

7.

Rev tapped his fingers on the steering wheel and watched his rearview mirror. He was parked in the pick-up zone, which was a perfectly legal thing to do only a few months ago, but lately the police had started ticketing for this totally harmless activity. Didn't they have anything better to do? This was Oakland, for Christ's sake. There was probably gang activity happening less than a mile away. Why didn't Courtney just get a car, anyway?

Rev already knew the answer to that one, of course. Courtney believed in supporting mass transit. Her day-to-day life didn't require her to do anything that couldn't be done on foot, by taking the bus, or by getting on the train.

"And besides," she'd say, "*you* have a car."

Rev had been seeing Courtney for—eight months? Nine months? Long enough that she felt comfortable making assumptions about the availability of Rev's car. Not that Rev really objected. There were certain things in the relations between men and women, Rev felt, that were just sort of worth leaving as-is. But that didn't stop Rev from getting a twinge of resentment every time he had to sit in the pick-up zone at the train station, watching for traffic cops in his rear-view mirror.

Strictly speaking, he and Courtney weren't supposed to be seeing each other. The lawsuit that had introduced them to each other—something to do with allegedly fraudulent overdraft fees—was still being appealed by the bank. But overdraft policy was set by the customer relations department, for which Rev was not responsible, and Courtney wasn't even a member of

the suing firm when the case was initially brought three years ago. He'd seen plenty of so-called ethics violations in his time, and plenty of them involved an intra-hierarchical orgasm or three. None of them caused problems other than the same occasional hurt feelings and broken hearts that afflict ethical relationships. The lawsuit was an arbitrary circumstance that had allowed him and Courtney to spot each other as they waited in line at the security gate in the bank lobby; to accidentally sit next to each other at the sports bar across the street to watch the Warriors beat the crap out of Oklahoma City; to exchange phone numbers; and, finally, to end up at Reverdy's house in the Berkeley Hills, in his hot tub, without bathing suits on.

“An ethics panel would see that for the total and complete bullshit that it is,” Courtney had said when Rev presented this rationalization.

But what was going on between him and Courtney was too good to give up. Courtney was a woman who enjoyed pornography, had a voracious appetite for barbecue, and shouted at the screen during Warriors games. She'd been taking kung fu for almost ten years. He'd never met a woman like her—much less slept with anyone like her—and he wasn't about to let some silly collection of rules get in the way.

Especially not while she was looking like *that*, he thought as he watched her come down the train station escalator in one of her ladysuits. Sadly, Rev was expressly forbidden to compliment Courtney on her appearance when she was wearing a ladysuit. They were a necessary uniform for women in her profession, she said, and she hated them. Never a skirt hem below the knee, she said, never a closed button above the middle of the chest, and never *ever* pants.

“What would you wear if you had the choice?” Rev asked her.

“Ties,” she said, “and suspenders.”

But Courtney’s ladsuits provided Rev with all his favorite little views: an inch of thigh as she sat down, a centimeter of brassiere as she leaned over, a semi-arc of ass as she walked away from him. Two and a half of these views were made available now, as she opened the car door and climbed into his car.

“Oh, stop it,” she said. She leaned over and kissed him.

“I can’t help it,” said Rev.

“Of course you can’t. But you could *fake* stopping it.”

“I suppose I could.”

She leveled her gaze at him. “What’s wrong?”

And here it was, the reason why he’d considered not returning her text. She’d been in his company for under a minute and, somehow, she already knew he’d had a terrible day.

“Nothing,” he said. “Where do you want to get dinner?”

“You are a such a *man* when something’s on your mind!”

“I’m going to get a ticket if we sit here too long.”

“You can drive and talk at the same time, right?”

“But where are we going?”

“Forward is fine.”

Rev pulled away from the curb. He supposed it didn’t matter which way they went. There were good places for takeout in any direction.

“Reverdy Harper,” Courtney said, “do you think you can squeeze out just one detail about your horrible day?”

Rev chose the detail about which he would be able to say the least. “Let’s just say that your firm isn’t the only one that’s suing us.”

“*That’s* what ruined your day? C’mon. You’re a bank. You get served at least once a week.”

“You asked.”

“What’s so horrible about this lawsuit?”

“I can’t discuss the details.”

Courtney snorted. “Are you kidding me?”

“Actually, no.”

“Okay, be that way. I’ll just have to use my powers.” Courtney reached over and put her fingers on Rev’s scalp. She closed her eyes. “I’m seeing a . . . wait a minute . . . I think . . . yes! It’s the Americans with Disabilities Act!”

“Jesus Christ!”

“Now we just need to find out *who* is suing you.” Courtney moved her hand down to Rev’s crotch. He swerved the car. Courtney quickly withdrew her hand and sighed. “I suppose that detail will just have to wait until later.”

“But how—”

“It’s a small town, sweetie, and your bank is big. Good move hiring consultants, though. Fighting an ADA lawsuit is a recipe for public embarrassment, even if it never ends up in court.”

Rev felt himself softening. “Is that your legal opinion?”

“As a matter of fact it is! Which you are getting for free! Who are your consultants?”

“You’ll have to use your powers for that one.”

“Not while you’re driving. Speaking of which, where are we going?”

“I hadn’t given it much thought.”

“Sushi then, please.”

“Not barbecue?”

“Had it for lunch. I’m still digesting it. There might be some public demonstrations of that fact, for which I apologize in advance.”

Courtney. Charming even when discussing farts. There really wasn’t anyone like her, anywhere. So why did he resist when she wanted to know what was on his mind?

“I’ll live,” Rev said. “Where do you want to get sushi?”

“We just happen to be two blocks from my favorite. Drop me off and I’ll run in. Do you know what you want?”

“Surprise me.”

Rev took in the pleasures of Courtney’s ladiesuit as she exited the car, and again when she returned, plastic bag in hand.

“You really need to be less obvious,” she said.

“I’m only this obvious with you.”

“So you claim. Are we going to your place?”

It was a pointless question. Along with the hot tub, Rev’s house had a view of the bay from the living room and the bedroom, and more privacy than was afforded by Courtney’s thin-walled condominium. When Rev asked her why she didn’t just sell her place and move up into the hills, she laughed. Her salary was a fraction of his, she told him, despite her having passed the California bar exam around the same time that Rev joined Pacific Bank & Trust. It

was another manifestation of the ladysuit problem, she insisted, which made no sense to Rev. Courtney's ladysuits gave Rev an erection, while discussing financial inequities did not. Courtney didn't use her powers again on the drive up to his place, nor did she ask him any more probing questions. Rev relaxed, seeing before him an unobstructed path to a lovely evening of sushi and Courtney. But once the sushi was eaten, the sex was had, and they were lying together in Rev's bed watching the light fade across the bay, Courtney asked him again what was bothering him so much about his day.

"Didn't we talk about this already?"

"Barely."

"I told you, I'm not able to—"

"You don't have to go into details about the suit, though really, I don't know why you're choosing *this* line to toe."

"This is a lawsuit I'm actually involved in."

Courtney lifted her head off his chest, resting it in one hand. She stared at him. "You're chewing on something. I can practically hear it. I know we're not officially dating or anything, but that doesn't stop me from wanting to know what you're thinking about."

Rev grunted.

"Okay," Courtney said, "let me say it another way. When you've got something on your mind and won't talk about it, it kind of sucks to be around you."

Well, this was new. "You don't have to be around me," Rev said.

"Don't be an idiot. I know you don't really want me to leave. Throw me a bone."

"I just did." Rev grinned. "Which you took. And swallowed."

Courtney untangled her legs from his and sat up. “Last chance.”

“What?”

“I like you a lot, Rev. This overdraft fee hoop-de-doo is going to be over soon. Your bank’s strategy of appealing the shit out of everything is working, and there’s a settlement offer in the works. Which PB&T will be happy to take, I guarantee you. When that happens, you and I will be able to eat in restaurants, go to the movies and hold hands, or leave town for the weekend without feeling like we’re fleeing a robbery. People will be able to speculate all they want about when our relationship actually started without it mattering. Doesn’t that sound nice?”

“It does. It does sound nice.”

“Then talk to me. Otherwise I’m putting my clothes back on and going home, hot tub or no hot tub.”

“You’d need a ride.”

“I’ll take the bus.”

Mass transit. Clearly, she was serious. In his mind, Rev saw the digital billboard again, the hopelessly random arrangement of tiny colored squares on a shimmering white background. Maybe he should just open his mouth and see what comes out.

“You know those consultants you mentioned? The ones we hired for the ADA stuff?”

“Sure.”

“Well, there’s something wrong with them.”

“What do you mean?”

“They . . . they make *me* feel wrong.”

“Wrong how?”

“I’m not sure how to explain it, exactly. We met with them this morning in my conference room. *My* conference room. And they . . . they stole it from me somehow.”

“You usually have the power in that room,” Courtney said, “but they took it from you.”

“Yes!” Rev sat straight up. “All day long I’ve been trying to figure out how they did it. One of them is totally handicapped, for crying out loud. I don’t know what she, you know, *has*, but her body is smaller than a normal person’s. Sort of twisted-like. I don’t think her hands really work. How does someone like that take over my conference room?”

“Was it just her?”

“No, she has this assistant. He’s like her translator, because she can’t really talk, either. I mean, she *can* talk, but she’s hard to understand. Anyway, the assistant, he’s some kind of sociopath or something. A total asshole. When he looks at you, it’s like he’s a serial killer and you’re next. Anyway, these two people, they took over my conference room this morning. And Melissa? She didn’t help at all. She knew it was happening, and she just let them do it. It’s not like her. It’s as if she and Ash were working together.”

“Ash dumped this on you?”

“Yes! It’s why Ash put me on this in the first place. To expand me, he said. Stretch me out. Or something like that.”

Courtney put her head down on Reverdy’s chest. She wrapped an arm around him and squeezed. “You know what? I sort of agree with him.”

“You do? How?”

“This consultant? And her assistant? It sounds like they’re really good at their job. And it’s making you uncomfortable. That’s a good thing.”

“How is that good? How could it possibly be good to be uncomfortable?”

“No pain, no gain.”

Rev shook his head. “I don’t get it. You’re all against me. Why are you all against me?”

“Remember I was about to leave a few minutes ago?”

“Yeah?”

“Well, I’m not leaving.”

#

Rev couldn’t sleep. He looked over Courtney’s shoulder at the clock. It was just after two a.m. Across the ocean, the day was already half over. In Hong Kong, Tokyo, and Ho Chi Minh City, markets were going full throttle. It was as though his brain was the conduit for all the foreign currency changing hands. And every time he closed his eyes, all he could do was replay his conversations with Fouad al-Zahrani, trying to figure out where he’d gone wrong.

He’d first met Fouad at a conference in Beijing, hosted by Businesses for a Responsible World, a nonprofit whose philosophy was that so-called social responsibility issues—climate change, resource sustainability, the alleged plight of third-world laborers—could be improved using traditional business models. Ash had sent him as PB&T’s representative, another expansion exercise, but it did little other than make him hate Beijing. It was crowded, noisy, and too bright, especially in the middle of the night. At least in Europe he was able to read street signs and storefronts, even if he didn’t understand the words themselves. The fact that he couldn’t find anyone at the conference who shared his reality-based perspective only increased his isolation. Anyone, that is, except for Fouad. Rev had first met him during a particularly useless session about the application of microlending practices to solar energy projects in

sub-Saharan Africa, when he winked at Rev from across the room. Rev was a little baffled, wondering why a man in traditional Arab dress was winking at him. His confusion turned to apprehension when the session ended and the Arab headed straight for him. There were right ways and wrong ways to greet an Arab, weren't there? Wasn't there some rule about which hand to use? Which hand was the bad one? Did Arabs even shake hands? In the end, it didn't matter; the Arab, having finally closed the distance, clapped Rev on the shoulder.

"That was *most* informative, yes?" the Arab asked.

"Yes," Rev said, returning as much sarcasm as his boredom-numbed brain would allow, "it certainly was."

"We must discuss what we have learned," the man said, "over a fantastic amount of alcohol."

In the hotel bar, the Arab introduced himself as Fouad al-Zahrani. He was at the conference to represent extractives industry interests, he said, though it was unclear whether it was his own money that was in extractives, or if he was just a consultant. Either way, he nodded knowingly when Reverdy identified himself as the representative of Pacific Bank & Trust.

"There are always two words that appear in any conversation about your bank," al-Zahrani said.

"And what are they?" Rev asked, even though he already knew the answer.

"Risk averse."

Rev sighed and ordered another round of drinks.

"And your Ash McKinley," al-Zahrani continued, "he is not as involved in the decisions as he once was, correct?"

It was true. Over the last couple of years, Ash's age had been making itself known. Despite still being quite hale in body, he was spending less time in the office, was asking fewer questions during VP meetings, and seemed generally less engaged than he used to be.

"I have been thinking about your real estate market," al-Zahrani said, "and I am thinking there is some money to be made for those who are inclined to make it." He went on to describe an investment strategy in which one party provided a guaranteed payout to another party if a certain asset was subject to a default, in return for regular monthly payments.

"A credit default swap," Rev said. "Don't both parties need to be materially involved in the asset? Isn't it illegal otherwise?"

"It would have been illegal at one time. But then your President Bill Clinton happened, and now it is not. Your Federal Trade Commission no longer objects. The credit default swap has been in use by investment banks for a while now. If your bank were not so risk averse, you would already know this."

Rev was already too drunk to take this personally.

"What I am thinking," al-Zahrani continued, "is an opportunity for you to apply this practice to mortgage-backed securities."

Rev shook his head. "Why would anyone bet against mortgage-backed securities? Houses are the safest investment there is. Buying protection is money out the window."

al-Zahrani winked the same way that had caught Rev's attention back in that stuffy conference room. Rev felt a certain chill. The truth was, Reverdy had taken advantage of Ash's distracted state and implemented a strategy of moving more and more of the bank's assets into MBS's. Mike L'Amato had been hammering away at Rev for months, though, telling him that

this was where the money was, and it was the safest bet anyone had ever seen. Mortgages were always dependable, he said. And any risk was totally mitigated by the securitization process—slicing the mortgages up and repackaging the pieces so that the high-risk loans were offset by the low-risk—and if Rev weren't such a pussy, he'd have ignored Ash and gotten down to business months ago. And if he really wanted to be sitting in Ash's chair someday, he might want to think about ignoring the old man, and taking some initiative for once in his life.

Mike was right, of course, and over the year and a half that Reverdy's new investment strategy was in place, PB&T's share price had soared. The investors had seen returns that were four to five percentage points higher than the S&P and the NASDAQ combined. When Ash questioned him about the sudden upswing in fortunes—it was a much steeper curve than Ash liked to see—Rev told him that he was simply taking advantage of new trends in the real estate market. Ash seemed to accept this, though he warned Rev to stay away from the sub-prime market, as those kinds of shenanigans were out of step with the PB&T philosophy.

The arrangement that al-Zahrani was proposing was also out of step with the PB&T philosophy. Marketing it to Ash was going to be tricky at best. But if he spun it as a kind of insurance, as a hedge against the unlikely event that the housing market took a nosedive, then in a way he'd still be keeping Ash's dearly-held traditions. And if current trends continued, as it appeared they would, Rev would be able to demonstrate that it was time to overhaul the PB&T philosophy entirely—along with its top leadership. Partnering with Zahrani Industries could be just the thing to put him over the edge.

He and al-Zahrani traded business cards. A week after the conference, Rev called him at the number he'd provided and told him he was ready to move forward.

But now Rev was staring up at his ceiling, at thirteen minutes past two in the morning, with Courtney beside him, sleeping soundly, as she always did. What time was it in the Middle East? Not an unreasonable time for a phone call, Rev thought to himself. He got up, put on a robe, and went down the hall to his office.

Landline or cell phone? One of them was supposed to be more secure than the other, but Rev couldn't remember which one. He vaguely recalled a news story in which some geek had pulled some Republican senator's incriminating cell phone conversation out of the air using a special receiver. But the drug dealers in all those HBO series were always avoiding landlines in favor of—what did they call those disposable cell phones? Burners! Maybe Rev should go out and pick one up.

Rev reminded himself that he wasn't doing anything illegal. Then he reminded himself again. Finally, he put his cell phone on the desk next to the house phone and counted eeny-meeny-miny-moe. The cell phone won.

Rev picked up the house phone and dialed.

“Zahrani Industries.”

It was Miss Shireen! Rev had often looked for excuses to call, when he and al-Zahrani were ironing out details, just to hear Miss Shireen's voice. Just a little bit husky, with a slight, indeterminate accent. Rev liked to imagine the physiognomy required to manufacture such a voice. What was her neck shaped like? Her lips? Her tongue? As for the rest of her, he pictured straight brown hair, olive skin, and wire-frame glasses with tinted, rectangular lenses. A pin-striped skirt that ended just above the knee. He saw her sitting in a white, minimalist office with floor-to-ceiling windows and a skyline view.

“Why hello, Miss Shireen. This is Reverdy.”

“Hello Mr. Harper.”

“Somehow you always manage to answer the phone, no matter what time I call. Is there more than one of you? Or do you just not require sleep? What time zone are you in, anyway?”

“What can I do for you, Mr. Harper?”

Her professional veneer was impenetrable. Rev found this both infuriating and deeply arousing. “Straight to the point, as always. Well then. I was wondering if I could speak with Fouad.”

“He’s not available at the moment, but I will pass on the message that you called.”

“The matter at hand is a little time-sensitive, Miss Shireen. Would it be possible for you to connect me right now?”

“I’m afraid not, but I will let Mr. al-Zahrani know that you would like to speak with him as soon as possible.”

“Look, I know there are certain protocols you have to follow, but the thing about protocols is that they exist to be ignored on certain occasions. And one of the hallmarks of a great assistant, if you don’t mind me giving you some professional advice, is identifying those occasions. This phone call? It is one of those occasions.”

“I will make sure he gets the message as soon as possible, Mr. Harper.”

Now it wasn’t arousing at all. Now it was only frustrating. “Miss Shireen—”

“Is the number you’re calling from the best one for him to reach you?”

“I really—”

“Is there anything else I can do for you, Mr. Harper?”

Clearly, he wouldn't be getting anywhere with Miss Shireen today. He supposed this was why al-Zahrani had hired her. "Doesn't look like it," Rev sighed.

"Very well. Mr. al-Zahrani will be in touch."

Rev hung up the phone. He stared at it, willing it to ring.

It rang.

"Reverdy Harper! You are awake at a strange hour!" It was the verbal equivalent of the slap on the shoulder from the conference. Rev smiled, despite all the dread he felt at the conversation he was about to have.

"It's good to hear your voice, Fouad," Rev said.

"And the same of yours. But if you are calling me at . . . two-thirty in the morning, it cannot be for a good reason. Even from here I can tell that there is something bothering your mind."

"You are a very observant man, Fouad. Very observant."

"Please unburden yourself."

"Yeah. Okay. So. Fouad. I'm wondering whether . . ." How did someone even begin to ask a question like this? ". . . whether you, or Zahrani Industries generally—whether you ever dabble in politics."

"Politics?"

"If your financial interests ever lean toward activism. Of any kind."

"I am not sure I understand."

Rev struggled to come up with another way to ask. "Are there . . . causes that you donate to? That you like to support?"

“Reverdy. This cannot be what you really want to know.”

He took a deep breath. “We’ve heard a rumor at the bank, Fouad. About Zahrani Industries.”

“You have? What is this rumor?”

“That you’re under investigation. Here in the United States. By the FBI.”

“You are kidding me. What for?”

“Well, what they *say* is, uh—” Rev worked to remember the official language for what he’d been told. “—providing material support to a terrorist organization.”

“This is interesting. I did not figure you for one who paid attention to rumors.”

“I’m not, usually. You can understand why I might be asking, though, right? Given the way things are these days? Here in America?”

“Of course, Reverdy, of course. I will answer you this way. Do you remember what I was wearing when we met in Beijing?”

“Yeah. Middle eastern -type clothes. A headdress. Stuff like all that.”

“Yes. Can you guess what I wear when I visit the United States?”

“No.”

“A suit and a tie. Do you know why this is? In China, the robes say wealth. In America, they say terrorist. But the robes are not different. They are the same in both places. What is different is who is looking at them and what they see in their minds. The people who have shared this rumor with you, Reverdy, are seeing the wrong thing in their minds.”

He was right. Of course he was right. “So you’re not giving money to terrorists?”

“No, Reverdy. Terrorists are not good for business. The attack that happened on that September 11 has made things more difficult for me. The people who want to do something again like that do not receive help from me. Do not listen to the rumors, my friend. We are businessmen. We are above this.”

“Yes, we are.” Reverdy felt the tension go out of his shoulders. Sleep no longer felt so far away.

#

Something was nibbling on Rev’s shoulder. He gently swatted it away. It giggled and started nibbling again. “I’m going soon,” it said.

Rev opened his eyes. Apparently, he had actually managed to fall asleep at some point. “What time is it?”

“A quarter after seven,” Courtney said.

He pushed himself toward wakefulness. When Courtney finally came into focus, he saw that she was sitting on his side of the bed, already dressed. “You leaving for work?”

“I need to stop by home first. Take a shower and all that.”

“Shower here. I’ll drive you home.” He reached out and grabbed her wrist. She did some kind of kung-fu twisty-thing with her arm, which ended with her holding his wrist instead. Tightly.

“I’ll take the bus. Besides, you slobbered all over my clothes last night. I want to put on slobber-free clothes after showering.” She giggled, let go of his wrist, and nipped his shoulder

again. Rev blinked the last of his sleep away and tried to put both of his arms around her, but she moved out of his reach. “You didn’t sleep well, did you?”

“I slept fine. Why?”

“You tossed and turned for a long time. And then I heard you get up.”

“You did?”

“And make a phone call.”

“Oh, that. Just some business.”

“At three in the morning?”

Rev sat up on one elbow. “Some of the people I do business with are on the other side of the world. Three in the morning is the only time I can speak with them.”

Courtney put a hand on her hip and stared at him. “This sounds specious to me.”

“It’s not specious. It is the exact opposite of specious. Do you think I was calling some other woman or something?”

“No, I think there’s something on your mind that keeps you up at night, and you should tell me about it.”

This again. “This again?”

Courtney glanced at the clock. “Look, I’ve gotta go. To be continued.”