

# Chutes and Ladders

Book 4 of *Climbing the Ladder*

by Michael Loucks

Copyright © 2015-2023 Michael P. Loucks

First publication date: TBD

First revision publication date: TBD

You may contact the author at: [author@michaelloucks.com](mailto:author@michaelloucks.com)  
<https://a-well-lived-life.com/>

## **Books in This Series**

*The First Rung*  
*The Second Rung*  
*Climbing Higher*  
*Chutes and Ladders* (\*)

\* Work in Progress

## Other Books by Michael Loucks

### A Well-Lived Life, Series I

- Book 1 - Birgit*
- Book 2 - Jennifer*
- Book 3 - Pia*
- Book 4 - Bethany*
- Book 5 - Stephanie*
- Book 6 - Kara I*
- Book 7 - Kara II*
- Book 8 - Stephie*
- Book 9 - Anala*
- Book 10 - The Wife*

### A Well-Lived Life, Series 2

- Book 1 - Bethany*
- Book 2 - Stephie*
- Book 3 - Jessica*
- Book 4 - Elyse*
- Book 5 - Michelle*
- Book 6 - Samantha*
- Book 7 - Sakurako*
- Book 8 - NIKA*
- Book 9 - Kami*
- Book 10 - Bridget*

### A Well-Lived Life Series 3

- Book 1 - Suzanne*
- Book 2 - The Inner Circle*
- Book 3 - A New World*
- Book 4 - Coming of Age*
- Book 5 - The Pumpkin Patch*
- Book 6 - The World Turned Upside Down (\*)*

### Good Medicine

- Freshman Year*
- Sophomore Year*
- Junior Year*
- Senior Year*
- Medical School I*
- Madical Shool II*
- Medical School III*

*Medical School IV* (\*)

*Residency I* (\*)

*From the Files of Doctor Fran Mercer* (\*+)

*A Sailor's Diary*

*Book 1 - The War Years* (\*+)

\* Work in Progress

+ Available exclusively on Patreon or BuyMeACoffee

*For Jeremiah*

I - Making Plans.....	1
II - Round Two.....	29
III - Status Quo Ante.....	56
IV - Test Results.....	80

# I - Making Plans

**July 13, 1983, Chicago, Illinois**

"Keiko-chan, «結婚してください» (*Kekkon shite kudasai*)?" ("Will you marry me?").

She smiled, "もちろん結婚するよ!" (*Mochiron kekkon suru yo!*) ("Of course I'll marry you!")

"I take it that means 'Yes'," I chuckled.

Keiko nodded happily then kissed me.

Given our special circumstances, we had agreed to forego the traditional betrothal ceremony, and to exchange rings as soon as they arrived.

"Hold out your hand, please," I requested.

She held out her right hand and smiled, "Remember, this is the traditional hand for Japanese. The right ring finger is said to be directly connected to the heart."

I nodded and slipped the ring onto her finger, then handed her the box with my ring. I held out my right hand, and she slipped the ring onto my finger.

"You look uncomfortable in that suit," Keiko said with an inviting smile.

"Perhaps you should take it off!"



Keiko -- she stretched out on top of me.

"I love you, Jonathan," she said dreamily.

"I love you, Keiko-chan. I think we should schedule the *yuino* for August 13th. That would be three weeks after you finish this round of chemo, and is enough time for everyone to plan to be there."

"I think that makes the most sense."

"And we should speak to the Shinto priest to choose a day for our wedding."

"We need a Japanese calendar," Keiko said. "We want a «大安» (*Taian*) day for the wedding. The kanji mean 'great peace' and those days are the most auspicious for wedding ceremonies, but also for starting a new business, moving to a new home, or beginning a journey. I actually have one in my drawer, which I'll check when we get out of bed."

"How common are those days?"

"Every sixth day," she replied. "The «六曜» (*Rokuyo*), or 'six days'. The cycle repeats throughout the year, and of course, because of the number of days in a year, a specific date will not be the same type of day each year. Each day has a different auspice.

"The first is «先勝» (*Sensho*), and brings good luck in the morning, and bad luck in the afternoon. The second is «友引» (*Tomobiki*) and it brings good luck all day, except at noon. The third is «先負» (*Sakimake*), which brings bad luck in the morning, good luck in the afternoon.

"The fourth is «仏滅» (*Butsumetsu*), which brings bad luck all day, and is the worst day of the cycle. The fifth is «大安» (*Taian*), which brings good luck all day,

and is the best day of the cycle. Sixth is «赤口» (*Shakku*), which brings bad luck all day, except at noon."

"Do you actually believe that?"

"I think the best answer is to ask why we would needlessly tempt Fate or upset the «kami»? And it will matter to the priest. But you should treat it as you would a horoscope, which is basically how I think about it."

"OK, but I do have to ask, but the day you began your cancer treatment?"

"«先勝» (*Sensho*), so good luck when they began the chemotherapy. And Monday is «友引» (*Tomobiki*), so good luck except at noon."

We lay together for about fifteen minutes until Bianca knocked on the door and let us know that dinner would be ready in five minutes. We reluctantly got out of bed, took quick showers, dressed, and Keiko got her calendar from her drawer and scanned it as we went downstairs.

"Perfect!" she exclaimed. "August 13th is «大安» (*Taian*)!"

"So even picking the date was good luck," I chuckled.

"I think Saturday, October 8th or Saturday, November 12th are the best choices, if the priest is free one of those two days."

"Whatever will make your parents, grandparents and the «kami» happy will make me happy."

"Mom is serious about it, my grandparents a bit less so, and my dad thinks the same as I do."

"I'm all for keeping your mom happy," I replied. "At least as far as I'm able to, not being Japanese."

We sat down at the dining room table and Keiko held out her right hand.

"Does that mean what I think it means?" Kristy asked.

"It does! Jonathan asked me to marry him!"

We received congratulations from Jack, Kristy, Bianca, Juliette, and CeCi, though unfortunately, Deanna was at work.

"Did you pick a date?" Bianca asked.

"We need to check with the Shinto priest," Keiko said, but the options right now are October 8th or November 12th, both of which are Saturdays. Those are 'lucky days' on the Japanese calendar."

"Where?" CeCi asked.

"One step at a time," I chuckled. "Keiko will call the priest tomorrow to find out if either of those days works for him. Keiko, what's a proper venue?"

"A Shinto shrine," she replied. "There are none in Chicago. I think the closest one would be Hawaii, though there might be one in California. A large garden would work."

"What about the Chicago Botanic Garden?" Jack suggested.

"What do you think, Keiko?" I inquired.

outside. November might be cold. If it's OK with you, I'll call tomorrow and find out if it's possible and the details."

"What's with the rings on your right hands?" Juliette asked.

"That's traditional in Japan," Keiko replied.

"Some places in Europe do that, especially in the East Bloc," Kristy observed.

"Dad has Russian Orthodox friends who wear theirs on their right hand."

"We have to have a bridal shower!" CeCi declared.

"And a bachelor party!" Jack added.

"How about a joint one?" I replied. "I was going to ask you about yours so I can arrange with the usual guys, plus whoever you want me to invite."

"And a joint bridal shower, if Kristy and Keiko don't object," Bianca suggested.

"The problem is," Keiko said, "I can't be around large groups of people."

"We'll figure something out," Kristy said. "Let's chat after dinner."

I figured the bachelor party would be simple -- beer, burgers, and brats in the backyard. Neither Jack nor I were heavy drinkers, and a simple cookout would suit us both.

"Jonathan, does everyone know about Saturday?" Kristy asked.

"Yes," I replied.

romantic dinner because of her weakened immune system, but Jack and Kristy had offered to cook and serve us a romantic meal in the Japanese room. Bianca graciously offered to make a cake for us. And Keiko's parents and grandparents would visit briefly during the afternoon.

When we finished eating, Kristy and Keiko went to the Japanese room and Jack and I cleared the table, washed the dishes, and cleaned up the kitchen. While we worked, we agreed on the cookout idea, and after checking the calendar, chose August 20th. When we finished, Jack and I went to the Japanese room to see what the girls had come up with.

"We're going to keep it small," Keiko said. "We'll each invite six girls. I'll have to wear a mask the whole time, but I'm OK with that. What did you come up with?"

"A cookout," I replied. "We'll invite about twenty guys, including some of Jack's friends from High School. Is there a best man at a Japanese Wedding?"

"No. The only participants besides the couple and priest are fathers, who make an offering to the gods. You would ask your grandfather or your father's or mother's brother, in the absence of your father."

"I'm not seeing my grandfather agreeing to offer anything to any god," I replied. "Would my mom's brother be OK?"

"Yes, of course, given it needs to be a male relative. Do you think your grandparents will attend?"

"I have no idea," I replied, "but it's on them, not on me. I'll invite them, and make it clear that it's a Shinto ceremony. Did you two pick a date for the party?"

"We're thinking August 21st," Kristy said. "But I need to make sure Allyson is available."

"If I calculate correctly," Keiko added, "that's the Sunday before the third round of chemo."

"OK. I'll put everything on the calendar in pencil and we can adjust as necessary."

"We'll leave you two to spend time together," Kristy said, getting up.

"We did THAT right after he asked me!" Keiko declared with a huge smile.

Kristy and Jack laughed, then left the room. I went to the kitchen, updated the calendar, then return to the Japanese room to spend time with Keiko. We sat together for a bit, then she called her grandparents and parents to give them the good news, and I called my mom.

"I'm happy for you, Jonathan," she said. "Keiko is a wonderful girl!"

"Your opinion matches my thorough analysis of the situation," I replied. "So I believe I'm fully aware of that!"

"You can be such a Smart Alec at times!" Mom declared. "Do you have a date?"

"Even I'm not crass enough to bring a date to my wedding!" I teased.

"Will you stop!" Mom demanded, laughing. "I meant, have you decided on a day for your wedding?"

"Oh," said flatly.

"Jonathan Edward Kane!" Mom growled, but she was laughing.

"All three names! I'm in deep sneakers now!"

"Look, Mister..."

"Either Saturday, October 8th or Saturday, November 12th. We're hoping for the October date because we want to have the wedding at the Chicago Botanic Garden. We need to confirm with the Shinto priest."

"Oh, that's going to go over SO well with your grandfather."

"As I said to Keiko, that's his problem, not my problem. I'll invite him and let him know it's Shinto, and he can choose to be a little man or a big man. I have my bets."

"Me, too," Mom replied.

"I should tell you something important that will also likely have grandpa have a conniption fit -- there's a very good chance Keiko won't be able to have kids. Keiko and I will adopt if that's the case, but Bianca and I are going to have one together."

"Oh, for heaven's sake!" Mom said, laughing. "That should send him right off the deep end!"

"If you'll pardon the language, tough shit."

"I work in a High School! Do you think I've never heard that word? And worse?"

"No, but being polite to my mom is important."

"And I appreciate it. I suppose I can't say anything about your choice, given how you came into the world."

"I do NOT need details!" I chuckled. "I know the basic process!"

Mom laughed, "You're too funny. You know I meant the fact that I wasn't married to your dad."

"I know. I'll fill you in on the details once we have them. I don't know all the traditions as yet, but we'll make sure you know."

"How far are you taking those Japanese traditions?"

"I'll be wearing a kimono."

"I think I'm going to buy a better camera than my Instamatic!"

"I'm sure we'll hire my friend Dustin to take professional photographs, but you're obviously welcome to take as many as you like."

"Do I need some kind of special outfit?"

"No. Just normal wedding attire. It'll be outside in early October, hopefully, and temperatures are usually in the 50s. I think they have a banquet hall, but I'm not sure, and obviously I don't know if it's available."

"Just let me know. Congratulations, Jonathan. I'm very happy for you."

"Thanks, Mom!"

We said 'goodbye', I hung up, then went back to the Japanese room to spend time with Keiko before bed.





## July 14, 1983, Chicago, Illinois

Late on Thursday morning, I went to see Kendall Roy in Compliance to let him know to expect the application from Overland Park.

"The only hiccup is I begin my annual sensitive leave on Monday. Mr. Matheson will handle any concerns or any client questions."

"Unless the documents arrive tomorrow, the transfer won't be complete until around the 27th. It's coming in as instruments and cash, right?"

"Yes. There's no point in liquidating their current holdings beforehand to transfer only cash. I'll begin re-allocating their holdings when I return."

"Then for sure no earlier than the 27th by the time I complete my review, Legal signs off, and their current broker transfers the accounts."

"OK. There will be a secondary application for their charitable benevolence fund. I'm not sure when they'll request to transfer that account, but I'd expect it in the next two weeks."

"Total amount?"

"Eighteen plus three, so about \$21 mil."

He made some notes.

"OK. Have a nice vacation. Doing anything interesting?"

"Spending time with my fiancée who's having chemo."

"Sorry. I hope it works."

"Me, too," I replied. "And no need to apologize."

"You should have all the paperwork waiting for you when you return."

"Thanks."

I left his office and returned to 29 to continue my research. At 11:25am, I left the office to meet Bev for lunch.

"I asked Keiko to marry me yesterday," I said once we had our food.

"Totally not surprised!" Bev declared. "Did you set a date?"

"Keiko is making some calls today. We're hoping for October 8th."

"Justice of the Peace?"

"Shinto priest."

"OK, now THAT is a surprise!" Bev exclaimed. "You aren't religious!"

"Neither is Keiko, but it's her cultural tradition, and I get to wear a kimono."

"I'll bring my camera!"

"That's the same thing my mom said when I spoke to her last night."

"I assume there will be a bridal shower?"

"Yes. Kristy and Keiko are planning a joint one, and Jack and I will have a joint bachelor party. You and Glen will receive invitations."

"How is she doing? Be honest, Jonny."

"I think the best thing to say is that the first round of chemo was successful, but there is a long way to go. The doctor didn't give a prognosis because Keiko is in the middle group; not the best, not the worst."

"Which means?" Bev asked.

"That the first round of chemo reduced her leukemia cell count significantly, but didn't eliminate it, and she had some increase in cancer cells afterwards. It's basically a neutral result. That said, there were none in her spinal fluid, which is a positive development. We'll know more after the next round, which starts on Monday. How are things with Glen?"

"Good! He found a teaching job at Lane Tech. He was issued a temporary Illinois teaching license, but it should be made permanent before it expires in two years."

"That's great! How is your job?"

"I like it. I signed up for paralegal classes starting in September."

"Nights?"

"Yes. Glen agreed he'd watch Heather while I'm taking classes."

"And you two?" I asked.

"I expect him to ask me to marry him once he starts his new job in August. I'll say 'yes', obviously."

"Obviously! Are you happy, Bev?"

"Yes. That's not slight on you, Jonny."

"I didn't take it as one," I replied. "All I ever wanted is for you to be happy."

"Are you?"

"Yes. I love Keiko and I'm lucky to have her."

"But her..."

"Bev," I interrupted, "what kind of man would I be if I let that affect how I think about Keiko? Bianca flat out asked me what I'd do if Keiko received a terminal diagnosis and I said I'd still ask her to marry me. I said I wouldn't be able to look at myself in the mirror if I pushed her away because she has cancer."

"You were always very protective of me," Bev said. "Even after I treated you badly."

"I can't even begin to imagine the stress you were under as a pregnant teenager, and then the mess with Bob and paternity, and then wanting to keep your relationship with Glen secret. Did you decide what to do about your parents?"

"I don't want to talk to them."

"I understand that, and it's your decision, but I'd try to reconcile."

"Your mom never reconciled with her parents."

"And after having dinner with them at my uncle's house, I fully understand that. The difference is, your dad isn't a Republican Evangelical Fundamentalist. I'll invite my grandparents to the wedding, but I'll be shocked if they attend, given it's going to be what is, in their mind, a pagan ceremony."

"Did he use that term?"

"No, I actually learned it from my friend, Anala. CeCi uses it too to refer to Christmas and Easter as 'pagan holidays'."

"What denomination is she?"

"Quaker," I replied. "Though not so much that you'd notice."

Bev laughed, "Which means you got her into your bed!"

"No comment," I replied.

"Does anyone at your house go to church?"

"Bianca, occasionally, with her mom or grandmother, to make them happy. Kristy is nominally Lutheran, but stopped going when she moved out of her parents' house. She and Jack are marrying at her mom's church."

"And your Indian friend is Hindu, right?" Bev asked.

"Yes. She goes to a Hindu temple in the suburbs, though I don't know any details. None of the boys go to church, as I'm sure you can imagine."

"No church would have them, I suspect."

"I honestly don't know. Tom and Maria are Catholic, and I know she goes regularly, and Tom occasionally goes with her. But neither she, nor her sister, nor Lily, were fanatical the way my grandfather is, or the way Rachel Kealty was."

right?"

"Yes. I might have handled that better, but, in the end, someone with an Eastern mindset is a better fit."

Bev smirked, "It fit, alright!"

I laughed, "You told me, that first night, that you were very happy you didn't see it before it was in you because you would have freaked out!"

"Despite wanting to do it, I was naïve."

"Me, too. But it's pretty easy to figure out! And you were not shy about telling me what you wanted!"

"Guys have it so easy!" Bev complained good naturedly. "Orgasms are basically automatic!"

"Poor baby," I teased.

"Did you land that new client?"

"Yes. We sealed the deal while I was in Kansas yesterday."

"You're amazing, Jonny!" Bev exclaimed.

"I know," I said smugly.

Bev laughed, then said, "That is so not you! But the answer *is* so you!"

"You know I like dry humor," I said. "I always have."

"Does that cool ring on your right hand have some special meaning?"

"It's my engagement ring. I thought I'd explained that Japanese tradition -- both the man and woman wear engagement rings. What I discovered last night is that the right ring finger is traditional in Japan, not the left."

"So you can wear your wedding ring and none of the girls at bars will know you're married!"

"You know me better than that," I replied.

"I do, and it was a dumb thing to tease you about. Sorry."

"It's OK."

We finished our meal, I paid the check, left a healthy tip, and then Bev and I headed back to work.



## **July 15, 1983, Chicago, Illinois**

On Friday, as Keiko and I had agreed, CeCi joined Jack, Kristy, and me, and we met Dustin and Archie at Connie's on 26th Street.

"You should have seen the house I shot today," Dustin said after we ordered. "It's the kind of house I expect you to own in a few years! Two-story, 5,500 square foot, red brick, five bedrooms, servants' quarters, hardwood floors, a finished basement and attic, and a gorgeous fireplace. And get this, the finished basement has a sauna that would hold at least twenty people, along with a whirlpool. And the topper? The guy who owns it is your age and is from a small town in Ohio near Cincinnati."

"What's he do?"

"He's a student at IIT, but he's some kind of computer whiz kid. He ran a computer business in High School."

"What were you shooting for?" I asked.

"Brown Construction did the work and asked me to shoot it for a layout in a magazine."

"They did the work at my house," I replied. "But I don't think my house is going to win any architectural awards!"

"Tell him the best part, Dustin," Archie prompted.

"It has an elevator that goes from the first floor to the attic, with a stop on the second floor!"

"No way!" CeCi declared. "An elevator in a private home? Not just like a dumbwaiter?"

"An honest-to-goodness elevator that two people could use comfortably," Dustin confirmed.

"Crazy!" CeCi exclaimed.

"Now you have your goal, Jonathan!" Kristy exclaimed.

"Where's the house, Dustin?" I asked.

"Woodlawn Avenue in Kenwood. About ten blocks north of the university."



I wondered if that was the guy Anala was seeing. The bare facts fit, and I hoped I'd have a chance to ask her, but she and I had lost touch since she had started seeing the guy from Milford. I'd absolutely invite her to the wedding, and I hoped she'd show up. I also hoped she'd have time to talk, but that was looking increasingly less likely.

"I'd like to see the photos, if that's not a problem," I requested.

"It's not," Dustin replied. "Obviously, I can't give you copies, but I can show them to you. I'll develop them on Monday or Tuesday. Looking for ideas for your next house?"

"More out of curiosity," I replied. "The next house is several years away. I'm planning on buying a two-flat via an REIT at some point in the next year."

"REIT?"

"A Real Estate Investment Trust," I replied. "It's a tax-advantaged way to own real estate for investment purposes. Basically, it's a legal structure to avoid double-taxation by paying out the bulk of the profits as dividends to the shareholders. It's much easier to manage the costs associated with owning and operating rental properties that way, without incurring additional tax liability."

"Can anyone set one up?" Archie asked.

"Yes, but there are rules you have to follow such that an individual cannot simply set one up for themselves. I'll need to have a hundred shareholders, plus follow the 5/50 rule, which means that any group of five investors cannot hold more than fifty percent of the shares. I'll invite all of you to invest, and the minimum will be low."

"A hundred investors?" Jack asked. "How?"

"I'll allocate shares to everyone invested in my Cincinnatus Fund, which is about two dozen at the moment. That's how I'll ensure the shares are distributed widely enough. If I can't find a hundred investors, I'll handle it differently. But we're several months ahead of ourselves at the moment. I need to onboard the new client I signed on Wednesday before I even think about looking for the investment property."

"So an adjutant professor of English from Elmhurst College can afford to get into it?" Archie asked.

"You got the job?" I asked.

"I did!" Archie said happily. "I received the offer letter yesterday and accepted immediately."

"Congrats!"

"Is there any way a poor teacher can invest?"

"Beyond the REIT? Absolutely. If you want to invest in the stock market, your best bet is an S&P Index fund, because Spurgeon's minimums are too high. I wish I had a way to allow all my friends to invest at a lower rate, but I don't see those rules changing anytime soon. Two firms -- Fidelity and T. Rowe Price -- offer them, with no minimums. And starting now, you'll eventually have enough to invest directly with me.

"My goal is to be able to allow any friend to invest with me, but I'm not at a point where I can ask for that kind of change. I'll get you the materials and help you through it, but it really is easy. The key is starting now, and investing regularly. As I explained to my new clients on Wednesday, if you start with \$500, then add \$100 a month, and do so for thirty years, at the passbook rate, you'll have around

\$90,000. If, on the other hand, you earned 20% returns, which is typical for Spurgeon, but not guaranteed, you'd have just under \$2,000,000 when you're ready to retire."

"Seriously?"

"Seriously. The market return last year was just over 20%, and Spurgeon beat that significantly. This year I'm projecting around 20% for the overall market, and I'll beat it. But you'd earn those returns with the S&P Index."

"So if I follow your plan, I'm a millionaire when I retire?"

"I can't guarantee it, but yes, that's what would happen if I generate the returns I'm talking about."

"Get me the information as well," Dustin requested.

After we ate our pizza, we went to see *Staying Alive*, which was a sequel to *Saturday Night Fever* which starred John Travolta. I'd seen the VHS version the previous year, so I knew the backstory, while Dustin and Archie had seen it in the theatre when it had been released in 1977, and Jack and Kristy had seen it on VHS right after they'd begun dating. The music was great, as was the dancing, but the storyline was mediocre. After the movie, we got ice cream, then Jack, Kristy, CeCi, and I headed home, and I joined Keiko in our bed.

"What did you find out?" I asked.

"October 8th works for the Shinto priest and the Botanic Garden. The priest said he'll hold that date for us; the Botanic Garden needs a deposit of 10% and needs to know how many people we'd have at the reception to calculate the cost. What do you think of sixty? Twenty I choose, twenty you choose, and twenty we negotiate?"

"I think that might work," I replied. "I'll call on Monday and make the arrangements for the deposit."

"It's expensive."

"And will be worth it. Can we get the kimono in time?"

"Yes. I also called the shop in San Francisco. My grandmother will come by tomorrow morning at 9:30am to take our measurements. Then I'll call the shop to place the order."

"Perfect."



## July 16, 1983, Chicago, Illinois

"What do you plan to do for the next two weeks?" Bianca asked at breakfast on Saturday morning.

"Take care of Keiko," I replied. "I'm basically not even allowed to *think* about work for two weeks."

"You're joking!" CeCi exclaimed.

"I am, but only to a point," I replied. "I can't trade in any way, shape, or form, because I'm only allowed to trade through monitored accounts at Spurgeon, and I'm not allowed to trade in those accounts during this time. If something crazy happens in the world, Mr. Matheson will decide what to do, if anything. None of my positions is particularly volatile, and I closed out my July call and put options, so I have none outstanding."

"What are those?" Keiko asked.

"They're the right to buy or sell shares of stock at an agreed price, usually as a hedge to lock in profits or limit losses. There are various ways to use them, and unless you're really interested, just consider them similar to buying insurance, and that will give you the basic idea of how I use them."

"I think we can leave it at that," Keiko replied.

We finished breakfast and Keiko and I went to the great room so I could watch CNN Headline News, which I usually did on weekday mornings at work, and occasionally did on weekends at home. The lead story was about a terrorist bomb which had exploded about two hours earlier at Orly Airport in Paris. Initial reports were that there were fatalities, but details were sketchy, which was to be expected in such a situation.

"Does that impact anything for work?" Keiko asked.

"Given it was in the terminal, and not aboard an aircraft, it'll briefly affect the French franc, but by Monday morning in Hong Kong, Tokyo, and Singapore, things will have calmed down that the markets won't react very much. Had it been aboard a plane, that airline's stock would have plummeted as soon as trading began, assuming regulators didn't prevent it from trading."

"They can do that?"

"Yes. There are a number of reasons a stock might not open for trading. That said, it's almost always possible to execute a private transaction which doesn't go through an exchange."

"Isn't that cheating?" Keiko asked.

"No. Stock exchanges exist to create orderly markets, but nothing prevents me from buying and selling stock underneath a buttonwood tree or in Tontine Coffee House."

"I take it those both have meanings?"

"Yes. The traditional meeting place for brokers in the 18th century was under a buttonwood tree in New York City. The Tontine Coffee House is where they met after signing the Buttonwood Agreement, which, in effect, created the New York Stock Exchange. They met there because it was a place where traders, underwriters, bankers, and politicians met to conduct private and public business. They used that facility until 1817, and then met in various buildings until they moved to 11 Wall Street in 1865.

"The first shares traded were the Bank of North America, the First Bank of the United States, and the Bank of New York. The First Bank of the United States closed when its charter ran out in 1811, and its successor bank actually still exists -- Girard Bank -- though there are rumors it's going to be taken over by Mellon Bank in the next month or so. The Second Bank of the United States wasn't chartered until 1816. The Bank of New York still exists with that same name, while the Bank of North America is now part of The First Pennsylvania Banking and Trust Company."

"You know all that just off the top of your head?"

"One of the modules I had to study covered the origin of the various stock exchanges. The banking information I know because banks are an important part of my job on the FX Desk. I've actually expanded my analysis to include Savings & Loans."

"How does it work with Bianca and Jack being here?"

"Neither of them has a securities license and isn't in a position to take any action on my behalf. They won't need to take the time off, either. There's actually no regulation that requires it, but it's considered a good practice for anyone in a position to manipulate client accounts.

"The only person with a brokerage license at Spurgeon who doesn't have to take time off is Noel Spurgeon. Everyone else has to take ten consecutive trading days of vacation. That does two things -- ensures we take a real vacation and helps ensure we aren't engaged in any illegal trading schemes or manipulating client accounts."

"What could you do?"

"The big one would be to hide losses, which I could do with complex transactions that are, in effect, akin to kiting checks, if you know what that means."

"I do. I remember from our personal economics class that it basically means writing a check from Bank A and depositing it in Bank B without enough money in Bank A, then writing a check from Bank B for the amount of the Check from Bank A."

"In a nutshell, yes. And there are more complicated schemes that use multiple people, and if done successfully, can multiply the money many times until someone cashes out and the entire scheme collapses. You could do it at stores as well, if they offer cash back, and again, if done successfully, you could multiply the money you had until you walk away and the scheme collapses."

"So you would know how to do that?"

"Yes. Both the classes I attended and the study material from Spurgeon explain all the things that are illegal in some detail so we know how to spot them, and know what we can't do. Mainly, that's a banking problem, but you could easily

do it with stocks as well. The most common illegal practices in the legitimate securities industry are front-running and churn. On the illegitimate side, it's pump-and-dump.

"Front-running is buying or selling before a large trade by a client to take advantage of the market movement. It is, in effect, stealing part of the client's profits. Churn is trading securities instruments -- stocks, bonds, options, and so on -- for the sole purpose of driving up commissions and fees. Pump-and-dump is an illegal scheme to raise the price of a generally worthless stock, then sell it."

"How would that work?"

"Usually with what are called 'penny' stocks -- that is, stocks with so little value they can't be traded on a regular exchange. Someone buys up as many of the shares as they can as cheaply as they can, then uses a telephone boiler room to entice unsuspecting people to buy shares, often with outlandish claims. When the price reaches a target point, the original purchaser sells the bulk of their holdings to the marks, the price collapses, and everyone loses money except the schemers. It works because often the only person willing to buy the shares is the schemer, so nobody can get out."

"Is that what happened in 1929?" Keiko asked.

"A lot happened in 1929, but the biggest problem was speculation with borrowed funds, either on margin or from banks, on the belief that the market would go up forever. Right before the crash, British investor Clarence Hatry and some associates were jailed for fraud and forgery, which created a crisis of confidence. Markets became extremely volatile, with wild swings in prices.

"Then, on Black Thursday, October 24th, 1929, the market dropped about 10%, and trading was so heavy that quotes were delayed and almost nobody knew their positions during the trading day. Leading investors tried to offset the



problem by buying shares at inflated prices, but margin calls -- that is, a requirement to add money to an account against which you've borrowed to buy stock -- increased, forcing many people to sell when they couldn't come up with the funds.

"The market lost another 10% or so on Black Monday, October 28th, 1929. The same level of losses occurred on Black Tuesday, the 29th, for a two-day loss of over 20%. Losses continued, though there were occasional upturns, until 1932, when the market had lost about 90% of its value. At that point, the market began a slow, steady climb.

"Following the crash, regulations were enacted, beginning with the *Glass--Steagall Act* in 1933, which mandated separation between commercial and investment banking, and created the FDIC which insures bank deposits. Additional regulations included the *Securities Act of 1933* and the *Securities Exchange Act of 1934*. They've been updated, and other regulations passed as well."

"Could it happen again?"

"A serious decline in the value of the stock market? Absolutely. The key is, banks wouldn't fail, and margin investing is heavily regulated, as is short selling. So while it would hurt, it wouldn't cause a repeat of the Great Depression. A much larger risk is runaway inflation and a stagnant economy. That's why we saw the Feds raise interest rates into the stratosphere, though they're coming down now."

"Changing the subject, are you doing your usual Saturday tasks?" Keiko asked.

"Yes, Bianca and I will go to the grocery store and dry cleaner, and after lunch, we'll resume working on a baby. Other than that, I'm all yours!"

"You're seeing Violet tomorrow, right?"

"That's the plan, unless you have some objection."

"No, not at all. I don't want you sitting around the house because I have to."

"I love you, Keiko, so I'll do whatever you need me to do."

"Yes, but as I've said, you need to take care of yourself and spend time with your friends."

"And I will. I had lunch with Bev on Thursday, I was out with Jack, Dustin, and Trevor last night, and I'm seeing Violet tomorrow."

The doorbell rang, interrupting our conversation, and I went to answer it. As expected, it was Keiko's grandmother who had come to measure us for our wedding kimono. She, Keiko, and I went to the Japanese room, and Atsuko used a cloth tape to take our measurements, marking them down in a small notebook she had brought with her. Once she had completed that, I served green tea, and then Atsuko left. Keiko called the shop in San Francisco, spoke for about ten minutes in Japanese, and once she'd completed the call, she explained the conversation.

"He promised he could have the kimono to us by August 15th. Mine would be traditionally white, with the proper «角隠し» (*tsunokakushi*), a formal white hat. Yours will be a black jacket over a black upper garment and a grey-and-white striped lower garment. I assumed it was OK for him to charge your same credit card."

"Yes, it is. As soon as we marry, I'll have cards issued in your name on a joint account. Are the kimono coming from Japan?"

sent."

"Then, we should start making our guest list."

# II - Round Two

**July 16, 1983, Chicago, Illinois**

"I think I may have underestimated," I said. "My mom and a date, if she chooses to bring one; my grandparents; my uncle and aunt; Violet; Dustin, Archie, Costas, Trevor; Jack and Kristy; Tom and Maria; Stuart and guest; Lily and Jim; Bev and Glen. That's twenty-one, and doesn't include our housemates and others I'd want to invite, including Anala and guest; Beth and guest; the members of Jeri's group and guests; Mr. Matheson and guest; Mr. Spurgeon and guest."

"Do you think Mr. Spurgeon will attend?" Keiko asked.

"I have no idea if he or Mr. Matheson would attend, but I feel I need to extend the invitations. The same is true with my grandparents, though my mom agrees that it's unlikely they'll show up for a Shinto wedding. But we have to assume they will for planning purposes. Your list is just about as long, right?"

"My parents and grandparents; my aunt, uncle, and cousin; my two great uncles and their wives who all live in California; Emmy and a guest; three girls from High School you haven't met and their boyfriends. That's nineteen, right there, and that's the minimum list. I almost think we need to go to eighty, though there is some overlap because obviously I'm friends with the girls who live here and want them there."

"Then I'll ask Chicago Botanic Garden about having eighty guests. If we can work that out, we'll need to get invitations out fairly quickly."

"You're going to need time to make phone calls on Monday."

"I have an AT&T calling card, so I can use it from the hospital."

"Are you planning to sit with me all day, every day?"

"Yes."

"You know that's not necessary," Keiko replied.

I smiled, "I know you've said that, but I can't go to work."

"You shouldn't just sit in my room all day for five days. At least have lunch with one of your friends a few days, and it would make sense to make all the phone calls from home."

"It feels almost like you're trying to push me away," I said.

"Never! But I'm concerned that if I don't say something, you won't properly look after your own needs."

"I need *you*, Keiko!" I said.

"I know you do, and I need you, but we'll also both need time to do our own thing, even if we do most things together. You'll have guy friends you want to hang out with, and I'll have girls I want to hang out with. May I make an observation?"

"If my fiancée can't, I'm not sure who could."

"Bianca, Jack, Bev, Beth, Anala..." Keiko said with a smile.

"Never mind," I chuckled. "What's your observation?"

"I think your relationship with Bev growing up, and your lack of guy friends colored how you think a couple should behave. Other than work and school, did you do anything with anyone other than Bev?"

"Rarely," I admitted. "As in, a few times in my life."

"Have any of your other relationships been like that?"

"No, not really."

"Because it wasn't typical. And you didn't spend time with other couples, did you?"

"No, we mostly just hung out together. We didn't even go to the movies very often, only a few times."

"But a lot of sex, right?" Keiko asked with a silly smile.

"Yes and no. It was never the focus of our relationship. There were comparatively long stretches where we didn't fool around, and that part of our relationship only lasted around eleven months. I'd estimate we were together that way around twice a month, if you averaged it out, and Bev was the one who decided."

Keiko laughed softly, "Of course she was! Girls always decide! Boys are almost always willing and ready!"

"Possibly," I replied with a grin.

"There's no 'possibly' about it!" Keiko declared. "Not that I'm complaining in any way! But going back to my point, we both need to do things for ourselves and

with our friends. You've made some good friends and you don't want to lose them. Think about how you feel about losing touch with Anala."

"You make a valid point," I replied. "But you're having chemo."

"Yes, and I know you'll take me there and bring me home and take care of me, but you have to take care of yourself, too."

"You won't allow me to win this argument, will you?"

"No!" Keiko declared mirthfully. "Shall we complete the list?"

We worked together and ended up with a list of seventy-seven names. which included Noel Spurgeon and Murray Matheson and their guests. I'd be pleasantly surprised if they attended, and wouldn't think ill of them if they didn't. My grandparents, on the other hand, were a different story. If they couldn't see far enough past their narrow worldview to attend the wedding of their only grandson, that would cause me to think ill of them, and would likely portend lifelong estrangement, as it had for my mom for a similar reason.

I had little time for people with such narrow, parochial worldviews such that they looked down on, and even avoided, people who did not follow their specific god and his specific rules, despite claiming to follow the same god as others. The alleged messengers of Abraham's god couldn't agree amongst themselves, with three main branches of Judaism, two main divisions in Islam, and thousands of so-called 'Christian' churches which couldn't even agree on ANY common doctrine as far as I could tell.

All that did was convince me that no supreme being could possibly exist, as if he or she were all-powerful, then there wouldn't be any question of what he or she wanted. In my mind, science fiction writer L. Ron Hubbard's made up

by the major faiths.

Only Buddhism had tenets that were largely believable and acceptable as a whole, but many people considered it a philosophy more than a religion. As for Shinto, while neither Keiko nor I took many of the tenets literally, I was happy to honor her grandfather by following their cultural tradition, 'lucky days' and all.

With the guest list complete, I went to find Bianca so we could make our weekly trip to the grocery store and dry cleaner.

"How goes the wedding planning?" Bianca asked, as I backed out of the garage.

"All we've done so far is come up with a proposed guest list of just under eighty. I need to call Chicago Botanic Garden on Monday and make the arrangements and negotiate a price. Once that's done, we'll send out invitations. According to Keiko, Chicago Botanic Garden will handle the catering for the reception, so that simplifies things. Dustin will take our photos, which also simplifies things. We already ordered our kimono and Keiko reserved the date with the Shinto priest. Other than a cake, I think that covers everything important."

"Honeymoon?" Bianca asked.

"No matter when we tried to do it over the next six months, Keiko would either be having chemo, recovering for it, or preparing for it. I think next Summer is our best bet. If there's a time when she's feeling OK, we'll take advantage of the trip to Saint Martin that Mr. Spurgeon promised."

"You missed out on a wild time!"

"Yes, but all things being equal, I'd rather have Keiko."

"No criticism, but it's quite the serious change for you."



I chuckled, "No, this is what I was like in growing up with Bev -- totally dedicated to one person. The guy you met was not really me. It was...like I was the proverbial kid in the candy store with infinite money in his pocket. I think I might have eaten a bit too much candy. That's not a regret, mind you, only a comment that the Jonathan you met wasn't *me*."

"I like the Jonathan I met!" Bianca declared. "I'd hate to see that change."

"Other than the 'American Gigolo' behavior -- minus being paid for it -- nothing is going to change. I'll still have my quirky sense of humor, still do the other things I do, have a baby with you, and so on. Other than not having sex again after you get pregnant, nothing else should change between you and me. Well, unless you want it to."

"No way! The only thing I would change is the expiration date of great sex with you! And I'm not really complaining, because I totally understand what you want and why, and that's what will make you happy. And that is all I want -- you to be happy."

"Are you happy?"

"Yes! A great job with a great future; you're going to be the father of my kid; I'm with Juliette, who I really like; we have a nice house to live in; and I have great friends! What more could I ask?"

"I'd say the fact that we're both happy means we found the right way forward. If you had asked me in May 1981 what my life would be like in July 1983, my answer would have looked nothing like it actually is!"

"What? You didn't think you'd sleep with forty-odd women, including having sex with at least two virgins in front of a group of their closest friends?"

"That too," I chuckled. "But I meant already having my securities licenses, having my own clients, managing around \$50 million, owning a house, and everything else. I figured I'd still be working in the mailroom after two years, just ready to move up to runner on the exchange floor."

"You seized the initiative and made this happen. That's ALL you, Jonathan."

"I had help."

"As you said, your uncle got you your foot in the door. You did the rest."

"With help from Murray Matheson, not to mention you, Jack, Anala, Jeri...you get the picture."

"And yet, you made it happen."

"I still find it amazing how quickly everything came together."

"You're just that good!" Bianca declared. "Not to put a damper on this and changing the subject, but when will you know the results of this week's chemo?"

"They'll draw blood a week from Friday, and we'll have the results on the following Monday. As I understand it from her oncologist, she'll need at least two more rounds after this one.'

"She can come home, right?"

"Yes, so long as she's feeling up to it. The first one was a double cocktail, plus the lumbar catheter. This one is just one drug, and she had no blasts -- cancerous cells -- in her spinal fluid in either of her tests. That's a seriously positive sign, even if her other results were only so-so. I do need some advice."

"You've come to the right place! The Doctor is in!"

I chuckled, "I'll give you a nickel when we get to Jewel! Keiko is telling me I don't need to sit with her all day, every day, at the hospital."

"She's not one to play games," Bianca said. "Some girls would say you didn't need to, but then throw it back in your face if you didn't. That's not Keiko. You should at least go to the gym on your usual days. You're allowed in the Hancock Center, right?"

"Yes, just not on any of the Spurgeon floors, and I can't talk to anyone who is in a position to actually act on anything I might say."

"So meet me in the gym on Monday, Wednesday, and Friday. And the other days, go out for lunch. You guys will be home for dinner, right?"

"Yes, but I wouldn't count on Keiko eating anything. They'll give her dextrose via IV, and they prescribed an electrolyte solution with glucose she can drink. It's meant for babies with diarrhea, but will work for her, too. The big problem comes if she can't even keep that down, because then she'll need an IV, which would mean staying in the hospital."

"What's her main risk?"

"An opportunistic infection, which is why we have the UV/electrostatic air cleaners."

"I've noticed a lot less dust in the house since that unit was installed."

"A nice added bonus," I replied. "I certainly don't mind when I'm dusting or mopping!"

"Same!" Bianca agreed.

We arrived at Jewel, completed our shopping, stopped at the dry cleaner, then headed home.

We had just put the groceries away when Keiko's parents and grandparents arrived so they could wish her a happy birthday. I served tea and cookies, and Keiko opened the presents her parents and grandparents had brought. They stayed for about an hour, and Keiko and I spent the rest of the afternoon together. At 6:00pm, Jack and Kristy brought in the meal they had prepared.

"Japanese?" I asked.

"I called Keiko's grandmother on Wednesday and asked for ideas," Kristy said. "The dinner service -- plates, cups, napkin holders, and flatware -- is our gift."

The plates, cups, and napkin holders were beautiful porcelain with Japanese designs, and the flatware had what I was sure were faux ivory handles.

"I hope the patterns are authentic," Kristy said. "I had to go with what I could find at Pier 1."

"They're beautiful," Keiko said. "Thank you."

"We'll leave you two to eat. Bianca will bring your desert when you're ready."

Thanks, I said.

They left and at Keiko's prompting I said "«Itadakimasu»", the Japanese blessing.

and vegetables Kristy and Jack had prepared.

"We do!" Keiko agreed.

The food was awesome, and as promised, Bianca brought in a cake when we'd finished, and she, Juliette, Jack, Kristy, and CeCi sang *Happy Birthday* to Keiko. The seven of us shared cake and ice cream, and everyone gave Keiko a small present, with CeCi bringing Deanna's gift as Deanna was working. Keiko opened her gifts, and our housemates cleared away all the dishes. Once they were out of the room, I handed Keiko a small package, which she opened.

"It's beautiful!" Keiko exclaimed.

I'd bought her a small jade pendant which she had me put on her.

"I'm lucky to have you," I said, taking her into my arms.

"Make love to me one last time before Monday, please," she requested.

I scooped her into my arms, carried her upstairs, and we made love, then cuddled in bed for the rest of the evening.



## **July 17, 1983, Chicago, Illinois**

"Is it still OK to hug you?" Violet asked after I showed her my ring.

"Yes, of course! Keiko isn't the jealous type, she knows we're close friends, and she made a point of saying that I need time with my friend, and she specifically mentioned you."

"You know I was worried because so many girls are possessive."

I nodded, "And one thing I promised myself was that my relationship with you was non-negotiable, and I would never have a committed relationship with anyone who couldn't accept that."

"Thank you," Violet said.

"You'll receive an invitation to our wedding, of course, as well as one to a joint bridal shower for Keiko and Kristy."

"Do you know the dates?"

"Our wedding will most likely be on October 8th at Chicago Botanic Garden. The wedding shower will be August 21st, which is the day after my bachelor party. You received your invitation to Jack and Kristy's wedding, right?"

"Yes," Violet confirmed.

"You can ride with Keiko and me to Jack and Kristy's wedding, and I'll make sure you have a ride to the Chicago Botanic Garden as well."

"Thanks! If your mom needs a place to stay, she's welcome to stay here."

"I appreciate that, and I'll let you know. On another topic, we have our first baseball game of the Summer on the 30th. It's a night game so I'll plan to be here around 5:30pm. I assume we're eating hot dogs at Comiskey for dinner?"

"Of course! And nachos!"

"I should be able to find out about Hawks tickets when I go back to work. I'll have a bit more access this year. Are there any teams you specifically want to see?"

"The Oilers, so we can see Gretzky. We play them here twice, once in November and once in January."

"OK. I'll try for one of those. Any other teams?"

"The Blues or the Red Wings, but those games are probably taken, because they're the big rivalries. I bet you can get Whalers or Penguins tickets with no trouble."

I laughed, "I bet! Or the LA Kings. I'll see how many games I can get. I'll try for a Bears game as well, but that will be whatever is available. Are you at all interested in basketball?"

"Not really, so if you can forego those in favor of hockey or football, you should!"

"I'll see what I can do. Do you need help in the kitchen?"

"Always! I enjoy doing things like that with you."

"I enjoy them, too!"

We went to the kitchen and Violet put me to work as her sous chef, meaning I did the chopping, slicing, peeling, and other assistant tasks.

"Are you taking a class in the Fall?" she asked.

"Yes. The stats class. It's something I really do need to understand better, even though I have Bianca to do most of the heavy lifting with regard to spreadsheets and data analysis. Are you taking two classes?"

we've been doing."

"I hope so, too."

We had a wonderful meal, and an enjoyable dessert. After helping clean up, I headed home to be with Keiko.



## July 18, 1983, Chicago, Illinois

Early on Monday morning, Keiko and I headed to Rush Presbyterian Hospital so she could begin her second round of chemotherapy. We checked in, and rather than a private room, Keiko was brought to a ward which had a dozen recliners, each with its own IV stand and monitors.

A clerk checked her in, then directed her to one of the recliners, which had a reasonably comfortable chair next to it for me. Keiko and I sat down, and a nurse came over a few minutes later to check her vitals and draw blood. About ten minutes later, a technician arrived to start an IV with the chemotherapy drug, as well as a D5 Ringer's.

We both read for about an hour before Doctor Morrison arrived to check on Keiko, accompanied by a medical student he was training.

"How are you feeling this morning, Keiko?" he asked.

"So far, so good," she replied. "I felt pretty good the past two weeks as well. And Jonathan took time off from work to be with me here."

"That's good to hear! How are you doing, Jonathan?"



and she said 'yes'."

"Congratulations! When is the wedding?"

"October 8th," I replied. "I'll call later to make the arrangements."

"Use the phone in my office," he said. "I'll let the nurses know, and they'll let you use the phone."

"I appreciate that, thanks."

"Keiko, I'll come check on you again after lunch, but if you need me for anything, just let the nurse know."

"I will," she said. "Thanks, Doctor."

He moved on to see another patient and Keiko beckoned me close.

"Add Doctor Morrison and guest to our list," she said.

"OK. That makes seventy-nine if everyone attends," I replied, then wrote a note in my notebook.

I sat with Keiko for the rest of the morning, sometimes talking, sometimes just holding her hand, and sometimes both reading. At 11:30am, I left to head to the Hancock Center to work out in the gym with Bianca, then had lunch with Beth. We had a good conversation and traded referral names, and then I headed back to the hospital. I checked in with Keiko, then went to Doctor Morrison's office to call the Botanic Garden to make the necessary arrangements.

The price quoted was significant, but when I took into account that it would cover the wedding venue, the reception hall, and the catering, I decided it wasn't

outrageous. After going over the options, I asked them to fax a contract to the mailroom to Jack's attention with a note to bring it to me, and promised I'd put a check for the deposit in the mail in the morning.

"All set," I said to Keiko when I returned to the chemotherapy ward. "They're sending a contract to the fax machine in the mail room and Jack will bring it home."

"You didn't call him, did you?"

"No. I asked them to fax it to his attention with a note to deliver it to me. I'll read it tonight, then mail a check with the deposit tomorrow. What are we doing about the invitations?"

"Do you know anyone who runs a print shop?"

"No, but I can ask call around tonight to find out if any of our friends know anyone. Otherwise, it's the *Yellow Pages*. We will need to order a cake, so I'll ask if they know a bakery as well. Chicago Botanic Garden covers everything else for the fee, and that includes parking and anything else for which they normally charge."

"Great! Thank you!"

"Well, I'm spending *our* money," I chuckled. "So thank yourself as well!"

Keiko smiled, "It's not ours just yet!"

"It may as well be! And I want you to start thinking that way, please -- our money, our house, our car, and anything else. The only thing I ask is that you stick to the budget we create together."

"Of course!" Keiko declared. "My parents will continue to pay my tuition, as they promised."

"Please don't have them pay rent for next month."

"Are you sure?"

"Positive. How are you feeling?"

"OK, so far. It was late the first day when I started feeling bad last time, and this round isn't as intense. I ate lunch and kept it down, which is a good thing. We'll see what happens with dinner."

"Kristy promised to make simple food, including soup, for dinners this week. And we'll avoid spices in the hopes you can keep some food down."

"You know that's not necessary," Keiko said.

"I know no such thing! Your friends love you as much as I do, and we all want you to beat the leukemia. And they all want to help in any way they can."

"I appreciate it. What are you doing tomorrow?"

"Having lunch with Marcia. I left a message for Anala, and I hope she'll call me back and we can meet for lunch this week, but I'm not counting on it."

"It seems so wrong that she simply dropped you for this other guy."

"I agree, but that's her choice. This is the last time I'll try to get in touch with her."

I spent the rest of the afternoon with Keiko, and Doctor Morrison came by as he promised. Just after 4:00pm, the chemo drugs had been fully administered, so I

took Keiko home. She did manage to keep her dinner down, and we spent time in the Japanese room before I walked her up to her room to say 'good night'. I couldn't kiss her, because of the chemo drugs, so once she'd gone into her room, I went back downstairs to spend a bit of time with my housemates watching TV. Just before 10:00pm, Bianca and I went up to her room to work on our baby.



## July 22, 1983, Chicago, Illinois

On Friday afternoon, after a week of chemo for Keiko, Doctor Morrison came to speak with us.

"Keiko, you're doing great," he said. "Your side-effects aren't as bad, and while it's small consolation when you can't keep solid food down and always feel cold, the fact that you can eat broth and Jell-O is a good sign. As for next steps, we'll draw blood a week from today. We're looking for a reduction in blast cells, and the bigger the reduction, the better."

"What would you consider successful?" I asked.

"Keiko's blast count went from about 33% to 14%, then rose to 16% as of Monday. We want to see it below 8%, that is, reduced by at least half from where it is, then maintain. A small increase after this round is not failure."

"Define small, please," I requested. "And explain the prognosis."

Doctor Morrison nodded, "You want it straight. No more than a percentage point. If it's more than that, I'd have to reclassify it as refractory AML with early relapse. The prognosis would be bleak, and the only reasonable course of action would be a marrow transplant. Unfortunately, none of Keiko's family match sufficiently."

"I don't want to wait to see what happens," I said. "I want to ask Loyola to set up a bone marrow drive. They'll need you to confirm that it's legit."

"Of course. Just give them my office number and I'll send them everything they need, and coordinate the necessary technicians, though they can probably use Fourth Year students from their medical school."

"I'll make the call on Monday morning," I said. "Is there anything else we can do for Keiko?"

"You're doing it," Doctor Morrison said. "Believe it or not, Keiko having a positive attitude, a loving fiancé, and supportive friends, can make the difference between success and failure."

"We hope you'll come to our wedding with your wife," Keiko said.

"I'm looking forward to it!" he replied. "I'll see you next Friday unless you spike a high fever or feel like you have a cold."

He left and once the nurse checked Keiko's vitals, the IVs and monitor were disconnected and we could head home.



## **July 23, 1983, Aurora, Illinois**

On Saturday, I picked up Violet at noon, and we headed to Aurora for Shelly's wedding to Doctor Perry Nielson. I'd considered staying home with Keiko, but in the end, decided I needed to attend Shelly's wedding. To ensure Keiko wasn't alone, and to foster good relations, I had called her parents, who came to the house to stay with her while I attended the wedding. Keiko and I both carefully avoided mentioning I was taking Violet as my 'date', though Violet and I were obviously going just as close friends.

"Did you do anything during the week except sit with Keiko?" Violet asked.

"I went to the gym three days, and had lunch with Beth, Bev, Marcia, and Nelson, and met over lunch with Nancy King, my tax attorney and Robert Black, my CPA."

"Oh, that sounds like fun!" Violet teased.

"Not really, but I need their advice to stay out of hot water with the IRS. The tax code is insanely complex, and even with a tax attorney and a CPA, it's easy to make mistakes or miss out on legitimate deductions. But my most important goal is not doing anything that is questionable in any way. I don't want any extra attention from the government."

"You're subject to serious oversight, from what you've said."

"Yes. Spurgeon has to file all manner of trading reports on a daily basis, as well as quarterly reports, to the SEC. And they can request additional information at any time. I've had that happen once so far, and it will very likely happen regularly over my career."

"Why?"

"If you're very successful, they suspect you're cheating. Not because you've necessarily done anything wrong, but beating the market consistently is a red flag in their minds, and raises questions of illegal activities such as insider trading or front-running. We discussed those terms."

"Right, basically cheating by having secret information or cheating your clients."

Mr. Spurgeon have said, oversight is a cost of doing business. And Mr. Spurgeon insists on a squeaky clean shop. It's OK to come right up to the line, but going even a fraction of an inch over is grounds for dismissal."

"That's good."

"And it ensures our customers know we're completely above-board and is one of the major selling points for Spurgeon Capital. If I can tell a potential client that the returns we generate are free of even a whiff of a violation of securities regulations, it helps them trust us. Granted, the SEC isn't perfect, and they do miss stuff, but Spurgeon has been investigated so many times and come out clean that it's a strong selling point. He has had people violate regulations, and he fires them on the spot, and reports them to the government. That also helps his reputation for running a clean shop."

"Why would someone cheat at Spurgeon?"

"Greed, arrogance, ambition, and impatience are the main drivers. The guy who was busted not long after I started felt he was smarter than everyone and couldn't be caught. He wasn't as smart as he thought he was, and the weak link in his chain turned out to be a relative who gave him up to the IRS."

"Wow!"

"Well, he was using his relatives' accounts to trade without supervision, and the IRS asked one of them about the accounts. The person, afraid they were going to go down, immediately flipped. Spurgeon found out about it from a contact at the IRS and fired the guy before the IRS made a referral to the US Attorney for prosecution."

"A smart move."

"Very."

We arrived at Saint James Lutheran Church on Ogden Avenue, just east of Route 59, about twenty minutes before the wedding was scheduled to start. We were ushered to seats on the bride's side. Bianca was already at the church, as she was a bridesmaid, and she'd brought Juliette and CeCi with her. Jack and Kristy arrived a few minutes after we did, and were seated next to us.

I had only been to a pair of weddings, both Catholic, and the Lutheran service seemed simpler, at least from what I remembered about Tom and Maria's wedding, and my mom's friend's wedding when I was eight or nine. When the ceremony ended, Keiko, Jack, Kristy, CeCi, Juliette, and I went to Denny's to have coffee as we had about ninety minutes before we could get into the reception hall. After about an hour at Denny's, we drove to Long Island Sound on New York Street, in Aurora.

"Is it OK to ask you to dance?" I inquired of Violet as I pulled into the lot.

"Is it OK with Keiko?" Violet asked.

"Not just OK," I replied. "She insisted, but only if you were comfortable with it."

"With you? Yes. I don't mind if you dance with other girls, but I don't feel comfortable dancing with anyone else."

"I discussed it with Keiko and I'll only dance with you, Bianca, Juliette, or CeCi, but mostly you."

"Her decision, or yours?"



with them if they ask, though."

"Keiko is...no, I shouldn't say that."

"Go ahead, because you're going to say what I know is a distinct possibility."

"She's acting as if she's going to die," Violet said quietly.

"I'd modify that slightly and say that she's acting as if she knows there's a significant chance she's going to die."

"You don't seem to be doing that."

"I acknowledge that it's possible, but I choose to act as if she's going to be cured."

"But do you think so?" Violet asked.

"I honestly don't know," I replied. "And neither does the doctor. As best I can tell, no doctor could give us a definitive answer, and all we can do is continue the chemotherapy and see the results. Ready to go in?"

"Yes. I'm sorry if I depressed you."

"You didn't. It's a possible outcome of which I'm aware, and I've considered it. I choose to have a positive outlook unless something forces me to think otherwise."

We got out of the car and headed into the banquet hall. We were seated with our other housemates, except for Bianca, who was at the head table with Shelly and Perry, and we had a great time. I did end up dancing, once, with each of my housemates, but otherwise only danced with Violet. For slow songs, Violet and I

rather than bodies pressed closed together.

As Violet and I had agreed, we left as soon as Perry and Shelly had made their exit and we headed back into the city.



## July 25, 1983, Chicago, Illinois

On Monday morning, I placed the call to Loyola and spoke to an assistant in Chancellor's office about bone marrow testing, and after providing some details, the young woman, Kelly Cook, promised to call Doctor Morrison to confirm and to obtain the necessary information. She promised that someone would call back no later than Wednesday morning.

When Keiko's grandmother arrived, I headed to the print shop that I'd located to review sample wedding invitations. I arrived at the shop and asked for Patrick Demerath. The clerk summoned him and he invited me into a small office.

"Your fiancée isn't with you?" he inquired.

"No. She's recovering from chemotherapy, so has to avoid going out in public as much as possible."

"I'm sorry to hear that. I hope she recovers fully."

"Me, too."

"Let me show you our collection of invitations," he said, pulling what looked like a photo album from a shelf behind him.

"Keiko, that's my fiancée, wanted something simple but elegant. Are you able to include Japanese characters?"

"If you can provide examples, I can have a graphic artist create them, yes. There would be additional cost."

"I understand. Everything will be in English, but we'll want names rendered in Japanese. I have the names in English and kanji."

I handed him a piece of paper on which Keiko had written our names and her parents' names in kanji.

"Did you have a specific color scheme in mind?"

"No."

"Let me show you some examples."

We looked through the book and I chose a slightly off-white paper with black script, and we discussed the text. Keiko and I had agreed we'd use the traditional wording in English, which made things easier. Once we'd agreed on everything, Patrick brought in their graphic designer to verify the kanji and once everything was set, he provided a price quote for a hundred invitations, and after thinking about it for a minute, I signed the quote sheet.

"We can have a proof for you by Friday, then deliver the entire order on Friday of next week."

"Thanks," I replied.

I wrote a check for half the cost, received a receipt, and after shaking hands with Patrick, I headed home. Keiko was having a so-so day, but was able to keep her soup and Jell-O down, which was a positive sign, but not being able to touch her without wearing surgical gloves was frustrating, even if I understood the

rationale. Keiko's grandmother stayed for about two hours, which allowed me to do some cleaning and laundry.

Once Atsuko left, I took the *Chicago Tribune*, *Crain's*, the *Wall Street Journal*, and *The Economist* to Keiko's room to read while I sat with her. As she had after the first round, Keiko mostly slept, but I wanted to be there if she needed anything. The intercom system I'd purchased at RadioShack was handy, but I simply felt better being with Keiko as much as possible.

I read in the *Trib* that on Saturday, the Liberation Tigers of Tamil Eelam had ambushed a Sri Lankan Army patrol, killing thirteen soldiers. Funeral plans had been made, then canceled, setting off riots which had created a serious crisis. According to news articles, the crisis looked set to turn into a full-blown civil war.

As terrible as it was for the people of Sri Lanka, I expected it to have little effect on the markets, though it would increase my global volatility and conflict scale slightly. Events in the East Bloc were far more relevant, as was the start of hurricane season, which could, depending on severity, have significant impact on the US economy. I made a few notes, though I wouldn't be able to act on them until the following Monday when I returned to the office.

The day was quiet, Keiko slept most of the time, and after bringing Keiko her meal, I had dinner with my housemates. Bianca and I made our daily attempt at making a baby, and then I sat with Keiko until bedtime.



## **July 26, 1983, Chicago, Illinois**

Tuesday was much like Monday, though without any errands. Late in the afternoon I dressed and headed to Jeri's house for our monthly dinner.

"How is Keiko?" Allyson asked after everyone had arrived.

"Recovering from round two of chemo," I replied. "We'll know more next Monday when we see the test results. I proactively contacted Loyola to start a bone marrow testing drive, and they confirmed today that they'll begin on August 15th, when students start returning to campus."

"Proactively? As in, she might need one?"

"Yes. They already tested her relatives, but didn't find a good match. Supposedly a sibling is best, but Keiko is an only child, and neither her parents nor her cousin were close enough."

"That sucks," Nelson observed. "I'll mention it at work. Nobody there is Japanese, but that's not a requirement, right?"

"Correct. It would significantly increase the chances of a match, but it's not a limiting factor. I don't know the technical details, but it has to do with the genetic makeup of the blood, which is why siblings are the most likely match."

"I can mention at the bank," Pete offered. "We actually have some Japanese nationals working in the office."

"I appreciate both offers," I said. "Thanks."

"Have you been tested?" Jeri asked.

"Not yet. I'll do that on Friday when Keiko has her blood drawn for her tests."

"Miss Jeri?" Karl announced, coming into the room. "Dinner is served."

took our usual places, with Jeri and I at the ends, and the other four on the sides. We had a great meal, wonderful conversation, and after dessert, I skipped drinks and headed home to be with Keiko.

# III - Status Quo Ante

**July 29, 1983, Chicago, Illinois**

"How was your week, Keiko?" Doctor Morrison asked when he came into the exam room at Rush Presbyterian Hospital on Friday afternoon.

"The nausea and diarrhea became progressively worse, though this morning wasn't quite so bad."

"Have you kept anything down?"

"Just the special water you prescribed until this morning, when I ate a bit of Jell-O and some broth and didn't immediately feel as if I needed to throw up."

"All of that is normal, unfortunately. As long as you can keep the fluids down, you won't become dehydrated and your electrolytes will stay in balance. How much are you drinking?"

"Two bottles a day, plus sips of regular water all day."

"Good. Keep doing that and try soft foods as soon as you feel up to it. I'd like to do a complete physical, then I'll have Mary draw blood. I'll step out so you can change into a gown; panties only under it, please."

He left the room, and I helped Keiko, who was very weak, change out of her loose-fitting clothes and into a hospital gown. About five minutes later, Doctor Morrison returned with Nurse Mary and conducted a thorough physical exam.

"All things considered, you're doing well," Doctor Morrison said after Mary had drawn blood. "I know it might not feel like it, but other than your slight fever and the digestive problems, I don't see any other negative effects -- your heart is strong, your eyes are clear, there's no swelling, and you show no signs of infection. You're still immunocompromised, so continue wearing your mask if you have to go out. Any questions?"

"Just one," Keiko replied. "Is it OK to sleep in the same bed with Jonathan?"

"It's been a week, so I'd say that's fine. I'd advise against intercourse, but in the end, that's up to you. Anything else?"

"No."

"Then you can get dressed. Mary will come back in a few minutes to draw blood from Jonathan for bone marrow matching."

"Thanks, Doctor," Keiko said.

"I'll call you on Monday with the results," he said.

He and Nurse Mary left, and I helped Keiko dress. A few minutes later, Nurse Mary returned and drew a tube of blood from my left arm.

"Do you consent to being entered into our registry which will be shared with other hospitals via the National Marrow Donor Registry?" she asked.

"Yes," I replied. "I absolutely want someone to help Keiko, so I have to do the same for others."

I wondered how the country would react to blood being drawn from every baby at birth, and their records entered into the database. That would significantly



increase the chance of anyone being able to find a match, but I was positive the idea was a non-starter given the general distrust of government that was common in the US.

"OK," Nurse Mary said. "If you'll just sign this form, you're all set."

I scanned the form, found nothing objectionable, and signed it. I handed it back to Nurse Mary, and then the three of us left the examination room.

"Do you think we could go to Grant Park?" Keiko asked as we left the hospital. "I want some time outside."

"Sure," I agreed.

Twenty minutes later, I'd parked and Keiko and I were sitting in the grass in Grant Park.

"You're going out tonight, right?" Keiko asked.

"Yes, Dear," I replied with a goofy smile.

"Oh, stop!" Keiko demanded, but she was laughing. "You know why I asked."

"Because I have a strong predisposition to be with my fiancée!" I countered.

"Which is a good thing! But you know my point."

"I do. And CeCi is my companion tonight. Do you remember that Violet and I are going to see the Sox play the Yankees tomorrow night?"

"Yes."

"Do you want me home when Doctor Morrison calls on Monday?"

"I do, but he didn't say when he'd call, and you need to be in the office."

"I do," I agreed. "And given it's my first day after two weeks off, I probably should work my standard hours, though I think I'm going to go in early to catch up. Your grandmother will be at the house on Monday, right?"

"Yes, in the morning. Kristy will be home in the afternoon."

"Will you call with the results?"

"If it's bad news, I don't want to tell you over the phone. Are you OK with waiting until you get home?"

I actually didn't see a problem with her calling, and I wanted to know as soon as possible, but I felt I had to defer to Keiko's wishes.

"If that's what you want, yes, I'm OK with it."

"Good. You confirmed the order for the invitations, right?"

"I did. The only other thing I need to do is the weekly grocery shopping. I don't need a trip to the dry cleaner as I haven't worn a suit in two weeks except for the wedding last Saturday. Do you still plan to attend Jack and Kristy's wedding?"

"Yes, though obviously it's a week after I finish a round of chemo, so I may not be able to stay long."

"Jack and Kristy understand," I replied. "Allyson offered the use of her guest room, so I was thinking we go to the wedding, then go to Allyson's house so you

OK. Obviously if you don't feel up to it, we'll just come home at any time."

"I want to try going to the reception, so if you could arrange that with Allyson, that would be great."

"I'll take care of it," I said. "Did you decide what to do about the Fall semester?"

"I registered for classes before I had the first round of chemo, but the university will allow me to withdraw late, if necessary. The challenge is three rounds of chemo during the semester, which would mean missing about half my classes. I think my best option is to not take classes in the Fall, and start again in the Spring. If everything goes well, I could take Summer classes and still graduate on time."

"I have to leave that decision to you, and I'll support whatever decision you make. I do plan to take the stats class at Circle. It'll be Tuesday and Thursday evenings, 7:00pm to 9:00pm."

"I assume you'll go out with Violet after class?"

"She did say she was hoping we could continue to do that, and I would like to."

"May I say something direct?"

"Of course!"

"One of the things I like most about you is that you're decisive. Ever since I received my diagnosis, you've been, well, fawning and too deferential. I want you to be the strong, decisive man I fell in love with. To use a phrase I read in an excerpt from a book by Frans de Waal, you should be the 'Alpha Male'. It's why you're so successful."

"Alpha male'?"

"It was about chimpanzees and male dominance, and he suggested it might apply to humans. My psychology professor had us read some excerpts from that book. I think pretty much everyone you work with would qualify as an 'Alpha male'."

"Are you trying to say I work with a bunch of chimpanzees?" I asked with a grin.

Keiko laughed, "You said it, not me! But they are all aggressive, dominant, and decisive, right?"

"Yes, they are. Back to us, you don't think I should ask your opinion and take your views into account?"

"Of course you should, but you can do it without being submissive."

I took a breath and nodded, "I was always submissive to Bev, and I think that goes back to our conversation about how things were for me growing up. With regard to Bev, doing what she wanted kept her happy."

"Which made YOU happy!" Keiko declared mirthfully.

"I was submissive before I realized my best friend had turned into a girl!" I chuckled.

Keiko laughed, "Come on, you couldn't have missed her developing!"

"I didn't, but I didn't think about it until that night in the barn when she kissed me. She was always just 'my friend Bev'. I need to find a balance between being what you called an 'Alpha Male' and treating you properly. The guys at

their wives properly."

"What you called 'coke and hookers'?"

"Yes, though you could call it 'coke and secretaries' or if the rumors about Mr. Spurgeon are true, 'coke and teenagers'."

"I was a teenager until my birthday!" Keiko smirked.

"Technically," I chuckled. "But usually when we say that we mean Junior High and High School age, not college. And for him, ninth grade isn't too young, at least according to the scuttlebutt."

"What do you think the age of consent should be?"

"Fifteen, but even at age twenty, I would never consider having sex with a fifteen-year-old girl, even if it were legal. Mr. Spurgeon is thirty-eight."

"Don't you think that's up to the girl?"

"Yes, of course! I said *I* wouldn't do it. The concern I have is what would happen if Mr. Spurgeon were to be arrested. That would not be good for the firm."

"No, it wouldn't. It seems like an awfully big risk."

"I agree, but as Jeri has pointed out, the rules are different for the very rich."

"And for politicians or politically connected people," Keiko added. "But you don't agree with that, do you?"

"I acknowledge that is the situation, but I object strongly. Laws should apply equally to the rich and the poor, the powerful and the weak. In fact, the laws

should be tougher on the rich and powerful, given they have the means to defend themselves, which the poor and powerless do not."

"Jonathan Kane, radical socialist!" Keiko teased.

"Hardly! But being rich means you can hire good attorneys, and if you combine that with lax enforcement, the problem becomes worse. Noel Spurgeon could spend a million bucks fighting the government with F. Lee Bailey as his attorney, whereas someone living in Cabrini Green has an overworked, underpaid public defender."

"We've never really discussed it, but do you agree with progressive taxes?"

"I think that's what our republic has instituted, and that's fine! I'd prefer a flat tax with a large personal exemption, deductions for state income and property taxes, and nothing else, because it would put an end to the ridiculous amount of time and energy wasted on complying with the tax code! But you could do the same thing with two or three tiers, but again without all the loopholes and exceptions. It might lead to me paying more taxes, but I also wouldn't need a CPA and tax attorney on retainer!

"With a simplified system, even with three tiers, nearly everyone could file their tax return on single-sided form -- list all your income, subtract the deductions, calculate the tax. I know some people would have a fit about not receiving a lower rate for long-term capital gains, but with the system I'm proposing, the tax rates could be much, much lower than they are now."

"That seems more Republican than Democrat."

"I don't identify with party labels; I'm only concerned about what works and what's the most efficient way to provide public services and pay for them."

"Our family is Republican, because my grandfather holds Democrats responsible for Japanese being interned in concentration camps during World War II, despite many of them being American citizens. According to my grandfather, over 120,000 Japanese-Americans were put in concentration camps, and around two-thirds of them were citizens!"

"I remember that from American history, and it's shameful. I recall a number of German-Americans suffered the same fate, but not to the same extent."

"Not even close. California law defined 'Japanese' as anyone who had one-sixteenth Japanese blood. That means having a single great-great-grandparent who was Japanese indicated someone who should be arrested and interned. Think about that -- our great-great grandchild would qualify. There were no such rule for Germans, and only about 10,000 were interned, but based on individual decisions."

"Which is how America is supposed to work," I observed.

"My grandfather is friends with Fred Korematsu, who sued the US government and lost in the Supreme Court. My grandfather knew him in California, and when my grandfather moved to Chicago at the urging of friends here, Korematsu-san chose to stay in California in his job working as a welder supporting the war effort. His treatment and subsequent loss at the Supreme Court are disgusting."

"You'll get no argument from me."

"We should probably head home," Keiko said. "You have your evening out, and I'm pretty tired. I plan to sleep in our bed with you tonight."

"OK."

We walked back to the underground garage where I'd parked my car, then drove home to Rogers Park. I showered and dressed, then made broth for Keiko. Once she had eaten her beef broth, Jell-O, and two Saltine crackers, CeCi and I left the house to meet Jack, Kristy, Dustin, Archie, Costas, and Trevor for dinner at Ed Debevic's.

"Long time, no see!" Sophie exclaimed when she came to the table.

"Hi, Sophie! How are you?"

"Good! I heard from Dee that you're engaged!"

"I am."

She offered congratulations, then took our drink order. The meal was awesome, as always, and Sophie flirted lightly, but it felt more a part of the schtick than anything serious. We left her a healthy tip when we paid the bill, then headed to the theatre to see *National Lampoon's Vacation*, starring Chevy Chase. The movie was absolutely hilarious, and we all enjoyed it. After the movie, we had ice cream, then CeCi and I headed home.

"Next Friday?" I asked CeCi when we walked into the house.

"These dates are fun, but do not end the way I wish they did," she replied. "But I totally understand why they can't. And yes, I'm happy to go with you next Friday."

I hugged her, she kissed my cheek, and I headed up to the master bedroom. Keiko was already in bed, but was reading, so I undressed, brushed my teeth, used the john, then climbed into bed next to her.

"Just cuddle me tonight, OK?" she requested.



"Of course."



## July 30, 1983, Chicago, Illinois

Violet and I arrived at Comiskey Park in time to watch the end of batting practice, and once the Sox had gone to the clubhouse, we went to a concession stand to get hot dogs, nachos, and Cokes, then returned to our seats which were in the upper deck, about halfway down the third-base line.

"For the next game, we might not be able to get to the ballpark in time for batting practice," I said. "Keiko and I are having a traditional Japanese engagement party with our families, called a *yuino*, at noon. We'll be done in time for you and me to make it before the National Anthem, but probably not much before."

"You're sure that's OK?"

"It is. I discussed everything with Keiko and she's insisted I do things with my friends, and that absolutely includes you!"

"Did you get the wedding invitations out?"

"Not yet. The printer will have them ready next Friday, and we'll spend Saturday addressing them, and get them out the next Monday. Did Kristy call you about the bridal shower?"

"Yes. I'll be there!"

"Great!"

things settled down until the fifth inning, when the Sox plated two runs to take a 3-1 lead. They added a single run in sixth and another in the seventh, to take a 5-1 lead, which they held until the end of the game. We were deprived of a half-inning of baseball, as was always the case when the home team was leading in the middle of the ninth inning.

"Great game!" Violet exclaimed. "The one against the Orioles will be tougher. They look to be one of the best teams in the league, and I bet we meet them in the playoffs."

"As a die-hard Reds fan, I have an innate hatred of the Orioles because of 1970! They beat us four games to one in the World Series! What really sucked was the Reds lost both home games, and playing 2-3-2 meant they had to win at least two of the three in Baltimore, which they couldn't do."

"But they won back-to-back World Series in '75 and '76!"

"Yes, after losing in '72 to the A's. Another team I innately hate!"

"And the Dodgers, right?" Violet asked.

"Of course! I suspect your opinion of the Yankees is similar."

"Everyone who isn't from New York hates the Yankees! Or they should! What do you think of the Red Sox?"

"They beat the Reds in the greatest game in baseball history! The sixth game of the '75 Series. I was eleven and Mom let me stay up to watch the night games. Even though the Reds lost that game in extra innings, it was simply amazing to watch. The Carlton Fisk walk-off home run broke my heart, but that didn't change my opinion of how great that game was. But we came back from 3-0 in the seventh game to be world champs!"

"The Sox haven't won the title since 1917, two years before the Black Sox Scandal. Of course, the Cubs haven't won since 1908! Fisk had a good game tonight for the Sox -- a hit and two walks in four appearances, and scored three of their runs."

"He's a great player, but Johnny Bench is still the greatest catcher in baseball history. First catcher to lead the league in home runs, and most career home runs by a catcher, not to mention fourteen All Star Game appearances, ten Gold Gloves, and two league MVPs. Sparky Anderson famously said after the '76 Series that he wouldn't embarrass any other catcher by comparing them to Johnny Bench."

"He's retiring, right?"

"Yes. He hasn't caught much the past three years, mostly playing third or first. Did you know that a bunch of Reds were in the US Army Reserve during the Viet Nam War, including Bench, Pete Rose and Bobby Tolan? Bench also went to Viet Nam with Bob Hope and the USO between the '70 and '71 seasons."

"I didn't know those things; I mostly followed the Sox and Cubs."

"Shall we head out?"

"Yes," Violet said.

We left the stadium and took the L to University Village. We walked to Violet's house, where I'd left my car. I walked her to the door, we hugged, she kissed my cheek, and once she was safely inside, I headed home.



## August 1, 1983, Chicago, Illinois

On Monday, I went in an hour early to allow myself extra time to create my daily analyst report. I had notes I'd taken while reading the newspaper during my time off, and I'd also followed the equity and currency markets in the *Wall Street Journal*, so I wasn't coming back to work completely unprepared. Bianca and Jack chose to come in at the normal time, so I was alone during my drive, and other than Rich and Mark, the overnight traders, there was nobody in the office.

As usual, I made a pot of coffee, then caught up with Rich. Once he'd filled me in on overnight trading in Asia and Europe, I went to my desk and confirmed that the Overland Park union accounts had been properly transferred. They had, and a secondary account had been established for their benevolence fund, but the transfer was pending.

I had quite a bit of work to do to reallocate the union holdings, but that would have to wait until I completed my analyst report. I used every minute before my report was due to complete the updates. I factored in the developments in Sri Lanka, and other events, and increased my global volatility and conflict score by two points, which moved it from green to yellow, creating a small risk warning, which, of course, Mr. Matheson noted immediately.

"Global risk 'on', but just barely," he noted. "But your outlook on gold and silver is still bearish."

I nodded, "None of these low-level conflicts will have a significant impact on the precious metals market. I expect to sell December gold and silver sometime in the next two months."

"You locked in your profits; how sure are you?"

"I am not uncertain," I replied. "That said, all it takes is one Reagan or Thatcher speech, or some move by the Soviets or Red Chinese, and it turns around."

"Nothing on your radar except Central America and Grenada?"

"Not at the moment. I don't see the Afghanistan conflict widening into some kind of regional war, which is entirely possible in Central America and northern South America. Mexico seems safe at the moment, as their Marxist-Leninist insurgents, the FLN, were run to ground about ten years ago. There are hints of it being reconstituted, but I haven't seen anything definite. Of course, I don't have a contact at the CIA to ask, so you never know! That said, I don't see any reports of the Mexican Army battling insurgents."

"That would be a hell of a problem," Mr. Matheson said. "Senator Taft from Ohio raised that as a nightmare scenario when he was arguing against the US joining NATO."

I nodded, "I remember that from Ohio history. He was one of about a dozen US Senators to vote against it because they feared it would destabilize post-war Europe. I'd say they were mistaken, at least so far as things have turned out. Without NATO, it's likely the Soviets would have used the threat of military force to control even more of Europe, if not outright used force."

"And risk nuclear war?" Mr. Matheson asked.

"If the US hadn't joined NATO, would we have extended the nuclear umbrella to them?" I countered.

"Good point. How was your time off?"

"Relaxing. Keiko came through her chemo better than the first round. We'll know the results later today."

"I hope they're positive."

"Me, too."

"You saw the Overland Park positions are in, right?"

"Yes, and the account for their benevolence fund is open and awaiting transfer of their holdings."

"Those should be in today. How do you plan to handle the asset distribution?"

"Carefully," I said with a grin. "I'll slowly sell off most of their current holdings and reinvest those funds according to my asset allocation plan. I have to hold some of it in Treasuries with appropriate maturities to avoid forced redemptions when the quarterly transfer to their bank is made to cover pension payouts."

"The benevolence fund doesn't have structured payouts, which means I have to overweight short-term treasuries so I can transfer money with only four weeks' notice. I'll use a mix of four-week T-Bills and staggered two-year Treasury Notes to ensure I have cash when I need it. That will cost me about a quarter of a point overall, but right now I need capital more than I need that quarter point."

"Oh, to be young and just starting out!" Mr. Matheson said with a smile. "I need that quarter point right this fucking minute!"

"Stay the course; the gold and silver plays will get you there. And I'd say we'll have a big play on the Philippine peso before the end of the year. The signs are all there. It's just a matter of when."

"Short it immediately?"

Australia."

"Bullshit!" Mr. Matheson protested.

"The numbers don't lie," I said. "They have to float, and soon. They don't have the resources to keep the peg. They'll fight it until there's a crisis, then throw in the towel. If they had ten times the reserves, they could hold it; they don't."

"That'll be a hell of a play. When?"

"I'd estimate late fourth quarter this year or early first quarter next year. I'll keep my ear to the ground, and so should you, but I would strongly advise against talking to anyone about it."

"You think you're scooping everyone? That nobody else knows?"

"No, but the last thing we want is to spook anyone. If you short it now, they can defend. We have to wait, but be first in, but not too early."

"You're learning, Kane. And you have a nose for this stuff."

"The information is there if you look for it. I do."

"I'm curious if you think there will be a coordinated effort to force a float."

"Yes, and you know the risks of trying to set it up. Get your money in first, THEN coordinate to protect your position."

"Keep it up, Kane! I'm curious who you're going to find to do the analysis once you move up."

it."

"So far," Mr. Matheson said. "You have to keep it going."

"I plan to."

"Go make some money!"

I left his office and returned to my desk and sat down with a printout of all the securities that had been transferred from Overland Park's previous brokerage and began mapping out a strategy to reallocate the assets. I didn't want to move too quickly, and wanted to avoid any taxable events. Had I been Noel Spurgeon, I could have demanded they liquidate their holdings and transfer only cash, but I didn't have that kind of pull at this stage.

I began by identifying the weakest assets -- equities with little or no upside, significant downside risk, and which didn't pay dividends, along with any bonds which were below investment grade. Those so-called 'junk bonds' typically had higher interest rates, but the risk of default was too high for my taste. I could generate equivalent returns with safer moves than holding risky corporate debt. All it would take was an economic downturn and the paper could become worthless almost overnight.

There was also a new class of 'junk bonds', which, rather than being the result of degraded financial performance, were intentionally issued as 'junk' for use in leveraged buyouts. One of those, the LBO of Gibson Greetings, had paid off handsomely. It had been bought with nearly \$80 million in junk bonds, but was about to complete a \$290 million IPO, which would net former US Secretary of the Treasury William E. Simon about \$66 million for less than eighteen months' work.



Burnham Lambert, had specialized in it, but he, like Madoff, seemed to be promising things which were simply too good to be true. The claimed returns were outrageous, even compared to Spurgeon's market-beating returns, but Milken was playing with fire, as the junk bond market could collapse without warning. And that was if he was playing everything straight, which was a question, as it was with Madoff.

Spurgeon showed some of the best returns in the industry, and I knew everything we were doing was on the correct side of securities and banking regulations. I could see someone beating us by a few percentage points, but the kinds of returns Madoff and Milken were promising were so much higher that I couldn't see how they could be playing everything straight. In the end, they weren't my problem, and I would steer clear of both of them and their strategies. Well, we now used Madoff's clearing services, but not his strategies and had no money with him.

I identified a dozen stocks I wanted to sell immediately and entered the orders into the computer. Ten minutes later, I had confirmation the trades had been executed, and I allocated the assets to purchasing a series of T-Bills and Treasury Notes, as I'd described for Mr. Matheson. Those orders took a bit longer to fill, but by noon, I had all the trade confirmations.

I ate lunch with Bianca and we worked out, and when I returned to the office, I had confirmation of the transfer of the benevolence fund assets. I evaluated the assets in that fund, and found they were more conservative, which I'd expected. I didn't see anything that jumped out right away with potential downside, as a huge portion was in highly rated municipal bonds.

The downside of that was that as interest rates fell, those bonds could be called, or would mature, and I wouldn't be able to replace them with equivalent returns, meaning they would take on a bit more risk. That would be mitigated by the

redemptions in a down market, which eventually would come.

I spent the rest of the afternoon doing research, and at 5:00pm, I left the office. Jack joined me, leaving Bianca to drive home alone, though she was right behind me the entire way to Rogers Park. I parked the car in the garage and hurried inside to find Keiko, who was in the Japanese room.

"Hi," I said. "Did you hear from Doctor Morrison?"

"Hi," Keiko replied. "Yes. 8%. He wanted it under 8%, but he says 8% is OK. It's the same result as before - successful, not the best, but also not the worst; we continue as planned. We'll know more when I have the blood test before the next round of chemo."

"How are you feeling?" I asked. "I don't mean physically. Well, I do want to know that, but emotionally first."

"I'm OK. It is literally right on the line where Doctor Morrison wanted it to be."

"You're sure you're OK?"

Keiko smiled, "You have a positive outlook, right?"

I nodded, "I do."

"Then I do, too."

My positive outlook was based on the progress Keiko had made -- her blast count had fallen from 33% to 14% to 8%, and she had gone from having blasts in her spinal fluid to not having them. She was approaching the 'magic number' of 5%, which if she could stay below it, would classify her as in remission. The tests

round of chemo would be considered a success.

"I need to change, will you come upstairs with me and let me know how you're feeling physically?"

Keiko smiled, "You know how I feel physically!"

"I do! But you know what I meant!"

I took her hand, and we went up to the bedroom so I could change out of my suit into shorts and a T-shirt.

"I feel better," she said. "I managed two Saltines with a bit of peanut butter, in addition to the broth and Jell-O, and didn't throw up."

"That's good. Are you drinking enough?"

"Yes. I drank some tea as well as the prescription drink and water."

"Good."

I finished changing, and Keiko and I went downstairs so I could help Juliette and Kristy finish making dinner. Keiko, in addition to her broth and Jell-O, also ate some mashed potatoes with butter. After dinner, Jack and Juliette cleaned up, and with Keiko's blessing, Bianca and I went up to her room to continue our quest of making a baby.

"I think I might be pregnant," Bianca said, as we cuddled afterwards.

"Your period isn't due yet, is it?" I asked, trying to remember when she'd had her last one.

"Next week, Tuesday or Wednesday, but I feel different. I can't really describe it, but it's different from how I've ever felt before. But it would make sense because of the hormone changes that occur almost immediately. If my period doesn't come by Wednesday, I'll get a home pregnancy test. If that's positive, I'll make an appointment with an OB/GYN at Loyola. They're in our Blue Cross plan."

"If that's true, I'll be very happy!"

"Me, too," Bianca agreed, "but also sad, because that's the end of this part of our relationship. But you've never really wavered from your plan to have a traditional relationship, though I'm happy you made an exception to have a baby with me."

"As am I! That's one thing Keiko will in all probability not be able to do."

"She's holding up pretty well, given the test results," Bianca observed.

"She is, but seen from one perspective, they're really *status quo ante*, because the next step is still the same -- another round of chemo. Doctor Morrison had projected a total of five rounds if she didn't go immediately into remission, and we're still on that path."

"Have you considered taking her to Mayo Clinic or someplace like that?"

"All my research, which I admit is limited by my lack of medical training, shows that what Doctor Morrison is doing is the best practice and going to another hospital won't change things. Fundamentally, to get into any kind of experimental therapy, she has to either have a bone marrow transplant that doesn't work or not be able to find a match. Neither of those are true as yet, and we don't know if she'll need one."

life works in general. There are no guarantees, and I think the story of my entrance into this world proves that unequivocally. I think I can say with absolute certainty my dad didn't expect a madman to blow up the plane on which he was flying home after a business trip!"

"True."

"Or what happened to Paula," I replied. "Or anyone in any kind of fatal accident. And so on. As I said a month or so ago, unless we're told there is no hope for survival, we'll continue to act as if there is and not allow the diagnosis to deter us. Does it impact us? Absolutely. Does it control us? No."

"Does anything faze you?" Bianca asked.

"Watching Heather being born," I said. "That affected me the way nothing ever has, though I suspect being with you when we have our baby will have an even greater effect."

"But nothing else?"

"I suppose the answer is that things do affect me, I just don't show it, except on the rarest of occasions. When Bev revealed the name of Heather's dad, the adrenaline rush was intense and I actually dropped the handset. I recovered right away, but that was a real shocker."

"More than the paternity hearing?"

"Yes. In a sense, I was prepared for that by things Nelson said in advance of the deposition and after. I knew there was something going on, just not what. And when it was revealed, Bev freaked out, as you can imagine she would, and I had to stay strong for her."

"Similar to when you went to Kansas."

"Yes, and if you think about it, without that bizarre sequence of events, including Bev having a brief affair with a teacher, I wouldn't have my biggest client! I can't imagine how I'd have ever met an Overland Park detective who could put me in touch with his union without everything that happened leading up to it."

"I was totally surprised when you decide to ask Violet to travel with you," Bianca said, "and even more surprised when she agreed. I thought that might be the breakthrough that led you to be with her."

"She made an effort, but she wasn't able to overcome the trauma she experienced. In some ways, I'm surprised she's not institutionalized the way her older sister is. Violet is actually a very strong person, but the psychological damage inflicted by her parents will never fully go away."

"I can't even imagine what that must have been like. I mean, if you trust *anyone*, it's your parents. And their job is to protect you."

"Yes. She's an amazing young woman, but despite her best efforts, she couldn't get to a place where she could be with me the way we both obviously wanted."

"Is that going to be a problem in the long term?"

"No. Well, not for me, because I've made my commitment and you know what that means. For Violet, maybe she eventually overcomes it, and if she does, I'm confident she would never think about asking me to violate my vows. It's just not who she is."

"That makes sense. Go again, just to make sure?"

"Yes."

# IV - Test Results

## August 4, 1983, Chicago, Illinois

"What was so urgent we had to have lunch today?" I asked Marcia when we met at a diner on Illinois Avenue.

"I have a rumor that you need to hear, but you can't ever reveal where you heard it."

"I don't have protection as a member of the Press, but short of an official investigation, I won't say a word."

"A friend of mine, who is a court clerk, says that the FBI has been investigating corruption in the courts. Supposedly it's going to run in the *Trib* tomorrow."

"What kind of corruption?" I asked. "Traffic tickets?"

"Fixing a murder case, among other things."

"Whoa!" I exclaimed.

"And bribes in divorce court and family court, too," Marcia added.

"How widespread is this?"

"At least a dozen judges, thirty lawyers, some Sheriff's deputies, and others."

tomorrow?"

"Yes."

"Does Nelson know?" I asked.

"I have no idea," Marcia replied. "I'm not hooked into Jeri's cabal."

"Then I'm going to call him when we finish lunch. I'll use a payphone and I won't reveal who told me."

"Thanks. How are things otherwise?"

"Our wedding plans are moving along. I'll pick up the invitations tomorrow and we'll address them on Saturday. You should receive yours sometime next week. It'll be for you and a guest."

"I'm not sure who I'd invite; maybe I'm being too picky."

"I don't think so," I replied. "Why lower your standards? That seems to me to be a recipe for being unhappy and unfulfilled, or worse."

"I think that's easy for you to say because you found your soulmate."

"I'm not sure you're evaluating things correctly," I replied. "I messed up badly with Bev, who was clearly my soulmate from the time I was little."

"YOU messed up?!" Marcia objected. "She's the one who ran off with other guys, including one old enough to be her dad!"

"And yet, that would probably never have happened had I not kept my intention to move to Chicago secret until it was a done deal. Even then, if I'd asked her to



come with me, including if that meant waiting a year until she graduated from High School, those things would not have happened. Obviously I can't prove that because it would have fundamentally changed my life and how I handled things here in Chicago, so who knows what might have happened? There's no question my failure to communicate with her and failure to ask her to come with me led her to see other guys. I can't imagine her having done that otherwise."

"I see your point," Marcia replied, "but she's still responsible for her actions."

"Of course she is!" I agreed. "But she took my behavior to be complete rejection, so it's not as if I can escape responsibility for my actions that set the stage for hers. We're both responsible, but I was the one who created the conditions that led to things falling apart."

"Is that how you see our relationship? I mean, before Keiko?"

"I think that was more about compatibility of worldviews."

"Sex," Marcia said flatly.

"Not just that," I replied. "Politics, relationships, communication styles, and a host of other things. That's not to say they couldn't have been overcome, but we were not in a place where I felt that was possible. Then there was the whole trust issue."

"You mean the trip to Wisconsin?"

"Yes, though I'd say that was a symptom of a clash of worldviews and an extreme difference in communication styles and approaches to relationships than anything else."

"It was pretty clear you'd sleep with anyone who asked except me."

"That's not true," I replied. "First of all, I *did* sleep with you. And you know what happened."

"You hated it," Marcia said flatly.

"That's not how I'd characterize it. I think it's better to say that taking into account our views and experiences, that encounter was evidence for me that we weren't compatible. Had we been on the same page, or even in the same chapter, things might have been different. But that would require one or both of us to have had a very different personality. Our second encounter was different, but at that point, there was so much baggage that it made a romantic relationship difficult, at best."

"Do you analyze everything that way? Never mind! What am I saying? Of *course* you do!"

"It's just my nature," I replied. "And that nature has served me well for the past two years."

"Given how quickly you've moved up, I don't think I could argue with that."

We finished our lunch and after I paid the bill, I went to a payphone in the lobby and called Hart-Lincoln and asked to speak to Nelson. When he came on the line, I explained what Marcia had related to me at lunch, but without identifying her.

"If that's true, all hell is going to break loose," he said. "How much do you trust the person who gave you the tip?"

"I'd say on a scale of one to ten, it's a nine, at least."

my firm is. This is going to create a, well, shitstorm."

"You think?" I asked. "I mean, fixing a murder case? Taking bribes to decide divorce and child custody rulings? That's corruption beyond the usual stuff that happens in Chicago."

"Thanks for the heads-up. I'm going to talk to my supervising partner as soon as we hang up. I'll state it comes from an anonymous, but entirely trustworthy, source."

"Thanks, Nelson."

We said 'goodbye', I hung up, and returned to the office where I immediately asked to see Mr. Matheson. It was nearly an hour before I could see him, an hour I spent looking for *any* evidence of what Marcia had told me, but finding none. What I needed was a contact inside the Department of Justice who would be willing to talk, and the chances of that happening were near zero.

"How reliable is your information?" Mr. Matheson asked after I explained what Marcia has said.

"I trust the source, but I can't find anything to back it up. That makes sense if it's an undercover operation by the FBI and other government agencies."

"When will the story break?"

"My source indicated someone had spoken to a reporter at the *Trib*, so I'd say tomorrow for sure, if not in the 'Green Streak' afternoon edition."

"Do you see any market effects?"

bips, but they'll recover right away. This appears to be a court and police problem, not a financial governance concern. Yes, there will be obvious political ramifications, but I think Mayor Washington will, rightly, lay it at the feet of Byrne, Bilandic, and more directly, Mayor Daley, or to put it more succinctly -- The Machine. If Mayor Washington is able to do that, and I believe he'll be successful, it actually helps him with the next election, both for mayor and for the City Council. In the end, though, none of that much matters to our strategy."

"That sounds about right," Mr. Matheson said. "Write a short analyst note for me so we can show when we knew."

"Will do."

I left his office, returned to my desk, and wrote a brief analyst note detailing the conversation I'd had with Marcia and my conclusions. I left a copy for Mr. Matheson and put the original in my file, then returned to my usual analysis work, which occupied the rest of the afternoon.



## **August 5, 1983, Chicago, Illinois**

As we'd speculated, the news broke on Friday morning, with the *Chicago Tribune* reporting on what was being called 'Operation Greylord'. The news article confirmed Marcia's information, and while indictments weren't being handed up just yet, the investigation had uncovered bribery and other malfeasance in the courts which had affected the outcome of trials and other judicial proceedings. Both the FBI and the IRS were involved, as was the Postal Inspector, as there were mail fraud changes in the offing, in addition to racketeering, bribery, and conspiracy.

"This is bad," I said as I read the article at breakfast on Friday.

"It's Chicago!" Jack exclaimed. "What do you expect?"

"This is even beyond the usual graft and corruption! And beyond Capone, who was simply providing goods and services the people of Chicago wanted and which were denied them by the government!"

Bianca and Jack both laughed.

"So, it was just capitalism?"

"Free market trade!" I chuckled. "Not that I'd advise breaking the law that way, and especially not advise ignoring the tax code!"

"What's your serious take on Capone?" Jack asked.

"I think Prohibition was ill-conceived and impossible to enforce, similar to the current 'War on Drugs'. In the end, if people want something badly enough, someone will provide it, and that will be lucrative and spawn battles for control of the market in ways government regulation cannot control. Both Prohibition and the War on Drugs spawn violence and increase lawlessness, while not actually preventing the sale or use of the things they purport to control. We all know where to buy coke, just as everyone knew where to buy whisky or beer during prohibition."

"What's your solution?" Bianca asked.

"Legalize it, regulate it like other over-the-counter drugs, and tax it! That basically eliminates all the gang crime because people can just go to Osco or Rexall and get their coke or pot. Yes, you'll still have the crime committed by the users who need to feed their habits, but that can be dealt with much easier than a Columbian drug cartel with insane amounts of money and access to automatic weapons!"

"Deal with it how?" Jack asked. "I mean crime by drug users?"

"Rehab and education. If they aren't breaking the law by using, there is a better chance they'll seek help. Look at the anti-smoking campaigns as an example. Taxes make up the bulk of the cost of a carton of cigarettes, so the government gains revenue, but they're also working to reduce the number of smokers and having some success."

"Don't you think more people would use drugs if they were legal?" Bianca asked.

"I suspect there would be some increase from that, but a concerted effort at education and rehab would likely be as successful as the anti-smoking campaigns. At least the government had the sense not to try the Prohibition model with cigarettes!"

We finished breakfast, and I drove the three of us to work. I completed my usual morning routine, including updating my daily analyst report. With Bianca's help, I'd created a new index to go along with what I had called my global volatility index -- a financial volatility index. I now had two ratings, one which was more or less subjective, and one which was objective.

The renamed 'political volatility index' was purely subjective, but the 'economic volatility index' was based on the change in prices of precious metal contracts, changes in interest rates, changes in major currencies, and the S&P 500 index. Unsurprisingly, Mr. Matheson called me in mid-morning to explain my method and my thinking.

"We used the absolute values of the changes because this isn't meant to measure trends only volatility, and eventually, combined with the political volatility scale, develop a global risk score. By plotting a line with the daily numbers and

thinking."

"I like it," Mr. Matheson said. "If we can find any type of predictive correlation between that number and exchange rates, we'll have even more arbitrage opportunities. Every bip in our favor is significant money. Is this something you can get on everyone's desk?"

"It's one of Bianca's spreadsheets, so there's no reason others can't use it and modify it to suit their needs. One important thing Bianca pointed out -- if we change the formulae, we need to go back and recalculate all the previous ratings for comparison. The spreadsheet will do that automatically when it generates the chart, but that will invalidate any previously printed charts and reports."

"Similar to how the Dow has a fudge factor when they change out stocks so that the numbers aren't skewed."

"Except in our case, we're not going to include a fudge factor to avoid invalidating past numbers. At the moment, I see the trend line on the chart as being the key thing -- as overall volatility increases, risk increases, but also opportunity. Technically, it's the first derivative, that is, the slope of the line, that matters. The computer can't tell us what to trade or when to trade it, but it can provide information to help make those decisions."

"Computers can't develop client relationships, so I don't think we need to worry about being replaced by computers!"

I chuckled, "That wasn't my point, but I can see how you could get there from what I said. Even if things advance to where computers can make decisions, I think they'd be limited to arbitrage or flips, because there's no way a computer can do the kind of analysis you do."

and screwdrivers. And we'll use them to gain an advantage. That means anything you two develop is company confidential."

"Absolutely. I'm not about to give up our edge to anyone outside Spurgeon!"

"Keep up the good analysis work. Did you finish rebalancing your fund?"

"Yes. The final trades were made earlier today. I'll have a revised version of my asset allocation plan to you on Monday morning."

"Any major changes?"

"Just reflecting the amount I have to keep in Treasury instruments to allow for the cash withdrawals for the retirement plan and benevolence fund, and a few things I decided ot to sell because they have decent upside potential. I did receive the notice from the bank in Kansas City that handles the Overland Park city accounts and they'll forward the pension contributions on a quarterly basis, with the next contribution due on September 2nd. The benevolence contributions come the first Friday of each month."

"Perfect. I saw in your report that you're targeting a dozen unions in the Midwest. That's a good plan. Keep me posted, and I'll come with you for any presentations."

"I'd really like to land the IMRF, but Illinois law doesn't allow that. It's managed by a group of trustees with very specific asset allocation rules."

"You'd have billions under management overnight if it were possible to bag them!"

"I take it you saw that I also intend to send prospectuses and other materials to every major law firm in Chicago."



"I did. I'm behind you on all of those. It would be nice to bring in some high net worth individuals if possible."

"Tougher, because they tend to be like Margaret Lundgren. What I need is more trust fund kids like Jeri."

"Ask her."

"I intend to."

"Keep up the good work and go find more ways to make some money!"

"On it!" I replied.

I went back to my desk to work for about an hour before Bianca and I had lunch together. I explained what Mr. Matheson had said, and she said she'd get the spreadsheet to the other analysts with personal computers. When we finished lunch, we left the office to head to the gym.

"Hi, Samantha," I said to Noel Spurgeon's daughter, who was in the hallway.

"You're wearing a suit!" she declared.

"Since January," I replied. "Your dad promoted me."

"From the mailroom? Really?"

"Yes. Really."

"That's different!"

The elevator arrived, and we got in, ending the conversation.

"How old is she?" Bianca asked.

"Seven, I think," I replied.

"She seems older."

I nodded, "She does. Mr. Nelson calls her 'the Pipsqueak' and says she's the 'Queen Bee'."

"Mr. Spurgeon doesn't have a son, does he?"

"No. Supposedly, it'll be whomever Samantha marries who runs Spurgeon after he retires."

"That sounds as if Noel Spurgeon is going to pick her husband."

"That's the drift I get, or at least veto anyone who isn't capable of running Spurgeon. I seriously doubt they'd ever willingly let a girl run the place."

"All their dicks would shrivel and their balls rise back into their abdomens!" Bianca declared.

I laughed and nodded, "Pretty much."

We worked out, showered, and returned to the office for a relatively routine afternoon. At the end of the day, Bianca took the L home and CeCi and Kristy met Jack and me in the lobby of the Hancock Center. We headed to Star of Siam for dinner, then went to see *Risky Business* at Water Tower Place. The movie was fantastic, and had several really hot scenes with Rebecca De Mornay, several of them nude.

"I'll never think of the L the same way!" Jack declared when we left the theatre.

"What do you think, Kristy?" CeCi asked. "Up for a ride on the L? I am!"

"And we'd all get arrested!" Kristy declared. "That would be the end of my legal career before it even started, Jonathan would lose his securities licenses, and Jack would never get his!"

"It would be a badge of honor in Hollywood!" CeCi declared.

"Pretty much anything goes in Hollyweird!" Kristy observed.

"Would you do it, Jonathan?"

"Would I have sex with Rebecca De Mornay on the L? Absolutely!"

CeCi, Kristy, and Jack all laughed.

"I meant with *me*!" CeCi countered.

"If I wasn't engaged and I could be sure I wouldn't be arrested, I'd go for it!"

"The engaged part is the bigger impediment," Jack observed.

"It is," I confirmed.

As was our usual practice, we headed to Oberweis for ice cream, then headed home.



## August 6, 1983, Chicago, Illinois

Bianca and I started our normal Saturday errands in the morning, rather than the afternoon, in order to pick up the invitations from the print shop. They were ready, as promised, and after double-checking they were correct, I wrote a check for the balance. Mr. Demerath wasn't in the office, so I left him a note thanking him, and then Bianca and I headed to Jewel and the dry cleaner. We were home by lunch, and after lunch, I sat down with Keiko to address the invitations.

"I don't have the best handwriting," I said. "But I can print nicely. How about I address the envelopes and you write the guest names on the invitations? You could also use kanji for anyone who is Japanese, something I'm completely incapable of doing."

"That sounds like a good division of labor," Keiko agreed.

Three hours later, with my hand beginning to cramp, we finished addressing the envelopes and personalizing the invitations. I was very happy that our home address had been printed on the return envelopes, and all that was necessary to prepare them was to add a postage stamp.

"Are you taking them to the Post Office?" Keiko asked.

"I don't think that makes sense, really. It's already 3:30pm, so taking them to the mailroom on Monday makes sense. They'll be picked up in the morning. I'll hand deliver Mr. Spurgeon's and Mr. Matheson's invitations, just as we're hand delivering the ones for our housemates."

"Is there anything left to do?"

"Dustin confirmed he's available, the Botanic Garden will handle literally everything about the reception, you confirmed with the Shinto priest, the kimono

Beth's friend who runs a bakery committed to making the wedding cake."

"What about your grandparents?"

"Who knows? My aunt and uncle will be there for sure, but my grandmother was non-committal."

"And your cousin?"

"Aunt Wendy felt it was better if she was elsewhere, and I have to agree."

"Is your mom bringing a date?"

"She's been seeing a divorced judge of the Clermont County Court of Common Pleas. I encouraged her to invite him, and she said she'd consider it. Is there anything else you can think of that we need to do?"

"No," Keiko said.

The phone rang, and Juliette answered it, then came to the Japanese room.

"A young woman named Anala is on the phone for you, Jonathan."

I got up and went to the kitchen to take the call.

"Kane," I said into the handset.

"Jonathan, it's Anala. I owe you an apology."

"Yes, you do," I replied.

"What are you doing today?"

"I just finished addressing wedding invitations."

"Yours?!" Anala asked, surprised.

"Yes. You've missed a lot since March 23rd."

"You remember the specific day of our lunch?"

"I do. Remembering facts is a key indicator of success in my job."

"Do you have time to talk?"

"Come to dinner at the house with Keiko and me, if you're free."

"Keiko is your fiancé?" Anala asked.

"Yes. Dinner is at 6:00pm. It will most likely just be the three of us, but it's possible one of my housemates will be home."

"Bianca or Shelly?"

"As I said, you missed a lot. Shelly married a doctor a week ago."

"How about 5:30pm?" Anala suggested.

"That's fine," I replied. "See you then."

We said 'goodbye' and I hung up, then returned to the Japanese room.

"Anala is joining us for dinner," I said.

Keiko smiled, "That's good. I know you were unhappy that she didn't get in touch."

"That's true."

Keiko decided to take a nap, and while she did that, I went to the kitchen to prep for dinner. According to the calendar, only CeCi would possibly be home, but she often went out on Saturday nights after her shift. Both she and Deanna were working as many hours as they could during the Summer, because hours during the school year were somewhat limited, as they could only work evenings and weekends.

When Keiko woke from her nap, she helped me prepare dinner, and Anala arrived, as planned, at 5:30pm.

"Anala, you remember Keiko from the housewarming," I said when I showed her into the Japanese room.

The look on Anala's face showed she immediately understood Keiko's situation, even if she didn't know specifically what was wrong.

"Keiko is undergoing chemotherapy for leukemia," I said. "Please sit down and I'll tell you about the past four months."

I spent twenty minutes catching Anala up on everything that had happened since the end of March before I had to get dinner on the table. Once we'd sat down to eat and I'd given the Japanese blessing, I continued, with Anala listening intently. Keiko also listened as she ate, though she had soup, Jell-O, and mashed potatoes I'd made, rather than the more substantial meal I'd made for Anala and me.

calls. It's no excuse, but I've been very busy with my final year in the architecture program and with my boyfriend."

"The guy in Hyde Park?"

"Kenwood, actually, about eight blocks north of the university."

"On Woodlawn Avenue? With a sauna in the basement?"

"OK, now HOW do you know that?!" Anala exclaimed in surprise.

"My friend Dustin took photos for a magazine spread. Boyfriend means he's Hindu? I thought he was from the Cincinnati area."

Anala laughed, "There are Hindus in Ohio! But no, he's a lapsed Catholic exploring Eastern wisdom."

"I seem to recall not being Hindu being a sticking point," I said lightly.

"It's complicated," Anala said. "More than likely, I'll go to a matchmaker and find a Hindu man."

"A matchmaker?" Keiko asked.

"The Hindu community is small and dispersed, so it's not easy to find a suitable match just by going to my temple or Indian cultural events. There are matchmakers to help solve that problem. Jonathan has read the *Kama Sutra*, so he understands my view on marriage."

"I do," I confirmed. "The short version is that it's not about finding a love match, it's about finding a compatible person who you will love."



"That's right," Anala confirmed. "When is your wedding?"

"October 8th," I said. "You'll receive an invitation, and you're welcome to bring your boyfriend. The invitations go out on Monday."

"Thanks. I'm not sure if he's available, because he has even more going on in his life than I do. But either way, I'll be there."

"That will make Jonathan very happy," Keiko interjected.

We finished our meal, and Anala offered to help clean up. After dinner, we had tea, and then Anala bade us goodbye, promising to stay in touch.

"I don't think she will," I said to Keiko once Anala had left.

"Why?" Keiko asked.

"Just a feeling," I replied. "The conversation seemed strained and very different from the ones we've had in the past. I'm not sure what happened, but something did."

"Does that bother you?"

"It makes me sad because my conversations with her were so helpful, but she and I are no longer close the way I am with Bianca, Jack, Marcia, or Beth. And you're the most special person in my life."

Keiko smiled, "I love when you say things like that, even though it's not necessary."

"That's what makes them special," I replied. "Even though I know you know how I feel, you like hearing me say it. And I like hearing you say those things, too."

"Which is not what I expected," Keiko said. "It's a very different side of you from anything I had seen before. I'm going to guess only Bev ever saw it."

I shook my head, "Not really. Well, a bit after Heather was born, but not while we were actually a couple, even if we never acknowledged being a couple. You are the only person I've ever felt this way about."

"You loved Bev, though, right?"

"And I still do, but not the same way I love you."

"I'd like to use the hot tub," Keiko said.

"If you're sure."

"I am. It's just you and me, so it'll be fine. I do want to wear a bathing suit, though."

"I'll go turn on the heat," I said.

"Not too high, as I still have a slight fever."

"OK," I agreed.

I went outside, removed the canvas cover, then turned on the water heater. I returned to the house, and Keiko and I went upstairs to put on our bathing suits. Once we'd changed, we went downstairs, out the back door, and onto the porch. I carefully helped Keiko into the tub, then turned on the jets which circulated aerated water. I sat down next to Keiko and leaned back against the wooden staves.

"I know I said this before," Keiko said, "but thank you for building something close to a Japanese bath."

"You're welcome. Brown Construction recommended fiberglass until I explained my main rationale for the tub."

"Is it possible to use soap in this tub?"

"No. To do that, we'd have needed a tub with forced air instead of forced water. Forced water keeps a calmer surface, and the aeration makes it feel silky."

"I noticed! And it's not a big deal, it was just a curiosity. I love it! Along with the flowers, the *bonsai*, and what we call the Japanese room."

"I have an affinity for all things Japanese," I said. "Especially you!"

"«愛してる» (*ai shiteru*)," Keiko said. ("I love you.")

"«Ai shiteru»" I responded.



## August 10, 1983, Chicago, Illinois

On Wednesday morning, right after she got out of bed, Bianca used the home pregnancy test. She and I waited together and five minutes later, she squealed happily.

"Positive!" she exclaimed.

We hugged and exchanged a soft kiss.

she sighed, resting her head on my chest.

"Dirty diapers? 2:00am feedings? Potty training?" I suggested. "Not to mention labor and delivery!"

Bianca laughed softly, "You might have a point! But you also know what I meant."

"I do. If you're OK with it, I'd like to come to your appointments."

"I want you there!"

"When do we tell?"

"Did you say anything to Keiko yet?"

"No. I wanted to wait until you were sure. Did you say anything to Juliette?"

"She knew my period didn't come, but she promised not to say anything. I think you have to tell Keiko today."

"I agree. When do you want to spread the news beyond those two?"

"Usually people wait until the second or third month, in case anything happens."

"You mean a miscarriage?"

"Yes. Those are more common than most people think. So I think sometime in October."

"I'll leave that to you. We'll need a cover story for the doctor visit."

"I'll see if I can set it up for Saturday or an evening."

"Is there anything you need to do differently?"

"Not right away, but Juliette suggested vitamins and folic acid right away, and I started those a few days after I missed my period. Are you going to wake up Keiko?"

"No. She needs her sleep, and I think it can wait until we get home tonight."

We went downstairs to have breakfast with Jack, and after we'd eaten, the three of us headed to the Hancock Center. It was a busy, but uneventful day in the office, though Bianca did take time to make a private call to arrange an appointment with an OB/GYN. She managed to get an appointment for the morning of August 20th, a Saturday. That meant we wouldn't have to try to explain a dual absence during the work week.

That evening, when we returned home, I asked Keiko to come up to our room with me while I changed.

"Bianca took a home pregnancy test, and it was positive," I said.

"I'm happy for you both!" Keiko said. "And now you're all mine!"

"Bianca made that comment! You know that's what I want."

"I do. And I am very happy you'll have a baby of your own."

"The children we adopt will be ours, Keiko-chan. I won't make any distinctions."

"I didn't think you would, just that I knew it was important to you. I know it's a bit premature, but when do you think we'd adopt?"

"I hadn't thought about it," I replied. "I think the timing really has to be up to you."

"I think I need to finish chemo first."

"I agree," I said. "I've heard it could take a long time if we want an infant, so I'm going to ask Nelson for a referral to an attorney who specializes in adoption so we can understand the process."

"That makes sense. Remember, I have my blood test tomorrow morning."

"I remember. If you want me to come along, I'm able to duck out for an hour."

"I don't think it's necessary. I'm just going to see the nurse who'll take my vitals, then draw blood."

"OK. Just say the word and I'll meet you there."

"No need."

I changed and Keiko and I went downstairs to have dinner with our housemates.



## **August 12, 1983, Chicago, Illinois**

"I'm not going out with you guys tonight," I said to Jack as he, Bianca, and I drove into the city. "Keiko's blood test results will be communicated late this afternoon, and I want to be with her tonight."

"Are you concerned about a bad outcome?" Jack asked.

"Always," I replied. "I'm not taking a traditional 'hope for the best, prepare for the worst' approach, but that doesn't mean I refuse to see the potential negative outcomes."

"I probably shouldn't ask, but what do you actually think?"

"At each step, Keiko's been in what Mr. Matheson calls the 'muddy middle', with regard to investments, where you don't know if the results will be good or bad. The concern is if that continues. Unless she enters remission, the prognosis is not good. On the flip side, each treatment has about halved her blast count, and the blasts in her spinal fluid disappeared completely. The real risk, according to her physician, is an opportunistic infection, but we're doing everything we can to minimize those risks."

"And what will today's results tell you?"

"If her blast count has risen by more than a percentage point, it's not a good sign. Either way, she'll continue chemo, but a negative result means she'll need a bone marrow transplant. Loyola's drive starts on Monday, and I've mentioned that to everyone I know. The best chance is finding someone with Japanese ancestry, as they're more likely to match."

"It sounds like you think that's going to be necessary."

"It's a hedge," I replied. "That said, I think the odds are that she will."

"What's the prognosis, if that's the case?"

"According to Doctor Morrison, it's a high-risk, low-success treatment that you only try if there are no other options."

"Shit, man," Jack said.

"Yeah. And that's if a match can be found. And those odds aren't good. I think I mentioned that a sibling provides the best chance of a match, and Keiko is an only kid. Other relatives have a much lower probability."

"Even parents?" Bianca asked.

"Yes," I replied. "I don't understand the details, but if you think about basic genetics, half from mom, half from dad, it makes sense."

"If being Japanese is important, you need to find a large group of Japanese."

"Keiko's family is working on that, as her grandfather has plenty of friends in California. I'm not sure how things work in Japan, but if we get to that point, I'll ask at work. Mr. Matheson knows people in Tokyo."

"Why not ask right away?" Jack inquired.

"I don't have test results to back up the request, and honestly, I don't want those results."

"I assume you let CeCi know you weren't going out?"

"Yes."

We arrived at the Hancock Center, and once I'd parked, Bianca and I took the passenger elevator to 29, while Jack took the freight elevator to 30. That was one thing I would never countenance if I ever ran my own firm, something both Jack and Bianca were encouraging me to do. That required significantly more Assets Under Management, or AUM, in my fund. I had about a tenth of what I'd need to have a good chance of success, and that was going to take time.



"Morning, Rich," I said after making a fresh pot of coffee. "Anything exciting in Asia or Europe?"

"No. It was a fairly calm day in Asia, and Europe looks the same. No wild swings, and I closed out several positions Mr. Matheson didn't want to hold over the weekend."

"Thanks, Rich," I said, and walked to my desk to begin working on my daily analyst report.

The moves Rich had made on behalf of Mr. Matheson were about risk reduction, as some major event over the weekend could cause wild swings in currencies, and being caught in a market moving the wrong way could wreck not just a position, but an entire portfolio. The trouble was, there was no way to predict the unpredictable. Even using my new volatility indices wouldn't help, as they were meant to show trends, not predict one-off events.

It was possible to predict some one-off events, such as currency devaluations, or as I'd recently done, a potential float of a currency, by examining factors such as interest rates, exchange rates, debt, debt service, bond rates, and trade balances. Bianca was working on a model that delved deeply into trade imbalances, hoping that we'd have useful predictive analysis to give us an edge in currency trades.

That information was currently used, but in a somewhat crude way, as without a computer, those calculations would take days, and before the personal computers, would have been prohibitively expensive to run. Now, every analyst would have their own computer and Bianca had proposed teaching a course in *VisiCalc*, so analysts could build their own models.

One thing was certain -- we'd need more computer programmers. Bianca had enough work to keep her busy for a year already, and as people used her

spreadsheets and mainframe programs, requests were coming hot and heavy. It was giving Spurgeon an edge, and that edge could easily turn into tens of millions in additional gains. That edge was also a selling point, which I was using in my attempts to raise capital for my fund.

The rest of the day was typical -- lunch and the gym with Bianca, but I was distracted during the afternoon, anticipating Keiko's test results. At the end of the day, Bianca and I headed home, while Jack went to meet Kristy.

At home, I found Keiko in the Japanese room, sitting in one of the papasan chairs.

"Hi," I said. "Did you hear from Doctor Morrison?"

"10%," Keiko replied with a hitch in her voice. "The new diagnosis is refractory AML."