

The Toe Line

Jerry was checking the items off his list in preparation for his stay at the beach.

Sunblock. Floppy hat. Three bathing suits. One of those shpritzzy fans. Cold packs. Trader Joe thermal bags. Boogie board. Grooming. He was up to grooming. Beard, neatly trimmed. Ear hair, nose hair, all gone. Facial just beginning to settle down, should be fine by the time he got to Magnolia Beach and the little condo he rented. Fingernails buffed and clipped. Toe nails. Uh-oh.

His right pinky toe had some black markings. Jerry didn't think toenail fungus behaved like that. Did Adele leave him a note with a fine-point Sharpie on his toe? He could probably squeeze in a doctor's appointment before the exodus. Curiosity got to him, and he drew on all of his yoga skills plus a bike mirror to try to see the marks. They were letters. Tiny little letters. He got up to get his phone (fully charged, check) and tried the lighted magnifier. There they were. An F, an X, and a B. The letters rang a bell. Bell, that was it. Adele was just absolutely wild about money. As a goof, he proposed a mid-day date to the observation deck at the Wall Street Stock Exchange, followed by lunch at Fraunces Tavern. What a place. It got blown up, it was burned down, but it was still here, the bar where George Washington ran the country. It was definitely not a goof to Adele; lunch had to be rescheduled.

That day, the Exchange had one of those goofy IPO ceremonies at the opening bell. The Fluid Exchange Bank. FXB. They would fund projects to replace heating oil with gas heat, for example, or with electric heat, or run perfectly good coal power-plant turbines with hydrogen instead of coal. Then they would collect the savings from lung disease mitigation and carbon credits. But how did it end up on his toe?

Jerry didn't care how. He put down his checklist and picked up the phone to call his broker.

“Saul. Jerry. Can you put me down for 5,000 shares of FXB at up to \$11? No, I didn't know it was down from the IPO. No, I don't care. Let's just say I received some inside information. No, not that kind. No, nobody is going to jail. Okay. Thanks, 5,000 capped at \$11. I will. And hi to Lenore and the kids.”

Back to the check list. The vet wasn't far from his doctor's office; he could do both in one trip. He'd need a life jacket for Shmendrick if he was going to join in on the water sports. Last item. Put the bike rack on the car. Everything was packed and ready for them to leave in three days. Time to walk the pooch.

Shmendrick, a white with black highlights Rat Terrier, three years old, brought Jerry his leash. The dog was the spitting image of Nipper, the dog from the old RCA commercials, right down to the cocked head. Off they went, along streets paved with red brick separating rows of terra-cotta roofed houses, trees in their sidewalk boxes, driveways with tricycles and basketball hoops. Jerry and Shmendrick were glad to get to the dog run, where chaos was allowed to reign.

The next day was for the doctors. Jerry tossed Shmendrick in the car along with his carrier, and they headed off to serious suburbia, traffic tied in knots from cars trying to sort themselves out to get each car to its appointed strip mall. Jerry thought it would have been nice to have at least one strip mall with an actual strip joint, but that was life out of the big city. Dr. Lefkowitz pronounced Shmendrick healthy as kale, and she even gave Jerry a canine life jacket that someone had left in the waiting room months ago. Odd thing for someone to leave. Jerry knew it was now time to face the toenail music.

“Jer! Great to see you!” They shook hands and the doctor gave Jerry’s “support dog” a back scratch. Dr. Dan Briah was Jerry’s classmate at the Bronx High School of Science. “Did you really come in for toenail fungus? Not that I mind the visit. What’s the story?”

“Cheese,” said Jerry, using his friend’s High School nick name, “this is the strangest thing. I doubt it’s fungus. Just take a look and tell me if you have to amputate.”

“C’mon into the exam room. Just slip your crocs off, sit in the chair, put your feet up on the exam table. That’ll be easiest.”

Jerry and Shmendrick went in, Shmendrick from a corner of the room glaring at the model skeleton in the opposite corner. Cheese placed the lamp in position, put in a jeweler’s loupe, put on gloves and grabbed a sterile curette from the box. Then he went to work.

“You’re right, it’s not a fungus. It’s all on the outside of the nail.” He got down a larger magnifier and a tiny little pick. Then he put what was on the pick onto a microscope slide. “Jer, this was burned in. Maybe a very hot needle. Maybe a laser. You absolutely would have felt this.”

“Not at all. It wasn’t there Tuesday night and it was there Wednesday morning. No one else was in the house except Shmendrick. He’s smart, but not that smart.”

“Did the letters mean anything? F, B, X. Anyone’s initials?”

Jerry told his friend about the Fluid Exchange Bank.

“No way! I was in on the IPO! I’m down from the peak, but this is the first outfit that might actually get something done, no cap and trade, no taxes. I’m in for the long haul on this one.”

Jerry was relieved that he wasn't a sucker. Or the only sucker. Either way. "I went in for 5,000 shares. Let's hope differential equations trump politics. I'm going to Magnolia Beach with Adele for a little vacation. You have no idea of the psychic toll involved in dealing with people who flat out lie to your face."

"Still in fraud detection?"

"It isn't glamorous, but I'm good at it, and I love 'solving the puzzle.' And it pays. I have that on my desk now, 'Scelus praestitit mihi Michas'"

"'Crime Pays Me?' That's very good. Benefit of a classical education. Kiss Adele for me, have a great time. Let me know if anything changes."

Friday morning, Jerry took Shmendrick for a last bone-dry play session in the dog run. Red bricks, terra-cotta roofs, trees, and roses. It looked like some neighbors on Laurel Boulevard were in a horticultural pissing match. At the end of the block, though, the House of a Thousand Lawn Ornaments was florally bare. Jerry and soulmate number one had breakfast at the sidewalk tables in front of Huey's Coffee and Stuff. Athenian omelet, three-quarters for Jerry and one for the dog, the quarter without the magic ingredient, white pepper, which Huey served in a little bowl. Both satiated, they situated themselves in the car and went to pick up soulmate number 2.

"Jer! SHMENDRICK!!!!" Adele yelled out with her usual effervescence. "I hope you have room for three bags."

"If not, we can always get Mitt Romney to tie Shmendrick to the roof. Hi sweetheart. Mmmhhh Mmmmhhh."

“Is there still a fungus among us? What did the doctor say?”

“Definitely not a fungus. He said it seemed to have been *burned* in. Neither of us has any idea how. I’m wearing crocs on the beach instead of flip flops. All set?”

“Ready for Freddy, big boy!”

It was a great day for driving; they got an early start and were already half the distance from Magnolia as the people starting out now from the city. As Jerry drove, Adele regaled him with tales of what she was editing now.

“Would you believe a book about talking goats? Talking goats! For grownups! I’m just happy I didn’t get *that* assignment. Bill took it. He’s a real Holy Roller, and these are supposed to be goats from the Bible. I drew a dog book. Probably the last dog book that’ll get picked up for the next 30 years. It’s cute. Woman gets a dog and the dog does *not* save her, but she decides she doesn’t need to be saved.”

“That would be literature, right?”

“Fucking too right it would be, after I get through with it. How are things in the world of Physics?” Adele asked, referring to her paramour’s hobby since they were on vacation.

“I just found out last week that the meaning of Physic, singular, is a laxative or a cathartic. I never knew that. Oh, and there may be a fifth force of nature. I’ll have my reading cut out for me.

The Magnolia exit came up, and Jerry took the turn for the David Paterson Bridge. In six blocks, they were riding along the beach and approaching the condo. There seemed to be a lot of surfers riding some very tall waves, unusual for Magnolia. There was the obligatory surf-kiter

trying to take off, the beach volley ball games already in progress, and then ‘that’ section of beach where people didn’t take their kids. Past that a few more blocks, and Google advised them that they reached their destination. Jerry had come over during one of his doctor trips and raised the green and yellow ecology flag. Brave Shmendrick would serve as the garrison of the keep. If you counted drywall and vinyl siding as ‘walls’ then the beach place was a bona fide, glatt kosher castle.

“Everyone knows it’s windy!” Adele trilled.

“Welcome to my rented castle. Enter, of your own free will!”

When Adele and Jerry finished unpacking and Shmendrick had a nice walk, they put on the Weather Channel. Hurricane Cyrus was well off the coast; it would be windy and choppy for a while but it would not be making landfall anywhere near them. As was their wont, they ordered in for their first night away. Corned beef, pastrami, and tongue sandwiches from Atlantic Kosher Deli. New pickles, coleslaw, round knishes, Dr. Brown’s Cel-Ray Tonic. Life couldn’t be better.

Morning brought the news of the devastation. The storm, which had started as a tropical depression off the coast of Africa, wound up heading north and back east. Sherbrooke, Nova Scotia would never be the same. St. Pierre and Miquelon, French territory, were wiped out; . Reykjavik took a major hit, and the storm was now predicted to hit Scotland. CNN and MSNBC had climatologists lined up to be interviewed. This was the first devastating storm to absolutely, positively, be caused by anthropogenic climate change. Global warming. Fox had a weather map for a few minutes each cycle but was otherwise covering the merits of the latest White House scandal. By Monday, Magnolia Beach was as calm as a Zen monk. And everyone with a

dollar, Euro, lira, shekel, or pound to invest was looking for companies with good chances to arrest global warming. Starting with the Fluid Exchange Bank. By Monday, Jerry had doubled his investment.

“Sweetie, I would have given it all up if it could have spared a single life lost to the storm.”

“Jer, I know that. And you know how money affects me. It’s silly, I know, but some people have shoes, some people have whips and chains, I have money. But you know that money isn’t yours to keep, right?”

“I know that, honeybunch. I was thinking about a free bike program in some low-income EPA danger zone county. \$50K should cover it. Maybe it’ll get replicated.”

“Good boy. Now let’s go inside and check out the viscosity of that sunscreen lotion...”

Jerry and Adele set out to have wonderful beach week; Cyrus apparently sucked up all of the moisture around the northeast Atlantic, and the weather was clear and the surfing fabulous—even the boogie boarding! On Monday, Adele had an editing emergency. And Jerry’s right “ring toe” had a new message. Since they weren’t going to the beach, Jerry drove back to Cheese’s office to have it looked at.

“Let’s get you up on the table, Jer.” Cheese brought in the dermatology lamps from Maria’s side of the practice and borrowed Max’s hi-magnification glasses.

“Ya know, Cheese, this time Adele was in the house. But don’t you think I would have felt if someone burned a message into my toe? Shmendrick didn’t make a sound, either.”

“Roman numerals. One, five, six, ten, eighteen. Mean anything?”

Jerry hoped the microsecond of recognition that must have flashed on his face wasn't picked up by his friend, the trained observer.

"Could mean anything," Jerry prevaricated. He had continued Hebrew School even after his Bar Mitzvah; Dan, even at 14 getting ready for medical school, did not. "But it must mean something, considering the circumstances."

On Wednesday Cheese appeared at the condo shortly after 9:00 AM. He handed Adele a check for \$28,694 and a tax form for Jerry to fill out.

"Come in, Dan, come in!" Adele couldn't bring herself to call anyone 'Cheese.'" Can I get you anything? Pheasant under glass? Champagne? A quickie? A longie? It's not every day someone knocks on our door with almost thirty thousand dollars. Let me go check and see if His Nibs is now properly disposed. JERRRYYYYYY!!!!"

The smile that Adele's gave him almost bleached out the blush from the 'quickie' remark.

"Jer," Dan said as his patient entered the living room. I played the Take Five with the numbers on your toe and they came in. I gave Adele a check for you for half the pot, less one dollar for the ticket. Those toes are some smart cookies. Wait a minute. This little piggy went to MARKET. You went to market for FXB. This little piggy stayed home. You didn't go in on anything with the second toe."

"We're all rational, well-educated people here. Dan, you are the scientific one. I'm the mathematical one. Adele, you are in charge of telling the story of ourselves to ourselves. We should be able to figure this out."

“I wouldn’t even know where to begin making a hypothesis on this, Jer. I got nothing.”

So much for medical science.

“Don’t look at me, kiddo. I’ve got my own problems with my toenails.”

Jerry decided to hoard the tiny little piece of the puzzle he thought he identified. Jerry and Adele gave a warm goodbye to Cheese, who had to get back to his practice. Rain was in the forecast, so they enjoyed a matinee and then ventured out to see a movie and have a sushi dinner. It was their mutual favorite. They would sit together on stools at the bar and have the chef bring them what he thought they would like. That was the way to have sushi.

The next morning, Thursday, Adele rose early. She had put her flashlight keychain on the night table before going to bed, and now she took it and shined the little LED on her lover’s foot. Something new was there on his right middle toe. Capital P, little d. She recalled editing a heist book, a gang ripping off precious metals facilities, and she instantly recognized Pd as palladium. Funny, she must have seen Frank Zappa at the Palladium on 14th street in Manhattan at least six times, he was there every Mothers’ Day. She never made the connection to the element. “Jerry! Jerry! Wake up, you big lummoX. Call your broker!”

“What? Which? Who? What time is it? Are you okay? Was the Uni bad again?”

“No, you moron, it’s your toe. Buy palladium futures! I’m checking the prices on my phone. It’s \$947 now. The price of an option to buy it next month at \$990 is TEN CENTS. Call that goddamn broker!”

Adele was never wrong about anything, at least not in Jerry’s experience. Although he was queasy about using his mysterious toes for personal gain, he estimated how many dogs and

cats could be rescued if he optioned a thousand ounces and the price moved to just \$1,020. Fifteen thousand pets in new homes. He called Saul.

Naturally, ten cents wasn't ten cents when you actually tried to buy something for ten cents. That was just a holding price because no one thought the least publicly known precious metal would be making a move any time soon. Jerry's old friend Saul, for educational purposes, put him on conference when he placed the order. The broker put in five lots of a hundred ounces each at the posted bid of a dime per ounce to buy next month at \$990. But once the other end of the phone detected an intact hymen on the customer, the ask came back as \$1.03. That was fine with Jerry; Saul's minimum move was \$500. He was in for \$515. He stood to make fifteen grand if palladium actually made it to \$1,020. Adele, now wound up from all the money talk, hung up the phone.

"I guess it's roast beef for dinner tonight, my sweet toozik." Adele rarely let her Armenian side slip out. "You know. This little piggy had roast beef."

Friday was beach all the way. They started out in the fenced-off dog friendly section and had a great three-way frisbee game with Shmendrick. They lay out for a while manufacturing vitamin D, and then inflated the kayak.

"Sweetie pie, feel like a non-monetary thrill for a change?"

"Whadjah have in mind, lover boy?"

"Stay right there and I'll show you. But don't be like George Washington. Don't stand up in the boat. Shmendrick and I would hate to lose you."

Jerry paddled west along the shore to the next section, the traditional clothing-optional stretch. The dog's "pup" tent had been secreted in a cargo space in the kayak. They set it up and put Shmendrick inside with some water, a couple of toys, and a bowl of top-shelf chow. The lovebirds spent an interesting hour enjoying the freedom, silently making comparisons, and being surprised at the current state of piercing ingenuity. The walk gave them some ideas, but they decided it wasn't a hobby for them.

They had a pizza delivered and ate it in front of the evening news on TV. By the time Jerry had his second slice of anchovies, spinach and mushrooms and Adele got to the crust of her pepperoni, the television threw them into shock. A brand new African Native Property Rights group had inflicted major structural damage on palladium mines in both South Africa and Zimbabwe. That was about eighty percent of world production and reserves. Fox Business channel predicted that by the time the Merc opened in Chicago on Monday, the price per ounce might reach \$3,000. Anybody could pass with a 10-karat gold wedding ring, but catalytic converters need pure palladium to start out. All the blood drained from Jerry's face. He decided to not be embarrassed sharing his silly superstition with Adele.

"You know, honeybunch, I have a hunch." Jerry tried to start out smooth. The operative word being "tried." Adele looked questioningly at him and he started again, this time just plain straight-up. "I believe I know the source of what's happening with my toes. I've known for a while, but I didn't want to say anything. I hit me in Dan's office. That was the toe he won the lottery with. One, five, six, ten, eighteen. Ten, Five, Ten, Six are the number equivalents of the Hebrew letters in the Tetragrammaton. You know. I am What I am, Jehovah. The big enchilada. The Man Upstairs. Eighteen is the number for *Chai*, life. One is the monotheism thing. It adds up."

Adele had never known Jerry to be anything but fact-based and precise in communicating an idea. She gave him the benefit of the doubt. After all, neither she, Dan, or Jerry had even the beginning of a way to find out what was happening. Why not start out with what was coming straight from the horse's mouth.

"So what are we going to do with that information, prophet? A little jab could break a lot of tension, Adele figured. Couldn't hurt.

"I don't know yet. I know it's probably not enough to just give away money. I think I should be saying stuff. I don't know what stuff or who I should say it to. But one thing I do know is that we're going to have a fun time on the beach tomorrow. Maybe something will come to me."

Saturday was a ten on the beach day scale. Light haze keeping people from turning into Eggs Florio. Air temperature 78, water temperature 68. They brought Adele's folding cabana and Jerry's beach chairs and umbrella, a cooler, books, snacks, and, of course Shmendrick with his frisbee and tent. There were plenty of other dogs to play with in their section, and he knew enough to stay in visual range of Daddy and Aunt Adele. Adele didn't even seem to mind that he decided to wear the speed-o. Three hours into their ecstasy, Jerry decided what to do.

He waited until the life guards got down to corral the kids back between the flags, and he climbed up the life guard tower chair. He grabbed a bull horn hanging from an arm of the chair and started.

*"All your lovers have forgotten you,
They do not seek you;
For I have wounded you with the wound of an enemy,
With the punishment of a cruel one,*

*Because your iniquity is great
And your sins are numerous."*

Nothing but funny looks.

"But," He went on, *"Do justice and righteousness, and deliver the one who has been robbed from the power of his oppressor. Also do not mistreat or do violence to the stranger, the orphan, or the widow; and do not shed innocent blood in this place."*

A Tennessee Treeing Walker that had been playing with Shmendrick started it off with an Appalachian howl. Shmendrick joined his friend, and then all the other dogs, even dogs with absolutely no hound in them. Finally, the crowd gave him a standing ovation. The life guards who went up to bring Jerry down steered a course between patting him on the back and making sure he wasn't dangerous. And then he went back to his blanket.

"That was quite a speech. Did you make that up on the fly?" Adele was able to ask without looking overly worried.

"Oh, no. It was from my namesake, Jeremiah. I thought I'd try it out. I don't think public speaking is really my thing."

Sunday was another five-star beach day and went off without incident. Jerry and Adele decided to have cocktails at the old lighthouse that was repurposed as a bar. Adele saw that Jerry was a little twitchy. He was vacillating between being normal and doing what he thought he should be doing. Duty finally got the better of him. He had the presence of mind to wait until everyone was good and drunk before getting up and announcing to the company:

*"All your lovers have forgotten you,
They do not seek you;*

*For I have wounded you with the wound of an enemy,
With the punishment of a cruel one,
Because your iniquity is great
And your sins are numerous.*

*A lion has gone up from his thicket,
And a destroyer of nations has set out;
He has gone out from his place
To make your land a waste.
Your cities will be ruins
Without inhabitant.*

*They will devour your harvest and your food;
They will devour your sons and your daughters;
They will devour your flocks and your herds;
They will devour your vines and your fig trees;
They will demolish with the sword your fortified cities in which you trust.*
Another ovation, and three champagne bottles sent to their table.

“Do you think it odd, dear one, that people applaud when they’re told how bad they are?”

“Jerry, I’m in the book business. People want punishment inflicted on them, or at least punishment described. In detail. That’s what sells books. Why do you think there are a billion copies of the Bible floating around? Why do you think *A Million Little Pieces* had six print runs? Even though we’re seated in the lamp house, we’re in my wheel house on this one. Trust me.

“Good point. This getting up and shouting thing is just not for me. Maybe I should write. Maybe I should just wait until what I should be doing is a little more clear. Maybe we should drink the champagne and go back to the castle.”

Dan’s Channel had the earliest newscast and Adele made sure they were both up when it started. Palladium was the top story; on the Asian and European exchanges it had hit \$2,862 per ounce. Adele was practically foaming at the mouth, among other places. Reuters was reporting that the Russian FSI, their CIA, instigated the front group so that Russia’s reserves would fetch higher prices for their 15% piece of the world market.

“Love of my life, you’re just shy of A MILLION DOLLARS. You can buy your own publishing imprint. C’mere and kiss me, you big idiot! And use plenty of tongue!”

After the French kissing, after the news broadcast, and after the dishes were washed, Jerry’s cell rang. It was the Commodity Futures Trading Commission. The woman on the phone sounded upset.

“Sweetheart, I’m not getting what the problem is. I made a bet and it paid off. Is there some agency that calls people up who won a poker hand by drawing to an inside straight? No, I haven’t had any contact with anyone from Russia since my grandparents died. No, I’m not going to come to your office. If you want to talk to me, come out to the beach house, I’ll make sweet tea, we can sit on the porch and shoot the breeze. If I decide to answer a question, it will be the truth. No, I didn’t know I was the only one to buy that option. Look, sweetheart, find a real agency that has arrest powers and come and arrest me. That’ll be a good career move for you. Listen, this is one Russia investigation that really is a witch hunt. Thank you. And have a nice

day.” Jerry thought his interlocutor could be swayed by the prospect of sweet tea in the summer, but she didn’t bite.

Jerry’s toes had been silent for a while and they stayed silent until the Super Bowl. His right index toe displayed a fairly faithful reproduction of Walking Liberty, from the old pre-war silver half dollars. Adele saw it and had her bookie in Vegas bet on ‘heads’ for the coin toss. She won. But a few weeks later, the toe action came to a head. Two months after the Super Bowl, Jerry’s right great toe displayed a bracket. Just in time for March Madness, the NCAA Division 1 championships.

Someone from Portugal had purchased one of Trump’s bankrupt casinos and came up with an irresistible promotion: The Ten Thousand Dollar Bracket. The five brackets to correctly pick the champion team and with the closest point differences would split the pot. But if there was a single perfect bracket, that player would win the entire pot. Half a million idiots plus Jerry plunked down their ten grand to buy in. When Jerry won by correctly picking Carmody University to beat the other 63 teams, five billion dollars flooded into his Foundation for Doing Good Stuff, a 501 C 3 philanthropic organization Jerry had set up after the palladium windfall.

Adele volunteered to babysit Shmendrick while Jerry was being interviewed on TV. He was a natural, cool and collected, and was able to slip in the Jeremiah stuff as easily as a man with a 40-year-old hooker. The interview over, Adele went to take Shmendrick for a walk, but she couldn’t find his night leash. At the back of a closet, though, she did find an interesting box marked HeathKit. It had radio parts and electronic tools in it; Jerry must have been a ham at some point before they met. And in the box, presumably from the old integrated circuit days, was the tiniest soldering iron she had ever seen. And this little piggy went wee, wee, wee, wee, all the way home.