

"Too Many Options"

– a short story –

At three in the morning, Annabel woke up alone, wrapped in the laundry smells of Richard's sheets. His bedroom was dark and quiet. Had he gone out and left her? In the box-like apartment, off 8th and Lafayette, she should have heard Richard moving around—if he was moving.

She called out in the same stage-whisper she used when letting herself in late at night—
"*Richard?*"

Once he asked, "Why don't you use a regular voice?"

"It's nighttime," she'd explained. "I don't want to scare you or surprise you coming down the hall."

"What, in case I'm in bed with someone else?" This was typical of his awkward teasing, and Annabel hadn't risen to the bait. She was in this relationship despite Richard's many quirks, but tonight, alone in his bed, among the night's shadows, she was nervous and a little frightened. She called his name again in that hoarse and gravelly voice.

"Out here." He had gotten off the sofa at her first *Richard*. By the second one, he had left his combination front room-TV lounge-den-study-and-book-storage, coming toward her in the dark. Now he was in the hall, poking his head into the bedroom. "Right here. Hi."

"You couldn't sleep?" she asked.

"You were snoring," he said.

"I don't snore, Rich." He'd asked her not to call him Rich, so she did it to annoy him for things like accusing her of snoring.

With a "Wanna bet?" smirk, he lifted his phone and waved it, implying video evidence.

She said, "Liar," not vehemently, but in a tone that said, "You'd better be lying if you know what's good for you."

Richard *was* lying, but he was also counting on Annabel's fear of embarrassment over snoring to deflect her questions. The real reason he'd abandoned her in the night wasn't snoring but something else, something he didn't yet understand or know how to navigate, but his bluff about a video allowed him to redirect the conversation.

"No, no snoring, just some numbers," he said.

"A visit?" she asked.

"Yeah."

These were terms they used for discussing Richard Hertz the Eccentric Genius. By "some numbers," Richard meant the compulsive math calculations that were part of his obsessive

Wall Street trading. A “visit” meant that some equations had parachuted unannounced into his subconscious—usually when he was awake, but occasionally when he slept. These episodes required that he pick up pad-and-pencil or a keyboard device and, regardless of the time, follow the yellow-brick road to any trading strategy or tactics that were revealed. It was a rare trading day that Richard didn't buy or sell, or both, so his compulsions demanded attention, if not obeisance. On this night, however, Richard's arousal from his bed hadn't been about numbers, but about Ollie.

#

Annabel had once asked Richard, "Are you what's called a daytrader?"

His expression was blank. "Daytrader? Yes and no. Mainly no."

She squinted. "What does that mean?"

"What? Daytrading, or yes-and-no, or mainly no?"

"All of it," she said.

He did his best to explain. A daytrader bought and sold the same stock issue in the same market more than once on the same day. Richard didn't. He did buy and sell nearly every day, but not the same issues, one more of Richard's many quirks.

Annabel tried to explain Richard the Trader to Belinda, her "BGF" at Riggs-Cashel, the Midtown business publisher where Annabel worked a day job before her part-time restaurant gig opposite Chelsea Park. "His story is convoluted. You know how he rides his bike a lot?"

Belinda's eyes rolled like mini-Ferris wheels. "Omigahd! Like, a *lahht*."

The two women were close. If not, Belinda would have driven Annabel around the twist with her California baby-doll closing inflections that sounded like pointless questions.

“So, he grew up working on his own bikes,” Annabel said, “and is really good with tools. So get this.” They were at a bar, and Annabel wiggled the stem of her wine glass without spilling any. “He doesn’t like guns but went to a shooting range, like in Pennsylvania, with a gun-nut friend.”

Belinda seemed flummoxed. “To a *shooting range*?”

“Yes, somewhere in the country, and they shot all day. Richard found something wrong with how the gun worked, and invented a way to fix it. The gunmaker paid him \$1 million for his idea.”

“Get out! Serious—a million dollars?” A real question.

“Yes and no,” said Annabel.

“Yes and no? But you said, like, a million *dollars*.” Inflection.

Annabel nodded. “In stock.”

“In stock? Not money?” Questions.

“He could have sold the stock,” said Annabel, “and taken the money, but the gun company was a good investment, especially with his invention. So he borrowed some money against the stock and bought a house in Queens.”

“He bought a house in Queens?”

One reason Annabel embraced Belinda was that she gave Annabel license to ramble, and to connect the dots, if there were any. Annabel also thought Belinda pretended to be a bit dull upstairs in order to have more friends. It wasn’t a logic that Annabel could follow, but just a feeling she had.

Annabel said, “Yes, but he likes the city, so he sold it at a profit and bought in the Village.”

“So he owns that apartment?”

“With a mortgage,” said Annabel, “but, yeah, he owns it.”

“Is that epic, or *what*?” Belinda said.

“Now he makes his living investing the rest of his money. He’s a daytrader.”

“I’ve heard of that,” said Belinda.

“Not actually a daytrader, but sort of.”

“Stock market?”

“Yeah, but options,” said Annabel.

“I’ve heard of that, too. What is it?”

“He explained it, but I’m not sure I can.”

“Try me,” Belinda said.

“You own a dozen eggs, and you sell someone the right to buy them from you later for what you paid or a little more.”

Belinda squinted. “That’s an option? And he sells them?”

“Yeah, but not for eggs.”

“No, I get it. For the gun company stock.” When Belinda got analytical, so did her speech.

“Correct,” said Annabel. “Richard sells the right today for someone to buy his stock in the future at a fixed price by a certain date, and that’s called a *call*.”

“So then this call,” Belinda said, “it’s a two-way bet.” It wasn’t a question.

Annabel squinted. “What do you mean?”

Now Belinda was doing the talking. “The one buying the option from Richard is betting the stock will go up more than what he paid for the option—the call. If it does, he’ll use the call

to buy Richard's stock at the lower, fixed price and sell it for the new, higher price. Richard's betting it won't go up, and he can keep the stock as well as the option money he got paid."

This proved what Annabel knew—her friend was smarter than she acted. "Yes," Annabel said, "and when the option he sold expires, he can sell another one. That's how he explained it. But he owns other stocks, too, and buys and sells options on most of them."

"Buys *and* sells?" Belinda asked.

"He says he sells the options when the stock is up," said Annabel, "because he gets more for them, but might buy them back if the stock falls, because then the options are cheaper. Something like that."

"And he does this every day?"

"Most days."

Flipping a hank of hair behind her ear, Belinda got down to business. "If the guy buying the option thinks the price of eggs is going to go up, why wouldn't he just buy his own eggs?"

"Because the option to buy the eggs is way cheaper than the eggs," Annabel said, "so he doesn't have to put all of his money at risk to start—especially if he's wrong."

"Don't put all your eggs in one basket."

"Belinda girl, you're the business."

"And that's how stock options work?"

"Yes and no," Annabel said. "I'm guessing it's more complicated than that."

#

Annabel was right. Richard's work was complicated regarding the *capital markets*, those well-lubricated global avenues up and down which businesses, entrepreneurs, investors, and flimflam artists of all sizes and stripes ply their trades. Richard didn't study the big actors of world

finance, but could see that a) money and b) the means to get it were the common pursuits of Wall Street's gymnasts. While Richard cared more about the means than the money, he beavered away in the stock market, the pivot point of True American Capital, and a rollicking casino where average Joes (or Richards) can strut with billionaires.

In his daily trading, Richard kept to the mundane aphorism "Buy low, sell high" for stocks. For his options trades, though, it was the inverse: "Sell the options high, buy them back low." Yet if he bought GE stock on Monday, he wouldn't sell it Monday, even if it jumped five percent. In the same vein, if he sold GE options on Monday, he wouldn't buy them back that day, even if they tanked. This was daytrading, and Richard didn't do it because the SEC's densely drafted, complicated rules for daytraders bogged down his calculations, his balance sheet analyses, and his quarterly projections. The rules cramped his style, and Richard despised having his style cramped, and so had evolved certain oddities in his credo of compulsions.

Along with "No daytrading" was "No trading *puts*." *Puts* were a mirror image of calls, and one of the dark arts of the options universe. It was possible to make money trading calls *or* puts, but the former triggered trades on rising prices, while *puts* triggered trades as stock prices fell. Like many, Richard held certain superstitions about the market. For him, a fall in prices was a prima fascia case of *bad juju*—so "No put trading," period.

Richard also spurned program trading, computer algorithms designed for hands-off trading with market shifts. To him, these programs were trained circus dogs, jumping through hoops based on wind direction. He had the tech skills to program-trade, but saw algorithms as symbols of weakness in one's mathematical horsepower. AI and IT were good tools, but if his brain couldn't outmaneuver a machine, he might as well just pay some hack at Fidelity or Schwab to do the heavy lifting.

Still, when it came to algorithms, Richard knew that Wall Street's steamy casino had its own intangible and eternal machinery: For him to win, someone else had to lose. Yet he was no market pugilist, trading blows with Goldman Sachs' cyber-wonks, but a numerical artist with a passion for the intricate-but-elegant, for the arithmetic pirouette. Nonetheless, while Richard wasn't chasing wealth itself, money equaled winning, and winning equaled success. Hence, his main tactical question, his *cogito solus*, was, *Can an individual outwit the opposition with trading concepts of his own?* Could tiny but bold moves shift market trends? He thought so, and had a gnawing need to find out how.

Trading fueled the emotions for everyone. When the so-called capitalists went to their screens, they made bets, un-made bets, doubled down, second-guessed each other and themselves, made the market or beat it, created the odds or defied them. Too often, they drove themselves and everyone around them to the brink of suicide or murder. But not Richard—he simply loved the process. For him, when one exchanged the obsessions for wealth in the market for the love and purity of numbers, all was beauty.

Part of that duty was that Richard could trade his options contracts weekly, monthly, or yearly, to the expiry dates of his choice. The more volatile the stock, the more the market paid him to trade its options. The more risk he took, the more he was paid. The longer the deal, the more he was paid. He had mastered these rules early on, snuggling up to the warm puppy of their harmony, their synchronicity.

Yet, the numbers were nobody's friend unless you loved them, and Richard did. He created operational spreadsheets, what he called his "books," on Microsoft, Coke, or Emerson Electric, then he played them like Clapton played the guitar or Faulkner wrote novels, with power and authority and rhythm and purpose. His "books" could be things of intoxicating

beauty. With one of them by his keyboard, he tapped in his trades as if he was Coltrane laying down a riff, with harmonic melodies of money oozing out.

#

Richard's first human love had been Cameron Diaz in the film *A Life Less Ordinary*, but his second love, and his first *affaire du cœur*, was Mrs. Craig, a bluff, under-dramatized woman who introduced him to ninth-grade algebra. He would never again experience the concept of zero or the contemplative thrall of quadratic equations without recalling his affection for Mrs. Craig and the clean, perfumey smell of her autumn frocks. This was the love Richard brought to his trading.

Then one day Richard met Ollie.

Richard was in an online trading forum trying to solve a tactical conundrum, using an alias and "burner" e-mail address, when he found the thread he wanted:

Supposition: 6-12 mos. ago, you bought 1000 shares of high-yield XYZ @ \$25/share, then sold \$28 call options @ \$1. XYZ is now @ \$30, with the deadline for the quarterly dividend in 3 days.

Strategy: How can you protect this position and maximize profit?

This was parallel to Richard's impasse, and the various posts debated how to get the best returns on the stock and its options while controlling for risk. Richard didn't see much originality until the post by someone logged in as "Ollie."

Could you buy back the near-term \$28 calls today, sell \$32 calls 6-12 mos out, preserving your right to the near-term dividend, then reverse the trade post-dividend?

Richard found this idea intriguing, but could it really work? If so, he wondered, why hadn't he discovered it? He quickly ran three sample scenarios using three different stocks and short-, medium-, and long-term options. Given the variables of bid-ask pricing and trading dates, the general conclusions were clear: a) Ollie was right, and b) Richard had to meet him.

They chatted together for a bit on the first forum, diverted to another one with a "privacy room," and traded contact information there. Out of character, and against his aversion to strangers and the fully unknown, Richard suggested a meet that day at a tavern near Houston and 6th, The Banana Peel ("Slip on in"). He'd heard conflicted capitalists used it to escape the almighty dollar's jungle drums and hang with the Village hipsters and hustlers.

Richard didn't have a regular watering hole, nor did he bar-hop, now called clubbing—not his gig. The risks were both illogical and unpredictable—irritable strangers, drunkenness, STDs, unknown financial expenditure—and the rewards, if any, were unquantifiable. This, however, was a business meeting, but whether with a new advisor, an idea partner, or colleague, Richard couldn't say.

I'll be in a white panama hat. Richard thought of the hat as a disguise.

I'm wearing a navy sweater, Ollie replied.

Richard debarked the subway at Houston. His urban biases equated "outside" with "noisy" and "inside" with "quiet". Not at Bulls & Bears. The sounds outside were predictable—traffic, horn toots, doors slamming, the tribal voice of the streets—while the rowdy, unruly voices inside were the tavern's own rampant cacophony.

"Piss up a rope, dope!"

"Omigahd, he's coming over here!"

"I told him to dump that shit before they can his ass."

"Three cosmos, two shots of Ocho, Stellas back."

"No way, dude. Boston'll smoke 'em."

Ollie had written, *I'll look for you at the bar, ciao*, so Richard walked along the bar past the waitress station and sat on a cushy, leather-upholstered barstool. He wondered if Ollie was British. Oliver was a common name with the English, and they used *ciao* a lot. But Ollie had said *sweater*. Brits usually said jersey or jumper, something like that. Anyway, Richard liked the Brits he'd met, especially the Scots, who seemed more distinct than the Irish, maybe because there were fewer Scots in the States. He couldn't think of any Welshman he knew, but he liked the English, though some drank too much. So did the Scots for that matter, and the Irish.

"Richard?"

The voice startled him, close by his left shoulder but unexpected. Clear but quiet, it was American, maybe Midwest, but certainly not English or Scots. But what Richard noticed most, and what alerted him the most, was that it wasn't a male voice. Then, as he turned around, what made him quite uncomfortable was that . . . well, that he wasn't uncomfortable. He liked what he saw.

What did that say? Richard had a serious girlfriend who had her own key to his apartment. Annabel was good-looking, smart, had steady work and even better prospects, an independent life, and tended not to take shit from anyone, which was usually a good thing. Richard had good reason to appreciate all of this, but now another woman was saying hello in his ear in a busy city bar not far from home, and he wasn't feeling guilty or skittish or anxious that he'd be caught.

Part of Richard's conundrum came from Ollie's being attractive, but not in a too-attractive way. She didn't advertise it—no pampered 'do or heavy makeup, and dressed in

Wisconsin-like clothes of limited cleavage—but she had the eyes, nose, and cheeks that belonged on a coin or on the cover of a mystery novel. She wasn't busty, but curvy in an athletic way.

Another reason Richard felt freaked—well, startled, at least—was that “Ollie” had agreed to meet “Richard” without revealing she was a woman, as if she wanted to surprise him with... with what? Was he being paranoid? She hadn't tricked him, hadn't said she was a male, or said she wasn't a woman. He'd just presumed she was a male. Well, with a name like Ollie—certainly it was *logical* to presume he/she was a male. And, Richard had to say, it was a little weird to find a woman online who was willing to meet a stranger at a bar...

No, it wasn't, he told himself. People met online 24/7/365, joining up in venues from bars to the ballet with no more knowledge of each other than what they got from comfortable lies told in TechnoWorld. Anyway, here he was in a new bar meeting a new woman, probably single (had to be single, right?), who had a knowledge of options trading and the capital markets. What could be bad?

"Ollie?"

She smiled and nodded, as though she'd caught her suspect and wasn't embarrassed about it. "Very nice to meet you." She offered her hand.

Richard shook her hand and said, "You, too. You, too. I only just sat down."

"Yes, I know." She tossed her head toward the nearest corner. "I was over there watching."

What did that mean? Was that stalking language? "Really?"

"Well, I didn't want to sit down early and maybe get hit on, you know. New York City can be a bit intimidating. So I waited where I wouldn't be on display."

Yes, Richard thought, Midwest common sense. She was together—semi-hot, smart, and *together*. Then he felt a flush of alarm. Annabel could walk in, or someone she knew, or someone *he* knew. This whole thing could be misconstrued, go up in flames, ruin what he had with his girlfriend. "Sure," he said, "I understand." He did, and he didn't.

"Should I sit down?"

"No, no," he said before he could stop himself. "I mean, *yes!* Yes, sorry, of course, please, sit down." He popped off his stool, handed her up to the one next to his, and a bartender appeared by magic.

"An ugly rumor," Ollie said.

Richard stared at her.

"That's a drink," she said.

The bartender stared at Richard, who said, "Oh, I'll...uh... I'll have the same."

"Two rumors," said the bartender.

"You're sure?" Ollie said.

"Yeah, of course," Richard said. "We're in this together." He hoped his ad-lib was clever enough to make him seem coherent.

"You're surprised I'm a woman," Ollie said.

He smiled at her. "No, no, not at all."

"Yes, you are."

He bit his top lip. "Yes, okay, I am."

"Good, I hoped you would be."

"You...? What—"

"I didn't want you to come and meet me because I'm a female. If you thought I was a man, you'd be coming to be friendly and talk shop. If you knew I was a woman, well... This is New York, isn't it?"

Richard didn't know what expression to wear. Surprise? Chagrin? Offended? Mutual conspiracy? "So you call yourself Ollie because..."

"It's my name. Olivia. My mother was a big fan of Olivia Newton-John."

"The singer?" he asked.

"And actress," she said. "Who else?"

"Of course, who else?" *Richard*, he chided, *you're no kind of genius*.

"Anyway, no evasive intent, but using Ollie online neutralizes some of the biases or hassles I might get otherwise."

"Yeah, sure, I get it," Richard said, though he didn't entirely, and he knew that that was because he wasn't a woman. "Shall I call you Ollie or Olivia?"

"My friends call me Ollie."

"Ollie it is."

"And you go by Richard?"

"Yes—Richard." He'd almost said, *And never Rich*, but that might have brought a proxy of Annabel to the table (well, to the bar), and a need to explain more than he wanted to just then.

Ollie was smiling. "And you trade options?"

"I do." Astonishing. Here he was, talking options in a Manhattan bar—well, a Village bar—with an attractive female stranger he'd met online. As she had said, this was New York City.

"How did you start?"

To an options trader, this was like asking, "How'd you meet your spouse." The answer could have so many timelines and tentacles.

"Truth?" he asked.

"Truth," she told him.

"Someone told me it was complicated, and I thought I was smart."

Ollie laughed, and in that laugh Richard felt the touch of Mrs. Craig. Open. Clued-up. Knew the numbers. Smelled good.

The two rumors arrived. They clinked glasses, and Richard sipped.

WTF? He stared at the drink, then up at Ollie. She was smiling. "Fantastic!" he said. "What is it?"

"An ugly rumor," she said. "Grand Marnier, *cachaça*, lime juice, and maple syrup."

He took another sip. "Really?"

"Really."

"Grand Marnier, lime juice, and maple syrup, okay. And what?"

"*Cachaça*. Distilled from Brazilian sugar cane."

"Is it legal?"

"The drink is, yes, but maybe not what you do afterwards."

They both laughed and got down to talking stock options.

"How did you figure out the 'short-call, long-call' exchange strategy?" Richard asked. "You didn't just stumble across it."

"No, I didn't," she told him, "but my strategy is to work options as an income stream. Using that kind of exchange is a tactic to carry out that strategy."

"Good point," he said, hoisting his glass. Was he feeling reckless? Soon an hour passed, along with two rounds of rumors.

"But you don't trade puts?" Ollie said.

Richard looked at her with as open a face as he could remember ever wearing, and raised his glass again. "Buy me another of these, and I might change my mind."

With no warning, Ollie fired a hard look at her watch. Had he said something wrong?

"*Damn*," she said, "I'm sorry." She really was. "I have to be somewhere in twenty minutes, so we're going to have to wind this up for tonight."

Richard was distressed, relieved, and confused. Distressed because the evening with Ollie was almost over, relieved because his minor betrayal of Annabel was nearing an end, and confused because he didn't know what to do with the feelings he was feeling for Ollie.

"Can we do this again?" Ollie asked.

"Yes, yes, please!" Richard said.

Her smile had a bit of *You poor smitten boy* about it, what a younger Mrs. Craig might have said to an older Richard Hertz. "When are you free?"

"Tomorrow." If he wasn't, he would make it happen.

"I can't tomorrow. How about Thursday? Breakfast? Before the market?"

"Yes, good, perfect. Where are you?" He meant where she lived.

They made a date, confirmed numbers, and Ollie bent near and kissed him, a little kiss, but square on the lips. Starting from ten inches away, she moved her mouth on a direct line to his, tilting her face just enough. To Richard, it was like she wanted to be sure their noses wouldn't bump or her kiss land on his cheek. Her goal was the bull's-eye. Their faces get closer and—*Bingo!* Their lips touched, pressed, held. She might even have flexed her kissing muscles

a little against his mouth. Yes, he was sure she did. By the time his eyes opened she was walking away, but then she turned and smiled that Wisconsin-like smile and waved, and he waved back, his hand just hanging in the air, like he was behind home plate catching a changeup, ready to grab anything she was throwing.

It was a Tuesday, and Annabel worked late at the restaurant, so Richard would be home alone for a few hours. But instead of working on his "books" and trading strategies, he stewed about what to do until he met Ollie again. That wouldn't be until breakfast on Thursday, thirty-six hours away. In the end, Annabel was too tired and didn't come over, texting that she'd see him tomorrow or Thursday. Wednesday dawned, and he tried to work the market but couldn't.

When Annabel came over that evening, he told her he'd gotten swamped with his own self-doubt about some trading experiments, and had to try to work his way through that. She didn't have to stay, he said, if he was being too boring and self-involved. Annabel did stay since she was already there, but they didn't make love, but also didn't bicker even though he stayed self-involved. When she left for work early Thursday, she said maybe she would duck out with Belinda to the movies that night if she got off early at the restaurant.

After Annabel left, Richard and Ollie met at a café on Bleecker. He wore shorts and sandals and his panama hat. In black flats and a short skirt of some flimsy material, her butter-colored hair twisted up with a chopstick, she looked like a *jeune fille* on holiday. They ate bagels and eggs and cheese, and drank coffee and juice and more coffee, and talked about the uneven relationship between low-yield tech stocks with higher option premiums vs. high-yield closed-end funds with low-premium options, if any.

"I try to play Micron's volatility," she said, "and sometimes with BHP. There's something I find exciting about volatility in tech and natural resources."

"Oh, I agree," Richard practically gushed. "There's so much opportunity there for buying and selling calls." He felt a need to rein himself in, to not be gushy, but overrode it. "Intel's been my go-to for most of this year, but I got caught out in early November with in-the-money options and got called away ex-dividend." That is, he'd left too much money on the table. "But it dropped three bucks over the next month, so I got back in and sold March forty-fives, then rolled them for June forty-eights." He'd made up for his mistake.

"Do you hold anything naked," she asked, "or do you sell calls on everything you own?"

They'd met just after 8 AM, and here it was nine-thirty. The market was opening, and they both agreed they had to get to their screens.

He said, "Can I call you after the close?"

"That would be nice." She put down her eggy fork, reached across to his hand, and squeezed it. "I'd like that." His erection was as stiff as a Mohican canoe, so he smiled but didn't stand up as she left. He would never smell coffee and bagels again, or even this café air, without reliving his first breakfast with Olivia.

Richard knew that trouble lurked on the horizon, that his involvement with Olivia would lead to a calamity with Annabel, injury to him, to her, and incendiary self-recrimination. He wanted to resist, to change course, even as he saw the end approaching, a torpedoed shipwreck, whose worst outcomes one couldn't predict.

He tried to weigh the value of what he and Annabel shared, but was losing any handholds. Annabel was attached to the value in him despite his madness for arithmetic, while Olivia seemed attracted to him because of it. This connection to Olivia was a newly lit fuse about to ignite ten pounds of emotional TNT. He could pull the fuse by breaking things off with Olivia . . . or he could cheat on Annabel. If he did that, and for very long, he'd be cheating on

Olivia, too. Did he know enough about Olivia, or his feelings for her, or hers for him? It was new and rash and inflammatory. How much did he want it? At what price? Enough to end things with Annabel? Or not, in which case he had to end it with Olivia. Or cheat on her, and so cheat on Annabel, too.

Later Thursday night, with Annabel and Belinda at the movies, Richard felt close to a decision, but about what, exactly? He needed a "book" on this, charts and analytics of his emotional positions regarding Annabel and Olivia, the metrics of his infatuation levels and attachment indices.

Indeed, what were his options? Annabel was a known quantity, an in-the-money position with a known return. The return with Olivia was unknown, an out-of-the-money risk, and probably more a gamble than a risk, with the potential to lose everything he had with Annabel. Then, if it failed with Ollie, that left him with a big, fat zero in his love life, right back to the beginning. Could he face that?

#

The myriad traumas stalking Richard Hertz and the people around him would soon come into full and lurid display, in part because the dates, conversations, and enthrallments with Ollie that followed that breakfast would intoxicate and mesmerize his life, but also because they had eaten that breakfast two weeks before the night Annabel woke in Richard's apartment, alone in his bed, unaware of why he had left her.

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