

## The Banker's Heart

Three days after Bo Lange shot himself in the head, his mother and father arrived. A petite Asian woman, unmissable in her neon blue coat, emerged from the elevator bank, having ascended 44 floors at what most would call an unnatural pace. Her coat had shoulder pads, the sort common in coats fifteen years ago, yet it still looked new, as if it had only been worn on a few very special occasions. She bent forward slightly, clutching her stomach politely but with worry that she might vomit from the force of the ride up. The high speed elevator ensured that its passengers' ears popped reliably as they attained their higher destination, but it began each journey with a sickening lurch which accelerated many a rider into nausea. But as she drew her arms away from her stomach, I knew her pang had passed. She seemed to let herself accept a moment of reassurance, before returning her thoughts to where she was.

She was with her husband, at the San Francisco offices of a major New York investment firm, to retrieve her son's personal effects.

She had never seen his office before.

Her husband stood behind her. He was almost six feet tall, with a reddened face, pale hair, stocky legs and a workman's hardened hands. A pliable puffiness in his cheeks and blue eyes suggested that more drinking than crying had followed the recent news of his son's passing.

Lange hadn't ever told us what his father did, but I knew intuitively that he wasn't from money. That's why I'd tried to help him. Because I'm not from money either. I guess people like us can sniff each other out. Especially in places like this.

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On Tuesday morning the market went into free fall. On Tuesday afternoon, Bo Lange came into the office with a loaded gun.

Being that he was a trader of near legendary status, one of the top performers in the firm, he'd taken the back way in, to avoid the crowds of reporters and protesters which camped perpetually out front of firms like ours, craving each chance to see a once-cocky trader's wrists, in tight and shiny handcuffs, paraded by.

He'd smiled his way past the metal detector. His bag wasn't searched. So the gun got in. *Not that it mattered*, said one of the more theatrical news reporters outside.

"Bo Lange was a creature long dead. His body was merely a host. To some fire-breathing thing, a horrible demon who spoke on his behalf. That demon made him into...*a banker.*"

The reporter winked proudly as she looked up from her script. It had all been caught in one take.

I'd always wondered who Lange really was. I wondered as I watched him pull the trigger, and as chunks of his head hit the floor, making a weird and unholy sound, a sound distinct from the splat which followed, as his blood and brain matter went all over me.

The first thing I'd noticed, as I knelt to the floor, right next to his head, was how strongly I could smell his blood.

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“Look! This is Bobby’s office!”

As she walked through the doorway, arms outstretched, Mrs. Lange’s high-pitched gasp betrayed an almost girlish joy. She seemed to have become an enthusiastic docent, a guide to a glittering place to which she’d never been, but which held onto her dreams all the same.

I had never heard Lange called *Bobby*. It was as if she was talking about somebody else.

I watched as Mrs. Lange began a personal ceremony, opening and closing each drawer, touching her son’s massive desk with the palms of her hands. She looked around for mementos, photos, or anything that might reveal an endearing quirk or flaw of a son she hadn’t seen in years, as she tried to assemble who or what her only child might have been.

But Lange had no photos. I had never known who he was, and I’d never asked directly. It wasn’t the sort of thing you did in this office.

My best clues to Lange’s past were the two people standing in front of me. Whom Lange had, at some point chosen to escape from. To whom he’d never returned.

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All eight of Lange’s screens flashed with news updates but not actual trades, since the markets remained closed after Tuesday’s crash. Aside from the screens, eight calculators, and one lined yellow legal pad, there was only one other object on the desk.

A silver jack, more than a hundred times its usual playing size. Four shiny knobs, two sharp points. Ready to spin. Or catch, or throw. Lange had named it *Big Jack*. He’d once told me it was

an award he'd gotten for being a top trader, but when I'd asked again a week later, his story had changed to something else.

Big Jack was heavier than it looked. When Mr. Lange dropped it into an empty banker's box, the thudding sound startled Mrs. Lange. She jumped, and Mr. Lange laughed at her loudly. His condescending smile made me uncomfortable. I could tell he'd been drinking. My eyes darted toward Mrs. Lange, whose scowl at him lasted only a second, and whose smooth and instant recovery from scowling seemed frequently practiced. She knew that I was looking at her, and composed herself accordingly. In that moment, she reminded me of my own mother, deflecting my father's insults, absorbing them into a necessary place that she kept dark and away.

Mrs. Lange stepped towards me, holding her palms upward in a gesture of offering, before turning them downward into soft but intense fists, as if she'd suddenly remembered why she was here. Her hands were pale and small, but the emotion that flowed from her was jarring and unnamable. It squelched my throat as it invaded me. I felt like I'd have to leave my own body just to allow it enough room to exist.

I tried to smile, but my mouth wouldn't go the right way. It was stuck again. As it had been on Tuesday. When I'd knelt. When I'd touched her son's head, after he was gone.

"Did you know Bobby?" She asked.

Six of us had crowded by the doorway, but she was only addressing me. She and I were the only women in the room. It has always been hard for me to make direct eye contact with others. But I didn't have a choice this time.

"I did know him," I said. I tried to take a deep breath. "I will miss him. Very much."

I watched as her tightness unfolded, and left her. It was exactly what she'd wanted to hear.

But not seconds later, her emotion surged forth again. Still oppressive, still awful, but now changed, having gone from chilled to warm all too suddenly. It slammed up against my chest like it had formed into iron. I hoped I wouldn't faint, or worse, start to laugh. I heard a stifled gasp from the doorway, the kind of gasp that helps keep a wayward giggle down. It was my team member, Shevsky. He couldn't believe I'd said what I'd said. About missing Lange.

Mrs. Lange took both of my hands in both of hers.

"We hadn't seen Bobby in so many years. But he'd send us money sometimes. So we knew he was doing well."

She nodded, more to herself than to anyone listening,

"I knew that after all this time, we'd find out where he'd been and we'd be very proud of him."

Her face was beaming. Because I had lied to her about knowing her son.

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Bo Lange was many things, but he was mostly a performer. He executed trades with extraordinary drama and constant exaggeration, ensuring that everyone on floor 44 knew whom he was crushing and how badly. The more swearing he did and the louder his whoops, the more scalps he'd taken, or so we assumed. Sometimes he'd yell the names of the cities where his victims lived. With an auctioneer's elocution, and gestures to match.

"London. Frankfurt. New York. SingAPORE. Kuala LumpUR! Hong KONG!"

And always the loudest shout of all,

“To-ky-O!!”

I joked once to Shevsky that Lange would kill someone in front of everybody if he'd get international attention by doing so.

“There's nothing true about him,” Shevsky winced in agreement.

Until there was. Until Lange did exactly what I'd predicted. Killed someone. In front of everybody.

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Mrs. Lange and I looked out the office window. I wondered if she'd feel sick again as she took in the 40-plus story drop to the world below, and to an impeccably polished and landscaped plaza upon which sat a smooth and almost mirror-like black stone.

It was a sculpture commissioned by the bank, and it was the size of a small truck.

Even though days had passed since the market crash and the gunshot up on floor 44, the reporters and protesters were still focused upon it, reinforcing each other's desire to see evil men fall fast from high places. The crash was probably the result of a cyberattack, they reported, one which may have taken advantage of a system flaw few had foreseen. A star trader hadn't played it right, and was no longer here to talk about it.

Yet their schadenfreude, ever recyclable and transferable to the next villain whose untimely demise they'd be thrilled to hail, was matched by irritation. A brash, lithe, black-haired trader, not quite thirty and handsome but for an eerie and near-murderous look that overtook his face at random moments, had chosen a common handgun as his method of departure.

Gazing up to the brilliantly clean windows of floor 44, they mused that it would have been far more storyworthy had he leapt from his office window, succumbing to gravity like a greed-weighted Icarus, no longer soaring with his usual ease. There would have been a sickening thud, and blood and entrails would have smeared down a perfect and glasslike black stone of not quite identifiable shape. Before it was smoothed into what it now was, the sculpture may have resembled a clenched fist, now hidden darkly beneath. We could never guess if it would be hot or cold, should one dare to walk up and touch it. All we knew is that it was hard.

The stone had an official name, but no one knew it. We all just called it *The Banker's Heart*.

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I was almost a star trader myself. Slowly and steadily, I'd ascended to the top quintile in firm ranking. But Lange had been number one, and he'd gotten a lot more attention. I admit I'd wanted to beat him. But I wanted the fight to be fair. It was no fun if it wasn't. It wouldn't really be winning.

But our very last confrontation wasn't a fair fight, because I'd had a dream about the crash before it happened, and he'd chosen not to believe me.

Even as my managers harped upon my "bizarre and irreparable flaw" of helping my "favorite" colleagues at my own expense, I surmised that the higher-ups at New York headquarters were secretly overjoyed by how many traders had benefited from my unconventional market analysis. More than a few had achieved victory by copying what I did, just with bigger bets.

Not long before the crash happened, I'd stood in Lange's office doorway, arms tightly folded, leaning against the door jamb. Without telling him how I knew, I warned him that something was coming soon. But Lange wouldn't listen. He didn't even look at me.

"There she goes again, making up a fucking story." He snorted. He sounded like a pig. "Did you have a funny dream again?"

"Yes," I said. "I did. And you're always looking at all this too closely. You go stock by stock. Number by number. You have to look at the whole thing too."

He pretended not to hear me. I kept talking anyway.

"You have to climb mountains sometimes. So you can see entire forests, and the patterns forming over time. Where a little fire might be burning that could catch through the whole thing and change it all in moments."

He snorted again. "Well you like trees and forests. But I like weeds! And holes!"

He laughed at me, loudly, so the entire floor could hear. Then he added the usual flourish he reserved just for me.

"You're so fucking paranoid!"

I went back to my desk and wrote down my entire dream in my journal. When the irreverent and idiosyncratic details in my dream lined up in real time, I went short on the whole index across a certain set of dates. And when Lange found out what I'd done, he copied me exactly. But he went long.



Lange's nickname for me was *Sister Brigid the Frigid*, or for short, *Fridge*. But Lange's trading sidekick Callum Murphy had made that name up.

Cal was dark-haired like Lange, but less loud, and more furtive. His dad had been a fireman, like mine. But Cal's father died in the line of duty, instead of just ditching work and disappearing one day, like mine did, without any explanation. Cal made it his business to know which girls in the firm were here to marry a rich guy and which were here to get rich themselves. And while he was certain I wasn't in the first category, hence my nickname, he'd suspected that I wasn't the second kind either.

*There is something different about you*, he said, pinching his eyebrows together with intrigue. Cal wanted to know what made me tick, so he and Lange began a hazing process. They tripped me in the hallway, and stole the takeout salad I was carrying, returning it later with a newly dead mouse splayed artfully across the sliced avocado. They followed me into the bathroom, refusing to let me lock the stall door. One day, Lange belched in my ear while Cal poured beer over my head. I spent three trading hours coated with sticky Pabst Blue Ribbon. Shevsky can't stand the smell of beer, but he stuck with me that day anyway.

Shevsky's IQ is almost 160, and his weight in pounds is almost twice that. People wonder why a skinny creature like me sits next to him. It's because he's good at math, and he's not from money either. I've got to train him, though, as he gets nervous at the wrong times. Like the time we walked in on Niff Bradford and Krissy.

Krissy had just pulled Niff's penis out of his unzipped pants as Shevsky and I entered. She'd positioned it in front of her mouth. I needed Niff's signature on a document. He'd been made

manager because his rich father wanted him to be there, so he could fix the right mistakes for the right people. And pin those same mistakes on the wrong ones.

That was pretty much how it worked.

I said, "Krissy, can you wait just one second before you start, so Niff can sign this?"

Her head spun around like she was an owl. I thought she was going to die right there with her little blonde bob hovering over his penis. Not from embarrassment, but from snapping her neck so abruptly. I heard it crack.

Niff signed. It was a shaky signature, compared to how he usually did it.

I briefly considered prolonging his suffering by asking him to sign again, more neatly, but Shevsky was sweating and trembling like a leaf.

"Continue on, Krissy" I announced cheerily, as I walked out the door, pulling the weight of soaked and shaking Shevsky along as best I could.

After that gossip-worthy event happened, Cal confronted me, alone. No Lange, or beer, or dead mice this time.

"Nice job with Niff," he said with a chuckle. And then he asked me out on a date.

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Cal and I went dancing at 2am at Club Archangel, figuring we had three hours before we had to be in the office. I climbed atop a block on the dance floor, raising my arms and hands up into beams of purple light and over-illuminated floating dust. Cal followed me up, and his hands grabbed onto my hips. Facing him, I bent over backwards as he held me. Surprised he wasn't

dropping me, I watched the world as it went on, upside down, and in that upside down world, I saw a face I knew. Either on purpose, or accidentally.

It was Lange, stuck between warm bodies bumping up against each other. Standing alone and motionless. He'd followed us here. And he had that look on his face. That eerie, near-murderous look that he gets at random moments. But it was worse than I'd ever seen it.

In the flashing purple light and sparkle and loudness of Archangel, Lange's face looked like it had emerged from an opulent nightmare.

I watched his mouth move and his words slowly form. *Fuck you.* But his eyes gazed up above me. He was looking at Cal.

Then Lange turned and dashed out of Archangel.

I flipped myself upward, and my long dark hair brushed against Cal's face.

"What was that all about?" I asked.

Cal seemed not to hear me. His forehead touched mine. He kissed me.

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After Cal lifted me down from the block, he took my hand and pulled me towards the bar.

Dunking his index finger and thumb into my almost full martini glass, he gingerly withdrew the olive. Then he licked his finger and thumb, and raised his eyebrows.

"That's water. There's no vodka there at all. You're a fucking liar."

I shrugged. He was right. There was no alcohol in my drink. There never is.

He placed the olive between my lips, and ran it back and forth across them. Softly.

Then without warning, he shoved his fist into my mouth, and his fingers went down my throat. I couldn't breathe. He knew it, and he smiled.

"I can make you choke you know." He'd opened my mouth so wide I couldn't bite him.

His hazel eyes gazed into mine. "So Fridge, tell me to stop."

I knew he wanted me to beg. So I didn't. I waited. I knew he'd give in. When he did, I gasped for breath, and spit the olive back at his face.

"Cal, what happened with Lange?"

Wiping my spit off his mouth, he said,

"You're not at all like a *real* girl Fridge. I mean you're really, really smart."

I wonder how I am supposed to feel, and I feel nothing at all.

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By the time I'd re-entered the main trading area on Tuesday afternoon, Lange was already standing above everyone. Atop a desk, waving the gun around. Someone had pulled the fire alarm, and it was blaring intermittently and without pattern as the President appeared on TV screens, offering a statement about the sudden market crash. Everyone knew by then that Lange had lost big that day. And they didn't want to be anywhere near him.

Both of Lange's hands were wrapped tightly around the gun, and his knuckles were strained to white and poking forth, as if he was testing himself with increasing levels of squeezing pain.

Then he extended his right arm as if he were a chaplain, sent on his own divine errand to bless the trading area. But he looked more like a too-buttoned-up banker.

*Lange's shirt had always been open*, I thought. Even though was against the firm's dress code. But today, his shirt was buttoned all the way up to the top. I'd never seen it like that before. Aside from the gun in his hand, poised versus his left temple, he looked strangely like everyone else.

I walked slowly toward him, not sure what I was planning to say, and feeling oddly invisible under the circumstances. As if he sensed my presence without needing to look, his glance shot downward. His dark eyes flashed, as if they wanted to drill holes in my skull. To see what was inside of it.

And from ten feet away, he pointed his gun at me.

I moved my hands to my ears, at first expecting him to scream. I could feel it welling up inside him. Primal, hateful. Terrified. But instead, as he watched my hands lift to my ears, a quieter voice took over. A different voice than ever before. One without all the theater. It might have been his real voice.

Or maybe it was all in my head, and Lange had said nothing. But the quieter voice wanted me to hear what it had to say.

*"We don't belong here Fridge. We don't belong in this dream. We are not of this fucking world."*

Any outside observer of our scene would've been sure about what was next, and would've told me to run for my life.

But I didn't move at all.

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After the shot, there were screams, but from others. Flattened, as if they were coming through thick or dirty water. Everyone had been under desks and behind walls as Lange positioned the gun at his left temple. I was the only one that hadn't looked away. I saw the whole thing. He fell sideways and forward from the desk, landing at my feet. The security guards ran up and surrounded me, as if protecting me suddenly mattered. They discussed me as if I wasn't there.

*Lots of blood on her. But she wasn't hit.*

*She's in shock. Let's get her to the medical center.*

*Someone get a blanket.*

The white cuffs and Peter Pan collar of my otherwise black dress were spattered, as were my face, hands and hair. They wrapped me in a silver sheet, the kind marathon runners get at the finish line of a race. Shevsky told me later that I looked like a little burrito, in shiny blood-smearred foil.

"I'm OK," I assured everyone, trying to smile. But my mouth was stuck and it wouldn't move.

I'd knelt beside Lange's face just before they covered it. Though his head was deformed by the shot, his face looked strangely smooth. As if a demon realized its host was no longer breathing, and had leapt forth to possess something or someone else.

As I stepped into the elevator, floor 44's compliance officer Don Willinger touched my shoulder.

A jowly older man who wore short-sleeved button down shirts in unfashionable pastels like

"chilled summer lemonade," he was holding a printout of my recent trades.

“Congratulations young lady,” he said, with the familiar and horrifying wink he reserved for those too suddenly successful. “We’ll talk later.”

I avoided eye contact with Willinger, as a ghostly Cal had stepped into my pathway. All blood had drained from his face. I said the first thing that came to mind, though my voice seemed to crackle and come from somewhere else.

“Why didn’t Lange listen to me? *I told him this was going to happen.* Did he really think I made it up? Why would I do that?”

A hush fell, and everyone looked at me strangely.

I blinked and an image burned into my mind, an inadvertent capture of all of their shocked faces, as the elevator doors closed, and as Cal cried out, too late for me to answer,

*“How the fuck did you know?”*

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I already knew what would happen next.

An official “prepared narrative” would be fed to the protesters, and the media, and to various oversight bodies. That’s what the bank did, when a guy’s loss was vast, and his family’s fortune was not. Even though it was mostly a lie, those out in the plaza and elsewhere would *believe*. That Bo Lange was a bad seed. Because just enough of that bad seed story wasn’t a lie at all.

I remember when a registered assistant, a widowed single mom named Claudia who was just past 40 but didn’t look it, took the wrong side of a trade. Distracted by a memory she’d assumed

she'd finally forgotten, she'd rebought instead of sold a position, and she'd lost just over 5 million dollars by the time she noticed, ten minutes later.

*Damn fucking internet*, she muttered, wishing for earlier days when she sent tickets through pneumatic tubes. It was easier to fix stuff back then. There was a delay you could work with. You just wrote over the original ticket. It was cheating, but no one knew.

The tubes were still physically there, and they still had amusing uses. The other night, as we waited for pizza to arrive, and the markets in Asia to open, we sent crazy-faced bobbleheads whooshing through them.

But if you messed up now, the deed was done. You had to cover it. Or you had to *figure something out*. Match long for short, match sin with atonement. We walked a tightrope every day. "*Over fucking Niagara*," we used to shout, at the beginning of each trading day. Always knowing we could fall in. Though sometimes you don't fall in. In a way, it's worse when you don't.

Claudia had rushed over to Lange and Cal and begged them to make a market in a high-flying stock called CellNet. Something none of them knew anything about, but knew the firm would look past since it would conveniently move out some toxic inventory the firm didn't want. If Cal and Lange didn't help her, she said, she'd have to beg her boss to fix it, and as she crisply put it, *return his favor*.

Cal hyped it just enough. Screens lit up. In and out with two clicks. Claudia was covered, and Cal and Lange split the rest.



A guy's first fix is rarely illegal. The second probably isn't either. But if he gets to the third one, and he's still up on the tightrope, he might feel invincible. He might do it again and again. Forgetting about rules, and doing dazzling cartwheels up there, *over fucking Niagara*, because the rules aren't ever going to be written for him, and he knows that.

I think about the Niff Bradfords I work with, and their dads and grandpas, the ones that have everything, and have always had everything. For whom cleverness and chance and cartwheels are never ever necessary.

I think they hire us poor kids to be their scapegoats. They dangle shiny objects before us. They tempt us, and push us to screw up and cover in precisely this way, so that the records of the rich guys stay pristine and clean. So our souls will be nearby, always ready to take the burden of their sins.

I can hear them already, as they look from their windows high up in the sky all the way down at the plaza below.

*"Don't those dumb protesters know it's one of their own, served up for them perfectly, so they won't attack us?"*

And they cackle. In a way such men reserve for such cackling.

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Mrs. Lange, after some hesitation, decided to hug me. It was awkward, but I let her do it. She's just past five feet, about the same height as I am. She buried her face into my shoulder, which had grown wet from her crying. Her cheek just barely touched mine. She smells like dish soap

and heather, and the mildew that lurks in the lining of her neon blue coat, a coat that was stored too near warmth and moisture, or a coat she might have often cried in.

I waited until she let me go. I waited much longer than I expected.

She touched the palms of her hands to my cheeks. Afraid she'd look right at me again, I closed my eyes, and felt her voice whisper inside my head.

*I'm glad Bobby knew a nice girl like you.*

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After they'd gone, yellow tulips arrived for me. I looked at the card. They'd been ordered on Tuesday, but not delivered until today. The "From" line on the card was blank.

I decided to place them in Lange's empty office. But it wasn't quite empty. Big Jack rested in Lange's old chair. His parents had left it behind.

Willinger, seeing me carrying tulips, had followed me. I turned around to meet a glare from his glasses. I couldn't see his eyes.

"You did very, very well on Tuesday." He spoke very slowly.

"I know," I shrugged.

"Markets are reopening Monday," he said, again seeking my reaction. "Much lower, when you go to cover your short."

"I know," I said, again without expression.

He folded his arms, leaning against the door jamb. "So Fridge, it seems your brilliant dreams have a body count."

I looked up, unsure whether he was threatening me or not. That was the first time he'd ever called me "Fridge." But he seemed impressed with me. He wasn't on the attack. I sensed I'd done him a favor.

I picked up Big Jack. "I used to be afraid that Lange would throw this thing at me."

"Me too," Willinger laughed. In a forced sort of way. As if he were entertaining two thoughts at once, and only one of those thoughts brought mirth.

I turned Big Jack around in my hands, seeing eight versions of my own reflection. I decided to ask Willinger my question.

"So how big was Lange's error? How big a mess was he trying to fix?"

Willinger smiled. "So you knew, didn't you."

"I guessed," I said. "You just confirmed it."

"Enormous," said Willinger, looking down. "But if he'd been right Tuesday, it would have all gone away."

I nodded. "So on Monday I'll be covering it then?"

Willinger nodded back.

"Yes. More than sufficiently."