. Gray," Miss Halcyon said.

"I won't," Mr. Gray said.

"You will," Miss Halcyon said, "whether you want tho or noth."

The balls on this woman, Rev thought to himself. He looked at George Gray for his reaction. He just stared at her, listlessly turning the wedding ring on his finger.

"Where to next, Miss Halcyon?" Melissa asked.

"The bathroomsh."

The rest of the day was interminable. Each time Miss Halcyon's chair failed to clear a doorway, caught against a corner, or stopped at a staircase that lacked a ramp, Rev felt a jab in his gut. Alex took notes the whole time. By the time they got back to the conference room, Rev was craving the solitary confines of his car, which was where he would be heading as soon as he could.

Miss Halcyon said she would compile their findings into a formal report with itemized cost estimates, and she would include a list of contractors who specialized in accessibility-related renovations. Frankly, she said, she was surprised that this was their first ADA lawsuit.

“There’s no public branch here,” Melissa explained. “This building houses our executive, investment, and administrative offices. Access has not been an issue until now.”

“How old is this building?” Alex asked.

“It predates the 1906 earthquake,” Rev said pointedly.

“And yet it hasn’t been retrofitted.”

“No,” Rev said, “it has not.”

“I was making an observation, not asking a question.”

Rev took in Alex’s solid jawline, his pale, calculating eyes. “Do you have a last name, Alex?”

“Why do you ask?”

“Because I’m not comfortable being on a first-name basis with you.”

Melissa stood up, thanked Alex and Miss Halcyon for their time, and asked when the report could be expected.

“By the endh of nexshth weekh,” Miss Halcyon said, “buth there ish alsho the matther of the weekhly meethings.”

“By the end of next week,” Alex said, “but there is also the matter of the weekly meetings.”

“Weekly meetings? With who?”

“You,” said Miss Halcyon.

“Why?”

“It ish ash we dischussed earliher,” Miss Halcyon said. “*Youh* are what musht changhe.”

“It is as we discussed earlier—”

“No. Absolutely not. *I* don’t need changing. As soon as we get that report, we’ll do everything you recommend. We’ll even use one of your contractors. But I am not, under any circumstances, undergoing some kind of weekly handicapped people’s reeducation program. No thank you.”

#

The early departure didn’t prevent Rev from getting stuck in traffic. True, there were still far fewer cars on the bridge than there’d been during the dot-com years, when it wasn’t unheard of to find oneself staring at rows of brake lights at three o’clock in the morning, but when it was bad it was still bad. And today it was slow enough that Rev cursed his decision to buy a car with a standard transmission. His foot complained from working the clutch, his wrist and shoulder ached from repeatedly shifting between first and second gear.

There was no good reason to have allowed Alex to get him so upset, or to feel so ruffled by Amelia Halcyon. It wasn’t worth it to get all worked up over a woman in a wheelchair and her socially-challenged interpreter, both of whom, strictly speaking, were working *for* him. There were many, many other things to be anxious about.

Like the bank’s relationship with Zahrani Industries, for example.

A car horn blared. Rev hadn’t noticed that the car in front of him had advanced. He leaned on his own horn, frustrated that the offending car wouldn’t hear it for the fuck-off that it

was meant to be. Why didn't cars come with horns in the back, too? Rage needed to be able to travel in more than one direction.

Rev's phone buzzed once. He'd promised himself he'd stop looking at text messages while he was driving, but today was a hard day to keep that promise. He shifted around in his seat and extracted his phone from his front pants pocket.

Courtney. She was tied up until six o'clock, but would love to meet up afterwards. Was he free this evening? It was a good question. If he said yes, there would be a blowjob in his near future. On the other hand, Courtney was getting good at making him talk about things he preferred to keep to himself, especially after those blowjobs. Unfortunately, the oral sex and the conversations were a package deal. And if he wasn't careful, he might end up telling her about Zahrani Industries, and what it might mean for the bank, for his career, for himself.

Rev decided to let the giant digital billboard at the foot of the bridge decide for him. His professional life was so demanding these days that he often looked for opportunities to leave small decisions up to chance. This week the billboard rotated between an ad for the new Toyota Prius and a promotion that extolled the virtues of Oakland International Airport. If the sign was on the airport, he would tell Courtney that he was free. He passed through the Treasure Island tunnel. The traffic broke up—why always right here?—and he accelerated into the descent to Oakland. When he came out from the lower deck into the full afternoon light, his eyes went straight to the billboard.

It was broken. A random patchwork of blue and white pixels dotted their way across the screen.