

**THE SUPREMACY OF REASON**

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A novel by Rachid Sefrioui

“I am not primarily an advocate of capitalism, but of egoism; and I am not primarily an advocate of egoism, but of reason. If one recognizes the supremacy of reason and applies it consistently, all the rest follows.”

Ayn Rand

"You have enemies? Good. That means you stood up  
from something, sometime in your life."  
Winston Churchill

"Problems worthy of attacks prove their worth by  
hitting back."  
Adam Smith

## Chapter One

*June 1993*

"He's not that bad. Really, he's not," Armen argued.

"Bad is the wrong word. Ryker isn't good or bad; he's different. You and he are polar opposites."

Amanda Cornwell slowly sipped her wine as she nuzzled next to Armen Balfour at the end of the long bar. Ryker Shaheen had taken a moment to visit the restroom, so Amanda was able to sneak in a brief private conversation with her fiancé.

"You're angry because Ryker didn't warm to Tracy?"

"No, well, not because he didn't 'warm to her'. He wasn't rude, either, he's never rude. Politely dismissive, that's the best way to describe your friend, honey."

"Ryker is the smartest man in the room, no matter which room he walks into. If you think that's a blessing, you're right. But it's also a curse. He has to exercise an amazing amount of self-discipline just to get through the day."

"Is it really true, the story about Professor Black and the differential equation?"

"I was sitting right there beside him. It's true."

"Ryker memorized a thirty-line calculus differential equation?"

"After the Professor erased it, Ryker rewrote it and showed Black where he screwed up, why the equation itself and the model it created were fatally flawed. He humiliated the old man in front of an auditorium full of grad students and faculty."

"Why didn't Ryker just keep his mouth shut? What's the upside in proving you're smarter than the teacher?"

"Black questioned his ethics. He asked Ryker, point blank, if the equation was sound. When Black could see that Ryker was going to out him for the muddling fool he is, he erased the equation from the board. Ryker had no choice. He will not have his integrity challenged, not by anyone."

"How noble."

"Noble? No, just matter of fact. Ryker is a genius. On top of that he is a man of principle. That is perhaps the rarest combination of traits."

"Here comes your genius, hon," Amanda said, as Ryker returned to his place at the bar.

The Lion's Head Tavern on Amsterdam Avenue was jammed. Every seat and standing place was occupied by a Columbia Graduate School alum or one of his closest friends. Once a year the tavern closed its doors to the general public and hosted a Columbia graduation party. For two hundred dollars a head, the guests could eat and drink their fill from p.m. five o'clock to whenever.

Rock tunes blared over the bar's over-amplified sound system. Men were posturing and vying for the

attention of scantily-clad women. Everyone was partying like there was no tomorrow—which there wasn't, in terms of Columbia. Grad school was over. It was time to join the real world.

Three hundred people were crammed into the tavern, but only a handful of them were sober. Armen had been drinking but he stopped, as always, long before anyone could rightly judge him to be intoxicated. Ryker had consumed his usual limit, two drinks. When he finished his second rum and coke, he switched to plain coke, so that no one could be sure if he was drinking alcohol or not.

Amanda noticed Ryker. Everything about him fascinated her. She was madly in love with Armen, but she was extremely curious about Ryker. She didn't understand him, his motivations, what made him tick. More to the point Amanda rightly surmised that Ryker, while certainly not homosexual, could not be swayed by feminine charms. This bothered her and made her feel powerless. It also turned her on but, of course, she would never tell Armen about her secret attraction to his best friend.

"Have you already checked out your new office?" Amanda asked Ryker.

"I did, in fact. It's a dinky little box on the thirtieth floor. But I do have a door, a coat rack, and one-third of a secretary," Ryker replied.

"And a two-hundred-thousand-dollar base salary plus bonuses," Armen added.

"I'm being fairly compensated."

"Someday, my friend, we will be far more than fairly

compensated," Armen said, lifting his glass of ale in Ryker's direction.

"Indeed. To the future. To the culmination of all ambition."

When Ryker and Armen toasted each other, Amanda said, "I've never understood that little phrase you two use. Since I'll be Mrs. Balfour soon, I'd really like to know ..."

"Honey," Armen said, as he kissed his fiancée. "Someday Ryker and I will do something that will change the world. The ultimate accomplishment."

"What, like figure out how to make a car run for a week on a gallon of gas? Discover a new, cheap source of protein to feed the hungry world?"

"Armen and I will create a generational fortune," Ryker declared.

"How?" Amanda asked.

"The opportunity will present itself."

"I don't get it," Amanda said.

"Sweetheart, Ryker and I are going to be the best of the best. I intend on making you a very rich mother of five."

"Three," Amanda corrected.

"I can compromise. Four."

"How about you, Ryker? Do you want to get married and raise a family?" Amanda asked.

"Perhaps. The option is open. Certainly not in the near future."

"How about just getting laid? Don't you ever get horny? Need a booty call?"

"Amanda," Armen said, in a stern tone. "If Ryker ..."

"What makes you think I don't get laid?" Ryker asked.

"I've seen no evidence of you hooking up with anyone."

"Not with anyone you've tried to hook me up with, that's true."

"I see. My friends aren't good enough for you, maybe ..."

"Maybe we should order some food. Ryker, a nice big, greasy burger?"

"Sure, Armen. A burger would be great. I'll eat, but...then, I apologize, but I have to go. Early meetings tomorrow."

"Tomorrow is Saturday," Amanda said curtly.

"Yes, it is. I also start work tomorrow. There is a deal pending in Japan and the numbers just don't add up. My new boss asked if I could take a look at the file, make some ..."

"What good is a 'generational fortune' without a family to leave it to?" Amanda pursued.

Ryker smiled. He knew when he was being pressed. He suspected that Amanda was secretly very attracted to him, that's why she gave him so much attention. He knew how desperately most women wanted to be noticed and flattered and told that their affections were the most important thing in the world to a man.

Amanda was drop-dead gorgeous. Her long red hair and fair skin made her stand out in the crowd. Her makeup was always perfect, and even when Amanda "dressed down," she looked like a Playboy bunny running a quick

errand to the grocery store. She and Armen were the perfect pair.

Unlike Ryker, Armen was a people person, perhaps the ultimate people person. While Ryker usually avoided human contact, Armen relished it. Armen Balfour knew his way around a financial statement, but his true gift was developing relationships, understanding and selling the deal.

Since he was a teenager, Armen Balfour had been charming the pants off of one girl or another, but Amanda was different. She definitely met all of the requirements to be "the one". Also, the timing was right. Armen most definitely desired children and he wanted them to be born while he was still young. He was only twenty three. Armen's dream was to retire after he and Ryker made their fortune. He aspired to be a fifty something billionaire who doted on his family and went to every one of his grandchildren's ball games and dance recitals.

"You didn't answer my question," Amanda spoke up again, kinder this time.

"I want to achieve, to create," Ryker said. "In this world, success is defined in terms of money. I want to be the best at creating and managing wealth."

"But what do *you want*, Ryker? What stirs your soul? A huge house, a hundred-foot yacht, a ..."

"I'm not very materialistic."

"It's true, he's not," Armen agreed. "He could be happy living in a one-bedroom apartment and driving an old Ford as long as his bank account kept growing."

"Not very sexy," Amanda teased.

"I never claimed to be sexy."

"You could have your pick of women, Ryker," Amanda said. "You're a great looking guy, you're obviously about to make a ton of money, you're not a skirt chaser. Why not date?"

"Again, you make assumptions. Why do you think that I don't date?"

"Can we change the subject?" Armen pleaded.

"Sure," Amanda agreed. "Ryker knows that I love him, I just need..."

"Over there, standing by the server's station. The girl with the long black hair. Sherrie. Do you know her, Amanda?" Ryker asked.

"She works in the Dean's office, I think. A secretary."

"Yes, that's right. She and I have a, well, I guess a sort of relationship."

"Really." This was a first, Ryker with a woman. Amanda imagined that they got together and played Scrabble until the wee hours of the morning.

As they were looking at her, Sherrie turned and noticed Ryker. She gave him a wave and a smile.

"That's a ring on her finger. She's married," Amanda pointed out.

"Married to someone who is never home and doesn't love her anymore. She has three kids, all under the age of fifteen. For a lot of reasons she doesn't want a divorce, but she also needs companionship."

"You provide her with companionship?"

"I screw her brains out regularly."

Armen starting laughing so hard he almost choked

on his ale.

"I don't believe you," Amanda declared.

"Honey," Armen said, wiping the beer off of his chin, "if Ryker tells you something, you can bet your life on one thing. It's true."

"Why? I mean she's okay-looking, but ..."

"We're perfect for each other. No ties, no expectations, just sex. It works for me, it works for her."

"Can we change the subject now?" Armen begged.

"Yes, by all means." Amanda was both annoyed and a bit jealous. Ryker preferred bimbo secretaries to her friends? How shallow, she thought. How sad.

The burgers arrived and the conversation stopped as they ate. The tavern was getting even more crowded, if that was possible. It was definitely getting louder.

"Lunch on Tuesday?" Armen asked, having to almost yell to be heard.

"Yes. Have you decided which offer to take?" Ryker asked.

"Benedict's man called me late yesterday. They have an opening in their personal banking department. I think I'll start there. Not as much money, but it gives me the opportunity to meet some very important people."

"I agree. Stick to the plan."

"The plan?" Amanda asked. "I wish you two would let me in on the plan."

"We just told you the plan," Ryker reminded.

"Armen makes the contacts, you crunch the numbers, and ..."

"We wait for our chance, the one perfect scenario,"

Armen interrupted.

"You guys are serious, aren't you? This isn't just some grad school fantasy. How many other people know about your grand scheme?"

"Just you, love," Armen said.

## Chapter Two

### *Present Day*

"Hold for Mr. Shaheen."

"Thank you, Maggie," Armen said.

After a few clicks and whirrs that sounded almost like an antiquated mid-twentieth century phone system, Ryker Shaheen was on the line.

"Hello, Armen."

"Ryker."

"Where are you?"

"Chicago. And you?"

"China, near Singapore. But I'm done tomorrow."

"What's so urgent?"

"I did it, Armen. It's finished."

"I thought we still had an eighteen-month window. How did you manage to complete the testing so quickly?"

"I'm a resourceful man."

"No doubts? You've been thorough?"

Silence on the other end of the phone. All Armen could hear was Ryker breathing as if he was walking quickly or exercising.

"I had to ask, Ryker. There is too much at stake."

"If I say I'm done, then I'm done."

"Yes. I should know better. Are you ready to present?"

"Heavens no. I haven't begun to write up the business plans. The data is in pieces in need of assembly, it

will be ..."

"You said you were done, as in it works."

"Yes, I'm certain it will work. Not a doubt in my mind."

"The companies to acquire? Identified?"

"Yes, Armen. You know that ..."

"I know how to approach Orwell. I'll get a graphic artist to provide the entire business plan we will need to close with him."

"What in the hell are you talking about? We require half a billion dollars. You can't get that from ..."

"You asked me to trust you, now I'm asking you to trust me."

After a moment of silence Ryker said, "If you say so, Armen."

"What is your schedule like next week?"

"Flexible."

"Could you be in New York on, say, twenty-four hours' notice?"

"Yes."

"I'll text you shortly."

Armen opened his briefcase and retrieved his laptop computer. He kept his world in this little box and treated it like the family jewels. He retrieved the number for Nikki Echo, Orwell Benedict's personal assistant. He looked at his watch. It was 8 a.m. in Chicago, so that meant it was 2 p.m. in London.

"Perfect," he said aloud, addressing the empty suite at the Hyatt Regency that overlooked the Chicago River. "She'll just be returning from the gym."

Before Armen called Nikki, he made a few quick notes. Amanda's birthday was next week. He knew that he needed to be home for his wife's big day, if that was possible. Given Ryker's surprise good news, he might be stuck in New York or London, but just in case, he would have his office book a flight for him back to Beverly Hills in eight days. He also made a note to call Amanda later. His oldest daughter Katherine had been ill and he wanted to be sure that she was on the mend.

Armen dialed Nikki's number in London. As he suspected, she picked up after two rings.

"Good afternoon, beautiful," Armen said after Nikki answered.

"Flattery will open doors for you, Mr. Balfour. Hello, love."

"Been working hard at the gym?"

"I do what I can. I'm not the pretty young thing I used to be."

"I take exception to that. You still turn heads whenever you enter the room."

"Such attention! You must want something from me, Armen. How can I help you?"

"I can't pay you a compliment without you suspecting an ulterior motive?"

"You forget how long I've known you, Armen."

"I need to see Orwell. It's rather urgent."

"Mr. Benedict is in Vancouver right now. He will not be returning for a few days."

"This could be perfect. Will he be making a stop in New York?"

"He is, in fact. He will be there for one night mid-week next week."

"Wonderful. Perhaps you could pass on a message. Please tell Orwell that Ryker Shaheen and I would like to fly back to London with him. Inform him that we have a business proposal to discuss."

"That's it?"

"Love, if you tell Orwell that I'm bringing Ryker along, my suspicion is that he would fly anywhere on the globe to meet with us."

"Ryker Shaheen. I'll never understand what Orwell sees in that man, or what you find so attractive in him, for that matter."

"Will you pass along the message?"

"First flattery, now you dismiss me?"

"Nikki, I would never dismiss you. But if I spend too long speaking with you I have these thoughts that definitely threaten my marriage vows..."

"Stand by."

Armen smiled. He loved flirting with women, especially with Nikki. He had known Nikki Echo since she came to work for Orwell more than ten years ago. She was one of the most capable people he knew. Running Orwell Benedict's personal schedule and coordinating his activities required skills equivalent to managing the division of a major corporation. While many dismissed her as "just a pretty face," Armen knew better. If you wanted access to Orwell Benedict, you better be in Nikki's good graces.

Nikki came back on the line and said, "Check your text messages. See you soon, love."



“Goodbye, Nikki.”

On a separate palm-sized device that he used only to communicate with his key clients and closest business associates, his text message light was blinking. The message was from Orwell Benedict. It read, “Delighted to share your company for a trip across the pond. Ryker Shaheen? I hope that he will reconsider my soon to be even more generous offer. Thursday, 9 a.m., JFK private terminal. Regards, OB.”

Smiling, Armen sent a copy of the message to Ryker. The return text said simply, “I’ll be there.”

Armen switched off his laptop as well as his other devices. He had placed the call to Ryker before getting dressed, so he was still in his underwear and white robe. He ordered breakfast through room service and requested a late checkout.

After a quick shower, Armen put on some casual clothes, a pair of khakis and a knit shirt. He absolutely hated to fly in a suit and tie. As he ate his eggs and toast, he took a hard look at the upcoming week.

There was no way he would be able to make it back to Beverly Hills for Amanda's party. She would be disappointed, but she would understand. Despite all of his flirting, Armen was completely loyal to his wife. Not once in twenty years of marriage had he strayed. When he told her that “the time has arrived,” he hoped her reaction would be both excitement and anticipation of a new life to come.

Once Armen and Ryker finished this deal, things would be different for the Balfours. He wouldn’t have to jet here and there on a near-constant basis to nurse along this

project or company, to put out fires or to smooth relationships. The world would come to him, at least as much as he would allow it to.

Three years from now, Armen vowed as he finished packing his bags, I will be Orwell Benedict.

### Chapter Three

"You are the best, or so I've been told." Armen sat in the office of Gloria's Designs on West Fifty-Seventh Street in New York, taking in his surroundings.

"I believe that our reputation is well earned," Gloria Hart replied. "You said that you had an urgent need, Mr. Balfour. I am at your service."

"Most gracious of you. Yes, I need two large story boards created. I'm thinking three feet wide by five feet high. They are mock-ups of fictitious *Wall Street Journal* and *Financial Times* front-page headline stories. I'll also need a case to carry them in, something very professional-looking."

"Mock-ups of newspaper headlines. Is this for a large group presentation? A seminar, perhaps?"

"No, the mock-ups are for a private presentation."

"My first thought is you might consider reducing the size of the boards. Three feet by five feet is a b..."

"Thank you, but no. Three by five, please."

"Okay. You need this by?"

"Within forty-eight hours."

"Not a problem. Your budget?"

"Top dollar, price is not an issue. They must look completely realistic. I want to be made to believe that you have blown up an actual newspaper article, copied it, and printed on a story board."

Gloria Hart's eyes got wide when she heard the term

"top dollar."

"You'll be carrying these boards, I assume?" Gloria asked.

"Yes, on board a private jet."

"Then we'll use a stiff foam-type substance which is very solid, has great ink absorption qualities, and —"

"I will leave the details in your capable hands. They must be perfectly printed and lightweight."

"Yes, sir. Do you have the text?"

"I have the headlines and the accompanying stories. You can fill in the rest of the front page with superfluous material."

Armen handed Gloria the text. She took a moment to read each article.

"The dates mentioned — those are the dates for the mock-up front pages?"

"Yes, three years in the future."

"I take it we are not to deviate from the text you provide."

"Not by one word, comma, or apostrophe."

"Understood. We are to bill?"

Armen handed Gloria a business card. "Call this number. Ask for Melody. She will provide you with payment in whatever form you desire."

"If I may ask, Mr. Balfour, what do you do for a living? I don't mean to be nosy, but this is a very unusual project. You have piqued my curiosity."

"I am the person who will make those headlines real."

"I suspected as much. When can —"

Armen's cell phone was buzzing. It was Ryker. His plane must have arrived.

"Gloria, forgive me. I must take this call. I'll send someone by to pick up the boards on Wednesday morning. Have we covered everything?"

"Yes, sir. Wednesday morning."

"Ryker, stand by for a moment," Armen said into his headset. "Good day, Gloria, and thank you for your help."

Armen walked out onto the sidewalk facing West Fifty-Seventh. He switched his headset back on as he opened the door to his limousine.

"Ryker. JFK?"

"Yes, private terminal."

"On the way now. Can you wait forty minutes?"

"I can grab a cab, Armen. No problem."

"No, I think we need to drive around and talk for a while. Sometimes we do better in moving vehicles."

Ryker laughed. "I agree. Okay, I'll get some tea and check my messages. Call me when you're pulling up to the curb."

"Done."

The terminal was busy, but not inordinately so. Ryker found a coffee stand and ordered a cup of English Breakfast tea, hot. He took his tea, two suitcases, and laptop and walked to an empty corner of an unused gate area. He sat down and switched on his computer. The message he was looking for was there.

Raffi was in trouble. This was a repetitive theme in the life of Ryker Shaheen. Though Raffi was his older brother, it had always been Ryker who filled the role of

protector and benefactor. With both of their parents gone and no other brothers or sisters, the only family Ryker and Raffi had were each other.

Like Ryker, Raffi was unmarried. Unlike Ryker, this unattachment hadn't been accomplished through self-discipline but rather through three trips to the divorce court. Although he had lived for over fifteen years as a married man, Raffi Shaheen had no progeny to show for it. He did, however, have a small mountain of debts and judgments as proof that he had been married to three women who shared at least one thing in common; they hated their ex-husband with a passion.

Raffi was born in England, a few years before A.M. Shaheen moved his family to the States to take a teaching position at the University of Chicago. Ryker was born after the family settled in Illinois. Raffi had an affinity for England and moved back to Britain after completing college in America to study law at Cambridge. He became a more than competent barrister specializing in business law.

The problem was, in direct contrast to his younger brother, Raffi lacked a certain amount of common sense. In addition, he suffered from "ethical lapses", which was a nice way of saying that Raffi Shaheen made very bad decisions at times pursuing the easy solution, trying to grab the "quick" money.

Ryker punched the autodial on his phone and called his brother.

"Raffi."

"Hello, brother."

"You have an urgent problem?"

"Yes, I do. Thank you for returning my call so promptly."

"How can I help?"

"You know the issue I inherited from Carla. Well, it has come due. Her cheeky bastard attorney will not give me an out. I stand to lose the house and perhaps even the office if I don't address ..."

"How much?"

"One hundred and thirty thousand pounds sterling."

"Two hundred and ten thousand dollars? Raffi, last you told me about this it was a seventy-five-thousand-pound debt. You were going to re-finance your home, take out a loan..."

"Interest and penalties, I'm afraid. Housing prices fell to rock bottom. There is no equity in the home left to tap. I'm stuck, Ryker. I'll sign everything over to you, my practice, the office ..."

"I don't want your assets, Raffi."

"So what can I—"

"What I want you to do is live responsibly. You earn a decent income. You must never again marry a woman without a pre-nuptial agreement—and for God's sake, Raffi, no more schemes and dreams. Be a lawyer, earn your pay, and be happy with that."

"I have been a shitehawk. I have disgraced our good family name."

"Enough of that talk. You know I don't want to hear that nonsense."

"Sorry, Ryker. I'm so ..."

"If I send you one hundred and fifty thousand pounds will that relieve your debt burden? Are there any other judgments or issues headed your way? Please be forthcoming with me, Raffi. I don't wish to repeat this unpleasantness in the future."

"No, all the other notes have been settled. How can I work out a reasonable repayment schedule with you? I want to be fair, I will reduce my lifestyle to bare minimums, take a ..."

"You will re-pay me by doing what I ask of you – live responsibly. I mean it brother. Your permission to act stupidly is hereby revoked."

"Ryker, that's a large sum of money, even for someone as well off as you. I don't expect you just to give me ..."

"I'm feeling generous, Raffi. Just remember, someday I may need you. Not every debt in life is repaid with money. Father would want us to look out for each other."

"I am your servant."

"No, you're not, but you are my brother. My only family."

"When will I see you?"

"I'll be in London later this week. I'll call you when I'm free. Do you still have Dmitri's phone number?"

"Your personal lawyer in New York? Yes, I'm sure that I do."

"Ring him tomorrow and he'll send the funds. I'll text him in a minute with the appropriate instructions."

"God bless you, Ryker."

"Well, yes. Okay, then. Also be ready for some new business. I'll need you to do some corporate filings for me near term. Standard fare, but they must be completed in a very timely manner."

"You have free legal services for life."

"I may rescind my offer of assistance."

"What? Why? What did I ..."

"I am a paying customer. You don't give paying customers free services. As I said, your right to act foolishly has been nullified."

"You shall be billed at the customary rate."

"That's the right response. Call you soon. All the best."

"All the best, Ryker."

Without hesitation, Ryker sent a message to Dmitiri Gribkov, his personal attorney, instructing him to send one hundred and fifty thousand pounds to his brother forthwith. This was not the first such instruction Gribkov had received from Ryker Shaheen.

Philanthropic was probably the last word anyone would use to describe Ryker. He regularly turned down offers to become involved in charitable organizations, everything from the Red Cross to the United Way. While he made a few high-profile donations for appearances' sake, those who knew Ryker best would not only be surprised but dumbfounded to learn that he simply gave away a large sum of money to a person in need with no strings attached.

Ryker never spoke about Raffi in detail with anyone other than Armen. When anyone asked about his brother, no matter the situation, all he would share with the world

was Raffi's basic bio, none of his not-so-attractive particulars.

Ryker's phone chirped. The text message said, "Be out front in five minutes."

While he didn't believe in an afterlife or even in a religious type of God, Ryker always had the feeling that his father was watching him when he took care of Raffi's problems or helped his brother in some way. He could sense his father's presence again now as he walked outside to meet Armen. He quickly dismissed this almost spiritual feeling as vain emotionalism and forced himself to focus on the matter at hand.

## Chapter Four

"You look well," Armen complimented, as Ryker joined him in the back seat of the limousine.

"Thank you. I've been able to get to the Dojo more often lately. If not there, then to the gym."

"Are you ready for a shot at the title?"

"Not yet. I'm on schedule, though. I will take you down next year."

"Doubtful proposition at best," Armen said, grinning. "I suppose what is not so doubtful is Alchemy."

"Raise the dividing window, please, Armen."

Armen pushed the button that raised the glass separating the passenger compartment from the driver.

"Exercise more discretion," Ryker warned.

"All I did was reference Alchemy. I gave no details."

"I'm not sure that you realize the full scope, the incredible implications of what we have created."

"What we are about to create, you mean."

"No, Armen. It is created. We cannot go the usual route and beta-test the software, run trials, etc. but I have run extensive simulations using real-time data over a period of several months. I know with certainty that I have accounted for all of the variables that we—"

"How could you possibly account for all of the variables? Whenever a new program is rolled out, there are always surprises."

"Modeling takes into account surprises, to a great degree. Join the twenty-first century, Armen. We are not Jobs and Wozniak building a PC in our garage for hell's

sake. My personal network is powerful and sophisticated enough to sufficiently challenge Alchemy. Of course problems will arise on implementation, but I'm telling you that it works, from all aspects."

"Now we build the business structure."

"Yes. All of my hard work on Alchemy means absolutely nothing if we don't acquire the businesses required to implement the plan."

"I'll convince Orwell that he should fund the project. I have no doubt that he'll do so."

Ryker touched Armen's right arm and gave it a not-so-gentle squeeze.

"We're talking about five hundred million dollars, Armen. I want to be clear with you — we need a team of analysts and accountants to build a proper set of documents. Even on a mad rush basis, that cannot be done by Thursday morning. Orwell Benedict will—"

"Please don't presume to tell me what Orwell Benedict will or will not do. I have worked for and with the man for two decades. I know exactly what is required to get him to provide the funding."

"Armen, be reasonable. We are—"

"Do you know how peeved you get when I challenge your assertions about Alchemy?"

"Okay...okay...I see where—"

"Trust me. I know what I'm doing."

Ryker let out a deep sigh as he turned away for a moment and watched the Hudson River pass by underneath them as they crossed the bridge on the way into Manhattan. Armen grabbed a can of club soda and poured

it into a glass of ice.

"I trust you. You and you alone," Ryker said, after a few moments of reflection.

"It's not easy for you, is it? You and all your illusions of control. Let me handle the relationships. You're a genius, Ryker, but more than a bit naïve when it comes to people."

"Agreed. So please, tell me how you're going to persuade him to write us a check for five hundred million dollars without a business plan."

"Oh, you'll get your chance to give him the details, but that's step two, not step one. By the time Orwell reads our business plan, the funding will basically be secured."

"I'm listening."

"Two three-by-five-foot story boards."

"What?"

"I will make his dreams come true. Orwell has dreams, you know. Most men do; you being the exception, of course."

"I don't—"

"What does Orwell Benedict want, Ryker? Another island in the South Pacific? Another banking group? A bigger skyscraper? No, he wants none of these things."

"He wants...?"

"Orwell Benedict wants to eclipse his rivals, to be the undisputed top financial magnate on the planet, to be the 'King of Kings'."

"Ego, then. He is motivated by ego."

"That and nothing else. Try and keep that in mind when we speak with him. You see numbers and market share and businesses and opportunities. Orwell Benedict

envision himself on his mega-yacht bragging to Rupert Murdoch about how clever he is and how he built the most powerful financial services company the world has ever seen."

"Your story boards—"

"Will get him to commit, to be emotionally pregnant. Orwell considers you to be the most talented executive alive, and he's invested an enormous amount of trust in me. Together we can sway him, but we must first get him to fall in love with the idea, to allow him to experience how it will feel to best his rivals. Then you can follow up with the details."

"What about Zev?" Ryker asked.

"What about him?"

"He will do everything in his power to block us. He is a curse, that man. But he has considerable influence with Orwell, to say the least."

"Yes, he does. But after Thursday, we control Orwell's dreams. Dreams are far more powerful than reality, Ryker."

"I understand that, on some level at least."

Armen chuckled. "No, you don't, but I do."

"When do we tell him about Alchemy?" Ryker asked.

"Not before it is implemented. You will be at the helm. Our new company will provide a multi-billion-dollar smoke screen. No one must see it coming or we are at risk."

"That I understand. Armen, seriously, have you thought about personal security?"

"We'll need a small army when the time comes."

“When the time comes, we’ll be able to afford one.”



## Chapter Five

"Fall is upon us. Summer just whizzed by this year," Armen observed.

"I enjoy these types of days; misty, light rain. Somehow my mood improves in wet weather," Ryker said.

"Like Raffi, you prefer London dreariness."

"If it wasn't for the English, Britain would be a suitable country to live in."

"When are you going to jettison that tomb of yours and acquire a proper home?"

"What's wrong with my apartment?"

"It's in Chicago, for one thing. For another it's as sterile as an operating theater. I feel like I'm confined in some luxurious prison every time I'm there."

"To each his own, Armen."

"Amanda says hello."

"Give her my best. Oh, I haven't forgotten. Her fortieth birthday gift will arrive tomorrow."

"What outlandish present did you give my wife this year?"

"A beautiful diamond tennis bracelet from Cartier."

"She loves you and hates you both at the same time."

"Sounds like a woman. I do genuinely like Amanda. You know that, Armen."

"I do."

"What's in the case?" Ryker asked for the fifth time since they left the hotel.

"Five hundred million dollars," Armen answered, giving the same response he'd offered previously.

"Please, no more jokes. What's in —"

"Five hundred million dollars."

"I'm not allowed to see this mysterious object that will miraculously convince Orwell Benedict to commit a fortune to our venture?"

"You will see it when he does, as I told you."

"Armen, sometimes I —"

"Are the resources standing by in London?"

"I've assembled a team. Very steep pricetag."

"Good. Okay, we're here," Armen said as the limousine pulled up to the curb at JFK. "Let's do this."

When the driver opened the trunk, Armen grabbed the large, thin case. It was clumsy to carry, but Armen Balfour did it with a smile. Ryker toted his own and Armen's laptop. The rest of their luggage was sent through the system to be loaded onto Orwell's jet.

"He's upgraded his aircraft," Ryker observed, as he and Armen walked out onto the tarmac to board the plane.

"It's a brand new Dassault Falcon 900," Armen said. "Very fast. Quite comfortable as well."

Waiting inside the sleek jet was Orwell Benedict. As usual, he was impeccably dressed in a custom-tailored dark blue suit with a white shirt and a red silk tie. His black shoes were polished like mirrors, and what was left of his grey hair was lacquered in place with stiff gel. Orwell was the quintessential English lord both in manner and appearance and in reality.

"Armen, my boy, what a pleasure," Orwell said,

offering a firm handshake.

"Hello, Orwell. Looking dapper, as always." Armen smiled.

"And Ryker Shaheen. It has been too long since we've crossed paths. Last time we met was almost a year ago, if I recall." Orwell shook Ryker's hand in the same solid manner.

"Orwell," Ryker responded. "Yes, I believe so. We were stuck in Sydney. Marooned by some storm."

"Quite the experience, as I recall. May I offer you gentlemen some coffee or tea, or perhaps a bit of breakfast?"

Armen and Ryker both asked for tea.

"How is Amanda?" Orwell asked.

"Great. She sends her love," Armen answered.

"And your girls?"

"Growing up too fast, I'm afraid."

The plane slowly taxied to the runway. After a few moments, the jet took off, headed toward Heathrow Airport in London. Armen, Ryker and Orwell exchanged pleasantries. As always, Ryker was reserved. Armen was his usual charming self and since he and Orwell had an extensive business and personal history, they had plenty of friendly chit-chat topics to cover. Once they reached cruising altitude, the Captain gave a brief announcement providing an arrival time and declaring that it was safe to move around the cabin.

"Ryker, I was hoping that you might have reconsidered my offer," Orwell said at long last.

"In a way I have, Orwell," Ryker responded. "We

have a proposal to discuss with you that will definitely bring me into the Group."

"After all these years; finally, I may be graced by your many talents. I truly thought this day would never come."

Armen chuckled drily. "You'll remember this day, this plane ride, this moment, for the rest of your life, sir. I assure of you of that. Today we are here to offer you the culmination of all ambition."

When Armen said this, Ryker's eyes got wide. Armen's poignant phrase was previously only used between the two of them, never with others.

"I have very lofty ambitions, Armen," Orwell said.

"As I well know," Armen concurred. "I believe that I can see into our future, Orwell. With certainty, I can tell you that within thirty-six months from today, you will stand unrivaled as the majority owner of the largest, most highly valued financial services company this planet has ever seen."

Orwell looked taken aback.

"Armen, my boy. You are normally not given to such hyperbole. Not even Ryker here can ..."

"I am deadly serious, Orwell." Armen interrupted Orwell, something Ryker knew was extremely risky. When Orwell spoke, you listened.

"Our concept will prosper. Your money, our talents, and the skills of our associates will get results."

"What is the name of this financial services behemoth?"

"Gnosis," Armen replied.

"Knowledge, eh?" Orwell said with a faint smile. "You've gone Greek on me, son."

"Knowledge is power, Orwell. We will capture a stunning amount of market share by acquiring the knowledge, the human and technical assets, required to dominate the industry in ways heretofore unimagined."

At that, Armen stood, unzipped his case and removed a three-by-five-foot story board. It was an exact replica of the front page of *The Wall Street Journal*, dated exactly three years in the future. The headline read, *Gnosis Three Billion-Dollar IPO Dazzles Markets*.

Orwell quickly read the headline, and Ryker noticed the man's body language. The mock-up article was having the desired effect. Orwell was inserting himself into their vision.

"Read the first few paragraphs from the story, please, Orwell," Armen suggested.

Orwell nodded. *"Gnosis, a London-based financial services firm claiming to provide nearly foolproof IT security solutions from internal and external threats, completed a widely anticipated initial public offering today. Shares were bid up from an initial offering price of \$30 per share to over \$55 per share by the close. Market capitalization for Gnosis stands at over \$3 billion at current share prices and appears to be headed even higher."*

*"The company's startling success began thirty-six months ago, when CEO and co-founder Ryker Shaheen went on an eighteen-company acquisition frenzy, backed by \$500 million in financing from British tycoon Orwell Benedict. Founded initially as a shell company, Gnosis now has over 700 employees in its*

*London headquarters as a result of its acquisitions and subsequent consolidations.*

*"Some financial industry insiders in the U.S. and Europe have complained to regulators that Gnosis has not only acquired the key technologies required for it to become the pre-eminent IT security firm in the world, it has also secured patents and expertise which could quickly make other firms' financial data collection, transfer, and processing systems obsolete. Experts worry that Gnosis may soon have what amounts to be a virtual monopoly on vital elements of the world's ..."*

Orwell stopped reading. Even Ryker could see the telltale signs that Orwell was excited — dilated pupils, heavy breathing, darting eyes. Meanwhile, Armen remained composed, almost matter-of-fact.

"You have a second story board?" Orwell asked.

"I do. This one is from *The Financial Times*; dated the same, three years from now." Armen removed the second board from the case.

The headline on the second story board read, *Orwell Benedict Becomes Financial Czar*.

Without any prompting, Orwell read aloud from the second story board.

*"With today's successful completion of its initial public offering in America, the British firm Gnosis, a financial services group based in London, has positioned itself and its largest shareholder, Sir Orwell Benedict, to become the foremost global concern in IT security and data processing. Over the past thirty-six months, Gnosis stealthily acquired a seemingly innocuous collection of technology companies, engaged in such diverse activities as gaming simulations, keystroke logging and database*

*management tools. According to a key management employee of the Royal Bank of Wales, who spoke to the Times only under a condition of anonymity, 'Gnosis has amalgamated an extraordinary array of technological capabilities which could lead the company to have an unfair, privileged control not only of client assets, but of the firms themselves'.*

*"Like it or not, banks and other financial institutions are flocking to Gnosis in record numbers. Entire systems are being re-configured with Gnosis' protocols because without the speed and protection offered by ..."*

"This is staggering." Orwell could barely contain his excitement. "Tell me this is possible, Ryker."

"You will dominate the financial world, Orwell," he replied. "Inevitably the competition will catch up with us, but by then we will have innovated and remain one step ahead. Like Microsoft, Google, and Apple, we will have the brand name, the constant stream of updated products, and expertise to maintain and even increase market share long-term."

"You know which companies to acquire?" Orwell asked.

"I do. The research is complete. All that's required is the funding," Ryker answered.

"Five hundred million dollars? That's the number?" Orwell asked.

"Yes," Armen said. "For that sum, you will become one of the most powerful men in the world. You will be eclipsed by no one."

"Sandy," Orwell said as he pushed the intercom button on his telephone. "Champagne, please. Three

glasses."

An attractive, petite black stewardess brought in the bottle, opened it, and poured the effervescent wine for the three men.

"Gentlemen. You have done something today I considered impossible. You have made an old man dream again. I believe in both of you. You've made me a believer in Gnosis. If we work together, I have no doubt that you shall have your funding."

"To ambition," Armen said, raising his glass.

"Indeed," Orwell agreed.

Ryker clinked his glass, smiled, and nodded his head. He could not believe that Armen had just gotten a commitment for half a billion dollars in financing from one of the richest men in the world with nothing more than the paint on a sign.

## Chapter Six

"Are you okay, Ryker?" Armen asked, as they climbed into the back of the modified armored Suburban which would take them to Armen's London townhouse.

"I'm in shock, Armen. I need to lie down, regroup. That was the most extraordinary thing I have ever witnessed."

Ryker took an uncharacteristically large swig of scotch then continued.

"Orwell certainly put me through the wringer until we landed. I felt very uncomfortable pulling details from memory without written notes. I could have easily made several misstatements."

"Drinking tonight, I see? Well, let's do it properly then, my friend." Armen picked up the handset from the armrest. "Phil, we need to divert. What's the name of that little pub in Soho? Katie's? Yes, take us there, please. Thank you."

"I said I needed to lie down, Armen. Not drink."

"A few drinks will help you lie down."

"I'll bet Orwell can't wait to tell Zev all about our proposal."

Armen shook his head. "He will tell Zev very little."

"You've got me worried," Ryker groused.

"All those years of school, all of your experience, all of your genius, and you're still clueless on the basics of psychology."

"A half a billion dollar investment will have to be vetted through his board, through the regulator. It has to—

"

"No shit, Ryker. I know the order of things."

"But did I not hear Orwell commit to the funding? Repeatedly, in fact?"

"You did. The check is all but written."

"Based on a mockup of the *Journal*."

"Once you've had a night's sleep, we'll move on to phase two. Back to your comfort zone. You've assembled the team? No missing parts?"

"Accountants and analysts of all stripes. I figure in three weeks' time, we can ..."

"Two weeks, Ryker. We must present in two weeks."

"You realize that I need eighteen full packages and a complete package for Gnosis. That's an immense task."

"You're just the man to do it."

"Zev will oppose us."

"Yes, he will. He will stop at nothing to derail our plans."

"He frightens me, Armen. Zev Barwig has absolutely no scruples. He has the morals of a gangster but none of the heart."

"Yeah," Armen said with a wry grin. "You're right, of course. He despises me, but he hates you with a vengeance."

"Until now, he's had no reason to hate me, but I'm about to give him one."

"Don't worry about Zev. I'll handle Zev."

"More story boards?"

"I wish you would take my counsel and learn how

to play chess," Armen chided him. "It would make these conversations so much easier."

"Chess? You're still beating that old drum?"

"How many moves may a player make in chess, Ryker?"

"How many moves?"

"Can you move one, two, or three pieces at a time?"

"One, of course."

"Then why are you always trying to make several moves simultaneously? Move once, adapt to your opponent's response as required, and then move again. That's how the game is played, my friend. One move at a time."

Over the intercom Armen's driver Phil said, "We have arrived at Katie's, gentlemen. Shall I wait nearby?"

"Yes," Armen answered. "We're only having a couple of drinks."

"Understood," Phil answered.

The Suburban pulled up in front of the small pub. Armen reached for the handle, but Ryker leaned over and touched his other arm before he could open the door.

"In chess, the game is won because one player is more skilled at implementing his strategy and anticipating his opponent's moves," he said.

"Exactly. I have been in and around Orwell Benedict's Banking Group home office for more than fifteen years. I know each and every player — what they do and don't do, where they went to school, who their families are, where they go to church — all their predispositions, strengths, and weaknesses. Hell, I can tell you the name of

the night janitor on Orwell's floor. His name is Darren, he's from Wales, and he served in the Gulf War with distinction."

"We cannot afford to make a mistake, Armen. Even a minor error could easily derail our plans."

"My job is to handle the politics of the situation. Your job is to take care of almost everything else."

"Two drinks only," Ryker reminded, as he moved towards the door.

"Tonight we toast Alchemy. To use an American catch phrase, 'They'll never see us comin'".

## Chapter Seven

Zev Barwig was anxious. His boss, Orwell Benedict, had marched into his office at eight a.m. sharp to inform him that “the Group is going to make a substantial commitment to a new enterprise.” When asked who was driving this new investment, Orwell's answer was terse. “Armen Balfour and Ryker Shaheen”.

As if that wasn't bad enough, Orwell then shared the number, the amount of capital required to fund the plan.

“Half a billion in cash,” Orwell told Zev. He had said it casually, almost deadpan; like it was lunch money or funds for a weekend excursion. Then he left, leaving Zev sitting in his chair staring at the London skyline with a vacant expression.

Zev knew his place. His position as a Benedict Group Vice President could most accurately be described as “Gatekeeper-in-Chief”. With twenty-three subsidiaries in the British Commonwealth and ten more in the States and Europe, the Benedict Group was a global force in retail and commercial banking, investment banking, securities, financial planning, and insurance. After his father passed in 1967, Orwell transformed a stodgy but respectable old-money banking firm into the largest financial concern in Great Britain through an aggressive, entrepreneurial management style.

Twenty years earlier, Zev took the reins of the Group Investment Committee Chairmanship away from Orwell because it was necessary to put some distance between the investment capital and the owner, both for

political and regulatory purposes.

It was Zev's job to say no. Depending on who he was turning down, Zev either used great tact and diplomacy or none at all. He preferred to be harsh. Zev relished his role as the man who shattered the schemes and dreams of others. He was empowered with the “Keys to the Kingdom,” at least to the extent that he could keep almost anyone from tapping into the Group's considerable funds unless they had a phenomenal proposal, a personal relationship with Orwell, or a political agenda that had to be served.

But when Orwell wanted to say yes, as was clearly the case with this venture, Zev's considerable powers were diminished to providing due diligence and little else. He became nothing more than a superfluous “flunkie”, the unflattering term Armen and Ryker regularly used to describe him.

Orwell Benedict considered Armen Balfour family, and no one knew this better than Zev. How many times had he been forced to listen to the stories — how Armen's father had so effectively run Orwell's first American bank, how Orwell had personally called the dean at the Columbia business school to move along Armen's MBA program application...Armen this and Armen that, *ad nauseam*.

Eight years ago, Zev thought that he had rid himself of this problem when Armen chose to leave the Group and become an independent consultant. Unfortunately for Zev though, Armen's bold move only endeared himself all the more to Orwell. Whenever Armen needed anything — expertise, support for an IPO, investment capital — Orwell

obliged.

This special relationship between Orwell and Armen made Zev ill. He hated the privileged status Armen had with Orwell – the deference, the fawning, the attention ....

And then there was Ryker. His involvement in this new venture turned Zev's nightmare into a living hell.

Ryker Shaheen was the one prize Orwell could never quite win. For a decade plus, Orwell had courted the man, offering him enormous sums to become his in-house venture capital and new-business acquisition guru. But, although Ryker had participated in deals where Orwell was a partner or an investment group member, he had never worked directly for Orwell.

Zev used to be convinced that, over time, Ryker's star would fall or at least wane in Orwell's universe. But like Armen, Ryker's position in Orwell's human hierarchy seemed only to ascend, never diminish. Every time that one of Ryker's deals made the front page of the *Wall Street Journal*, Orwell would send word through Armen that he wanted Ryker "on the team." Ryker would always reply the same way: "Thank you, Lord Benedict. I'm flattered beyond words, but I prefer to remain independent."

Now Zev's worst-case scenario was being played out. Half a billion dollars meant that Ryker and Armen were not just tapping into Orwell's resources to fund a major deal; they were adding to the Group. They were becoming part of the Group.

Where would that leave him?

He'd never been an intimate insider. Orwell didn't ask about his children or come to his birthday party or

vacation with him in the Alps. At best, Orwell considered him to be a valuable resource, but how valuable would he be if he was answering to Armen or Ryker? What protection would he have? The many enemies Zev had made over the years in the Group by being a nasty, arrogant prick would seize upon any opportunity to stomp on him.

What were Armen and Ryker proposing? Orwell had been deliberately vague. Zev needed intelligence, and he needed it quickly. While derailing a business plan put together by Balfour and Shaheen was a long shot at best, he vowed to try. Soon they would be knocking on the door of his committee, seeking approval for their venture. Without good intel, he'd be helpless.

The sad truth was that he was probably helpless, no matter what he uncovered about their scheme and he knew it.

Regardless, he had to try.

Zev knew whom to call. Nikki Echo would tell him everything. She always did.

^^^^^^^

"Ladies and gentlemen," Ryker addressed the team he had hastily assembled in a conference room that straddled a number of offices Armen had rented for them in the financial district, "you have been selected to draft nineteen business plans for my new venture. If you were not the best of the best, you would not be sitting in this room. But before we examine the particulars of what you will be doing for the next two weeks, please take a moment



to read and sign the NDAs."

Ryker walked to the entrance of the conference room and closed the door. "The NDAs in front of you are not standard agreements. They have real teeth. You have all been required to place in escrow a twenty million-dollar surety bond. If an arbitrator determines that any of you has so much as disclosed the type of toilet paper we use to wipe ourselves in our rest room, I'll trigger the surety bond and I'll do everything in my power to ruin your reputation and destroy your career. I don't like to threaten people; that's not my usual style. I say this to all of you to convey the seriousness of my need for absolute confidentiality. Does anyone here have any questions about this aspect of your employment?"

A rail-thin woman sitting in the back, who looked disheveled, almost unkempt, said, "How do I protect myself from the indiscretion of others? If this goes bad, I'm concerned that the finger could point in more than one direction, regardless of the facts."

"Madison, right? Madison Turwell? You're a securities analyst?"

"Yes, that's right, Mr. Shaheen."

"What are you being paid for two weeks' work?"

"I don't feel that I should —"

"Let me save you the embarrassment. You are all being paid the exact same wage."

Everyone looked at each other with puzzled expressions. Murmuring ensued.

Then Madison disclosed, "Two hundred fifty thousand dollars."

"Do the math," Ryker asked. "How much have I paid for my team?"

"Four million dollars."

"That's right. Sixteen times two hundred and fifty thousand is four million dollars. That's a considerable sum."

"Granted. We all know that you must have something spectacular in the works."

*If you only knew*, Ryker thought, but did not say.

"You are being more than fairly compensated for taking the risk that another's sin may send you to damnation, then," he concluded. "My advice? Watch thy neighbor. Like a hawk."

Silence filled the room. Heads nodded and pens scratched signatures on the NDAs.

One of Ryker's attorneys collected and then briefly reviewed all the legal paperwork. On the attorney's confirming nod, Ryker said, "Wonderful. Let's get to work."

## Chapter Eight

One Benedict Square wasn't the tallest building in London, but it was the most opulent. Most considered it to be the preeminent business address in England. Built by Orwell as a monument to his prominence in the business world and British society, the skyscraper rose 200 meters above its footings in Canary Wharf. At a cost of over 700 million pounds, it was the most expensive commercial real estate built in England in the twentieth century. Despite exorbitant rents, the building was fully occupied from the moment it opened its doors in 1996 and had remained completely let since. Its first floor retail shops included the most exclusive retailers in the world.

The west side of the fortieth floor housed the Benedict Group's executive suites. Zev's office was there, as were the offices of all the other group vice presidents. The east side of the fortieth floor was Orwell's private lair. Admittance into Orwell's sanctuary was a rare privilege denied to all but a very select few.

Armen Balfour was one of only three people with direct access to Orwell's office. His encrypted key allowed him to enter the "Holy of Holies" at will. Only Nikki Echo and Orwell himself also had encrypted keys.

As Ryker watched Armen bypass the heavily armed security detail, use his key, and walk them into Orwell's inner sanctum, he reminded himself that this was all he really needed to know; Armen had a key. No one else did. Ryker also clearly understood why Armen – and by association, he himself – was despised by so many in the

Group. Some of the most talented and dedicated business executives in the world worked for Orwell Benedict, and many of these men and women had never stepped foot in these offices even once during their entire careers. Yet Armen Balfour entered at will.

Access to great power breeds resentment. The knives were always aimed at Armen's back.

Over the years, some had tried to discredit Armen Balfour in Orwell's eyes, but their efforts always resulted in the same outcome – the accusers were eventually disgraced and banished from the kingdom. Armen not only remained unscathed; he was elevated in the Benedict pantheon by successfully rebuffing the efforts to destroy him.

As good as he was at understanding complex information technology systems, as talented as he was at computer programming, as sharp as he was at managing the day-to-day details required to run complex businesses, as visionary as he was in being able to see how combining separate organizations can create entirely new and vibrant wholes, Ryker Shaheen knew that without the complement of Armen's human relations artistry, he'd have had no chance of getting the funding required to turn their ultimate dream into a real enterprise. .

Ryker would never tell Armen this, but it was true nonetheless – he was in awe of his friend. All of their friends and close associates thought the reverse was true – that Armen was the fortunate one, the man lucky enough to be best friends with a genius. Ryker knew better

"Are you sure you selected the right three?" Armen

asked, as they stopped to grab a cup of tea before entering the conference room.

"Positive," Ryker answered. "They know their roles. I drilled them as if they were testifying in court. They won't speak unless spoken to, and they'll answer specifically what is asked of them, nothing more. All the while being casual and charming, especially to Orwell."

"You brought along the brunette, Lucy?"

"Yes. And she's wearing a low-cut blouse and a tight skirt."

"Good. Orwell likes a pretty diversion. I'll speak with her. She may need to chime in on cue."

"This is your show," Ryker said. "You lead, I follow. And I'll be glad to let you take care of Zev."

Armen chuckled. "Forget about Zev. I'm ready for him. His hand is weak. He is weak."

"I trust you," Ryker said.

"Into the fire we go, then, my brother. We will be the last to enter before Orwell."

Orwell's private conference room featured a custom-made teak table that could comfortably seat twenty. The south wall was glass, providing a panoramic view of London and its environs. The north wall displayed an eclectic array of original art — mostly Asian, Orwell's favorite. The lighting was bright, but not harsh and not fluorescent. Orwell hated fluorescent light.

Zev Barwig and four of his "chief flunkies" — members of the Group Investment Committee — were already seated at the east end of the table. Orwell's chair was on the same end, next to Zev's. Protocol demanded the

seating arrangement. The Group Investment Committee was required to approve all major investments made by the Group and a half a billion dollar cash outlay was not only a major investment, it would stretch the liquid resources of the Group to the very limit of British financial ratio requirements.

In theory the Group Investment Committee was an independent body who heard proposals from various quarters and then made decisions to act or not to act free from any outside influence. In practice the process usually worked this way, but not in this instance. Everyone in the room knew that Orwell Benedict wanted this project funded. To oppose Orwell Benedict and Armen Balfour would be suicidal in organizational terms.

That said, Orwell expected the Group Investment Committee do its job; to probe, to challenge, to put Ryker and Armen to the test. This was not only for appearances sake. Problems needed to be identified now, at this stage, before the deal was presented to the regulators and, eventually, to the public through an IPO.

"Zev, how are you?" Armen walked over and shook Zev's hand. Armen warmly greeted Zev for a reason — there was nothing to be gained by not showing Zev the proper respect in front of his peers.

"Hello, Armen. I'm well. How's the family?" Zev responded.

"The girls are fine. Thank you for asking."

"Ryker," Zev said, extending his hand. His tone had shifted noticeably now. He wasn't rude...not quite.

"Zev," Ryker looked Zev straight in the eye.

Armen took the lead and introduced his team to Zev and his committee members. Documents had been distributed thirty hours earlier so everyone knew exactly what Armen and Ryker were proposing.

On cue, Nikki Echo appeared and announced that Orwell would join them in a minute or two.

Armen rose and gave Nikki an affectionate hug and kiss on the cheek. Nikki responded by “lighting up” and becoming visibly more animated. Attention from Armen always had this effect on her; in his presence she morphed into a teenage girl trying to impress the most popular boy at school.

Zev scowled, watching Nikki swoon over Armen. Ryker noticed Zev's displeasure. He fought hard to resist smiling — he wanted to display zero emotion during this meeting.

Then Orwell strode through the door. When he did, everyone stood. He motioned for them to sit, pretending not to be moved by this show of almost royal-like respect. But Orwell Benedict loved being put on a pedestal. He craved the attention. The only thing larger than Orwell Benedict's bank account was his ego.

“Thank you all for being here. I trust that everything is in order?” Orwell asked, directing his question to Zev.

“It is, sir. We have all read the proposal.”

“Very good. Proceed, Armen.”

Armen got right down to business. “Gnosis will be the result of combining eighteen separate firms into one. Provided we maintain confidentiality, these firms can be acquired piecemeal at very attractive prices.”

“Why are all the firms British?” Zev asked.

“The fact that they are all British is more of a convenience than a necessity. Each firm has an essential piece of the greater whole. In some cases, it is the technology that's valuable; in some cases, the human resources; in some cases, both. Intangibles are also a factor.”

“Intangibles?” Zev countered.

“Contracts, relationships to key customers, ability to access a former parent company's product line — those are examples of intangibles,” Ryker answered.

“I see the overall goal — to create a dominant IT security firm in basically one fell swoop. But I wonder how much of this is real? Until you actually acquire these firms, how can you know for sure that all the parts will create the Gnosis you envision? What are the risks here?” Zev probed.

“There are always risks,” Ryker explained. “Without risk there is no opportunity for gain, but we are not 'buying a pig in a poke', Zev. I know exactly what I'm acquiring. I've spent the better part of the past five years studying this scenario. As Armen said, the biggest variable is cost. Maintaining the confidentiality of our purpose is our best defense against this risk.”

“How soon will Gnosis' products and services be ready for the market after the acquisitions are complete?” Orwell asked.

“Within ninety days, sir,” Armen responded.

“Three months?” Zev asked incredulously. “You will have these financial security systems built, tested, and ready for sale within three months? Forgive my lack of faith, but —”

"Faith has nothing to do with it," Ryker responded coolly. "I've been running simulations for months now. I have tested our products thoroughly."

"How could you possibly run tests on products and systems that —"

"Zev," Orwell cut him off, "ask your questions, but don't be impertinent."

"I see." Zev wasn't stupid; he knew that Ryker must have acquired working versions of all of the required technologies or their equivalents. He was trying to paint Ryker as someone who would not hesitate to steal secrets from a competitor, but all he succeeded in doing was making himself look like an ignorant amateur.

"Back to the matter at hand," Armen put in briskly, "As I hope you can readily determine from reviewing the business plans, we know what we need. Once we have completed the acquisitions, Ryker will combine the companies into a single firm located here in London. It will become the twenty-fourth member of the Group."

"Let's dispense with the preliminaries and begin the formal review of each acquisition," Orwell said drily.

The message was clear — *get on with it. Don't challenge the concept because that's a given, but do inquire about the particulars. Let's determine if Ryker and his team have done their homework.*

After seven hours of scrutiny, all of the business plans had passed muster. Zev had been notably restrained during the vetting process, offering little in the way of critique. He was savvy enough to know that Ryker Shaheen would not miss any significant details. The last thing

Armen and Ryker needed was "help" from the Group Investment Committee, and Zev knew it.

So far the meeting had been nothing but a very elaborate show with a predetermined outcome, a procedural hurdle that had to be cleared before moving on to the closing.

But there was an important player not present in the room.

The British government.

A half-billion-dollar drain on cash reserves could call into question the potential solvency of the Benedict Group as a whole. The Great Recession and the meltdown of real estate values were still very fresh wounds. Central banking systems were pressed to the limit by less than solvent governments demanding bailouts in exchange for fiscal austerity measures. While the economy was on the mend, risk avoidance was the dominant mentality in the halls of government, not innovation.

Zev Barwig was out of his depth in a business meeting with Ryker and Armen. However, he believed that he was not at such a disadvantage with Financial Services Authority (FSA).

In addition to being Orwell's gatekeeper, Zev was also the most well-connected Benedict executive with the FSA, especially at the mid-management level where the vast majority of work was done and day to day decisions made. Since virtually the Group's entire business fell under the FSA's regulatory umbrella, his role as chief private mouthpiece with the bureaucrats was very important.

Zev knew Ryker Shaheen didn't deal directly with

any government bureaucracy unless absolutely required to do so; massaging the regulators was Armen's job.

Zev considered himself to be at least Armen's equal in government affairs.

True, Armen was on a first-name basis with several FSA Board members, thanks mostly to his close association with Orwell. But Armen didn't take department heads and senior FSA managers to lunch, or to football matches, or to the beach at summertime for weekend holidays...Zev did.

"What remains then, ladies and gentlemen, is to seek regulatory approval for our plans," Armen concluded, as the assembled group set their bulky pile of business plans aside. "Of course, we must be certain that our proposals and expenditures will pass muster with the FSA before we can move forward with closing."

This was the moment Zev had been waiting for. Now he could play his hand.

"Armen, if I may..." he said silkily. "I took the liberty of having some preliminary discussions with senior people at the FSA. We will need to schedule a briefing for them, address their—"

"Forgive me, Zev, for interrupting," Armen cut in. "We've all been stuck in this room for a stretch, so I'm just going to cut to the chase. In seventy-two hours, we'll be meeting with the Executive Supervisory Committee of the FSA and present our case to them at this time. Provided, of course, that your committee supports the investment pending regulatory approval."

"How is that—?" Zev started and then caught himself. He wasn't about to be called "impertinent" again.

"I mean," he amended, "that's wonderful, Armen. How did you manage to push our agenda forward so quickly?"

Hard as he tried to put on a good front, Zev was dying inside. He had been outmaneuvered again by Armen Balfour. How had Armen managed to get a hearing so quickly and without him getting wind of it?

"Luck is held in callused hands," Armen said glibly. "Orwell, I ask that the issue be put to a vote."

"Very well. Zev, do you concur?" Orwell asked.

Zev had no choice but to concur. He wanted to present all sorts of arguments about risks, solvency ratios, regulatory vagaries, and the need for delay. But he had been forced into a box. There was simply no way to credibly attack Ryker's work.

"Yes." He masked his discomfort as best he could. "I call for a vote."

The Benedict Group Investment Committee unanimously approved a half-billion-dollar investment into Gnosis.

Ryker and Armen were one step closer now.

Once the British Regulator gave his stamp of approval, there would be nothing standing between them and the funding other than the preparation of the closing documents.

But getting the FSA on board was not a foregone conclusion.

Zev would likely not be caught napping again.

The battle was on.

## Chapter Nine

"Lord Humphrey. Thank you for taking my call."

"It's my pleasure, Armen. Orwell speaks highly of you. To hear him tell it, you're able to leap tall buildings in a single bound."

"Well, not quite. But thank you. Lord Benedict is too kind."

"Many would disagree with that assessment."

"None with proper knowledge."

"Indeed."

"How is retirement treating you? Had enough of gardening and grandchildren yet?"

"Heavens, no. Can't get enough of those things. I do confess to being a bit bored at times, though. I miss the stimulation of my former career."

"Taking on some consulting? Perhaps a board seat or two?"

"Yes, in fact. Why? Are you offering me a place at Gnosis' table?" Lord Humphrey was a direct man and certainly not naïve. He knew exactly why Armen was calling.

"We would be honored, Lord ..."

"Please, call me Roger. All that Lord nonsense, save that for the public eye."

"We would be honored to have you on our board, Roger."

"I accept, then. Most gracious of you, Armen."

"Before we formally finalize that arrangement, I would like to know what —"

"No doubt you wish to know what that bore Zev Barwig has been up to," Lord Humphrey said, interrupting.

"I would yes," Armen admitted.

"I've fielded four — no, five — calls from FSA senior staff this week, all from people who were more than a bit apprehensive about Mr. Barwig's negative outlook on your new venture."

"And?"

"No need to be coy with me, Armen. Zev is a snake. I don't care for him, not one bit. He is unworthy to work for Lord Benedict's fine Group, and I've told Orwell that on many occasions."

*Yes, I know you have,* Armen thought, but did not say. *That's why we're having this conversation.*

"Zev is raising concerns, then?" Armen asked aloud.

"I spent thirty years at the FSA and for twenty of them I was subjected to Zev Barwig's constant stream of codswallop. That man has no agenda, as far as I can see, other than spreading gloom and paranoia. Why he would tell FSA staff that Gnosis is a risky deal at best, one that directly threatens the solvency of the Group would be incomprehensible to me if I didn't know him. Unfortunately, Zev and I are well acquainted, so his negative tactics are just par for the course."

"He's entitled to his views," Armen said.

"He's an ass. It doesn't take long, though, for others to realize it. All this 'I'm just looking out for Lord Benedict' and 'I'm trying to do the proper thing' shite. What rubbish. He offers nothing but fear and then makes it clear that he cannot be publicly associated with his own views."

"Zev has a unique style."

"Is that what you call it?" Lord Humphrey chuckled. "Do us all a favor, my boy, and find some way to sack that bloody fool."

Armen did not respond to Lord Humphrey's invective, rather he asked, "What's your assessment of the Committee's views on Gnosis?"

"You might have a problem with one or two. That always seems to be the case, no matter what's being reviewed."

"Should I be concerned?"

"You should always be concerned," Lord Humphrey said somberly.

Armen silently agreed. "At what level – ?"

"My boy, it appears to me that you have planted Gnosis in fertile ground. Everybody knows that Lord Benedict considers this deal to potentially be his crowning achievement. Orwell hasn't been shy about expressing his feelings on the matter with Treasury. I hear that he even discussed Gnosis with the Prime Minister."

The Prime Minister? Armen was thoughtful. He didn't know Orwell had gone to that level. On the other hand, he wasn't surprised.

"So, Roger," he said, "would you mind calling those on the Committee who might be wavering and do your best to bolster support?"

"I'll do more than that, Armen. I'll call each and every member and discuss Gnosis in depth with them, gauge their sentiment, and report back to you forthwith."

"Much appreciated, Roger. You are a lobbyist

supreme."

"I try. In this case, I'll not only try, I'll ensure."

"Regards to Judy."

"Best to Amanda."

"Right, then, until later."

"Goodbye, Armen."

*Well, that seems in hand.* Armen breathed a sigh of relief as he slid the last of the FSA files back into their proper place in the stack on his desk.

After two full days of discussions with FSA staff and their key influencers, Armen was convinced of two things. First, Zev was out of his depth, despite his egotistic assumptions to the contrary. Barwig was operating on the erroneous and vain premise that because the FSA Executive Supervisory Committee generally heard from him and him alone on regulatory matters relating to the Group, that they would afford his views precedence. Second, Orwell was clearly keeping Zev in the dark regarding the extraordinary measures he was taking to guarantee that the FSA would give its blessing.

Successfully managing government relationships required a deft hand,, and no one knew this better than Armen Balfour. In England blatant corruption was not a concern except in extraordinary circumstances. Armen had no reason to suspect that outright bribery was taking place at the FSA, but knowing the playing field, who was backed by whom, learning whose ox had recently been gored and which way the political winds were blowing was absolutely essential to be able to accurately map and then navigate the treacherous waters of the British financial regulatory



system.

There were legitimate questions raised by the Gnosis filing. A half-billion-dollar cash outlay would drop the Group's Core Tier One Capital to near the minimum reserve ratio specified by the Basel II framework. Ten years earlier this would have been less of an issue. But today, in the post-2008 meltdown era, even financial concerns as strong as the Benedict Group were subjected to intense scrutiny. Neither the British nor the Americans nor the Europeans could afford to wobble into another crisis. In times of distress, or in this case post-distress recovery, cash was certainly king.

The Benedict Group had unusual strengths. It was a net buyer, not seller, of distressed mortgage instruments in 2008 and 2009. Orwell had chosen not to increase his exposure to mortgage-backed securities from 2003 onward as the rest of the sheep were glad-handing each other as they passed their toilet paper back and forth, seemingly without regard to the soundness of the securities they were trading.

Regardless, five hundred million dollars was an enormous sum to be shifted from reserves to illiquid business holdings. While Gnosis was predicted to be a cash generation machine of huge proportions, projections in business plans were not deposits. The future was always, by definition, uncertain — no matter how sterling the track record of those involved in a new venture.

Armen believed that in this environment, probably no British financial company other than the Benedict Group would be cleared to assume such a risk. Orwell could call

on an enormous reserve not only of liquid assets but, more importantly, of goodwill. The timing was right as well. The British financial community was primed for a sparkling success story, something to provide a positive jolt to a sector that had become all too stagnant and entrenched.

The Benedict Group needed four out of seven votes in Committee for approval of its Gnosis scheme, but Armen and Orwell both sought unanimous consent. They wanted to send a message loud and clear: Gnosis is a spectacular company that will dazzle the world literally upon arrival.

Generating excitement was not an unimportant matter.

Excitement was also a handy smoke screen.

Gnosis was real. Its products were as advertised. Standing alone, it would quickly become the recognized leader in IT security software and transaction processing.

But Gnosis was merely a mask, a very attractive sideshow. Alchemy would dwarf Gnosis.

Only Ryker and Armen knew that they were about to set the world on its ear.

Markets would have to adapt to Alchemy, not it to them.

For a brief window — days, perhaps weeks — Armen Balfour and Ryker Shaheen would be able to use Alchemy to become multi-billionaires. They would quickly vault Orwell Benedict's net worth past the likes of Bill Gates and Warren Buffett. And they would accomplish this without committing any crimes.

Global financial authorities would find a way to shut them down; they would have to block Alchemy in order to

survive. But by that point, it wouldn't matter.

The game would be over.

Ryker Shaheen and Armen Balfour would already be in the elite circle reserved for those who accumulate wealth far beyond the dreams of avarice.

## Chapter Ten

"I have to take this call, honey," Nikki said, untangling herself from her husband's early morning embrace in response to the annoying buzzing sound coming from the nightstand.

"Business before pleasure?" Anthony Echo mildly complained, as he loosened his grip and allowed Nikki to roll over and answer the phone. When she turned her back to him, Tony began to very slowly and tenderly kiss his wife's neck.

"Hello," Nikki said as she picked up her phone. From the caller ID she knew who was on the line, but she feigned ignorance.

"Nikki, sorry to bother you so early, but I must speak with you." Zev was nervous and upset, but what else was new.

"I'm rather busy at the moment, Mr. Barwig. Perhaps we could speak later in the day." As Nikki said this she rolled onto her back and kissed her husband as his hand explored the lower regions of her body.

Zev could hear heavy breathing and the movement of bodies rustling sheets. Nikki was doing her husband before breakfast. Hardly a novel circumstance. Regardless, he pressed Nikki for the answers he needed.

"What have you heard? I'm not feeling totally confident about today's outcome."

"I thought you told me that at least four of the committee members were inclined to deny the application?" As Nikki said this, Anthony focused on

certain more tender parts of her anatomy.

"That's still my belief, but no one will share with me what Orwell and his two duffers have been up to."

"Orwell does not have long discussions with me about Gnosis or ....oh my God," Nikki reacted to her husband's bold move to stimulate her interest in his attentions.

"For fuck's sake, Nikki! Ask Anthony to take a break for a moment."

"Tony, darling. Zev would like you to stop that. Right now," Nikki playfully chided, as she smiled at her husband and rolled her eyes.

Looking up from his position, Anthony kissed Nikki's inner thighs and laughed, offering only the sign of the finger as a response to Zev's question. Then he returned to his business with greater vigor.

"Nikki, if we don't put a stop to this, soon you will be answering to Ryker Shaheen. Where will that leave you? Ryker will clean house."

"Yes, yes, oh yes....Yes, he very well might do that, Zev. That is possible."

"Who has Orwell spoken with over the past forty eight hours?"

"Lord Benedict has...oh, uh huh...been to see the Prime Minister. Oh and...oh, my...oh and Lord Humphrey called. I heard a snippet of that....Zev, I have to call you back..."

And Nikki hung up.

Infuriated, Zev tossed his cell phone across the room. He was convinced that there was a conspiracy afoot.

All of his usually reliable contacts were offering more noise than news. Zev was operating completely in the dark, no doubt exactly where Armen and Ryker wanted him to be.

Fucking Anthony Echo. Of all people, now *he* was delaying vital information from coming Zev's way. Hadn't he just rid him himself of that pesky flea? He was being paid a full salary to sit at home on his ass, drink whiskey, and chase co-eds while Nikki was off working for a living. Yet he had offered Zev not a shred of gratitude for that undeserved blessing.

Zev took a deep breath and tried to focus. Controlling his emotions was a full-time job. The world was a hostile place to him, and he was constantly at war with one enemy or another. That was okay with him; he was used to conflict, even relished it — except when he was outmatched or, worse, out-manuevered.

If the peg was round and the hole was square, Zev's response was to shove it in full-force and hope for the best. He used his aggression as a blunt instrument, and as long as Orwell backed him up, he had no reason to worry.

But then there was Gnosis.

On that score, Zev had been given no marching orders from Orwell other than to do his job as head of the Group Investment Committee. Only problem was in this case, doing his job would result in his losing his job — or at least having his role diminished to the point where he would become inconsequential. He would be a mere paving stone Ryker and Armen could walk over without a care.

Zev hadn't bothered to consider whether or not Gnosis was a brilliant proposal. If it was as spectacular as

advertised then surely logic dictated that he should find a way to get behind it and rise with the tide. That would be the rational response, but Zev Barwig was far from rational when it came to matters related to the Group and Lord Orwell Benedict.

In Orwell's universe it was Zev Barwig's role to prevent disaster, to be the viscous dog barking at the front door when strangers approached, but Zev thought of himself as being much more than a snarling animal and that was really the problem.

Zev's most recent fiasco was the Call Center. When the longtime head of that department died suddenly from a stroke earlier last year, Orwell rang Zev's phone and said, "It's yours."

This was not Zev's first attempt at taking on a direct management position for the Group. However, if Zev was successful in the endeavor, that would be a first. He had completely botched every other similar assignment.

Nikki wanted Zev to hire her husband to manage the day to day activities of the Call Center, but it was more than a bit of a stretch to judge Anthony Echo capable of prudently operating a street corner lemonade stand much less a facility that fielded over ten thousand phone calls a day from banking customers across the UK. Nevertheless, Zev chose Anthony for the position because having Nikki Echo beholding to him was worth any grief that Tony Echo might create, or so Zev mistakenly believed at the time. Zev rightly assumed that Nikki would pressure her husband to perform his duties. What Zev did not account for was the strength of Anthony's considerable unhealthy

predispositions.

Barely a week into Anthony's tenure as manager of the Call Center, Zev was called by a staff member and informed that there was "a problem." Anthony Echo was asleep at his desk, literally passed out. The Call Center was set up as giant fish bowl with the Manager's office perched twenty feet above the cubicles where hundreds of staff answered phones and ensured that customers' issues were resolved in a timely and friendly manner. Evidently Anthony Echo was completely incapacitated, with his head laying askew on his desk and a visible line of drool dripping from his mouth onto his paperwork.

Zev asked the staff member who called him to take photos of Anthony and email them to Zev, which she did. Then he called the Executive Secretary at the Call Center and asked her to rouse her boss. After this was accomplished Anthony was told to wait for Zev in the conference room away from public view.

A screaming match ensued when Zev arrived. At first Anthony denied the whole incident, but when Zev showed him the photos he switched tactics from lying to belligerence.

"Fire me then," Anthony dared, indignantly.

"Don't think I won't," Zev shot back.

"Nikki would not be pleased if I was sacked," Anthony calmly asserted. "I have my own ways of influencing her. What leverage do you have?"

Tony Echo said not one more word. He stormed out, leaving Zev Barwig sitting in an empty conference room mulling over his limited options.

Three weeks later Zev thought the whole situation might have resolved itself. He had received no more bad reports from the Call Center. Nikki had phoned and apologized for her husband's boorish conduct. She also promised to see to it that it was not repeated. Nikki used the words, "I am in your debt, Zev."

That's exactly what Zev wanted, for Nikki to be in his debt.

Then the other shoe dropped.

Zev was told by in-house counsel that two women from the Call Center were filing suit claiming sexual harassment. Their story was that Anthony Echo had made advances upon them with the blatant threat that if they failed to perform as directed they would be sacked. Supposedly one did perform, on multiple occasions in the copier room after hours, but the other had refused. A week earlier Mr. Echo had fired both women plus three more who Legal strongly suspected suffered the same fate as the other two but were simply unwilling to come forward and make unsavory allegations.

Worse, the BBC had gotten wind of the scandal. They were preparing coverage. Soon the media would be knocking on Zev's door looking for answers.

Orwell would hear about this and Zev, as the Executive in Charge, would be held accountable.

It didn't take long for the whole mess go from a problem to a disaster. Nikki blamed Zev for "harassing her husband" and "supporting completely ludicrous allegations" from those "shrill, frigid bitches". Anthony denied that he had done anything improper and demanded

that the Group back him up despite the PR nightmare.

In the end legal advised that the women should be compensated to avoid an ugly scandal. Anthony Echo was given a year's paid leave and instructed not to have any contact with the women in question or with anyone at the Call Center. Zev reluctantly agreed to take these steps because there were no better options given the circumstances.

Nikki was satisfied because her husband was at home where she erroneously believed she could keep closer tabs on him. Tony was thrilled to have an income and no responsibilities for an entire year. The settlement with the women included a provision that they not speak to the press about the incident. That killed the BBC inquiry.

In the end, the only person involved in the whole mess who looked like a complete fool was Zev Barwig.

A week after the lawsuit settled, Orwell sent him a friendly note; "I don't want you to be further distracted. Your duties as Group Vice President must take precedence. Job well done as always putting out the fires, OB".

Now, Zev was facing another crisis. The stakes were much higher this time. A great deal more was at risk than some bad press and an embarrassing lawsuit.

He hoped that the commitments he had received from four of the FSA Executive Supervisory Committee members to vote "no" on Gnosis were genuine.

If the regulator killed the deal, then that was that — it was over.

But if they approved it, then Zev would be left with a very narrow range of options, none of which were

attractive.

He didn't want to go there, to extremes, because extremes were by their very nature unpredictable and dangerous. Once you lit a fire, often the hardest thing to do was to control it.

But if he was cornered and his only option was to fight fire with fire, then he'd be prepared to do just that without hesitation.

He be damned if some pompous poseur like Ryker Shaheen was going to march into his world and turn him into a manservant.

No way. Not in this fucking lifetime.

## Chapter Eleven

A twenty-five-minute stroll away from the Group's home at One Benedict Square was the offices of the British Financial Services Authority, the regulator for all aspects of financial commerce in the UK. In addition to commercial and retail banks, starting in the last decade of the twentieth century the FSA had systematically gathered under its regulatory umbrella insurance companies, financial advisors and mortgage brokers.

On paper, the FSA had four statutory objectives – to maintain market confidence, to protect the stability of the UK financial system, secure an appropriate degree of protection for consumers, and reduce financial crime. In reality, like most financial regulators in the U.S. and Europe, the FSA was wholly captive to the firms it was empowered to monitor. While independence was an illusion, serving the greater good certainly was not; in the aftermath of The Great Recession, financial stability had by necessity become the FSA's primary mission.

The Benedict Group would bring in executives and lobbyists as needed on specific matters, but their “face” at the FSA was Zev Barwig. The agency was his turf, his home field. Over the years Zev had established a substantial amount of influence with lower-echelon FSA staff because that was where the vast majority of the work was done. Staff feared Zev because he could make or break budding careers, and he was known to do so capriciously. No one at the agency ever wanted to be on Zev's shit list, especially if they had little tenure.

The Executive Supervisory Committee that was meeting today to consider the Benedict Group's proposal to invest \$500 million dollars into Gnosis was a powerful body. Its members were two or three steps above the tier Zev Barwig usually dealt with. While he knew each and every Executive Supervisory Committee member, Zev had no real ability to influence any of them.

On the other hand, Armen Balfour knew virtually no one at the FSA other than those at the top levels. Regarding influence he had carrots, both real and potential, but no sticks. But he didn't need any sticks. He didn't really need any carrots either, because Orwell Benedict had cleared a path for him that led straight to a vote of approval. All Armen had to do was follow up and not drop the ball.

While some of the newer Executive Supervisory Committee members found it odd that Zev Barwig was privately attempting to derail his own firm's proposed investment, senior hands quickly explained to them that this type of seemingly incongruous nonsense was standard behavior for Benedict Group Vice President Barwig.

Duplicity breeds contempt. For some reason Zev had failed to learn this basic life lesson. When Zev could not use threats or intimidation, he was forced to rely on lies and divide and conquer tactics to advance his agenda.

The response of those Zev approached on the Executive Supervisory Committee, once they understood what he was up to, was simply to dismiss him as irrelevant. They told Zev whatever he wanted to hear so he would go away and leave them alone.

Zev did not have four votes against the Gnosis

proposal. He had no votes. Opposition might come from other quarters, but the net result of Zev's clumsy attempts to kill the deal only served to bolster support for it.

This was exactly the outcome Orwell Benedict and Armen Balfour hoped for and predicted. They let Zev play his silly games because he was useful. Zev made opposition to Gnosis look almost childishy idiotic. If another truly credible player came along with a far more coherent argument for denial, they could paint him with Zev's brush and discredit his assertions before he had the chance to do any real damage.

Orwell and Armen's plan seemed to be working to perfection. As they walked into the committee room Armen told Orwell that he believed approval was assured and unanimous approval nearly so.

The hearing began promptly at ten a.m. The Executive Supervisory Committee Chairman, Lord Rafferty, dropped his gavel and then proceeded to give an unscheduled, ten minute homily on the desperate need for growth and innovation in the British financial system. His thesis was that stagnation could very well sow the seeds of another crisis. Cash was valuable, but it was only a tool, not an end into itself. Unless prudently invested, reserves served no good purpose beyond maintaining solvency. Growth was the key, Lord Rafferty argued; real growth, not the illusion of growth based on inflated stock prices or excessive property values. Where was this real growth to come from in the financial sector? From Gnosis and firms like it who brought to the marketplace innovative ideas to increase efficiency. Productivity gains were the fuel for

sustained advancement. This is where our assets should be invested, Lord Rafferty passionately argued as if he were addressing Parliament, in companies like Gnosis that can help move us forward toward a new era of prosperity.

"Well spoken," Orwell whispered to Armen after Lord Rafferty finished his soliloquy. "There is no doubt where Rafferty stands."

"Thank you, Orwell." Armen smiled to himself. He'd written every word of Rafferty's speech.

Ryker Shaheen was the first and only scheduled witness at the hearing. One by one, the Committee members asked questions about the business plan and put Ryker through his paces. Most of this back and forth was scripted; none of it was confrontational. As always, Ryker was well prepared. While he had a full set of documents available to him at the table, he rarely referred to them, answering most inquiries from memory.

By three p.m., six of the seven members had asked all of their questions. Only Scott Gearson remained to be heard from. Armen knew that Gearson was the lone wild card, if there was such a thing, on the committee. Orwell had no influence with him. Gearson was an academic with well-known neo-socialist views. Zev despised Gearson and, according to credible sources, the feeling was mutual. Armen had gotten nowhere with him despite repeated attempts at communication. Orwell's best guess was Gearson might "make some noise," but then he was likely to vote with the trend, because that was his usual pattern.

"Mr. Shaheen," Gearson began. "Based on your responses so far here today, I now understand why you are



held in such high regard."

"Thank you, sir. I work hard to the best job I can for the shareholders of the companies that employ me."

"No doubt. My concerns are not with the viability of Gnosis. Based on your filing and your testimony, no reasonable person, in my view, could seriously challenge your analysis and assumptions."

"Thank you again, Mr. Gearson."

"My worry is that you will be able to do exactly what it is you say you will do."

"I don't follow, sir."

"You're creating a company that will likely have its 'fingers in the pie', so to speak, of every financial concern in Britain and on the Continent. America as well, I'm sure. That type of power in the wrong hands is quite dangerous, Mr. Shaheen."

"Gnosis intends to offer products and services that will greatly enhance the processing and transmission of data and therefore decrease costs of —"

"Save the sales pitch, Mr. Shaheen. I'm sold on the merits, but that is exactly why I'll be voting no. Emphatically no. You are creating a treasure chest, and Gnosis will be the only one with a key. You are asking us to take it on faith that you will not succumb to temptation. History has proven to us, time and time again, that it is unwise to vest such power in any one person's, or one firm's, hands."

"What power, Mr. Gearson? Gnosis will offer its products to everyone in the industry. There will be no competitive disadvantages; all will be free to take full

advantage of our innovations."

"Exactly. I'm sure that everyone will. It would be unwise to do otherwise. I get it, sir."

"Help me address your concerns then, Mr. Gearson. If we offer our products to everyone, where is the —?"

"Please." Gearson's voice went cold. "Now you're insulting my intelligence. First, you parade this buffoon Mr. Barwig around our offices, with all of his sophomoric arguments against Gnosis. As a straw man he is less than impressive, let me tell you that, sir. Then you —"

"Mr. Gearson, please use proper decorum," Lord Rafferty interrupted. "Freely express your views, but leveling insults against a senior member of Lord Benedict's firm —"

"Mr. Barwig is a clown, and everyone in this room knows it, with the possible exception of Mr. Barwig."

Zev was seething now; his face had turned beet-red. He looked over at Lord Benedict, who raised his right hand slightly off of his knee, his signal for *stay calm*.

"Mr. Gearson, sir. I will suspend your time and call for an immediate vote if you do not cease and desist from this offensive conduct." Lord Rafferty had had enough. Whether Zev was a clown or not was irrelevant; treating the proceedings with disrespect was something Rafferty didn't tolerate.

Gearson took a drink of water, cleaned his glasses, ruffled his papers, and then resumed.

"Forgive me, Lord Rafferty. I allowed my passionate views to overcome my good manners. I apologize to Mr. Barwig and to Mr. Shaheen and beg their indulgence."

"Very well, then. Continue, sir. Please be civil."

"Mr. Shaheen," Gearson went on, "Gnosis could become, in essence, everyone's mailman. To me, that's potentially quite disturbing."

"How so?" Ryker answered. "Does the postal service disturb you, Mr. Gearson? Isn't it logical to assume that sooner rather than later, if Gnosis is successful, other competitors will emerge?"

"Not necessarily. Not only might you be everyone's mailman, you could also become everyone's security guard."

"I think you are giving us too much credit, sir. 'Everyone' is too broad a term. We are restrained not only by the laws of Britain and the rest of the world but, more importantly, by our integrity. If you are implying that I would be a part of an illegal scheme to steal proprietary information from a competitor, then perhaps we should have this conversation in a more private forum, where we can more freely exchange our views."

"I am implying nothing. I am taking you at your word. If the projections you have provided us prove to be even close to accurate, as I strongly suspect that they are, you will soon have an enormous amount of power literally at your fingertips, Mr. Shaheen. I have no reason to believe that you are anything but a man of the highest integrity. But my position — why I must vote no — is that no one man, or one firm, should ever wield such power."

"What about me, sir? Do you question my integrity?" Lord Benedict said in a loud voice from his seat in the audience.

"Mr. Benedict, I do not for one moment question your —"

"On the contrary. It seems as if you do, sir. You've spent a considerable amount of time arguing that I am not entitled to profit from the innovations created by my business partners. What gives you the right to say such things, Mr. Gearson? You imply that my intellectual property should be divvied up amongst those who did not create it — based on what, fear of my success? Are such ludicrous notions the views of this committee?"

"Certainly not, Lord Benedict," Lord Rafferty said, breaking in. "We are not suggesting —"

"Mr. Gearson is strongly suggesting that I, Mr. Shaheen, Mr. Balfour, and even Mr Barwig have come before the FSA today with nefarious goals. Is that what you believe, sir?"

"No, I do not." Lord Rafferty had heard enough. He was being dressed down by his agency's biggest constituent, and for what? To satisfy the paranoia of some half-assed academic?

"Mr. Gearson, I am suspending your question time. This is a regulatory hearing, not a court of law. Neither Mr. Shaheen nor Lord Benedict has been accused of any crime. These men both have sterling reputations. You are free to vote on the merits as you see fit, as do we all. I call the vote."

Six hands raised yes. Gearson voted no. Not the unanimous FSA support Orwell and Armen were looking for. Right after the vote Zev left the room in a huff, no doubt to lick his wounds in private.

Ryker and Armen huddled, both talking quietly with their backs turned away from the milling audience.

Orwell Benedict embraced Lord Rafferty and accepted his very awkward apologies. They made plans to discuss the day's events over cognac and cigars.

Scott Gearson packed up his briefcase and left quietly. He did so knowing that this was very likely his last FSA Executive Supervisory Committee meeting. As an outside member, he could be replaced at will by the Chairman. After his comments today, Lord Rafferty's will no doubt would be that he crawl in a hole somewhere and never emerge.

But Scott Gearson had done what he came to do. He knew that the powers at be considered him nothing more than an irrelevant, left-leaning professor at a less-than-prestigious university. Regardless, his comments were now part of the official record. They could be discovered in future court proceedings or retrieved by the media.

Gnosis was going to become the biggest bully on the block, Gearson was sure of it. When it all turned to crap, then he might be considered a prophet, but until that time he would remain just another "since he can't do, he teaches" college instructor making twenty thousand pounds a year toiling in anonymity doing his best to convey the basics of economics to pimply faced freshmen.

## Chapter Twelve

"What did she say, exactly?" Armen asked.

"Nikki said that Orwell wants to see me, alone," Ryker responded. "Her tone wasn't ominous, but I wouldn't call it casual or inviting either. Formal, that's the best description. She spoke to me like a bank teller would when he's counting back my change."

Armen was thoughtful. "Orwell has said nothing to me since the FSA hearing. Nor did I expect him to. We have a regularly scheduled meeting next week."

"I put her off, but only for a moment. I told her that I had to handle a sensitive transaction and that I would call her right back."

"By all means do so. Tell her that you can meet with him early in the morning, the day after tomorrow."

"What's the plan?" Ryker asked.

"I have one. Ring her, and then call me. Give me fifteen minutes, though; I need to think this through."

"Worried?"

"I'm always worried, Ryker. Aren't you?"

"Yes, we can't miss a move. There is no room for error."

"Fifteen minutes?"

"Unless Nikki delays me."

Armen didn't know why Orwell wanted to meet Ryker alone on such short notice, but he did know that the odds heavily favored the possibility that it was not a positive development. He stopped, took a deep breath, and replayed the scenario in his mind. Armen liked to lay out

all the parts of a problem in sequence, then break it down and put it back together again.

Nikki had called Ryker. Was Orwell really the one requesting a meeting, or was someone else pressuring him to query Ryker further about Gnosis? Maybe Orwell was seeking a private due diligence session. Ryker could certainly handle that without further preparation.

Was Zev behind this? Despite his many weaknesses, Zev Barwig had considerable influence with Orwell Benedict. What would Zev hope to accomplish at such a meeting? If Zev was behind this move, he surely had an agenda, and Armen wanted to know it.

The good news was, he doubted Orwell was backing out of the deal. If he intended to do that, he would summon Armen, not Ryker. But something was up. Orwell would not invite Ryker to his office just to chit-chat about the weather.

The best defense was a good offense. Assuming that Nikki responded favorably to their proposed scheduling, they had just enough time to prepare and usurp the agenda.

Armen would go with Ryker to the meeting. This wasn't without risk; despite his unfettered access to Orwell it was by no means impossible for Armen to overstep his bounds.

They would give Orwell a bold option — to close the deal today. Armen and Ryker would come to the meeting with a complete set of closing documents, just requiring Orwell's signature.

Their plea for urgency would be based on the theory that they were ready now and nothing good could come

from a delay. Word might leak out to the targeted companies to be acquired, driving up their sale prices. Nervous competitors might take unforeseen steps to impede the creation of Gnosis. After the FSA hearing information was almost certain to leak out, if only in the form of rumor. Given the explosive nature of Gnosis, normal prudence might be the more dangerous option; the less time between now and the implementation of the business plan, the more likely it was to succeed.

Armen was mulling all of this over, weighing the pros and cons, when his cell phone chirped. It was Ryker.

"I'm on at nine a.m., day after tomorrow," Ryker confirmed.

"We're on at nine a.m., day after tomorrow," Armen corrected.

"Nikki was quite specific; Orwell wants to meet with me privately."

"We will give him that option, of course. But we will also present one of our own."

"That being?"

"Write the check. Let's close right now."

Ryker took a moment to respond. "Can we get the documents prepared in time?"

"I'll have eight lawyers working for twenty-four hours straight. That's enough time."

"That will cost us a small fortune," Ryker groaned.

"Spend a small fortune to make a large fortune. Seems as if I read that somewhere—maybe in one of our business texts at Columbia."

"We don't even know what Orwell wants. Perhaps

he wants to discuss another pending deal, get my feedback on something —"

"Orwell wouldn't ask to see you at this point if the topic was something other than Gnosis. He definitely has an agenda. It may be negative or neutral, but it surely isn't positive. I say we use this development to our advantage. Rather than counterpunch, we strike first."

"What if Orwell gets angry at our presumption?" Ryker asked.

"That's a risk. I say it's a risk worth taking."

"This from the man who got a commitment for half a billion dollars from one of the wealthiest men in the world based on two storyboards."

"That's me." Armen smiled into the phone. "Let's play this hand through to the finish. I feel lucky."

"Lucky? My God," Ryker swore. "Sometimes, Armen, you make this sound like some frat house poker game with a two-hundred-dollar buy-in."

"Who always won those games, Ryker?"

"I can't recall you losing too often."

"Only when I wanted to."

"You have the lawyers in mind?" Ryker asked.

"I know just the firm," Armen answered.

^^^^^^^

Nikki usually started work no later than nine a.m. Today, however, it was ten before she arrived at the office. Her husband had been at it again; "at it" being sleeping with a woman nearly half his age.

Since he hadn't come home, Nikki assumed that Tony had been out screwing his latest tramp. Her suspicions were confirmed when the girl followed him home. After she watched Tony go into the building, she inquired about "the gentleman who just arrived." The attendant dutifully rang the proper apartment. Nikki answered the phone and the girl asked her if "Trevor" was in.

Nikki, having been through this before, knew what was going on and went downstairs to meet the young woman. "Trevor" was in the shower.

"My God," Nikki mumbled as she walked from the lift to the lobby. "She can't be more than twenty five."

Once in a while, Nikki Echo liked to meet the women her husband was fucking on the side. She was only human after all, and curious. Once upon a time Nikki had been the girl everyone stared at when she walked into a room. Now, while she was still a looker, she was over forty. An attractive forty-plus-year-old woman is still a forty-plus-year-old woman.

"You rang my apartment looking for Trevor," Nikki said smoothly.

"I did, I'm sorry. Who are—?" The young woman stopped talking when she saw the ring on Nikki's finger.

"That's right, hon, I'm his wife. Did you have a good time last night? I hope to God he used protection, because a slut like you might carry any number of diseases."

The girl blushed furiously. "I'm sorry. I've made a mistake. I didn't —" With that, she turned and left without giving her name.

Nikki didn't want to know her name. All she really wanted to do was let her know that she owned the property in question; "Trevor" belonged to her.

Once back upstairs, Nikki threw her usual fit and stormed out. Anthony played innocent, offering to provide "proof" that his lame alibi for the previous night was genuine. This charade was nothing new - the same scene was played out on a regular basis, usually twice a month or more.

Tonight the Echos would have make up sex - ravenous, torrid make up sex.

It was silly, it was dysfunctional, but it was how their marriage worked. Tony and Nikki Echo had their own strange ways comprehensible only to them.

Checking her messages, Nikki was thrilled to see that Orwell was not looking for her. Michelle Barry was, though. Nikki rang her office.

"Hi, hon," Nikki said.

"Nick! Good morning," Michelle answered.

"Not much good about it, actually."

"Oh?"

"It's Tony. You know the drill. We went at it again this morning."

"You two fight just so you can make up."

"So it seems."

"I need to share something with you. Got a minute?"

"For you, Michelle, I have more than a minute."

"What I say next must be held in the strictest confidence."

"Understood." Nikki knew what that meant and

respected it. Michelle Barry was the Group Vice President for Public Relations. It was Michelle's job to put on the best face for the company and to keep her ear ever to the ground for any news that might be problematic.

"You know that Carter and I are still an item. Anyway, he shared some very interesting pillow talk."

"I do love pillow talk," Nikki said, playing along.

"He left my place in a mad rush at six this morning because he said his firm had been hired by Armen Balfour and Ryker Shaheen to prepare some documents for a meeting with Orwell tomorrow. All eight senior partners were huddled in a conference room, working like bees in a hive."

"What exactly were they preparing?" Nikki asked.

"Closing documents for a half-billion-dollar deal. They were all excited to be a part of it. Very hush-hush. That's why I'm coming to you. I assume this has to be Gnosis, the new venture we took before the FSA last week. Often this type of news is just dumped on me at the last minute and I end up reading some lame press release and looking like the eleventh person on a ten-man deal team. Do you mind sharing? What's up? Are we closing on this deal tomorrow?"

"You're sure that Carter said 'closing documents'?" Nikki asked.

"Positive. Is there some important meeting scheduled for early in the a.m. tomorrow?"

"I can't reciprocate on this one, hon. You have stumbled into something that is indeed top-secret. But...what I can do for you is this — I'll ask Orwell if we

could possibly bring you up to speed well before we release any information on Gnosis and give you the opportunity to query Mr. Balfour or Mr. Shaheen."

"Okay." Michelle sounded disappointed.

"As for Carter, I offer some strong advice. What you've told me goes no further than me, but he should most definitely keep his mouth shut. Divulging that type of information will — not could — get him disbarred."

"I already told him that. He said that he knew the stakes, but he didn't seem overly concerned."

"He should be."

"I'll re-emphasize the risks to Carter when I see him next."

"That would be wise. Have to run, Michelle. Lunch soon?"

"Absolutely. I'll call you later in the week."

Nikki now knew something that several key people would love to know. Armen and Ryker intended to bring Gnosis closing documents tomorrow for Orwell to sign. She silently acknowledged the balls it took to make such a bold move. That was why she was so attracted to Armen; he was truly a player in every sense of the word but one; he maintained sexual fidelity. *If only he would consider stepping out, then we might...* Nikki stopped her lustful daydreaming and considered her options.

She could tell her boss. Orwell would certainly expect her to notify him of such a development. But what was to be gained from telling Orwell? Nothing on her end.

She could tell Armen. If she thought that Armen would be impressed, she might tell him just to hear him

express his gratitude. But Armen would not be grateful; he would be furious. Not with Nikki, but furious nonetheless.

There was also real danger for Michelle if Nikki chose to tell Armen what she knew. It wouldn't take Armen very long to put the pieces together — Carter made no secret of his relationship with Michelle and everyone knew that Michelle and Nikki were best friends.

She could tell Zev, but the thought of helping that vile troll sickened her. Nikki sat, pretending to be typing a letter but actually reviewing the options in her mind. Unfortunately, telling Zev Barwig was the smart play. She was important to him, a valuable resource. They needed each other; if Armen and Ryker were successful, she and Zev could soon find themselves pinched out of Orwell's inner circle. As repulsive as he was, Zev was her best ally.

Nikki picked up the phone and dialed his number.

"Nikki," he said almost warmly — at least as warmly as a reptile could ever say anything. "To what do I owe the pleasure?" Zev asked.

"I didn't tell you this, okay?" she said bluntly.

"You didn't tell me what?"

"That Armen and Ryker are preparing closing documents on Gnosis for Orwell to sign tomorrow morning."

"No they're not. We are a couple of weeks away from that at least. I still have —"

"You're not listening, Zev. I'm telling you that they are preparing the closing documents as we speak. I'm one hundred percent certain."

"Which law firm is preparing the papers?"

"Forman and Gertz."

"My go-to counsel? How in the —?"

"They work for the Group, Zev. Not for you."

"We'll see about that."

"Remember. You didn't hear this from me."

*Finally*, Zev thought, *I have a chip in the game*. After a few minutes' reflection, he knew exactly what to do. He picked up the telephone.

"Gordon Forman, please. Zev Barwig calling."

"Mr. Barwig," the secretary explained, "I'm sorry, sir. Mr. Forman is not available until noon tomorrow."

"If you'd like to keep your job, Miss, I would go get Mr. Forman out of the conference room and put him on the line right now. You may inform him that the Benedict Group's contract for legal services with Forman and Gertz is in serious peril."

"Let me see what I can do, sir." The secretary almost faltered as she spoke.

"You do that," Zev shot back.

Two minutes later Gordon Forman called.

"Zev, I apologize," he said briskly. "We have a rush job for a client. It's an all-hands-on-deck type assignment that —"

"I know what you're doing," Zev cut him off, "and you need to stop your work immediately."

"How could you possibly know what we're doing?"

"Don't ask, don't tell. Isn't that how the Americans phrase it? You're preparing closing documents for Armen and Ryker to take to Orwell at an early-morning meeting tomorrow."



"Even if I could — which I can't — I will not discuss another client's work with you, Zev. I'm sure that you can fully appreciate my —"

"Whatever Armen and Ryker are paying you, I'll double their fee if you stop. Tell them that another client needs Senior Partner resources on an emergency basis so you have to break off the work temporarily. You can get started again in forty-eight hours."

"What?" Forman sputtered. "Why would you pay us double our normal —?"

"Oh, and if that's not incentive enough, if you don't do as I ask Forman and Gertz won't receive another dime from the Group, ever. I'll cut you off completely. I have that power to do that and you know it."

"Yes, you do." Forman paused. "May I have a few minutes to confer with my partners?"

"Call me back in ten minutes."

"I will."

Zev quickly calculated what his delay tactic would cost the Group. His best guess was around two hundred thousand pounds. He could easily bury the expenditure, or spread it across three or four divisions, and no one in Accounting would question it. Legal was a catch-all account; every division had a regular need to employ counsel.

The way he looked at it, if Armen and Ryker were unable to show up in the morning with closing documents they may not be able to easily reschedule the meeting. Zev was gambling that he wasn't wasting the Group's money on a two- or three-day put off of the closing. He was fairly

certain he was buying a week or more.

Regardless of the amount of time, though, he needed to send Armen and Ryker a message. Throwing a monkey wrench into their plans would tell them, loud and clear, "I can fuck with you, too." The Group Investment Committee meeting and the FSA hearings had emasculated Zev Barwig. In one fell swoop, he could undo all that damage.

Sure enough, ten minutes later, Zev was told by his secretary that Gordon Forman was on the line.

"Zev, you said double our normal rates?" Gordon said without preamble.

"Yes, twice your rates."

"You've just spent one hundred and eight thousand pounds."

"So be it. Send over the bill."

"We will tell our clients that we can resume work for them in forty-eight hours. But we won't be able to 'pull the plug' on them twice, Zev. That would border on malpractice."

*Malpractice?* Zev wanted to laugh out loud. *You just potentially torpedoed a half-billion-dollar deal, and you're worried about ethics?*

"You can do whatever the hell you want to do with Armen Balfour and Ryker Shaheen in forty-eight hours."

"Then our business is concluded?"

"We're done."

"Our contract with the Benedict Group is still in place."

"Rock-solid."

"Then have a —"

Zev hung up on Gordon Forman.

“Bleeding lawyers,” he muttered to his empty office.

“They just don't know when to shut it.”

## Chapter Thirteen

"Why are we meeting here?" Ryker asked Armen. They were sitting in the back of a nearly empty, nondescript cafe a few miles north of London.

"I needed to be sure that we had privacy," Armen said quietly. "Ryker...the documents will not be prepared in time."

"Nonsense. I spoke with Forman no more than two hours ago. He assured me that everything was on track. I've been busy reviewing the details and numbers on our largest acquisition, I need to —"

"Forman called me forty-five minutes ago and said that five of the eight Senior Partners had to stop working on our documents because a long-standing client had an emergency. He apologized profusely and said that they would be able to resume work on our project in forty-eight hours."

"That's sounds like a lie."

"Of course it's a lie, but we can't force them to do the work. My threat to not pay their bill was met with, 'We understand, Mr. Balfour. That's justified'."

Ryker shook his head. "Someone paid them to stop working."

"I agree. We've been checked. But by who?"

"Zev would be my best guess."

"Mine as well. But how did he find out what we were doing?"

"Do you suspect that our phones or computers have been compromised?"

"No, we just had them swept. Our encryption software is in place."

"A more old fashioned explanation perhaps?"

"A leak at the law firm."

"That's not only malpractice, that's a crime."

Armen laughed humorlessly. "Your point is?"

"Would a major law firm like Forman and Gertz do something that unethical?"

"You worry me, Ryker. Please pull your head out of your ass and join the rest of us in the real world."

"I'll rephrase," Ryker said. "Why would a major law firm like Forman and Gertz do something that unethical?"

"The request to stop working must have come from a major client."

"The Benedict Group is their biggest client."

"And I'll bet Zev Barwig controls the purse strings over the legal department."

"First the surprise Orwell meeting, now this. We're being outplayed. That greatly distresses me."

"So we need to be sure that our next move is the right one, one that can't be nullified before it's implemented."

"Why are we doing this?" Ryker asked abruptly.

Armen frowned. "What?"

"Why are sitting here in this dismal cafe talking about this? Why is this deal so important?"

"Because Alchemy will give us the opportunity to create wealth on a staggering scale. You know that."

"Yes, but let's be honest. Greed is why we are doing this; not to satisfy our egos or for any greater good. For

fantastic gain, nothing else," Ryker said.

"Agreed."

"We cannot afford to let this go. This is it, our end game."

"We're already all in," Armen said.

"No, we're not all in. But I think we should be just that."

"I'm listening."

"I'll call Nikki and tell her that an emergency situation has arisen back in the States. I will say that my plane is leaving shortly for Chicago," Ryker said. "When I do, I will not only offer my apologies to Orwell for missing his meeting, I'll try and set up a new meeting with the specific agenda of closing Gnosis in one month's time."

"That's within the range of when we had originally planned to close."

"Exactly. If I'm not available tomorrow, then what? I'm betting that whoever set up the meeting will be stymied. I'm convinced that it wasn't Orwell's idea, but if I'm wrong, we'll soon know it — your phone will be ringing, and Orwell will be after you to meet with him in a hurry."

"I like it." Armen nodded. "Then what?"

"Then we go all in. We close all the transactions before the meeting and present it to Lord Benedict as a *fait accompli*."

"Excuse me?" Armen said.

"We close on the deals with an out clause. If we fail to capitalize the acquisition, we have to pay a breakup fee. I've used this tactic before. It works. I also think I can save

millions if no one knows that Orwell Benedict's money is financing me — or at least if I can keep them guessing."

"What kind of fee?" Armen asked.

"Around three or four million dollars per company. That's the range," Ryker said coolly.

"Eighteen companies at three million or more apiece? That's sixty plus million dollars on the line. If Orwell doesn't fund our plan —"

"Then we're on the hook for sixty million and change," Ryker finished.

Armen looked dismayed. "I don't have my half of the sixty million, brother. Do you?"

"No, we'd both be finished. Bankruptcy would be a certainty. Our reputations would be ruined. Total disaster."

"But if we pull it off..."

"Orwell would be stunned. What could he say? We will hand him everything on a silver platter and assume all the risk. The boldest of bold moves. No one has ever done anything like that before in a deal with him. I can assure you of that."

"No one else is that stupid," Armen said, grinning.

"Is this where I retort with a clever cliché?"

"Tell me again how certain you are about Alchemy, how positive you are that it will actually —"

"I'm willing to bet your life on it, that's how sure I am," Ryker said, smiling.

"An attempt at humor?"

"How did I do?" Ryker asked.

"Save the jokes and ring the lovely Ms. Echo. I agree, we go all in. Alchemy trumps any card in the deck."

"Call her now? From here?"

Gesturing toward the nearly empty café, Armen said, "Why not? The food must be terrible at this place."

Grinning back, Ryker hit the proper buttons on his phone.

"Mr. Shaheen, good afternoon," Nikki said. "Ms. Echo. Sorry to call so late, the day must nearly be over. I need to leave Lord Benedict a message, please."

"Certainly. I'll see that he receives it promptly."

"An emergency has arisen in Chicago. It's highly personal in nature. Right now I'm nearly to the airport, about ready to catch a flight back to Illinois. I'm afraid that I won't be able to make my scheduled morning meeting with Lord Benedict."

"Yes, okay. I understand. Perhaps we could reschedule you for seventy-two hours from now."

"Sorry. I'm afraid that the situation in the States will likely take all of my attention for some time. What I would like to do is schedule the closing meeting for Gnosis. We can be ready in about a month or thereabouts. Could you look at his calendar and see what's available?"

She hesitated. "I — I can, but in order to schedule that meeting... I would have to speak with Orwell first."

"Please do. You know how to reach me. If Lord Benedict would like to discuss this with me on the phone, I'm available to him at his convenience."

"Yes, sir."

"Thank you. Enjoy the rest of your day, Nikki."

"Give my love to Armen."

"Yes, certainly. Goodbye."

Armen had a puzzled look on his face as he watched Ryker end the call.

"She was nervous," Ryker said. "She stammered at times. What does that mean?"

"Nikki has an emotional stake in this. Why, I wonder?" Armen asked.

"There's a connection between her and the meeting I just cancelled. She knows what's going on. Perhaps you can use your charms and find out more."

"I'll try. But that's odd, something I didn't see coming. Nikki is extremely bright and even clever, but I don't see why she would react like that."

"Maybe she called for the meeting," Ryker theorized.

"That makes no sense, but ..."

Ryker's cell phone buzzed. It was a text message from Orwell.

"Delighted to see that you've scheduled the closing. One month is about the right time. Hope the date works for you. I would have called you if you hadn't called, I was wondering what my two geniuses were up to. Hope you resolve your personal matter in Chicago. All the best, OB."

"I'll be damned," Armen said. "He knew nothing about the meeting tomorrow."

"Obviously." Ryker drummed his fingers on the table. "I'm out of my depth here, Armen. Why would Nikki do such a thing?"

"Why, indeed. Damned if I know."

"Nothing changes, in my view. We go forward aggressively and close all these acquisitions before the

meeting. The more I think about it, the more it's the perfect plan."

"Our enemies will never see it coming, either," Armen agreed. "I really love that aspect of it. We're doing something totally unexpected."

"The closing documents Forman and Gertz were preparing — what state are they in?" Ryker asked.

"Thirteen are completed; five are in the mid to final draft stage. Obviously you want to add a few additional clauses. We can ..."

"Raffi can finish this. He has a small staff, but with him at least we know that we have complete confidentiality. The heavy lifting is done. I know how the breakup clauses should be worded."

"Excellent. Raffi can form corporations?"

"That's what he does. And his work has always been excellent."

"My God, Ryker." Armen let out a low whistle. "We may just get this done. Sometimes it's all a bit too much to take in."

"You stay focused on the people and the politics. Now I get to step up to the plate." Ryker leaned forward intently. "I'll buy all of these companies before whoever is shadowing us can catch on. Remember, I'm supposed to be in America for three weeks, not here."

"I may have to sleep with Nikki," Armen said with a chuckle.

Ryker shrugged. "Take one for the team, and all that."

"More humor?"

"I'm still not quite there yet?"

"Ryker, my brother, as a comedian you come up short. But you make up for your lack of a sense of humor in many other ways."

"Seriously Armen...are going to have sex with her?"

"I've never been unfaithful to Amanda, but in this one case, a physical act may be required to achieve our desired result."

"I thought I was the emotionless robot," Ryker said soberly. .

"No, you're a soulless robot. There is a difference."

## Chapter Fourteen

"Why in the world would Forman and Gertz leave you hanging in the lurch like this, Ryker? Very unprofessional."

As he spoke, Raffi Shaheen reviewed the packets of unfinished legal documents.

"Extenuating circumstances," Ryker answered. "Let's move past history and talk current events. Can you use their work? Build upon what has been done?"

"Yes, of course. I need to review everything with you before we begin. My staff —"

"About them, Raffi... give me the rundown of who will be involved in the project."

"Bridgette, my secretary. You've known her for —"

"Yes, good. She's fine. Continue."

"Roger, you know him. He's been my number-one litigator for many —"

"Roger, yes. He's fine."

"Ralph Bolling. Top-notch new barrister from Scotland. He's a bit of a bore at times, but ..."

"How long has Ralph been in your employ?" Ryker cut in.

"Almost a year."

"He's out. I haven't time to explain. No offense to Mr. Bolling, but he will not be involved."

"Okay, what about Herbert? My paralegal?"

"Herbert? He drew up all the documents we used last year for that small company I acquired for a client in Wales, yes?"

"Yes, that was him."

"Good. He was very thorough. Will that do — Bridgette, Roger, Herbert, and yourself? I need a seventy-two-hour turnaround, Raffi."

"Yes, that will do. All hands on deck, sixteen hours a day. You and I need to spend some time right now to be sure I'm up to speed. "

"I have all the time you need, Raffi."

"Right, then." Raffi nodded. "Okay, what you essentially have here are eighteen term sheets and one corporate filing. This Gnosis creature, it begins as a shell?"

"Yes, a shell. Once funded it will acquire all the companies," Ryker explained.

"It will need to be minimally capitalized in order to legally create it," Raffi answered.

"A hundred thousand pounds? Is that sufficient funding?"

"That will do. Of course I'll need to retain a Statutory Auditor to bless the firm, set up the books. May I use —?"

"It doesn't matter, Raffi. Whoever you use will be quickly replaced once the company is funded. Your customary man will be adequate."

"Great. The Memos of Understanding, the term sheets. Okay, let's take the one at the top of the stack. I assume they're all similar in form?"

"Yes, similar in form," Ryker concurred.

"Teesalat Post. Let's take a peek."

"You would start with the most difficult," Ryker said wryly.

"Oh? If you prefer using another firm the stack..."

"No," Ryker said, "Teesalat is actually the best one to use as our model."

"All right, then...let's see....acquisition of said firm must be completed within sixty days of the signing of the agreement, sale dependent upon the completion of full due diligence, breakup fee, in this case \$4.5 million US dollars. If I recall, the breakup fee for Teesalat was substantially higher ...."

"Yes, it has the highest breakup fee because it is the largest firm. Teesalat is actually four firms under one umbrella. I need only one of the four, but I must purchase the other three as well in order to consummate the deal."

"Okay, Ryker, I'll prepare the documents." Raffi seemed concerned. "My role here is as your legal counsel, but I cannot help but be curious about —"

"For the past few years I have been carefully researching and monitoring these companies. I know them as intimately as is possible — from the perspective of someone on the outside looking in. This is it, Raffi. The opportunity I've been waiting for, the ultimate prize."

"Since I paid attention in Mrs. Palmer's sixth grade class, I can do sums. Acquisition costs total nearly \$400 million dollars, based on your estimates. Who is bankrolling this venture?"

"Orwell Benedict," Ryker said stiffly.

"That explains a great deal," Raffi replied.

"No one else on your staff is to know that Orwell is involved. Strictest confidence, Raffi. That is the most sensitive information you possess."

"Yes, Ryker. No one else needs to know."

"Continue, then. Walk us through."

"You intend to close all of these transactions in less than two months' time? Is that a reasonable window, Ryker?"

"Hell no, it's not reasonable, but I'll make it happen. Leave that to me."

"So I take it that the first order of business is to complete the term sheets and then tackle the shell?" Raffi asked.

"Yes, but the shell must be in place before I can close any transaction. One second prior to transaction signature will do."

"Your orders to me are ringing in my ears; I am to bill you for all this work. As my client, you need to be aware now that my fees will likely be in excess of a hundred thousand pounds, plus associate time, plus accounting firm costs, and ..."

"I was lucky there, Raffi. All the Forman and Gertz work was free."

"Someday, you'll have to tell —"

"Armen is my full partner in this," Ryker said, switching gears.

"If he calls, when he calls, he will be given full access to the work," Raffi said.

"The only document that mentions Orwell is, of course, Gnosis. Only you and the Statutory Auditor are to prepare the articles for Gnosis. Are we clear on that, Raffi?"

"Moving to that document, the ownership split of the common is seventy-five percent Orwell, twenty-five



percent divided between you and Armen? Do I have the figures right?" Raffi asked.

"Yes. Based on a conservative valuation of the existing revenue stream from the firms — and Gnosis will dwarf those figures almost immediately upon inception — a valuation of \$500 million US is warranted. That is also the amount of cash Orwell will inject into the new company. Armen and I are assuming all the risk on \$68 million of breakup fees if the shell is not funded. Twice \$60 million, the approximate breakup fee number, is roughly \$125 million US. That amounts to a twenty-five percent ownership stake in Gnosis."

"The light just switched on, Ryker. Once this deal is funded, you will have a \$66 million ownership stake in Gnosis. Is that correct?"

"Yes, but that's a small sum compared to its true value. My stake will be worth...." Ryker hesitated. He knew at times he could get a bit carried away while conversing with Raffi. "My stake will be worth a billion dollars plus, inside of three years."

Raffi's eyes went wide. "Twelve and a half percent of Gnosis will be worth a billion dollars?"

*You have no idea, my brother,* Ryker thought but did not say. *Billions, plural... not just one.*

"If all goes as planned of course," he added, with a touch of feigned humility.

"Then please take every dime I have and invest it in this venture," Raffi said, as he folded up his legal files.

"I'll be sure to carve out a slice for you, my brother," Ryker said. "In a short time, all of your ex-wives will regret

the day they let you go."

## Chapter Fifteen

"So, all is well?" Armen inserted the Bluetooth device into his ear.

"Yes, no problems. I have kept a low profile," Ryker said. "The sedan you provided is nondescript. The small condo is more than adequate. I don't believe that we have given ourselves away. Anything from Orwell?"

"I attended Nikki's forty-second birthday party last night. Orwell called to wish her well while I was there. She handed the phone to me and we spoke for five minutes or so. If he knows you're in London and making the rounds, he kept it from me. I doubt it; we've succeeded in keeping you under wraps. So far at least."

"I'm seeing Sancho today," Ryker said steadily.

"Be ready for a battle there. He's a different breed."

"I suppose, but we need Teesalat Post. We must deal with him. I'll be on my toes."

Two brief chirps interrupted Ryker and Armen's conversation.

"That would be Amanda ringing in. I'd like to talk to her. Call me later?" Armen asked.

"Yes, of course," Ryker said and hung up.

Ryker maneuvered his three-year-old mid-sized Ford through the Park Royal industrial section of Northwest London. The area was anything but familiar territory to him. Ryker's world was Canary Wharf and the financial districts of not only London, but also places like New York, Paris, Amsterdam, and Sydney.

Teesalat Post was tucked in behind the Network Rail

Depot at Stonebridge Park in a building that was more than occasionally tagged by various London street gangs. No one would guess that the company behind the formidable steel door was a cutting-edge financial services software firm.

*I'm sure that's exactly why they're located here,* Ryker thought as he parked his car across from Teesalat's building. As he locked the doors to his vehicle he couldn't help wondering if when he emerged from his meeting with Sancho Babakashian the car would still be there.

He rang the bell and waited. After a couple of minutes the door opened, but only slightly.

"Mr. Shaheen?" the man asked.

"Yes. I'm looking for Sancho Babakashian. I have an appointment."

"Well, you've found him. Walk down the block about fifty paces. I'll see you on the camera and buzz you in. This monstrosity is for display only."

*How odd. What are they trying to hide in there? Or protect?* Ryker knew what Teesalat did — their business was not a mystery — but why hide a software firm in an industrial backwater?

Nevertheless, he did as he was told, strolled down the sidewalk and pushed the buzzer. The door clicked open, and he stepped into a small waiting area.

"Mr. Shaheen?" Sancho entered the room from the other side. "Sancho Babakashian. Pleasure to meet you, sir."

"Yes, a pleasure," Ryker responded.

"Did the valet attend your limo? Be sure to tip him when you leave," Sancho quipped.

*An attempt at humor*, Ryker said to himself. *Should I laugh or grimace?*

"Your valet was engaged elsewhere. I took my chances and parked on the street," he responded.

"No worries. Believe it or not, you could have left your coach unlocked and cash displayed on the front seat without concern. We have top-notch security here; don't be deceived by appearances."

*What crazy world have I stepped into?* Ryker wondered, and then caught himself. He needed to focus on the matter at hand. .

Sancho was dressed in khaki pants that had seen better days, a knit shirt, and a brown sport coat that looked like it had just been plucked from the rack at a thrift store. His wavy brown hair was uncombed and bouncing around as he led Ryker through a couple of hallways. A final door led them into a main office area.

*Finally, something I recognize*, Ryker thought with an inner smile. The facility was well-appointed. Cubicles were surrounded by private offices. Rows of flat screens were surrounded by people making comments and exchanging material. This was a software company, after all.

Sancho was the only one in the room who was underdressed. The staff all looked like Ryker — smartly attired in business suits and ties.

At the end of the large room was Sancho's office. Like him, the office was far less than formal. The furniture looked like Sancho picked it up from the same store where he bought his sport coat. Various bits of memorabilia adorned the walls, most related to Manchester United

football. A large, very dusty stuffed cat — Ryker thought it was probably an American Mountain Lion — sat prominently in the corner, looking ready to pounce upon its prey.

"You are exactly what I expected," Sancho said, removing a cigarette from a box on his desk and lighting it. "Hope you don't mind if I smoke. Sorta too damn bad if you don't, my friend. *I smoke in my office.*"

*This whole set up is a guise, a front meant to deceive*, Ryker told himself. *Don't fall for it, be wise. Act unaffected.*

"I take it that you've reviewed my paperwork? You understand why I am here?" he asked.

"I do. You wish to buy this concern. Must be the real estate value."

"Your virtual private network software is very good, Mr. Babakashian. The best I've seen. Several large financial concerns agree as well."

"We have loyal customers. Not all financial, as you —"

"Yes, I am well aware that both the British and the French military use your products. I also know that you refuse to deal with the Americans, for reasons you hold close to the vest."

"They are not nice people, those Yanks. I don't mesh well with arrogant, prickly jerks."

"I want to make sure that you under —"

"Our surrogates have brought us to this point, Mr. Shaheen. If I were not interested in consummating this deal with you, we would not be sitting here. Shall we review the details?"

*Now we're playing my game.* Ryker relaxed a touch.

"My offer is \$80 million US," he said. "That is for all four firms, the entire Teesalat Group. It is a cash offer, contingent only on my completing the required due diligence."

"Will you need my services moving forward?" Sancho asked.

"No. You are free to retire, move on to another venture, whatever you desire."

"Many of my customers have a personal loyalty to me, Mr. Shaheen. You might find it in your best interest to retain my services during the transition, at least for a brief period of —"

"That won't be necessary, but thank you for offering."

"You will re-hire some of my staff?"

"Yes. Each will be interviewed, and we will employ them as required."

"I'll take care of them, of course. They will receive substantial bonuses from the buyout funds."

"Understood. That's admirable."

"Let's discuss the breakup fee. If you do not consummate this transaction within sixty days, you will pay me \$4.5 million. Money for nothing, eh? That's quite the carrot."

"I have no intention of paying you the breakup fee," Ryker said. "However, I have every intention of conveying the seriousness of our intent to acquire Teesalat Post."

"You've conveyed it, all right. Actually, I'm looking forward to an early retirement. Jamaica calls."

"Wonderful. If we —"

"Are you American or British?" Sancho cut in.

"I was born in the States, but my father was British."

"Where did you go to school?"

"I went to Northwestern University and then Columbia Business School in New York for my MBA."

"Well, I won't lump you in with the bluebloods then, Mr. Shaheen. Not to knock your pedigree, I'm sure it's impressive."

"How about you, Sancho? Where did you — ?"

"The school of hard knocks. I never finished college."

"Your programming skills are top-notch. How did you learn about the inner workings of the financial world?"

"My late partner, God rest his soul, Krony Armus. Former banking genius — disgraced, of course. Undeservedly so, but that's another matter."

Ryker knew all about Krony Armus, but he wanted to see how Sancho would characterize him. Armus had been a crook, straight up, but evidently reformed himself later in life.

"All of your source code, your products and your entire operation is contained in this office?" Ryker asked.

"Except for the equipment business. I thought you were briefed on all of that."

Ryker noted Sancho's coolness. The man knew he was probing. So be it.

"Yes, well...that business will be dismantled and wound down. We are interested only in the software side of Teesalat."

"Who is behind this acquisition, Mr. Shaheen?" Sancho asked bluntly. "We've done some checking on you as well. Maybe you could swallow us whole on your own, but it would be a stretch. And why would you? You have a greater purpose in mind, obviously."

"I am not at liberty to discuss my financing. Legal restrictions, covenants. I'm sure you understand."

"Fucking blueblood bastards, no doubt. I swore that I would never sell to those assholes, and yet here I am about to do just that. Go figure."

"Green is the color that should concern you, Sancho. Blue or whatever else is irrelevant."

"My family is from Armenia, Mr. Shaheen. My father had to sneak into Britain in 1953. He worked like a slave for the next thirty years, doing his best to raise a family, working two, sometimes three jobs. The snobs gave him nothing. He earned every penny he ever made."

"It must have been a difficult life."

"Pretentious boors, the British elite. They could give a shite about buggars like me until I have something they want."

Ryker's patience with chitchat was about up. "Shall we go through the numbers?" he said crisply. "We have two or three hours of work to do here, Sancho. Your time is valuable, as is mine."

"Shut up and get down to business, huh?" Sancho said with a chuckle. "You *are* an American. All right then, let's open the books. We're not here to become bosom pals, now, are we?"

^^^^^^^

"Be careful, Ryker. Can't we hire someone better suited for this kind of work to do this for you?" Armen asked.

"Who's better suited than me to investigate a vendor?" Ryker shot back.

"Where are you?"

"East London, and not by Canary Wharf. You know, in the less desirable area."

"What is this, slumming day for you, Ryker? Are you trying to get rolled?"

"I'm trying to determine where ten million per year in invoices were generated. I cannot close on Teesalat until I run this down."

"Run down is the operative phrase. Thugs may run you down if you don't get your backside out of there, and fast."

"My judo is up to speed. I can handle myself." As he spoke, Ryker scanned the buildings for the address he needed.

"Your judo?" Armen sputtered. "Judo doesn't mean much when you're staring down a shotgun."

"Ah! Found it. Wish me luck, Armen. If I'm not back by morning, call the mounted horse troops."

"The cavalry, Ryker. The cavalry."

"Yes, yes. I'll get back to you in a bit."

The building was plain and fairly new, especially for the area. It was nearly ten p.m., and pitch-black outside, with not even a hint of a moon. Ryker heard a car rumble

by on an adjacent street, but he saw no one else around. There was a parking spot right in front of what he could tell now was a small warehouse.

Before he approached the building, he popped the trunk and removed a tire iron. At least he would have some type of weapon if he was assaulted.

He knocked on the door; there was no bell. Why was he doing this at ten at night? He waited for more than two minutes and then turned away, figuring that discretion was the better part of valor. But just as Ryker turned, a voice called out to him through a now open, small portal on the door.

"What can I do for ya, sir?"

"I'm looking for Reed Products Limited," he answered.

"Ya found it. Kinda late to be chasin' a damn invoice, wouldn't ya say?"

"Chasing an invoice? I don't understand."

"That's why yure here, ain't it? Why else would ya be here?"

"Yes, I need an invoice. Can you help?"

"For the love of Mike—!" The portal closed, and the door opened. "Come in, it's chilly."

The voice behind the door belonged to a large fellow, rotund, with arms like tree trunks. Ryker was sure that his giant new acquaintance could easily snap him in half if he had a mind to. He gently placed the small tire iron on the couch; the last thing he wanted to be perceived as right now was a threat.

"It's probably wise that ya carry that metal with ya

when yure outside. This neighborhood is not at all safe. Punks are all too common in these streets."

"Yes, I can see that. About the invoice..."

"How much?"

"Excuse me?"

"How bleedin' much, man? I ain't got all night. I'm missin' my favorite show cause a ya." In the adjacent room Ryker could hear a television set tuned to some crime drama.

"I — I'm a bit lost, I'm afraid."

"Are you a fuckin' cop? If ya are, get the hell outta my —"

"I'm not a cop, no. I was told by Sancho down at Teesalat to come and see you. I'm just new to this, you know. Green. Walk me through it."

"So the boss sent ya, well that figures. Surely does. Fuckin' Sancho."

"Yes, the boss sent me. I need an invoice."

"How much?"

"Twenty thousand pounds," Ryker replied.

"Oh, yure a piker too, small fish. Okay, then."

"Fifty thousand pounds," Ryker declared.

"Write me the check and I'll cash it for ya. Twenty-four-hour turnaround. Ya get an invoice for the full amount for anything ya like, but we prefer office equipment, ya know. It's kinda our specialty. We keep fifteen percent. That's it."

"Why would I want to do that?" Ryker asked, regretting the words as soon as they left his lips.

"You are a bleedin' cop, you dodgy piece of—!"

"I am not a policeman. I was simply testing you. I'm new; Sancho said you could be trusted."

"This ain't rocket science, ya know."

"Yes, I can see that. Useful though, for certain purposes."

"Are we consummatin' a transaction here? Otherwise yure wastin' my valuable time."

"My checkbook is in the car. Let me go retrieve it."

"Ya do that, Ace. Be quick about it."

"Right."

Ryker grabbed his tire iron from the couch and walked out the door. The large man was watching him closely through the portal.

Figuring that he had at least ten seconds to make a quick getaway, Ryker opened his car and pretended to be looking through his briefcase with his right hand, while his left was sliding the key into the ignition.

He turned the key, the car sprang to life and Ryker sped off sans headlights into the rough streets of East London. Once he was clear he turned his lights on, took a deep breath, set the GPS for his condo and headed toward home.

So Sancho Babakashian was a money launderer. Why? Ryker wondered. He knew that Sancho was a wealthy person by any reasonable standard. Perhaps the man had started out as a criminal and then discovered later on that his talents as a programmer were substantial. Perhaps the money laundering business was highly profitable, and the volume was such that it made sense to keep operating it, despite the obvious risks. Perhaps...

But Sancho was laundering money from his own company, Teesalat Post. Why? To make a fee from himself? That made no sense...

Then it hit him. Ryker knew that he was asking the wrong question. The issue wasn't why but who. Who was receiving the laundered cash? Obviously someone who needed to be influenced, who had to ....

Bribes.

"Damn it.", Ryker swore aloud and punched the steering wheel. His life had just become much more complicated.

## Chapter Sixteen

Ryker's cell phone buzzed. He had received the text message he was waiting for.

"Four Seasons, Canary Wharf. I'll grab a table in the café and be waiting for you there at nine a.m. Sancho."

For the past eight hours Ryker Shaheen had tossed and turned, unable to get much sleep. He knew that he was out of his element. While he had substantial expertise in many areas criminal activity was not one of them; especially in something as artless as money laundering.

But what he did know was corporate accounting. Teesalat's "invoices" stuck out like a sore thumb. The books would have to be cleaned up, the invoices reversed, the cash repaid. Was that even possible? The amount due, before tax considerations, was in excess of ten million pounds.

Did Sancho have that kind of cash just lying around? As Ryker sipped his coffee and reviewed his notes, he came to the conclusion that Sancho may in fact have that much cash just lying around, and possibly a hell of a lot more, stuffed in boxes and hidden in the dark recesses of his fortress in Northwest London.

As hard as he tried, Ryker could still not wrap his mind around the absurdity of the situation. Teesalat's clients were elite financial institutions. On some level at least, although Ryker surmised that the vast majority of the interactions between Teesalat and its customers was conducted by Sancho's senior staff and not by himself, Sancho Babakashian had to speak with some of the most

powerful financial executives in Britain and senior regulators at the FSA. This incredibly talented programmer was also a thug? It didn't seem possible, yet it was true.

*Stop judging and accept the situation as it is*, Ryker chided himself. This was not a morality exercise; it was a business deal. Either Sancho would be willing and able to clean up his mess and move forward, or Ryker would have to find an alternative.

Trouble was there was no real alternative, at least none that could be put in place in time. He'd have to be careful not to give away the urgency of his need. If Sancho sensed that he might have such an advantage, the price for Teesalat would go up – way up.

As Armen had counseled him minutes earlier on the phone, Ryker needed to plug into his mental equation the element of illegal conduct, specifically the mindset of those who engaged in such conduct as a way of doing business. Regardless of other factors, if Ryker was perceived as a serious threat, Sancho just might decide to remove him from the equation.

This unpleasant thought didn't put him in a good frame of mind as Ryker arrived at the Four Seasons, dropped off his car, and walked into the café.

Sancho was easy to spot. While everyone else in the restaurant was dressed at least in casual business attire, Sancho had on jeans, a ratty pullover sweater, and tennis shoes. *He's making a statement*, Ryker mused. That statement was *screw all of you - I'm doing what I want the way I want to, and the rest of the world can go to hell*. It was arrogance, simple pride.



That was Sancho's weakness, his vanity.

"Morning, Mr. Shaheen. Breakfast? I've already ordered," Sancho said.

"No, thank you. Tea will do." Ryker sat down.

"You must have questions," Sancho said, sipping his juice.

"I do in fact have a few."

"You scared the shite out of poor Jerome. He thought for sure you were from Scotland Yard."

Ryker had prepared himself for this twist. He thought it likely that Sancho was aware of his late-night visit to Reed Products.

"He is a large man, very intimidating. I was the frightened one, not him."

"What the hell were you doing there in the first place?"

"Sancho, I'm not sure you understand how this all works. Your books must be in order. Auditors will review all of these transactions, I cannot move forward with accounts that are, well, not correctly presented."

"The invoices are legit. I've been doing this for years. What's the problem?"

"No, they are not 'legit.' There is no corresponding delivery of the items you 'purchased.' The trail is not hard to follow, Sancho. Aren't you at all concerned that —?"

"I have no concerns. That's why I handle the invoices in the way I do. To eliminate any concerns."

"So I assumed," Ryker sighed. "Sancho, I cannot move forward with this acquisition unless we deal with these accounts."

"I'm listening."

"You need to destroy all of these invoices, re-file the tax returns for Teesalat, and clean it all up. It is not my concern what you do outside of Teesalat's structure, but we're talking about ten million pounds here, perhaps more. It could be the ..."

"What, you think I don't have ten million pounds? You think you are the only one with resources? That you and your English bloodsucking elite friends are the only ones with money?"

"Not at all," Ryker said, schooling himself not to react to the invective. "I'm sure that you do have that sum at your disposal. That sum and much more, I presume."

"Fuckin' right I have that kind of scratch. Question is why would I go to the trouble? Your price is fair, but not generous. I need an incentive."

"I've considered that. Since the need here is mine, but the problem is yours, I propose that we split the costs. I'll add five million pounds to my purchase price if you resolve this matter according to acceptable accounting norms."

"What aren't you telling me, Mr. Shaheen? Why the urgent need to buy my firm?"

"Purchasing Teesalat's software is important to me, obviously. But, like you, I have alternatives. None of them are as convenient, I admit. I am willing to pay a bit of a premium for rapid closure. Teesalat is not the only company that I'm acquiring. There is a certain time value to be considered as well."

"Go ahead, ask me." Sancho said abruptly.

"Ask you?"

"Why the hell I operate a money-laundering scheme. You have to be curious."

"Sancho, I try not to —"

"Drop the bullshit, Ryker. May I call you Ryker?"

"Yes, certainly. Call me Ryker, please."

"Krony taught me how to wash money. It's simple, actually. It's a matter of trust. I only deal with people I know. Two seconds after you walked into Jerome's lair last night, he looked at his phone. Do you recall him doing that?"

Ryker vaguely remembered Jerome doing so. "Yes, I recall."

"He was looking for the signal from me. Anyone we don't recognize we escort out of the office immediately. I told him you were okay."

"I'm sorry if ..."

"I've been doing this for a very long time. I pay who I have to pay to stay in business; justice people, the Yard, everyone. I hurt no one, except for the Treasury. Fuck the Treasury, Ryker. Fuck the entire government, too, for that matter. They are bigger thieves than I'll ever be."

"Why are you telling me this?"

"Because you have entered my circle of trust, Ryker. You have knowledge, and knowledge is power."

"The only thing I want and need to do is resolve these accounting issues and then —"

"Hey, no worries! I won't be showin' up at your house for Christmas dinner!" Sancho laughed. "But now you know, Ryker. You know what I do. I love the money

business, even more than programming. It gives me a certain joy, the idea that I'm getting over on the bleeding system. If you didn't want knowledge, why did you go to Reed's offices last night?"

Good question, Ryker agreed. Perhaps Armen was right — he should have sent someone more suited to the task to investigate Reed Products; another gangster, perhaps.

"Are we in agreement, then?" Ryker shifted to business mode again. The sooner he could end this conversation, the better.

"We have a deal. I can have everything resolved to your complete satisfaction in a week's time. That lawyer of yours, Raffi Shaheen? Father? Brother? Cousin, maybe?"

"Raffi is my brother."

"Great! We'll keep all this in the family. You'll have your software, Ryker, and my company. You'll find that I have some very talented people under my employ. Take Jerome, for instance. He is very talented."

Following Sancho's head gesture, Ryker looked up and saw Jerome sitting across the way in the lobby, dressed to the nines in a formal business suit and wearing sunglasses. He looked even larger and more menacing than the night before, if that was possible.

"Can we close, then —"

"We'll close, Ryker. I want your money. But take seriously the whole circle-of-trust concept. What you and your brother know is very valuable information. Jerome sees to it that such information is not misused. Do you understand that part of our agreement, Ryker?"

"I do."

"You have no idea what you've stepped into, Ryker Shaheen. My money business client list would surprise you. I'll bet you a month's salary that you'd recognize a significant number of names."

"I don't want or need to know who your clients are, Sancho. In fact, once the books are straightened out and the deal is inked, you can believe that I will have forgotten everything I know about your 'money business.'"

"That is wise," Sancho agreed.

"I'll take my leave, then. Please forward all the material to Raffi, he will forward it to me. Unless you have an objection, I think this should be the last time we meet alone."

"Nervous?" Sancho asked.

"Cautious," Ryker replied.

"You'd have made an excellent racketeer, Ryker. You're cold as steel. Besides, no fruit tastes as sweet as forbidden fruit."

Ryker didn't respond to that. He just nodded and walked away. He wanted to put Sancho Babakashian out of his mind as quickly as possible.

The whole Teesalat mess was taking too much time and creating too many undesirable variables. But with any luck, it'd be a nasty little rathole through which Ryker had pass to reach his objective, and nothing more.

He hoped to God it was nothing more.

## Chapter Seventeen

"Why the limo?" Ryker asked. "We could have easily taken your car, Armen. I mean what's the point in..."

"It's about attitude. Billionaires don't drive themselves to the business meeting of a lifetime."

"Unless they want to, I suppose."

"Besides, all these books and laptops! I should have ordered an eighteen-wheeler to haul all this material."

"I was up until two this morning compiling the last of the packets. The final audit wasn't even complete until late yesterday afternoon."

"What's the bill for all this paper?" Armen asked.

"With or without the breakup fees?"

"Sans the breakup fees — which are irrelevant, by the way."

"Over three million dollars, not including Raffi's fees — which he would like to invest in Gnosis common, *by the way*."

"Are you mocking me, Ryker? Another clumsy attempt to be funny perhaps?"

"How can you be so glib, Armen? If we don't close this deal, we're finished. Our reputations will be irreparably damaged, not to mention that everything we own will be gone."

"Stop worrying. Orwell will be overwhelmed. Hell, I'm overwhelmed. I'm still not sure how you managed to do all this work so quickly."

"Three to four hours of sleep per night, a seven-day workweek, and maximum efficiency."

"How is it that you were able to acquire every target? A perfect eighteen-for-eighteen? That seems too good to be true."

"There were no surprises — except for the Teesalat mess, of course."

"That has been resolved?" Armen asked.

"Fully."

The limo pulled up in front of One Benedict Square, and the minions were waiting. When the driver popped the trunk, a small army of staff quickly grabbed all the packets, computers, and associated AV equipment. Armen and Ryker remained in the limo for a moment longer, not quite ready yet to emerge.

"I wish Amanda were here," Armen said suddenly.

"Why?" Ryker asked.

"This is the moment of our supreme triumph. You're my business partner and my best friend, but she is my wife, the mother of my children. I love Amanda very much."

"I believe you. Still feeling guilty?"

"A little, I suppose."

"It was required, Armen. A couple of physical acts. Meaningless in the larger picture, but invaluable to us in terms of intelligence and leverage."

"If I told you that I didn't enjoy myself, would you believe me?"

"No. I'll bet Nikki is red-hot between the sheets. Very vigorous."

"Why don't you give her a go? We'll compare notes after."

"Nikki hates me, Armen. Besides, I never mix

business with pleasure. You know that.”

Armen grabbed two glasses and quickly filled them with ginger ale.

“To the culmination of all ambition,” Armen said, clinking his glass with Ryker’s.

“Yes, and allow me to make another toast.”

“Please.”

“May fortune favor the foolish.”

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Nikki greeted Armen and Ryker as soon as they emerged from the lift on to the fortieth floor. Ryker could sense from Nikki’s body language and by the way she couldn’t take her eyes off Armen that their relationship had changed — the telltale signs of intimacy were written all over her.

It seemed nearly certain that no one in Orwell’s inner circle knew what was coming. Nikki was the best nexus to Orwell Benedict’s very private clique, and Armen had literally tapped into that nexus. Pillow talk and a great deal of furious sexting before and after their two brief but torrid encounters had convinced Armen that if Orwell had knowledge of their plans, Armen would have discovered so, either directly or indirectly, from Nikki.

When Nikki did discuss matters related to Gnosis with Armen, their conversations focused on Zev. She complained how Barwig pestered her nearly twice a day about the deal, probing her for information, begging for any scrap of rumor she might toss his way.

This was exactly what Armen and Ryker had hoped for — an adversary they could count on to be inept. But inept was not powerless. Zev would have to be dealt with, sooner or later. His position in the Group was such that placating him was required; it was only a matter of timing.

Nikki escorted Armen and Ryker into the conference room. She was wearing high heels, a short skirt, and a tight top — no doubt all for Armen’s benefit. Nikki held out hope that her fling with Armen was the start of a love affair. Armen held out hope that the services he performed for her would no longer be required, but for the moment he was forced to leave that option open.

“Mr. Benedict will join us in ten minutes or less,” Nikki said to those assembled, as Armen and Ryker took their seats. “He is wrapping up a phone conference with our Chinese banking partners.”

“I see you brought the library,” Zev said, as he gestured to the large pile of bound reports neatly stacked in front of him. “You two get A’s for preparation, as always.”

“All eighteen packets are in order, in addition to the Gnosis material. I’m sure that your team will thoroughly review our work and help us correct any deficiencies,” Ryker responded.

“I seriously doubt that there are any deficiencies in your work, Ryker. If there were, that would be a first.” Zev extended the compliment without enthusiasm. Even as he spoke, his committee members devoured the ten-page Gnosis Proposal Executive Summary.

“Am I reading this right, Mr. Shaheen?” an older gentleman asked. Ryker recognized the man from the

dossiers provided; he was Heath James, Orwell's Head of Operations for the Scottish Retail Banking Sub-Group. "Your eighteen acquisitions currently generate \$500 million US in revenues annually, but you project that number to climb to \$2 billion in yearly revenues by year three?"

"Or sooner. That's correct, Mr. James," Ryker said.

"That's an ambitious outlook. Of course I'll give the packet my full attention, but to say that ..."

"Mr. James, Gnosis is an entirely new creation. Previous revenues from the acquired companies offer little other than a general reference point. The new whole is far greater than the sum of its parts. Gnosis will not be offering any of the products or technologies it acquires as standalone products."

"That's both very exciting and potentially very troubling," Zev argued.

"Agreed, from the outside looking in without context," Ryker said. "I understand the argument that can be made here — Gnosis' product line is unproven commercially. No matter how viable the concept, how thorough the testing, how sterling the reviews, Gnosis has sold exactly zero products to zero customers. One could reasonably argue that investing half a billion dollars into something so tenuous is an extreme risk."

"That said, Gnosis will meet or exceed all my expectations. I simply have no doubts whatsoever. How can I be so confident? As we have demonstrated to your experts, Gnosis may have no customers as of yet, but we do have the products. We are at least a generation ahead of any potential competitor. The moment our software is unveiled,

orders will flow. We increase transaction processing and IT security efficiencies by a degree of magnitude that will literally force the major players to purchase our products or become second-tier institutions overnight."

"It's those types of bold pronouncements that cause us great concern, Mr. Shaheen," Heath James added. "You are addressing a rather conservative bunch, on the whole."

"Mr. Shaheen and I are offering Lord Benedict and all of your shareholders the opportunity of a generation. If we downplayed the significance of that, we would be doing you and Orwell a great disservice," Armen said.

"What have I missed?" Orwell asked, as he entered the room quietly and took his seat at the head of the table.

Everyone stood, but Orwell quickly spoke as he gestured with his right hand palm down, "Sit, sit, for heaven's sakes. I'm taking my jacket off. Please feel free to get comfortable, people."

"We were just discussing Mr. Shaheen's extreme confidence in the new venture," Zev said, his tone now almost neutral.

"Proceed," Orwell said, as he put on his reading glasses and pretended to read the Executive Summary, even though he had already reviewed it in-depth with Armen days earlier.

"These purchase prices, Mr. Shaheen," another committee member asked, "seem awfully tight. Are you going to make them an offer they can't refuse?"

Ryker realized this was a humorous reference to an American gangster film. He chuckled.

"Nothing that extreme. I simply offered them a fair

price, based on an all-cash transaction consummated within sixty days. The breakup fees were a powerful incentive. Plus, no one knew that the Benedict Group was financing the deal. That, more than anything else, kept the valuations low."

"Wait a minute," Zev said, checking back through the Gnosis packet to be sure that he wasn't hallucinating. "Offered? Past tense? These MOUs are executed. Gnosis is on the hook for these acquisitions. How can this be, Ryker? You had no legal right to —"

"We're on the hook Zev. Ryker and I," Armen explained. "Until the Benedict Group executes the investment transaction, Ryker and I own all of Gnosis' stock."

"Say that again, my boy?" Orwell looked incredulous.

"I never went back to America, Lord Benedict," Ryker said. "We apologize for deceiving you, but the ruse was necessary. Since your staff had no knowledge of what we were up to, there was absolutely no chance for a leak. We present to you a complete package, Orwell. Everything is done. Sign, fund, and Gnosis becomes a real entity instantly."

"That must have cost you both a bloody fortune," Orwell said.

"Three million or so, not including the breakup fees. Those total \$63 million dollars," Armen admitted. "If you don't fund Gnosis, Orwell, our next stop is at the bankruptcy court."

"You acquired a half a billion in assets with nothing

more than a stack of papers and the promise to pay millions in breakup fees you knew that you could not possibly fund?" Zev was openly stunned.

"Essentially that's it, Zev. That's what we did," Ryker said. "All necessary due diligence has been completed as well. The financial accounts of each company are in order, freshly audited. I know these firms even more intimately after going through this process. I am in the position to move rapidly after execution to integrate the people and the technologies we are acquiring to create a viable product line within ninety days, possibly sooner. Of course, we will generate revenue from day one, offering discounts and other incentives to our customer base for advance orders."

"And if we do not fund Gnosis? What happens then?" Orwell asked.

"Then Armen and I are through. We —"

"We are asking the Benedict Group to commit \$500 million dollars to this venture," Armen cut him off. "Gnosis will truly revolutionize the industry; *our* industry, ladies and gentlemen. This is it for Mr. Shaheen and me, the opportunity of a lifetime. We have risked everything, laid it all on the line. We hope this will give the Benedict Group all the confidence it needs to move forward right now. Every second we delay from this moment on increases our risk."

"Armen, you didn't have to go to such extremes," Orwell said steadily. "I'm certain that we would have —"

"Lord Benedict," Ryker cut in, ignoring the possibility of censure. "The acquisitions were too delicate to risk. If anyone knew that I was purchasing them on your

behalf...let me put it this way; impediments could easily have been established to keep me from accomplishing our goals."

"Yes, I can see that...the FSA filings could have set someone looking in your, our direction," Orwell agreed.

"Exactly, Lord Benedict. The FSA filings were not specific as to which firms we were trying to acquire, but still ..."

"How is Gnosis common to be divided?" Orwell asked.

"We believe that an equitable split is seventy-five percent Benedict Group, twenty-five percent shared between Ryker and me," Armen replied.

"How did you arrive at those figures?" Zev asked.

"Twice \$63 million, the total of the breakup fees, is roughly \$125 million, or twenty-five percent of the value of Gnosis at inception. Of course, the funded Gnosis will also pay for all the costs associated with creating the new firm, lawyers, accountants ..."

"The aforementioned three million," Orwell said, chiming in.

"Yes, Orwell. I want to go on —"

"Armen, I think you've said enough, my boy," Orwell said. With that, he rose from his chair and walked over to the window that overlooked London. No one uttered a word; no one dared.

A minute passed, which seemed like an eternity to Ryker. Then Orwell finally spoke again.

"I have been in the financial industry for going on six decades now. Never in all that time have I seen such

audacity, such presumption. Armen, I have never known you to be so reckless; your conduct here is surprising."

Ryker's stomach was turning over and over, and he wasn't at all sure if he could resist the urge to throw up all over Orwell's hand-sewn rug.

"I don't like being cornered, or forced into situations by subterfuge. The way you boys went about this was, well, disconcerting to say the least."

Zev began to smile. He could already hear exactly what he going to say and how much he was going to enjoy saying it when Orwell was finished destroying the careers of Ryker Shaheen and Armen Balfour ...

"That said," Lord Benedict went on, "I am completely convinced that Gnosis will do what Armen and Ryker say it will do. I would be a damn fool to pass on such a venture. Despite my misgivings, I must admit that your methods have left me with little choice and, in truth, happily so.

"You men are geniuses. But, Armen — and you, too, Ryker — never do something like this to me ever again. Unless, of course, an even greater fortune is at stake. Now, where do I sign?"

Ryker looked over at Armen. From the beginning of the meeting until this moment Armen's facial expression had not changed. He had been supremely confident, to the point where Ryker now believed that Armen truly never had a doubt that Orwell would fund Gnosis.

Ever since the airplane ride to London, Armen just knew. He had relied on Ryker to make it happen, to implement the plan, but all that was almost an afterthought.



Zev was crestfallen. Ryker would soon find a way to send him packing, and unceremoniously, to be sure. Yet despite his bitterness and jealousy, Zev was in awe. He realized that he was in presence of greatness. Orwell was exactly right, Ryker and Armen were geniuses. Who could argue that point now?

Nikki seemed to have only one agenda, to stay as close to Armen as decent manners would allow. Once the celebration began, she moved quickly by her lover's side and even managed to sneak in a far less than platonic kiss, which Armen did his best to deflect.

But Orwell was not through.

"I'm looking for another miracle," he declared, as he finished signing all the closing documents.

"Orwell?" Armen asked, loosening Nikki's grip on his waist.

"Make my headline real," Orwell said.

"Oh, rest assured, you have just made it very real, Lord Benedict. Three years from now we will ..."

"Not in three years, Armen. In six months."

Armen didn't even blink.

"Lord Benedict — Orwell — that's a tall order. It takes nine months just to compile the required information, twenty-four more months to fully integrate all of the companies into a —"

"For lesser men it would be impossible," Orwell cut him off. "You two, however, are in a league of your own."

"We will do it, Lord Benedict."

At Ryker's words, Armen shot Ryker a look that clearly said, *Shut the fuck up, and right now.*

Ryker noticed his partner's cold stare, but he was undeterred.

"I have already been thinking of ways to accelerate the IPO process," he added. "What you're asking is extremely difficult, but not impossible."

The champagne arrived, and the mood in the room turned exuberant. Everyone present knew that they were making history — and, hopefully, profits that would make them wealthy beyond their wildest dreams.

Armen was also jubilant, but Ryker had just made a promise that, in his mind, was unnecessary and extreme. Six months to an IPO? Why add pressure to an already volatile situation? Where was the upside in doing that? Cool, calculated Ryker did not make such —

Armen's thought process was interrupted when Nikki reached around and grabbed his crotch. She was already feeling tipsy, having slugged down a flute or three of Cristal. She was begging to give him pleasure.

*Why not?* He rationalized. *It's not as if I haven't already crossed the line here.*

He and Ryker were now members of Orwell's club — junior members, but still members. They were part of the elite that answered to few, if anyone. Princes in a world that valued money and cleverness above all else.

Only he and Ryker knew that the real celebration, the ultimate victory, wouldn't occur for a few months yet.

The victory to come had nothing to do with Gnosis going public.

Alchemy was waiting...its birth now assured.

## Chapter Eighteen

In mid-January, the Benedict Group issued a press release announcing the creation of Gnosis and identifying the companies it acquired to form the new firm. Orwell was absent, deliberately so, sequestered on his private island in the Pacific. Ever the aloof English lord, he wanted to gloat from afar. Nothing gave Orwell Benedict more pleasure than seeing his message box filled with anxious missives from his rivals couched as congratulatory remarks. For two weeks Orwell intended to let the world pass by without him, which he prayed would result in his competitors going apoplectic from fear.

Ryker busied himself with the herculean task of integrating all eighteen companies into one coherent whole. The technology side was daunting enough, but the human factor would have been unmanageable without Armen. Literally thousands of executives — only a few of whom would be retained — had to be interviewed and vetted for suitability. With Armen fully occupied overseeing this task, Ryker could focus on what he did best — integrating systems and technologies.

An offer was pending for office space in a suitable building not that far from One Benedict Square; in the meantime, Orwell gave Ryker and Armen a luxurious suite of offices on the fortieth floor. From Gnosis' temporary home he could see the entrance to Orwell's private domain, now occupied solely by Nikki while Orwell was away. A full staff of assistants was put at Ryker's disposal.

The press release also described, in greater detail

than ever before, exactly what Gnosis was and what it intended to accomplish.

From the perspective of the Benedict Group, Orwell could now claim that his conglomerate would soon be "the largest fully integrated financial services firm in Europe" and would "challenge the likes of Citigroup, Bank of America, JP Morgan Chase and Wells Fargo in terms of asset value and revenues."

As a technology concern, Gnosis boldly promised to offer products and services "by the end of the current quarter" that would allow its institutional customers to realize "unparalleled speed in their transactions, while locking up their most critical assets and access points from any unauthorized intruder." Gnosis was going to create a "digital vault" for each of its clients, inside which "unprecedented productivity enhancements would be realized."

Taken at face value, Gnosis claimed that it would shortly make all other transaction processing and IT security software and systems obsolete. The resulting increase in efficiency and decline in costs would "directly and immediately positively impact the net income of every Gnosis client."

"How goes the battle?" Armen asked, returning to the office at nearly nine p.m.

"Another day, another step closer," Ryker said, still absorbed in his spreadsheet.

"I found five more today. All talented, young, and ready to accept the discipline required." Armen poured himself a shot of scotch. "Want one?"

Ryker waved his hand signaling no. Armen knew that Ryker would not drink unless the occasion called for it, and a busy workday was not such an occasion.

"What did Sancho want?" Armen asked, refreshed from his whiskey.

"Guess."

"Extortion? Blackmail? Freshly cleaned hundred-pound notes?"

"Your first guess was closest."

Armen sat in front of Ryker's desk. "Do share."

Ryker sighed. "Sancho felt like I had deceived him. He wanted to renegotiate the post-closing adjustments."

"Based on?"

"Based on the fact that Orwell Benedict was financing the purchase. He was beside himself in what I can only describe as grief. After he read our press release and began to conceptualize what Gnosis was all about, he became even more distraught."

"What happened?"

"I called his bluff, that's what happened. It took all day, but he signed and was paid. I assume he's packing for Jamaica. Probably cussing and crying, but I'll bet he's packing."

"More detail, please."

Ryker looked at Armen with a look that asked, *Must I?* Armen returned the non-verbal communication by crossing his arms and legs and settling into his chair.

"I listened to Sancho rant about my 'blessed money' for an hour," Ryker explained. "Then he made references to the earnout clause, arguing that the 'fucking bluebloods'

should pay him a higher multiple. I said, okay, let me run the numbers. He led me to a small office and I closed the door behind me. I opened my computer and began to play Tetris, which was quite a treat, actually. Haven't had a free moment to play for weeks."

"This cycle was repeated, I take it."

"Yes, each time I expressed my regret, but I could not find any room to maneuver. After the third go-round, Sancho upped the stakes a bit. He reminded me that he had friends in 'high places' that could prove 'quite influential' to our efforts."

"A threat."

"A rather clumsy one but, yes, a threat."

"And so?"

"And so I arrived at his office shortly after eight a.m. By five-thirty we had reached a critical juncture. I simply said that there was no room to change the terms, my hands were tied, so how did he wish to proceed? He knew that I would march right down to court and sue him if he refused to consummate the deal. That was clearly not the outcome he desired. He ranted again. I was accustomed to that by now, but I allowed him to drone on for half an hour and then I said, 'May we proceed?'"

"He signed?"

"Yes. He squandered my entire day, and I've just spent five minutes rehashing it with you, wasting even more time."

"Please don't discount Sancho. He could prove to be very problematic if he chooses to be an ass."

"Sancho knows his limitations. Despite his

emotional diatribes against the British upper crust, in the end it is money that motivates him. It's over; there is no reason for him and me to have any further direct contact."

"I hope so...is it up and running?"

"Yes, I'm reviewing the simulations right now."

"All of the encryption is in place? You are completely sure that we have security?"

"Not even the American NSA could break into this program. And if any unauthorized attempt is made to access the software, the program automatically shuts down and self-locks, creating more sets of encrypted codes to be unraveled."

"What are we trading today?"

"S&P futures on the NYSE."

"How'd we do?"

"We made \$100 million — rather mundane, actually."

"When will you be able to integrate all of the features into the program?"

"My best estimate is about forty-five days. We can load it on to the server in thirty more."

"So, May, then? We are still on target for May?"

"Yes, Armen. May. Then we have a decision to make — do we unleash Alchemy prior to the Gnosis IPO or do we wait."

"A question for another day."

"Nikki has been looking for you, by the way," Ryker said offhandedly. "I take it that you haven't been returning her calls."

"I have a great excuse now, thank God. I'm as busy

as you are."

"Where do we stand, Armen? Are you keeping our options open?"

"We? *Our* options, Ryker? You are not the one prancing her, I am."

"Nikki is a valuable —"

"At some point I may have to tell Amanda. I'm not saying right away, but at some —"

"Armen, pull your head out of your ass. That's not a rational thought."

"You just don't get it, do you?" Armen snapped. "I don't want to go through life without my wife. I love her. I feel like a shitheel for doing this to her."

"You are making her children billionaires."

"Money, always money. There is more to life than money, Ryker."

"Blasphemy!"

"Now you're the one with humorous invectives! Listen, I'm not saying —"

"Nikki Echo is an asset, nothing more. Keep your emotions out of it."

"Well, all right. I suppose I can't dodge her this evening. Is she still here?"

"As of ten minutes ago, yes. She called here looking for you."

"I'll ring her."

"My friend, the gigolo. I heard this joke once about —"

"What time is the investment banking meeting tomorrow?" Armen changed the subject.

"Nine a.m. sharp. Right here."

"I'll be present. Well, I'll leave you to your spreadsheets."

"Have a good time. Don't stay out too late now, young man."

Ryker was doing his best to get Armen to take the situation with Nikki less seriously. But it was serious. The last thing Armen Balfour wanted to do was hurt his wife and girls. He knew that his European friends would find the whole situation laughable — on this side of the Atlantic, a wealthy man had a mistress as a matter of course. Ryker was very European in his attitudes about such matters.

Armen Balfour was not. He was a one-woman man, and it damn sure wasn't the woman he was walking over to go see.

## Chapter Nineteen

"I'm just saying, Orwell and I are...well, we've been close for over two decades. I do understand the need to follow a certain protocol...I just hope, William, that Mr. Shaheen has not wasted your morning."

Yancey Baker was repeating the same short speech for the sixth time. He was stating what in his mind was the incredibly obvious — he and he alone could claim the mantle of "Orwell Benedict's Investment Banker." Baker and Schultz was a young partnership in 1969 when it took the Benedict Group public. Since then, every major deal Orwell did that involved investment banking had Baker and Schulz in the lead position on the front cover of the prospectus.

Before Orwell left for the South Seas, he sent Yancey a note telling him that Ryker Shaheen would be contacting him about "the largest IPO in the Group's history." But Yancey's follow-up calls to Lord Benedict had gone unreturned. He chalked this up to Orwell's well-known desire not to interrupt his Pacific excursions for any business purpose.

By the time Armen and Ryker walked into the Benedict Group's conference room, Yancey Baker had convinced his six competitors that their presence was merely window dressing, to give the appearance of an arm's-length transaction and nothing more. He reassured them that he would see to it that they would all be part of the investment banking group chosen by the lead underwriter.

Armen knew everyone present; Ryker did not. In particular, Ryker had never met Yancey Baker. Unlike Orwell, Ryker couldn't care less about long-standing practices and implied loyalties. The Gnosis IPO was a business deal, pure and simple; nothing less, nothing more.

"Gentlemen, and lady," he said, with a nod to Gretchen George from Frist Fielding, "I want to open this discussion with a question — which of you can walk on water?"

After a brief spate of nervous chuckles but no responses, Armen added, "We aren't kidding."

Now everyone went silent. Where were Armen and Ryker going with this?

"I can't walk on water," Gretchen said, knowing full well that the first to speak was probably going to get hammered. "But I know where to buy a boat."

More tentative laughter.

"We need this IPO consummated by no later than mid-June," Ryker said. "You've all read our outline; you know where we are in terms of integration, which is to say we're just getting started. I need ..."

"June of which year, Mr. Shaheen? Next year or the year after?" Yancey asked.

"This year, Mr. Baker," Armen answered.

"That's absurd," Yancey blurted out. "I've known Lord Benedict for forty-plus years, and there is —"

"Absurd?" Ryker cut him off without mercy. "Did you just call our business plan absurd?"

"Well, no, that's not what I meant exactly," Yancey stammered.

"Lord Benedict wants a Gnosis IPO completed by mid-June," Armen confirmed. "Does anyone else here agree with Mr. Baker, that it's 'absurd' to put forward such a proposal?"

"I would not use the word 'absurd,' Mr. Balfour, but extremely difficult to envision? I would use that term," an investment banker offered.

"Outside of the norm," another investment banker added.

"Difficult to imagine how it can be done," said a third.

"If you can put a behemoth like Gnosis together and bring not only viable but revolutionary products to market within ninety days, then it's not out of line for you to demand the same type of top tier performance from your investment banker," Gretchen said.

"Ms. George, I noted your involvement in the Freeman Partners IPO last summer," Ryker said.

"Yes, sir."

"That was an unmitigated disaster," Yancey shot back.

"Yes, it was. The lead firm on the IPO failed to do the proper due diligence, which resulted in shareholder lawsuits almost from day one of the offering. Ms. George was the voice of reason, calling for a restructuring and a dose of patience to avoid litigation and shareholder losses. The problem was a bad apple, as I recall, not a bad company."

"Yes, Mr. Shaheen. The Treasurer was not, well..."

"The man was a thief, a fact that any competent lead

underwriter would have quickly discovered," Ryker explained. "You, however, stepped in with a cool head after the crap hit the fan and saved not only the company, but also the investment banking group that conducted the IPO, millions in litigation expenses."

"Ms. George did a competent job putting out the fire. I agree," Yancey said, as if his opinion somehow carried weight with Armen and Ryker.

"Mr. Yancey, I'm at a loss. Are you here to compete for this underwriting, or are you not?" Ryker asked, bluntly.

"I am here to compete, yes Mr. Shaheen," Yancey said.

"It's difficult to tell, sir...but let me cut to the chase, gentlemen and lady. I had pretty much decided on my choice before the meeting began, but now I'm even more certain. Ms. George, the lead underwriting position is yours. I give you full authority to pick your group, but with one provision — Baker and Schultz are to be excluded. You sir," Ryker said, pointing directly at Yancey Baker, "are an ass. Your work for Orwell in recent years has been sloppy, at best, and way overpriced. I have no desire to deal with you."

Yancey was stunned, completely dumbfounded. His face turned red and his hands started to shake.

"Ms. George," Ryker said, as the brief meeting concluded. "Make it happen."

"Going boat shopping as soon as I leave here, sir," Gretchen responded.

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"Yancey, I don't know what to tell you. Ryker Shaheen is the CEO of Gnosis. Orwell has given him complete authority to handle the affairs of the company. I apologize for the slight, but —"

"For the *slight*, Zev? It wasn't a slight. It was a beat-down. I'm old enough to be the man's father. Lord Benedict and I go back to the beginning, whereas —"

"Ryker Shaheen is a take-no-prisoner, straight-up no-bullshit executive. He cares nothing for personal loyalty when it comes to contracting. You're not the first of Orwell's friends to call me looking for an answer I simply have no power to give you."

"So that's it?" Yancey whined.

"Of course, you're free to —"

Yancey Baker slammed down the phone. Then he redialed.

"Lord Benedict's office," Nikki answered.

"Nikki, love, it's Yancey. I know that Orwell despises interruptions when he is on holiday and in four decades I have not asked for an exception, but I —"

"Yancey, you're in luck. I received a message from Orwell for you a few minutes ago. It's in the form of a text marked *confidential*, so I have not opened the folder. I was just about to pass it on to you. Shall I send it to your office or —?"

"Would you be so kind as to open it and read the message to me? I think I know what it says anyway, dear. There was a terrible misunderstanding earlier today

between Mr. Shaheen and myself. I'm certain that Orwell has resolved it."

"Are you sure?" Nikki asked. "As I said, it was marked confidential. I have no authority to read it or pass the contents on to anyone but the recipient."

"Please open and read the message. Not to worry."

"Yes, sir. Okay...." Yancey, spoke with Ryker a minute ago. He told me that you two had a row earlier. Sorry, old boy, but Ryker is the boss on this one. I apologize if he was too abrupt; it is a failing of his. I will ring when I return, OB."

"Thank you, Nikki. Much appreciated," Yancey managed to eke out before he ended the call.

*Really, Orwell?* Yancey thought. *After all we've been through and you allow your surrogate to exclude me from the biggest IPO of the year, perhaps of all time, in Great Britain? I have made you millions over the years and this is my reward?*

Yancey knew that word of his banishment from the Orwell Empire would reverberate throughout the industry. Rumors would fly; speculation would abound as to why: *what's wrong with Baker and Schultz?* Within a year's time, Yancey knew that his firm would be unable to even raise a few hundred pounds for a children's football league.

*I'll be damned if I'll whimper away and quietly crawl into a hole like some mangy, whipped stray mutt,* Yancey vowed silently.

"See you in hell, Ryker," was what he said out loud.



## Chapter Twenty

"Who else have you told?" Michelle Barry asked, as she and Nikki sipped their martinis in the back recesses of the Bull and Bear Pub on the first floor of The Benedict Group's building.

"No one and I shouldn't have told you," Nikki said.

"Nonsense. We share, remember?"

"Not men," Nikki said.

"That might be interesting, who knows? Is Armen kinky?" Michelle asked, giggling.

"I'm in tatters here, laying my bleeding heart out for you, and you find it amusing," Nikki moaned.

"I guess you have nothing to say now when Tony steps out, do you."

"If you're thinking threesome, Tony is the better candidate."

"He's also your husband," Michelle said coolly.

"Thanks for reminding me. Lately I've been thinking about changing models. Moving up."

"Is Armen serious about you? In that manner?"

"Not yet. He's been married to Amanda for twenty years. I think he just wants some strange, but I am wooing him, presenting myself as wife material."

"You're setting yourself up for a train wreck, love. I don't know Armen well, but I can tell you that the likelihood of him leaving Amanda for anyone else is ah, ah... a long stretch."

"I have leverage in the situation. I know that part of

the reason Armen is sleeping with me is that he wants direct access to the person who handles all of Orwell's scheduling, who knows who Orwell speaks with and how often he speaks with them."

"Don't sell yourself short, Nikki. You are still a beautiful woman."

"Have you ever seen Amanda Balfour, Michelle? Think Nicole Kidman, only hotter. I'm not in her league."

"After two decades even the most beautiful body becomes too familiar, and then ..."

"I think he enjoys himself with me in the bedroom. More than he thought he would, I'll bet. But I'm playing a different game. The stakes are rising on Gnosis. It would be hard to imagine anything generating more heat."

"That's why we're here, isn't it? All the boy talk is fine, but Gnosis, that's the sizzling topic. I've never seen such prolific tongue-wagging. On the one hand people are frightened — and when I say frightened, think more like panicked beyond the capacity for reasonable thought and action ..."

"I know, huh? I field the same strange calls. Orwell, ever since he returned from Fiji, has been acting like the cock of the walk. I've never seen him preen like this. He's on top of the world."

"But on the other hand, a growing chorus is saying that Gnosis is nothing but smoke and mirrors, the ultimate shell game. I think *The Financial Times* is going to write an article to that effect next week. I alerted Ryker Shaheen to the matter, but he seemed uninterested."

"You can never tell with Ryker. He is impossible to

read. His picture is in the dictionary right next to the word 'aloof.'" Her voice lowered. "It's adjacent to the term 'asshole' as well."

"What is it with you and him? Why the animosity?" Michelle asked.

"He's a woman-hating creep. A complete boor. Yes, he is smarter than Einstein, but who gives a shit, really? I've never met anyone more full of himself than Ryker Shaheen."

"I'd go a round or five with him. He turns me on."

"Go for it. I want a full report. I doubt his wanker is any bigger than a Vienna sausage."

Nikki and Michelle laughed and ordered another round. It was six p.m. on a Friday night and neither of them intended on driving home. When they were done imbibing, they would call a cab or, if they felt frisky, they might head downtown and go clubbing.

"Tell me about the whole *Times* matter," Nikki asked.

"I guess that professor, the younger guy, you know, he's been on the BBC a lot recently..."

"Scott Gearson," Nikki added.

"Yea, that's him. Talk about likely Vienna sausages..." Michelle stopped telling her story for a second as she laughed and took a drink from her fresh martini. "He's been leading the doom-and-gloom contingent. I think he's getting paid by someone to lead the charge...that's just an opinion, of course."

"But he's a nobody, a bloody professor. Perhaps the public takes him seriously because he has a PhD. I assure

you that no one in business circles gives any credence whatsoever to —"

"That's kinda what I'm gathering. The other side, the 'this whole thing is a hoax' clan, they point to Gearson as proof that Gnosis is just a fancy idea, nothing more. They say your boy Armen and his pal Ryker are the two biggest con men on the planet."

"Proof? Have they got any, or is it all just hot air?" Nikki asked.

"I've been digging. That's my job, after all, to protect Lord Benedict's backside from the media sharks. But so far, all I've come up with is semi-reasoned conjecture. There is a huge amount of venom behind the speculation, but little else. Mr. Shaheen and Mr. Balfour are releasing precious little info about the rollout of Gnosis' product line, the details, the exact nature of how it all works, I mean."

"Names?"

"Yancey Baker seems prominent. He is discouraging anyone from participating in the planned IPO, calling it all a bunch of —"

"Sour grapes. Next."

"A number of disgruntled former execs from the companies combined to create Gnosis. They each have their own ...."

"Any names stand out in that group?"

"Some guy named Sancho, unusual last name. He won't go on camera, but behind the scenes he's applying a great deal of the pressure."

"Can you get me a last name?" Nikki asked.

"I will. Remind me tomorrow. With every slurp I

lose a bit more interest in anything other than... see that man over there? Black silk shirt, cool retro glasses, leaning against the bar?"

"Yes."

"Definitely not a Vienna sausage, love. That's Porter. I thought he was in Hong Kong. I wonder how long he's been back in London?"

"I take it he is King Kong."

"And then some. Shall I introduce you? You've got my mind moving in very nasty directions..."

"Negative. I don't prowl — no offense. I see the amusement, but it's not me."

"Mind if I mosey over and see what's up?"

"Not at all, love, mosey away. Give me some kind of signal in ten minutes or so if I need to cab it home solo."

"Did I cut you short? Do you want to know any more about this whole Gnosis gossip business?"

"Not tonight, Michelle. Go see if Mr. Porter over there is up for a romp. Sounds like you need one."

"It has been a while. Since I dumped Carter, my sheets have been cold. I'll send you a text in a few or simply stroll back."

"Your choice, love. Off you go." Nikki smiled and sent Michelle on her way.

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"Thanks for sitting down with me, Mr. Balfour." Josh Stone, a senior reporter from *The Financial Times* got comfortable on Armen's office couch. "Will Mr. Shaheen be

joining us?"

"Not today, I'm afraid. Ryker is extremely busy. He did ask me to convey his best to you and to assure the *Times* that if I am unable to answer any of your questions, you may submit them to him in writing and receive a prompt response."

"Very well; shall we begin?"

"At your discretion, Mr. Stone."

"Mind if I record our conversation? I will, of course, provide you with a written transcript."

"No problem. Go right ahead."

Josh clicked on his digital recording device. "Is Gnosis still on track for offering a product line in thirty days?"

"Yes," Armen answered. "We have experienced no significant delays, no setbacks."

"What can you tell me about Gnosis' product line?"

"Using our proprietary technology, we believe that our systems and software will increase transaction processing speeds by anywhere from twenty to one hundred percent across the board."

"Can you be more specific?"

"Everything from old-fashioned paper check processing to debit cards, credit cards, wire transfers, securities contracts, interbank transfers, lending, bill payments — just about any financial transaction currently conducted by financial institutions."

"For many, that claim sounds unrealistic, Mr. Balfour. What does Gnosis do that's so radically different from current practices?"

"Our approach takes largely well-known forms of data transfer technology and recombines them into a much sleeker, much faster system. Think of it this way, Mr. Stone. A hundred years ago or so, Henry Ford created the modern assembly line. The same people were still building automobiles; Mr. Ford just organized their labor, and suddenly, they were doing it far more efficiently. Data transfer amounts to essentially the same thing. There are ways to improve the process to increase productivity. Beginning in the 1980s, car manufacturers began to employ robot technology which, in some cases, replaced human labor. This is also a good analogy for what we are doing at Gnosis, using new forms of software to replace older forms — fewer human beings, more robots, in keeping with the automotive model."

"But that still does not answer my question. How are you doing this? What are the —"

"Lord Benedict paid half a billion dollars for the answer to that question. It would be improper for me to disclose trade secrets in the press."

"Trade secrets are one thing, but proof of your claims is quite another. How do you intend to accomplish that goal?"

"We are accomplishing that goal, literally, as we speak. A private demonstration of our system to major institutional clients has resulted in over a hundred million dollars' worth of pre-release orders for our software."

"That's news. When were those orders placed?"

"Within the past seventy-two hours, a few of the largest financial institutions in Europe were given a

detailed demonstration of the Gnosis product line. The format was simple — the customers provided the data stream, we processed the transfers. While the processing was done off-line, the results were the same as if we had done it live. As I said, Gnosis booked a hundred million dollars' worth of pre-release orders from this one demonstration."

"I'd say that's not only impressive, but downright phenomenal, Mr. Balfour."

"Gnosis' systems and software are truly a generation ahead of our rivals."

"Does Gnosis intend to provide software and systems for sale or lease, or does your firm plan on doing all the transaction processing from some massive central server complex?"

"I don't believe we could purchase enough servers to handle that job, Mr. Stone. We may offer some smaller customers the option of using a designated contractor for limited data transfer and processing, but we have no intention of getting into the data processing business per se. Our customers will lease or purchase our products and operate them in-house."

"What about the IT security side of the equation?"

"That was also part of the demonstration."

"Any issues there? Same phenomenal results?"

"I won't comment on our security products other than to say we offer an unparalleled level of protection. In this area, we are perhaps two or three generations ahead of our competition."

"Are you achieving these results with —"

"Next question, Mr. Stone. I will simply not address such sensitive issues in a public forum."

"That's why there is so much speculation surrounding Gnosis, Mr. Balfour; the tight-lipped nature of your approach. Are you finding the resistance a bit daunting?"

"We have experienced no resistance from our customers or potential customers. If they have questions, we respond to the appropriate degree. They are the only people we answer to at the moment. After Gnosis becomes a public concern, then some adjustments may have to be made, but until then we have no obligation whatsoever to explain ourselves to the public at large."

"A public company, the Benedict Group, is your largest shareholder."

"Yes, that's certainly true."

"Doesn't that give the pub—"

"Forgive me, Mr. Stone. Do you have questions outside of this area? Your probing will yield no results, I assure you. We intend to use our competitive advantages to the fullest extent. That's what capitalism, free enterprise, is all about."

"What about the regulators?"

"We have fulfilled all of our regulatory requirements."

"A former member of the FSA Executive Supervisory Committee, Professor Gearson, has been a vocal critic of your firm."

"Yes, so I've heard."

"He claims that Lord Orwell had him sacked from

his position on the FSA Executive Supervisory Committee due to his opposition to the Gnosis' filing. Care to comment?"

"You should ask Lord Benedict that question."

"We've tried; he will not grant us an interview at the present time."

"Lord Benedict's decisions are his own."

"You have no opinion on Professor Gearson's well-publicized views that Gnosis intends to, in his words, 'hold the financial world hostage' with this new technology?"

"That's ridiculous. Why should I comment on such absurdity?"

"Let's move on."

"Yes, let's."

For the next hour Josh Stone probed, while Armen deflected and answered only the inquiries he chose to answer. It was like a cat playing with a half-dead mouse; Mr. Stone, a twenty-year veteran of financial reporting, was out of his depth.

Besides, Armen thought, Stone was asking the wrong questions about the wrong subject. Gnosis was an amusement park ride, a cheap thrill, an adrenaline rush...

Alchemy was the elephant in the room...only no one other than Armen and Ryker knew it was there.

## Chapter Twenty-One

"I got used to you being nearby. I don't like the fact that you're not parked next door to me anymore." Nikki's tone was playful as she twirled her hair around her telephone headset.

"My new office is certainly a step down from the fortieth floor at One Benedict Square," Armen responded, glancing through a stack of papers on his desk.

"Do you have a free evening this week to bake some cookies?" "Baking cookies" was Nikki's euphemism for her and Armen having sex.

"Afraid not, love. Likely I'll be headed back to the States; perhaps for an extended time."

"Time to go home to the wife and kids, I suppose."

"Nikki, I...you knew my circumstances when ..."

"Yes, yes. I'm a big girl. The ring on your finger is a permanent fixture. I understand."

"Is Orwell still planning on stopping by Gnosis today?"

"Yes, around one or one-thirty. No change of plans."

"If he'll message me when he arrives I'll greet him at the door."

"I'll pass on your suggestion."

"Nikki, I...I hope to see you soon. I want you to know that..."

"You, too, Armen. Three lines buzzing. Have to run. Kisses, love..."

"How's that going?" Ryker asked. He had walked into Armen's office and sat down a few seconds earlier.

"Nikki is...let's discuss something else. As far as the business angle goes, she is in place."

"You can probably wind that down now, Armen. I think we are past the stage where knowing Orwell's every move is required."

"Hardly. Haven't you been keeping up with my emails?"

"That's why I'm sitting here right now. I got the sense that you're concerned about the opposition."

"And rightly so. Quite the union is forming against us. We expected this, of course, but the degree is rather staggering."

"What can they do? The acquisitions are complete. They might woo away a few executives. That would sting, but basically, we're on track."

"Ryker, the world is much more than a simple business equation. Have you considered the government?"

"I try not to."

"Yes, I know, but I have to. Ministers are asking questions. They're being lobbied. For example, our IPO has to pass through certain regulatory hoops. All types of problems, delay tactics, etc. could be brought against us."

"What would you like me to do?"

"Make yourself accessible to the media; carefully and under control, of course, but accessible. I'll set up a couple of interviews for you, the *Wall Street Journal* being your first stop. I'll send you a bullet point sheet, but what we need to do is tamp down the speculation that we're trying to take over the world."

"But we are trying to take over the world."

"Yes, exactly, but not through Gnosis. Well, Gnosis will provide us with the platform for —"

"Has this room been scanned?" Ryker asked.

"Just an hour ago."

"And you have arranged for daily sweeps every office in this wing?"

"I have."

"All right, Armen. I can give a few interviews. Every second is precious. Keep them to a bare minimum."

"It will be time well invested. What about Alchemy?"

"The servers were installed yesterday, right where we discussed in the basement. It will take some time to bring it all together, but nothing but good news so far. Of course, the crucial factor now is account access and processing traffic. Once we have Gnosis up to speed I can begin to run real-time simulations. We have to gain access to a certain number of accounts in order for us to optimize the return."

"All of the standalone simulations remain viable?"

"Extraordinary, not viable."

"I am thinking about the best way to disclose Alchemy to Orwell."

"How about, 'Congratulations, you are now the richest man on the planet.'"

"It's not that simple. You know that. He will be both thrilled and horrified. It's the horrified part that we must contend with."

"Is he still dropping by today?"

"Yes, around one or so."

"Be sure to send me word. I'll likely be buried until then, but what else is new?"

"How is Gretchen doing?"

"Superb. I think I chose well when I selected her."

"Have you asked her out yet?"

"Why would you ask me such a question?"

"A feeling, nothing more. I thought for a moment that I saw a flash of light in those brown eyes of yours when you looked at her in that tight skirt she was wearing the other day."

"I do admire her legs. And certain other parts of her as well. Perhaps when this is all over and we have settled into a degree of normalcy ..."

"The only 'normalcy' you're ever likely to get is when you shut off all your computers and walk out onto the beach from your Hawaiian seaside mansion."

"True enough. But at that stage, I may not choose to walk to the beach alone."

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"I — we are here to listen to your thesis, Professor," Edgar Breeden said. "The Treasury Minister is concerned about this matter. I'll thoroughly brief him after this meeting."

"The Treasury is not only the only department interested in listening to you speak your mind in private, Mr. Gearson," Lord Caldwell put in. "Although I don't have a portfolio, I have the ear of the Justice Minister and others. Rest assured that if there is fire to your smoke, it will

be conveyed to the people who need to know.”

“Everyone here agrees that what is said in this room brings no liability upon any party. No one is recording this meeting, correct?” Yancey Baker asked.

All heads nodded in concurrence.

“Professor, the floor is yours.” Yancey said.

“Late last year,” Gearson began, “I voiced my concerns during a meeting of the FSA Executive Supervisory Committee about the potential for Gnosis to create systems and software that had the capability to not only ‘read everyone’s mail’ but also to interrupt, modify, or delete that ‘mail’ at will. By ‘mail,’ of course, I mean financial transactions.

“Two weeks ago, a very private demonstration of the Gnosis software that will soon be running on the servers of practically every major financial concern in Britain and on the Continent was conducted in Lord Benedict’s office complex. I was privy to a thorough review of this demonstration by one of the attendees. Please don’t ask me who; I agreed not to disclose his identity.

“I simply have no doubt that what Mr. Shaheen and Mr. Balfour have been saying is true — they are able to dramatically increase transaction processing speeds. This, in and of itself, is nothing but a positive, a boon to the industry. But what I feel people are missing, or deliberately avoiding, is the darker side of the equation.

“While each institution will operate its own system, in effect the Gnosis protocols not only allow but require that Gnosis be able to monitor the data stream. I do believe that there is a legitimate purpose behind this — Gnosis

must be able to ensure that its software adapts to variables such as possible data corruption, data interruption, systems failures at the institutions, etc. But, to be as un-technical and plain as I can possibly be, since most, if not all, of the largest financial firms will use their software, Gnosis will be privy to virtually all of the financial transactions made in Britain and those made on the Continent west of Poland.

“Consider what that means. Account numbers, balances, transfers, all manner of sensitive data, will be at Mr. Shaheen’s fingertips. That’s a tremendous amount of power to have vested outside of a central bank or other government department.

“Add to all of this the rather mysterious IT security protocols layered on top of the transaction software. It does appear that Gnosis has created a ‘digital vault,’ as they advertise. But who has the key? Mr. Shaheen and — by extension, I suppose — Lord Orwell.

“Is there a hidden agenda here? Something Gnosis has yet to unveil? I cannot prove that there is such an agenda, but all signs point to one existing. Think of the nefarious possibilities. Data could be sold, bartered, abused —”

“Professor, may I interrupt for a question or two?” Commerce Secretary Breeden asked.

“Certainly, sir,” Gearson responded.

“I cannot conceive of a practical use for all of that data. What could Gnosis do with all that information, and why would they go to the expense and trouble of collecting it?”

“I agree. Massive data collection is not the issue. I’m



more concerned with a targeted approach."

"Can you provide a scenario?"

"Let's say that Gnosis collected the names and account numbers of every person or company that purchased a French debt instrument. They could break that down by amount, public or private debt, or by other factors. This information could then be sold to ..."

"You're worried that Gnosis will sell its information to third parties? I would assume that there are provisions in Gnosis' contract prohibiting them from doing that very thing," Breeden responded.

"There are. Perhaps a better example is the use of a Trojan Horse."

"Continue," Secretary Breeden said.

"Gnosis could insert a Trojan Horse into the data stream. That Trojan Horse could collect data, delete data, or deliberately damage data. Since Gnosis wrote the security protocols, and they are very formidable, they may be the only ones capable of getting around those protocols. Who would detect them if they did?"

"Massive hacking? Are we talking a terrorist threat here?" Breeden asked.

"We are talking about great power vested in a few hands and the possibilities for abuses of such power."

"If I may," Lord Caldwell said, "do you have any evidence, Professor, to support the theory that Gnosis intends to use a 'Trojan Horse' or some other such vehicle to create havoc?"

"No, Lord. No evidence whatsoever. But do I need any?"

"I understand your main thrust here, Professor," Caldwell said. "But I guess I'm struck by another analogy. We trust banks to hold and safe keep our money. What's to stop banks from looting their own customers? Laws, Professor. That's why we have laws and courts and investigators. I fail to see why we should accuse Lord Benedict and his executives of committing a crime before one has been committed."

"Let's stick to your bank example, Lord. Suppose there was only one bank available to deal with, and that bank not only held your money but were also the only policemen guarding it. Would you still feel comfortable doing business with them?"

"That's a bit extreme, don't you think? Sooner, rather than later, the competition will catch up with Gnosis, and rivals will build a better — or at least comparable — product line. Such is the inevitable nature of things," Secretary Breeden responded.

"That may be our saving grace," Professor Gearson said. "I would also agree that there are no secrets as fleeting as trade secrets. But I'm told that Gnosis may have a window of years here; two, three, or possibly more before any serious competition is ready for the market. That is speculation, of course."

"What would you have us do, Professor? You have raised some legitimate fears, but they are fears only. As you said yourself, the productivity enhancements Gnosis brings to market are real and substantial. Who are any of us to stand in the way of innovation? Because we're frightened?" Lord Caldwell argued.

"We are not dealing with simply another Microsoft or Apple. If that were the case, I would be the first in line to cheer them on. It would be grand to have a British firm be so dominant; it would surely become a matter of national pride. But please consider what Gnosis is capable of becoming."

"Thank you, Professor," Lord Caldwell said. "Your presentation today was very illuminating. I learned a great deal."

"Yes, I echo that sentiment. Please do remain available to discuss this further with His Majesty's Government," Commerce Secretary Breeden added.

With that, Professor Gearson was dismissed. The ten men gathered to hear his views remained seated around the table.

"The bottom line?" Yancey asked, after Gearson was gone.

"Fucking Orwell has us all by the short hairs, that's the bloody, fucking bottom line," Lord Caldwell said. "What in the hell are we going to do about it?"

## Chapter Twenty-Two

"David Jennings!" Ryker said. "When I saw your name on my message sheet, I was delighted. It's been too long."

"How's that rascal Armen doing? I've never forgiven him for taking all my money at the poker table. A grand or two was a significant sum back then."

"He is alive and well and headed your way for a bit; back to sunny California for a few days."

"Is he still married to Amanda Cornwell? I'll she's even more stunning now as a forty-something mother."

"Yes, and Amanda still stops traffic."

David chuckled. "As pleasant as it is to catch up, I called with a greater purpose."

"I assumed," Ryker said sipping his afternoon tea.

"You plan to take Gnosis public in a few months, correct?" David asked.

"I do. The filing is in the works."

"Well, let me throw you a curveball. Would you consider a reverse merger?"

"In concept, I suppose, but the deal would have to be perfect."

"I think I may have perfect all lined up and ready to be devoured."

"You have my full attention."

"I know you avoided the mortgage meltdown, clever fellow that you are, but I was into it up to my eyeballs. We had two full toilets to flush. One was bailed out by our ever benevolent Uncle Sam and subsequently

swallowed by Bank of America. But the other, Old Home Mortgage, was gutted and left to wither. It was the ugliest thing I have ever seen; finger-pointing to extremes, lawsuits, and even some good old-fashioned threats and shouting matches. It took four-plus years to resolve, but guess what I now have in my possession. A clean shell, still listed on the NYSE for maybe another month. Obviously a toxic name, but what does that matter? Gnosis could buy out the remaining shareholders, recapitalize, and then do an immediate secondary offering."

Ryker's head was spinning. He had briefly considered a reverse merger last year when he and Armen were plotting their strategy, but there were a great many unknowns. The deal would have to be flawless.

"Are there any pending lawsuits? Complete accord with the remaining shareholders?"

"Get this — my firm owns fifty-one percent. We took a risk and bought the shell. The rest of the equity is split into small fractions. We closed yesterday at twenty-five cents. As I said, we are scheduled to be delisted."

"So we have indemnity from shareholder suits?"

"Complete, from a historical perspective."

"What do you think a secondary offering would look like?" Ryker asked.

"If market conditions hold, excellent. You're lighting fires over there, Ryker. I would love to be part of that action."

"Four times revenue?"

"That's doable, in the ballpark."

"Our books are almost in order; we could easily

switch gears to this strategy."

"Great minds think alike."

"Indeed...well, you've given me a restless night, David. Thank you very much. Speed must be of the essence. What's my window for an answer?"

"Here's where you might get angry, my friend: a week, tops. Obviously, once we ink the deal, we can buy time with the NYSE, but if they don't hear from us by then they will delist."

"I take it you have a plan B."

"And C and D and E, but none as attractive as Gnosis. You could make me a very wealthy man."

"I'll consider this carefully, but quickly. I'll call you back with a preliminary response in twenty-four hours."

"Done. May I call Armen? I'd like to discuss this with him as well."

"Stay on the line. Peggy will give you the best number for him."

"Until tomorrow."

Ryker's head was spinning. He had other important work to do, but his priorities had suddenly changed. He told his staff that he was leaving for the rest of the day, which completely shocked them because they had never seen Ryker Shaheen take time off for any reason. He was always the first one in the office and the last one to leave.

But Ryker wasn't going somewhere to relax. He grabbed his notebook computer and a few yellow legal pads. He was going to drive to his favorite vantage point overlooking the Thames, roll down the windows halfway and do some serious thinking.

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"You've never asked me out for a drink before. What's the occasion?" Zev asked.

"Mutual interest," Nikki answered.

"I was hoping for you wanted to get to know me better, or perhaps that you might actually like me."

"You have certain qualities that I admire. By no means are you an unsuccessful guy, Zev. You're a millionaire, for hell's sake. Why are you so freaking insecure?"

"Same reason as you are, Nikki. Upbringing."

"Mine was a bit rougher than yours, Zev."

"In some ways, yes, I suppose. You never had to live with Hitler, though. I grew up thinking that nothing I did was ever good enough."

"Two more, yes," Nikki said to the waitress. "Sorry, I assumed that you wanted ale, Zev."

"Yes, that's fine."

"No, I didn't grow up in the bosom of a right-wing prosecutor, but my stepfather was anything but amusing. He was usually drunk, and when he drank, he liked to hit people, especially me."

"The East Side. You come from mean streets, Nikki."

"Yours were clean and neat and probably dull as hell, I take it."

"Not much excitement in our neighborhood. The occasional divorce was usually the best source of gossip."

"I still hate the fucker, ya know," Nikki said.

"Your stepfather?"

"He only died a year ago. He just kept hanging on and on. I'll bet he had no liver at all when he finally rotted away. Serves him right, I hope he's burning in hell."

"Your mother stayed married to him despite the drinking and the violence?"

"And the cheating, don't forget that. My precious step-pop Andy was always looking for a fresh trollop to bed."

"Your mom — she's still living?"

"Yes, she's in an assisted-living facility now and actually quite happy. We have lunch once a week and tell each other the lies we want to hear." Nikki paused and took a sip of her beer. "How 'bout you, Zev? You've been divorced what, now, going on seven years? Are you seeing anyone?"

"That's the first time you've ever asked me that, Nikki. Now I'm really getting suspicious. Why the sudden interest in my personal life?"

"You and I are being bumped out, tossed aside like last week's moldy leftovers."

"Orwell is firing you? I don't believe it."

"No, not yet. But I can tell. It's only a matter of time. I'll be replaced with someone more to Ryker's liking."

"So far, Orwell has said nothing to me about changing my duties or diminishing my role with the Group..."

"Zev, Gnosis *is* the Group now. Don't you get that? The old business is merely window dressing."

"What do you intend to do?"

"I'm thinking seriously about becoming Mr. Balfour's executive assistant. I think I might be in a better position to —"

"You're sleeping with him, aren't you?"

"That's a rather impertinent question."

"It's obvious. You're in love with the man. I know you think I'm a dolt, but Nikki, you're making a serious mistake if you believe that Armen Balfour is going to leave his wife for you. That will never happen."

"You assume too much, Zev," Nikki said coolly.

"Perhaps, but I doubt it."

"You should worry about your own standing. Orwell may retire soon and guess who will take his place at the helm? Armen and/or Ryker. My guess is they'll run it together. They're inseparable, you know. Sometimes I wonder if they are secret lovers."

"Everything is always about sex with you, one way or another."

"Not so much sex," she contradicted him. "Attraction, loyalty, common purpose..."

"Sure, if you say so." Zev only shook his head. "When Orwell no longer requires my services, I suppose I'll just retire and buy a place in the south, become a country gentleman."

"With fourteen cats, a fat Irish maid, and a couple of antique autos."

"Would that be so bad?"

"Armen and Ryker make a fortune and we just fade away? Life is anything but fair."

"Life is never fair, Nikki."

## Chapter Twenty-Three

"When will my boy Armen be returning?" Orwell asked as he methodically buttered his toast and prepared to spread apricot jam on his bread.

"Friday. He needed to spend ten days at home. He's a happily married man and wants to keep it that way," Ryker sampled his poached egg.

"Do we have a new figure on the pre-release orders?" Orwell asked.

"Approaching half a billion," Ryker answered. "Basically we have booked last year's pre-acquisition revenue in one quarter."

"And managed to put the fear of Christ into every banker in England and now, it seems, in America."

Ryker smiled. "Is that a bad thing?"

"On the contrary, my dear Ryker, that is a very good thing. But even a good thing can be taken to dangerous extremes. My pride has been tempered by a bit of apprehension over the past couple of weeks."

"How so, Orwell?"

"People seem to think that Gnosis is too powerful, that we are somehow a threat to the proper order of commerce. Its twaddle, but I do recognize rampant paranoia when I see it. Our rivals being jealous, bitter, overcome with envy is not only desirable — I find nothing sweeter — but the government turning hostile toward the Group, toward me? That's dangerous."

"What if we became a bit more open and accessible? Imposed some additional requirements on ourselves

regarding disclosure?"

"Now you're seeing the larger picture, Ryker. Greed was not my only motivation for wanting you to complete an IPO quickly. If Mom and Pop Williams in Coventry see their portfolio rise forty percent because they bought five thousand pounds' worth of Gnosis common, we have created powerful allies."

"What if I had a way to take us public within thirty days?" Ryker said.

"You've lost me now, son. But I've come to expect the unexpected from you two."

"A reverse merger. I've found an American shell that is, well, perfect. A flawless diamond."

"I'll be damned. The thought had crossed my mind, but the odds of such a thing...tell me more." Orwell was back in full excitement mode again.

"An old business school friend of mine and Armen's, David Jennings, owns his own brokerage firm. He has a solid reputation. Over the years we've stayed in touch, but our paths crossed only from time to time.

"He was responsible for selling one and winding down another distressed mortgage lender after the meltdown. The one he dissolved he did so on an asset basis, liquidating everything under a U.S. bankruptcy proceeding. It was a bloody mess, but after four years of paper shuffling guess what he was left with?"

"A shell. NYSE or NASDAQ?"

"NYSE. Old Home Mortgage. Heard of it?"

"Only through the newspapers. They were the kings of the world a few years back."

"When the music stopped, they couldn't find a chair," Ryker added.

"Yes, so it seems. What does Mr. Jennings want for his gem?"

"Cash and common. Mostly common."

"How much cash?"

"We will need to put in 200 million, but only for a month. Our secondary offering will be in the 2 billion range; four times last year's pre-acquisition revenue, and four times our pre-booked orders. Of course, that's just the start. Once our orders ramp up — and remember, I am factoring in new versions, upgrades, on a yearly basis — I think we will quickly reach a \$4-to-\$6 billion-dollar market cap."

"Based on the current multiples?"

"A price-to-earnings valuation in the high teens is more than warranted, given our growth potential and market conditions."

"I assume that you've done all the due diligence required. We aren't looking at carrying any of Old Home's baggage, are we?"

"Complete indemnity," Ryker assured him.

"You will have to go through Zev Barwig for the cash." Orwell finished his toast, wiped his mouth, and sat back in his chair.

"Understood. Again, it's only short term, and it would be difficult to imagine a tighter lending scenario. I thought about using Gnosis' cash, but we cannot release the money we've received for orders until those orders are actually filled. Also, Gnosis will eat a great deal of money in

its first quarter, paying for lagging acquisition expenses and one-time infrastructure costs."

"I'll have a chat with Zev. But the Credit Committee is an independent body by regulatory fiat. Unlike the Investment Committee, I have no power to override their decisions, although I can fire the lot of them if need be."

"This would be a wise investment even if the Group were not an equity player. It's simply a good loan. If I had the time, I could shop it, get us —"

"No, no, Ryker. For heaven's sake, let Zev play. It will be good for him to feel like he has retained some power in all of this. You and Armen have emasculated him."

"He was a gelding long before Armen and I brought Gnosis to the Group."

"Zev has his uses, believe me. The man has saved me millions over the years."

"But how much has he made you?"

"Not everyone has the same gifts, Ryker. Zev Barwig's gift is being a perfect prick. He has a brain as well, don't believe otherwise. I need him to do what he does at my command."

"I'm sure your right. I tend to be a bit too hard edge."

"You are nothing less than a genius. But like all things, even genius needs to be tempered."

"I still have much to learn," Ryker admitted.

"More growth than learning. Personal growth."

"Then I'll tell David that we have a tentative deal pending approval of the cash infusion by the Group Credit Committee. The window is closing. I'll approach Zev this

afternoon. I'll need credit approval no later than twenty-four hours from that point."

"Later this morning, I'll speak with him. Ryker, I had this meeting scheduled before I knew that you needed to see me."

"Yes, so I gathered from speaking with Nikki."

"May we switch subjects?"

"Of course."

"I have personally run my private office for years. We haven't been very aggressive; capital preservation has been the goal. But I believe that I need some new thinking, new direction. I would like you and Armen to take control of it immediately, if you're willing."

"I assumed this is where Zev was most useful to you."

"How many Treasury bills do I need? Zev has never lost me a dime in twenty years. My aggressiveness has cost me at times, but I have done well over the long haul. Beaten the market averages substantially. All Zev does is fret and tread water."

"Have you spoken with Armen about this?"

"I tried to reach him hours ago, before I retired. Armen was not available. He was lounging in some place called Venice Beach watching his girls splash in the ocean."

"I would be honored to serve as your trustee. I'm sure that Armen feels the same."

"I expect you to oversee only. Closely supervise, but I don't want you to be distracted. Hire someone you trust and keep close tabs on him."

"Will you be stepping away from your private office

entirely?"

"There is no need for a formal blind trust, but in practical terms, that is what I'm seeking. I need to take you to my island, Ryker. It's simply magnificent. When I am there I feel alive, complete. Even more so when I get out on my boat, jump in the clear, warm water, and snorkel. I want more of that, Ryker, and less of this."

"Where is this Shangri-la exactly?"

"In the Northern Lau Group off Vanua Levu. And it's all mine. I take a boat back and forth to Suva on the main island when required. Such a peaceful, truly civilized place. Fiji was a British colony at one time."

"Wasn't everything?" Ryker joked.

"Britannia ruled the waves, your America too. The colonies — too bad we lost them."

"You should be thrilled that you lost them. Otherwise we may not have been able to save your ass twice in the last century."

"Indeed," Orwell said, smiling. "You know, Ryker, I have no boys. Both of my girls are truly that, women who wanted to be mothers and homemakers. God bless them, they've given me eight grandchildren. I was never really the doting type, until recently. Now...I think everything is changing for me. Gnosis may be my end game. I may just go out in grand style."

"You want to play in the sun with the grandkids?"

"I might, after I make Rupert and Warren and the others all cry."

Ryker was tempted, very tempted, to tell Orwell about Alchemy. If Armen had been there, he might have



been bold enough to blurt out that Orwell would soon be able to buy a chain of islands in Fiji, or maybe the whole damn country. But no. Not without Armen.

“Are you saying you want to step down as Chairman of the Benedict Group?”

“I’m saying that time is coming. I want you and Armen to be ready when it does.”

## Chapter Twenty-Four

Ryker knew that every other afternoon from two to four p.m., Zev Barwig played squash at the Eagles Nest Athletics Centre. After confirming that Zev indeed had kept to his routine, Ryker drove the few miles to the sports complex.

When he arrived, he reminded himself that he had been neglecting his judo. As far as fitness went, Ryker had his minimum daily regimen – forty-five minutes on a Starimaster, which now took up one bedroom of his modest condo – and free-weight lifting in a circuit fashion. Usually these workouts took place at five or six in the morning, but sometimes he would switch up and sweat in the late evening.

Two years ago, he'd made himself a promise...which he realized that he had broken. He vowed to himself to master the art of judo, to the degree that he was able. Clearly he had not given sufficient effort to this task – and lately, no effort at all.

Ryker was a man of his word when he gave it to others, but promises to himself were another matter. His needs came last; his commitments to his profession came first. This was the way of life that his father taught him. It was not a completely selfless existence, but it was isolating and at times very lonely.

Crossing through the lobby of the club Ryker grabbed an energy drink and sat down for a moment. He looked at his watch and realized that he was a few minutes early, Zev was still playing. He looked around and saw all

the young, hard bodied girls and the couples. He especially noticed the couples.

Maybe, he thought, I'm changing, getting older. For all of his adult life, Ryker Shaheen had only one goal – to be the ultimate success. He knew that people defined success in different ways. For some, simply being with the person they loved was enough. What "love" was Ryker was still trying to ascertain beyond the obvious, almost cliché, definition of romantic infatuation.

Walking in front of him an attractive couple of his age laughed and stopped to share a kiss before going their separate ways to work out. What would that be like? Being with a woman on a daily basis – sleeping with her every night, doing the routine, mundane chores of life together, sharing birthdays, anniversaries, common colds...

Perhaps it wasn't really good to be alone. He was never really alone – in fact, he craved the times when he had a moment's peace, a brief respite from the intense grind. Yet, in a very real sense, he was always alone. The only time he truly felt connected with other human beings was when he was with Raffi or Armen and his family.

It might have been wrong to encourage Armen to have sex with Nikki, Ryker reluctantly admitted. It had certainly proven useful, perhaps invaluable, but at what cost? He knew that Armen truly loved Amanda, in every way, and was very happy with his life with her. Armen loved his children too, yet he had compromised his fidelity to his family for the sake of realizing a lifelong dream. Which was the greater good? Was a certain amount of deception required to make any relationship work?

Ryker removed the cell phone from his jacket pocket and dialed Gretchen George.

"Good afternoon, Mr. Shaheen. I want to thank you again for the heads-up on the reverse merger. We have suspended our activities here, but as you instructed, we've not cancelled anything. Your offer to compensate us is —"

"Ryker."

"I'm sorry?"

"Please call me Ryker."

"Okay...I'd like that, Ryker."

"Are you seeing anyone?" he blurted out.

"In a dating, romantic sense?" Gretchen stammered.

"Yes. Are you engaged or in a serious relationship?"

"Ah, well...I was married once briefly, but that ended five years ago. Since then I have dated, but not too diligently. I'm afraid that time —"

"Will you have dinner with me?"

"Ryker...I, you've really caught me by surprise here. I was not expecting you...you and I....I mean..."

"I think you are a beautiful woman, and I am very taken with your ways, Gretchen. It's silly, I know, but I like the way you twirl your pencil."

Gretchen laughed. She was left-handed, and ever since she was a little girl she'd had the unusual nervous habit of moving her fingers rapidly around her pencil or pen, much like a baton twirler would do with her baton.

"I would actually love to have dinner with you. I'm flattered that you asked me. When?"

"Are you free Saturday night?"

"I am now."

"I have your address; may I pick you up at six?"

"Yes, I'll be ready." She laughed softly. "I'm going out on a date with Ryker Shaheen. I'll be the envy of every woman in London."

At that point, Ryker noticed Zev walking to the counter. "I have to run. I'm looking forward to seeing you, Gretchen."

"Me, too. Goodbye, Ryker."

Three years ago, Ryker realized the last time he'd asked a woman out to dinner was three years ago. He did not count the many hookups he'd had in between — brief encounters of physically stimulating but often emotionless sex. Now, he was actually interested in getting to know a woman. He'd surprised himself, which was very rare — but encouraging.

"Zev," Ryker said, walking up behind him. "Have a good game today?"

"Ryker?" Zev turned toward him. "I...what's wrong?"

"Nothing, nothing at all. I needed to speak with you, so I came down here. I was hoping we could grab a cup of tea and sit for a while."

"Sure. Let me settle with the Club, and I'll be right with you."

But as Zev was paying his bill, the fear started. This was it. *I'm being sacked*, Zev thought. *After all my years of service, Orwell sends Ryker down to tell me to pack up my things and be on my merry way. Why else would Ryker Shaheen take the trouble to seek me out at the gym?*

Zev tried his best not to let on to Ryker that his

hands were shaking from a combination of fear and anger. There was a small coffee stand area overlooking the park in the back of the lobby. It wasn't completely private, but there was no one else around; Ryker led them there, and they sat by the window.

*I'm being hauled out to the countryside and shot,* Zev thought vaguely hysterical. He was looking for his shallow grave out in the park...

"Zev, let's have a frank discussion," Ryker said. "You and I have never exactly been on good terms."

"So it seems. We are very different men, you and I."

"Yes, I agree. But Armen and I have been thinking. We regret our part in creating the animosity between us. We'd like to make amends."

*Make amends?* Zev had trouble comprehending that. *You came here to make amends?*

"What do you have in mind, Ryker?"

"Armen and I would like to offer you five percent of Gnosis."

"Equity? Five percent of the equity?"

"Yes, for your diligent service to the Group for so long, and for your service to the cause moving forward. Orwell has placed you in a position of trust, and we would like to honor that trust by making you a member of the Gnosis family."

Ryker had chosen his words carefully. He wanted to put Zev at ease, make him feel empowered again.

"That could amount to a not-so-small fortune."

"Not could, will. If you weren't already, now you'll be set for life."

Zev liked the sound of that. But still...

"Ryker, I have to ask," he said. "I think you would ask if you were in my position. What is the quid pro quo? I do believe you want to extend me good will, but —"

"We have the opportunity to do a reverse merger with an NYSE shell in the States. There is a very tight window. I need quick approval from the Credit Committee for short term financing. Orwell is on board."

"That's why he was looking for me earlier. I have a meeting scheduled with him in an hour."

"Yes, I'm sure that's the sequence of events. But this is not a 'quid pro quo,' Zev. The loan is a sound business proposition. It should be approved, no matter who brought it to the Group. It is a rock-solid, short-term bridge financing deal. Our offer to include you as an equity partner in Gnosis is truly a peace offering. We need to work as one, Zev. You have valuable skills and influence. Together we can maximize the Group's opportunities for growth."

"I would be a fool to turn down such generosity. Do you have the details on the bridge financing?"

"The packet is waiting for you on your desk. Can you convene the Credit Committee early tomorrow?"

"Nine a.m. early enough?"

"Quite...oh, there is one more thing. It's kind of a formality, a burden I'm sure you'll be glad to shed."

"Oh?"

"Orwell would like Armen and me to take over his private office. He's extremely grateful to you for helping him to oversee it all these years, but he wants to relinquish

control. I am going to bring in a seasoned money manager on a full-time basis to handle Orwell's affairs. I will directly supervise."

Zev visibly started. "So, I'm no longer involved in Orwell's private office? As of —?"

"Your trading authority was actually just suspended. As I said, I'm sure that you are glad to be rid of the bother. Given the equity package you just received..."

Zev's eyes narrowed. "When will that be finalized? The equity package, I mean?"

"Those documents also await your signature upon your return."

"I will, of course, review this entire matter with Orwell."

"As you should. I'm keeping you; I apologize. You may have a stop or two to make before you return to One Benedict Square."

Zev nodded. "I do have a matter to attend to, but I don't want to rush away if we have further matters to discuss."

"No, we've covered it all. Zev." Ryker stood and extended his hand. "Let's bury the past. We both now share the same goals; we have the same agenda."

Zev shook Ryker's hand, bid him well, and watched him walk away.

## Chapter Twenty-Five

Orwell and Ryker had done their job well. They each reached out to the members of the Group Credit Committee and fully briefed them on the details of the bridge loan to acquire the NYSE shell. It was not a hard sell. The due diligence was complete, the package was sound. Approval seemed a certainty.

Ryker took for granted that within a month he would be the CEO of a major public company. While not as immediately enriching as an IPO, unbeknownst to Orwell the reverse merger solved a critical timing problem for Armen and Ryker. With the public company in place, there was no need to consider delaying Alchemy — it could now be unleashed as soon as it was ready.

The Gnosis product line would be released within a few days. A small army of technical people were swarming all over the IT departments of Britain and Europe's major banks and financial institutions installing Gnosis software, putting the new systems through their paces, and gearing up for rapid implementation.

Zev had gotten little sleep. Yesterday, after his meeting with Ryker, he shared afternoon tea with Orwell. Then he signed the Gnosis equity documents and received immediate confirmation that he now owned the shares.

Everything was as Ryker said it was.

He had no doubts.

He had no doubts that it was all a set-up.

The note confirmed it.

Through his private SMS system, Zev received a text

message on his cell phone shortly after nine p.m. It read, "I know about your grand day. It's all a lie. You will never see a dime from your supposed Gnosis stock. This is Ryker's scheme for eliminating you from the equation. For once in your life don't be a fucking fool. A friend."

Since he received the text, Zev had been asking himself the same question: who sent the note? Who had intimate knowledge of what was going on? His first thought was that it had to be Nikki, but she had been out sick for days. When he rang her apartment she was busily engaged in a shouting match with Tony and was quite peeved when Zev wanted to quiz her about "some bullshit note." Perhaps it was someone close to Ryker, but who would that be? The new investment banker, Gretchen? Maybe she wanted to derail the reverse merger so she could collect her full fee. Was it Armen? Did Armen have some hidden agenda? Armen would not be back for a few hours yet, so there was no way to poke him and see if he hit a tender spot. Someone in the government, perhaps? Had his phones and Internet traffic been monitored?

But it really didn't matter to Zev who sent the note. He believed that he was being set up before he'd even read the text. The note did cement his fears, however, and confirmed what his gut was telling him...

He was being played.

He didn't need to have all the details figured out; all he had to know was that he was the fall guy in Ryker's scheme to do Lord knows what.

*Not this time, Zev vowed to himself. First I'll put a stop to this reverse merger, and then I'll re-evaluate.*

The Credit Committee was waiting for him. Now it was Zev's turn to pull some strings. This was his show.

"Thank you all for coming on such short notice," he began. His Head of Credit Risk, Owen Reece, sat beside him at the conference table. "Lord Benedict asked us to consider in an expedited fashion a request for bridge financing for the purpose of purchasing an NYSE shell company, Old Home Mortgage. Gnosis intends to complete a reverse merger with this shell and needs \$200 million US in bridge financing to complete the transaction. Terms are thirty days at Treasury bill rates. The loan may be extended for thirty additional days if the merger hits a brief snag."

"We've all read the packet and talked with Lord Benedict," Reece said. "This is AAA corporate paper. Does anyone have any concerns that have not been expressed in the package or in previous consultations?"

"I feel I must bring something up," Zev said, with a deliberate tone of feigned reluctance. "Last night I received a call from an associate of mine who works for the American Securities and Exchange Commission. They have some investigation pending code named 'Victoria.'"

"How does this relate to our transaction?" Reece asked.

"Mr. Jennings, the majority shareholder of Jennings Capital Management — who in turn is the majority shareholder of the shell — is evidently the subject of an SEC probe."

"Hell, anyone who has ever done anything is the subject of an SEC probe sooner or later," a Credit Committee member chimed in.

"That's certainly true," Zev admitted, "but my SEC source said indictments were imminent. They could be issued within the month."

"Criminal indictments?" Reece asked.

"He wouldn't specify, but he did say, and I quote, 'The book on Old Home Mortgage is not closed as far as the SEC is concerned.'" Zev was surprised at how easily the lie rolled out of his mouth.

"That is entirely contrary to what is in the packet, Zev. There are no pending shareholder lawsuits, and everyone has signed off. Why would the SEC wish to step in and make a fuss now?"

"I'm baffled as well, Reece. It is entirely inconsistent with the record. Perhaps my contact has heartburn for Mr. Jennings, maybe —"

"This SEC official just rang your phone out of the blue and passed on these rumors?" Reece asked.

"No, of course not. Whenever we deal with American public firms in large transactions, I call my contact to be sure that we are not wading into a tar pit."

"Has your contact given you reliable information I the past?" Reece asked.

"Without fail," Zev added. "That's why I find it so disturbing."

"If we fund this loan and Jennings gets indicted, our money could be held hostage. At the least, we might not see it again for a while after we pay lawyers a bloody fortune to litigate," a Credit Committee member speculated.

"Let's consider this from Gnosis' perspective, gentlemen. We are told that there is a tight window on this

deal — hours, not even days. We all know Ryker Shaheen; he would not put this type of pressure on us unless it was absolutely necessary.”

“You’re implying what, Zev?” Reece asked.

“Let’s say, for sake of argument, that my SEC man is in the know. Why would Jennings wait until the last possible moment to bring this deal to Ryker? Could it be that he wants to ramrod it through and have us provide the capital to clean up his mess?”

“Zev, you are really taking this too far too fast. We have a clean loan package in front of us that has been thoroughly vetted. How can we deny this loan based on a rumor? Would that be prudent?” a Credit Committee member asked.

“Let’s review the potential nightmare, gentlemen. We fund, and a few days later Jennings does the perp walk on the BBC. Where are we then? Our \$200 million is sitting in the shell just waiting to be plucked. My strong suspicion is that Jennings is pushing this far too fast for some reason. Why? Who knows? Are these allegations all hot air? Let the scenario play itself out. I’ll bet we can confirm or deny the rumor within seventy-two hours.”

“Ryker does not have seventy two hours. He’s made that very clear,” Reece said.

“I’ve said my piece. My vote is no. Each of you will have to make up your own minds.”

Every Credit Committee member knew that it was the kiss of death to contradict Zev Barwig. A yes vote would be remembered and logged and used as the pretense for harsh retribution at Zev’s convenience. On the other

side of the equation sat Lord Benedict. Would he be pleased that the Committee exercised prudence, or would he be furious that no one had the balls to move forward based on established facts?

The final tally was seven nay and two yes votes.

One of the yeas was Owen Reece. This shocked everyone present, especially Zev.

It was also the worst mistake Owen Reece ever made.



## Chapter Twenty-Six

Zev knew that he had only half an hour, tops, before Lord Benedict would come looking for him. He went into his office, closed the door, and instructed his secretary that he was not to be interrupted.

Turning on his computer, he collected his thoughts. The minutes of the meeting were the crucial evidence, unless someone had sneaked in a digital voice recorder. That was doubtful, given the harsh penalties Zev would impose for such a transgression.

The vote on the Credit Committee was not seven nay and two yea; it was eight opposed and one for — the only affirmative ballot was cast by Zev himself. The SEC intel was provided by Owen Reece, not by Zev. Zev's official version of events was peppered with his comments such as "unfounded allegations" "speculation of the worst sort" and "nothing but rumor."

Owen Reece would not be around to defend himself. He had no sooner returned to his office when he was met by two burly plainclothes security men and escorted out of the building at Zev's direct order. Owen was also sent a text message which read, "Leave quietly and now, and you will have a decent severance package. If you make a fuss, a lack of a golden parachute will be the least of your worries."

It took only five minutes to type the meeting minutes, but it was twenty more minutes before Zev got everyone on the Credit Committee to sign them. Fear was a powerful motivator — plus a promise from Zev that he would protect them from retribution with one —

caveat...their continued participation on the Credit Committee was "quite doubtful."

It was all nothing but lies, almost clumsily constructed. Zev's tactics were amateurish, little more than schoolyard bullying and threats.

But he pulled it off.

Zev cried and moaned to Orwell about those "naive dullards" on the Credit Committee. But the meeting had been catalogued; the notes were now part of the official record. Until and unless the Jennings rumors could be thoroughly investigated and refuted, the loan was denied. Lord Benedict was powerless to do anything; the Credit Committee's decision could not be overridden.

Orwell paused for a moment to consider the possibilities. He didn't believe that the Jennings rumors were true; they couldn't be, if for no other reason than that Ryker Shaheen simply did not make such mistakes. But for argument's sake, Orwell allowed himself to consider whether or not there was some substance to the claim of pending indictments.

He mulled over the option of using fifty million of his own cash and soliciting the rest from men who also occupied his elite, small circle. It was not inconceivable that he could raise \$200 million in a few hours' time.

But what if Owen was right? And why did Reece abruptly quit? Orwell knew him as an acquaintance — that was to say he had shaken his hand a time or two at a meeting. The man had just folded and left the building? Why? What the hell was going on?

Perhaps the reverse merger was the wrong move.

Was fate sending him a message? Was Ryker simply overloaded, frazzled, making mistakes? If he was, Orwell blamed himself. Perhaps there were limits on how much Ryker Shaheen could take on without crumbling.

The timeline was very tight. Jennings was expecting his answer tonight, but the drop-dead hour was ten a.m. London time in the morning.

Ryker had left three messages asking about the decision of the Credit Committee. Orwell felt cornered, and when he felt cornered, he withdrew. Melinda, who was filling in for Nikki as she continued to battle the flu, was instructed to tell Ryker that “complications have arisen” and “the bridge loan is in doubt.”

Orwell set a meeting with Armen — who had finally returned from the States — and Ryker for eight a.m. in his office. For the moment, he wanted simply to go home, walk his hounds, smoke his pipe, sip some brandy, and mull over his options.

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“We’ve been checked. It has to be Zev. But why? We gave the man a bloody fortune,” Armen said, as he continued to unpack his bags.

“Perhaps it is as simple as once a scorpion, always a scorpion,” Ryker guessed. “The leopard doesn’t change his spots, and all that.”

“You seem awfully sedate. The usual Ryker, ‘It’s happened, it’s over, move on?’ Does nothing effect you?”

“Affect, Armen. The correct term when you’re are

emotionally charged is ‘affected.’”

“A grammar lesson? Really?”

“Keep your eye on the ball. Gnosis is nearly on line. In a week from now the data streams will be flowing. Once we have that information at our disposal, then we begin to run Alchemy real-time, work out any last-minute unexpected kinks.”

“Are you confident that —?”

“Now I will be ‘affected.’ Yes, of course I know it will work. In the end, it will be as simple as turning the key over and starting the engine.”

“What’s the estimate?”

“Is it still our plan to begin with S&P futures and other stock market instruments?”

“They offer the correct balance of liquidity and volatility for maximizing the return, correct?”

“Crudely put...leave the mechanics to me...but yes, they are quite attractive.”

“Dollars, Ryker.”

“Over a billion in a week’s time.”

“What?”

“Yes, you heard me. Double my previous estimate.”

“Who needs a fucking reverse merger?” Armen said, grinning.

“Exactly. Let our enemies be distracted. We will give them something truly staggering to be worried about very soon.”

“I’ve done some research on our security needs,” Armen said, removing a file from his briefcase.

Ryker took the file, opened it, and began to read the

contents. Then he said, "They are the best? Are you satisfied that they cannot be compromised?"

"Anyone can be compromised, but these fellas guard the Middle East elite. If the Saudi royals can trust them, we can trust them."

"I feel like an American president. Is this what life will be like for us, Armen? Having to be surrounded by armed men twenty-four-seven?"

"Amanda is anything but thrilled about it, but she understands. It's only for a year, maybe two."

"How is the lovely Amanda?"

"Anxious for me to spend more time with her and the girls. But she knows the end game. I'll be absent more, not less, over the next six months."

"And your other woman?"

"Ryker, please. You think that you're being funny, but unlike you, I ..."

"Apologies. I mean it. I must try to be more sensitive."

Armen laughed. "Ryker, are you actually being considerate of my feelings? What's next? Hallmark cards on my birthday?"

"I think I may be changing, Armen. I'm beginning to see the value in a stable relationship."

"With an actual physical, flesh-and-blood female?" Armen was astounded.

"Yes. I have a date with Gretchen tomorrow night. I'm really looking forward to it."

"That's wonderful! Are you getting down on one knee and?"

"Dinner, Armen. Let's start with that."

"I also have a dinner engagement tomorrow, with my 'other woman.'"

"Your agenda?"

"Simple. I have to completely break it off. You know what the worst thing is, Ryker? The last couple of times I was with her I actually enjoyed myself. Nikki is a tigress and very enthusiastic. I felt like a college boy again."

"But I cannot do this, because this is not me. I would be devastated if the shoe was on the other foot. If Amanda ever found out..."

"So you've abandoned the crazy notion of confessing your sins to your wife. Thank God for that," Ryker said.

"Yes, Amanda must never know."

"How will Nikki react?"

"I'm not sure, but I think I get the sense..."

"Has she fallen in love with you?" Ryker asked with trepidation.

"Possibly."

"Oh, shit."

"I know. That is a complication we certainly don't need."

## Chapter Twenty Seven

"These Credit Committee meeting minutes, Orwell. May I speak freely?" Armen set down his small stack of papers.

"You needn't ask that, son," Orwell answered.

"They are a complete lie, a total falsehood."

"I don't know that, but I agree that your premise is a strong possibility," Lord Benedict responded.

"David Jennings would like to speak with you, Orwell," Ryker put in. "He feels that his reputation has been sullied. He may sue to get a copy of those —"

"I'll speak with him, Ryker, but he certainly will not sue. Why would he want to draw attention to an unfounded allegation? Let's put this behind us."

"You realize that we just let a perfect reverse merger slip away from us," Ryker said, sounding forlorn.

"We had a narrow window and we missed it. Such things happen," Orwell said. "The Credit Committee has been...ah...reorganized. Only Zev remains at the helm."

"Orwell, Ryker and I need to disclose something to you. We made a decision and followed through — we gave Zev Barwig five percent of Gnosis."

"When did this occur?" Orwell asked.

"Earlier in the week," Ryker explained. "I met with him, made peace, and assumed all was well. Then this debacle happens. We felt you should know."

"Indeed," Orwell said, then took a sip of water. "That is perplexing."

"Zev is an untrustworthy, malignant cancer. We

have given him a fortune and still he —"

"Armen, that move was your choice. It seems to have backfired on you both. Zev is a very unique individual. His status with the Group, though, after this embarrassment is, shall we say, pending."

"Let's move on, Orwell. What's done is done," Ryker said briskly.

"Yes, good. You and I think alike, Ryker. No sense crying over things that cannot be changed."

"The IPO is still on track. Gretchen George paused, but now she is at it again full-force. It's looking like early June," Ryker said.

"I assumed as much, but that is encouraging."

"On Monday, Gnosis books its orders and flips the switch. The installs have all gone well. Our software becomes the leader in the market in less than forty-eight hours; from day one, we are at the head of the pack. Once the rest of the industry sees that we have no glitches and our blazing processing speeds are further documented, we expect to achieve over seventy percent market penetration by year's end."

"Be ready for the unexpected, Ryker. Stay on your toes. Gnosis is magnificent, but that's from our perspective. Others see Gnosis as a direct threat. We live in a world with other human beings, and their needs and fears cannot be simply brushed aside."

"Politics?" Armen asked.

"There are always politics, Armen," Orwell said, "as you well know. We have made enemies, gentlemen, powerful enemies. Stellar performance by Gnosis will only

make us more."

"Your private office will soon be put in order. Ryker and I have settled on a good candidate as overall manager. I have no doubt that, with periodic direction from us, he can increase your rate of return without incurring too much more risk."

"You men have my complete faith and confidence. But Ryker ..."

"Yes, Orwell?"

"Son — and I call you son because both of you are now part of my family — you cannot do everything. You have accomplished so much in such a short time, but don't fool yourself. You're not invincible. No one is."

"Are you concerned that I have become too arrogant, Orwell?"

"Not arrogant. I wouldn't use that term. Too confident. I have never met anyone quite like you Ryker. You have the capacity for juggling twenty balls in the air at the same time and not dropping a one. That's astounding, but we all have limits."

"Ryker has a girlfriend," Armen blurted out.

"That may be the best news I've heard all morning! Someone I know?" Orwell asked.

"Gretchen George," Armen went on, ignoring Ryker's icy stare.

"It's only a date, Armen," Ryker said, clearly uncomfortable.

"A date? You asked her out properly? Picking her up and taking her somewhere, that sort of date?" Orwell asked.

"Yes," Ryker said. He could see where Armen was going with this; the discussion was clearly easing Orwell's fears.

"I expect a full report, son. I don't know Ms. George well but she certainly has a million dollar set of legs. Quite the brain, too, I'd imagine."

"Orwell, there is something else," Ryker said, staring Armen down.

"Yes?"

"Gnosis has another product in the pipeline. It is truly astounding. Armen and I have not yet discussed this with you, but that time is coming. Soon."

"May I have a hint at what to expect?"

"I — we — will say this," Armen said. "Nothing you have ever imagined will rival it."

"I feel like we are back on the flight to London again," Orwell said, now very excited.

"This product is the reason that we were on that flight, Orwell," Ryker said.

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"This is a nice place, Nikki. Didn't know that you were a fan of Greek food," Armen said.

"My stepfather was Greek."

"All the more reason to despise the food," Armen said, tipping his wine glass in Nikki's direction.

"The only good memories of him that I have are when he cooked stuffed grape leaves. I have to admit they were the best I've ever tasted."

"Amanda and I have a favorite place in Santa Monica near the ..." Armen caught himself, seconds too late. "Sorry, Nikki. That was insensitive."

"I'm leaving Tony," Amanda said.

"As in you already have, or you're going to?"

"I'm going to. I've found a nice house north of London, a little cottage with a garden. It's time that I began to face some issues I've been dodging."

"Such as?"

"My obsession with the wrong men, for starters. Anthony and I have an unhealthy, twisted love-hate thing going on. You have made me realize that Tony is not what I want out of life."

"Nikki, we need to talk about this before you make any decisions. You and I — there is just no —"

Nikki Echo reached over and touched Armen on the hand. "Before you say anything, I know that you will never leave Amanda. Part of me wants you to, I won't lie to you, but a bigger part of me says that's not right. I believe that you love Amanda and don't wish to hurt her."

"I do love Amanda, Nikki."

"The other side of the ledger is that I'm not exactly housewife material. My fantasies aside, waiting at home for you with an apron on, cooking pots of stew, minding your children from time to time, that's also not me."

"I seem to have made things terribly hard for you. I'm sorry."

"On the contrary, love, that is what I'm trying to tell you. I am not the floozy, 'sleep with the latest hot man to pop into my life' type woman, either. I want my freedom,

but I also want a commitment."

"Now I'm lost, love," Armen refilled their wine glasses.

"This cottage, Armen — it's perfect for us, very cozy. You can find peace there, a place of refuge. When you're in England, you're mine. We can be together without hurting anyone. I promise you that I will never tell Amanda, and I will be discreet. I never envisioned myself as a mistress, but it fits. It works."

"Nikki." Armen gently squeezed her hand, "No. That's a lovely offer, and I am tempted, more tempted than I care to admit, but I cannot live that kind of life. We need to stop seeing each other permanently."

"You don't mean that, love. You're just emotional after seeing Amanda again, I under—"

"Nikki, it's over. I cannot see you anymore. Amanda deserves the best, a husband who is truly committed and honorable."

"And what do I deserve?" Nikki said, abruptly jerking her hand away from Armen's. "To be groped by some drunk, whore-mongering idiot who treats me like dirt?"

"No, Nikki. You don't deserve that, love. You deserve to be treated with kindness and respect. To be adored by your prince."

"Prince, huh? Where do I find one of those? The men in my life use me, then they throw me in the waste can like a soiled tissue."

"You're absolutely right about one thing — you deserve better. Perhaps you're not cut out for marriage. Not

everyone is. But honesty, Nikki, that's the key. Be honest with yourself."

A very expensive glass of red wine was suddenly flung in Armen's face.

"How's that for honest?" she spat. "You have no right to tell anyone else to be straight, Armen. You and that scheming, pompous friend of yours. Honesty? What a fucking joke!"

The adjacent tables were all looking over at Armen and Nikki now. A waiter scampered to bring Armen a towel.

"Nikki, you're hurt and upset. Why don't we —"

"Why don't you go fuck yourself, you selfish bastard." Nikki stood, grabbed her purse, and paused for a second next to Armen.

Then she slapped him across the face with full force. A loud "whack" resonated off the restaurant walls.

With every eye in the room on her, Nikki straightened out her tight dress, smiled, and walked away with her head held high.

Armen didn't wait for the towel. He threw two hundred-pound notes on the table, grabbed his jacket, and left through the back entrance.

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"I have similar stories, believe me. I was an awkward girl," Gretchen leaned over and raised her voice a little. It was hard to be heard over the din in the small Soho café.

"Armen used to drag me along with him to parties and dances. All the women would hang on his every word. Me, they ignored," Ryker confessed.

"I'd like to ask you a question you might find a bit too personal," Gretchen said, teasingly.

Normally, Ryker had no interest at all in small talk. But with Gretchen it was different. He enjoyed her company and felt at ease with her.

"Go ahead," he said.

"How old were you when you, you know, did it for the first time?"

"Twenty," he admitted.

"I would love to hear the story," Gretchen said, as she slid her chair closer to Ryker. Their legs were touching now; there was little space between them as they almost snuggled and talked in each other's ears in order to be heard.

"I was a senior at Northwestern. A Professor of mine, Ms. Harding — she was maybe thirty — called me into her office to review my term paper. Turned out she wasn't interested in my term paper, but rather, you know, in other things."

"You did it right there, in her office?" Gretchen asked.

"We made out in her office, but we went back to her apartment. Gloria Harding, she was my first. I only found out later that she was married."

"How horrible! She didn't have a ring on?"

"No, her husband was away with the Foreign Service or something like that, if I recall. We had a few

sessions, and then she just told me it was over, she was married, and that was that."

"Were you in love with her?"

"No, I don't think so."

"Have you ever been in love, Ryker?"

"No, I never allowed the possibility."

"I have, been in love. Once."

"Your husband?"

"Yes, Rex. For a few years all I wanted to be was Mrs. Rex."

"What happened?"

"That's all he wanted as well, to be with Mrs. Rex, only it turns out I was not the right Mrs. Rex."

"He left you for another woman?"

"Yes, and immediately moved in with his true love. As soon as the ink was dry on the divorce papers, he married her. They are very happy; they have three kids now. The very picture of domestic bliss."

"Was Rex your first?"

"He was. Since then it's been a mixed bag of false starts and casual encounters. After Rex dumped me I went back to grad school, finished my MBA, and took a job with a New York firm. Two years ago I moved to England and got into the corporate finance side of the business. Now here I am, sitting with you."

"I — I really..."

"You really what, Ryker?"

"Want to see you naked."

Ryker and Gretchen quickly left the café and drove back to Ryker's condo. That was around nine in the

evening.

Around four in the morning, they fell asleep from exhaustion, wrapped in each other's arms.



## Chapter Twenty-Eight

"These reviews are simply dazzling," Orwell fawned. "If anyone had any doubts about our products, this should put them to rest." With that, Lord Benedict handed the stack of news clippings back to Armen Balfour.

"Is it true that you will be on the cover of Forbes?" Armen asked, as he put the papers in his briefcase. Then he stood, walked over to Orwell's bar, and poured himself a plain orange juice.

"I told them no, they needed to put the man in charge on the cover. Ryker was less than thrilled to be given that assignment," Orwell answered.

"Where is Ryker?"

"He's late, which is unusual. Has the earth stopped spinning?" Orwell was in the best possible frame of mind. Gnosis was on fire and his rivals were green with envy. Barely a month after the rollout of Gnosis' transaction processing software, they had already captured nearly sixty percent of the market worldwide.

"Let me try his cell phone." But even as Armen was dialing, Ryker appeared. He was in a huff.

"I can't believe it," he fumed. "Such presumption."

"What's the matter, my boy?" Orwell asked.

"Commerce Secretary Breeden and some other minister, Lord Caldwell I think, showed up at Gnosis on less than an hour's notice. I guess they expected me to drop everything and give them a tour. I had a previous engagement that I simply could not break. So Fred, our CFO, showed them around, chatted them up, made nice. I

think it's over now and they've left."

"Edgar Breeden visited Gnosis?" Orwell repeated.

"Yes, I guess in rank he's just below the Treasury Secretary, if I have the correct blow chart."

"Ryker, even in jest, please stop using derogatory terms like 'blow chart' to describe the government. With the stroke of a pen, these bureaucrats can make our lives a living hell. Did Breeden have an agenda?"

"Fred said no, they just wanted to see the facility."

"Highly unlikely. I ..."

Orwell was interrupted by Nikki's voice over the intercom. "Secretary Breeden is on line two, Lord Benedict."

"Now, we'll get an explanation," Orwell punched the key that opened the line. "Edgar, good to hear from you. Haven't seen you in months. How are Agnes and the boys?"

"Orwell, my old friend. The family is well, thank you for asking. And all of your magnificent grandchildren, how are they?"

"Everyone is healthy and happy. To what do I owe the honor?"

"I visited your new facility today. Gnosis is a treasure, Orwell. A feather in the cap for the whole country. You should be proud."

"Did you meet my champion, Ryker Shaheen?"

"No, unfortunately he was engaged elsewhere and couldn't break free. Your Chief Financial Officer, Fred Slocum, was a great host. Orwell, I'd like to speak with you for a few minutes. May I stop by One Benedict Square?"

"Be delighted to see you, Edgar. How soon will you

arrive?"

"Say thirty minutes, depending on traffic."

"Very good. See you then."

"Oh, Lord Caldwell is with me as well. I hope that's all right."

"Of course. We'd be delighted to visit with him too."

"In a few, then, Orwell."

"Yes."

Orwell punched the key and ended the call.

"That's my cue. I have business elsewhere." Ryker turned to leave.

"Oh, you need to stay, my boy; a short notice meeting like this after an unscheduled tour — that's a serious matter. Something is up, I assure you."

"What can they do to us, Orwell? We spend millions complying with their rules and regulations, most of which are applicable to a financial system that has not existed in fifty-plus years. This is not my area."

"Are you the CEO of Gnosis?" Orwell asked.

Ryker just nodded, saying nothing.

"Then it damn bloody well is your 'area.' The government is a fact of life, a very real variable in the business equation. You need to address their concerns."

"Armen, this is your bailiwick. You don't need me."

Armen shook his head. "Orwell is right. You're the CEO. They want to interact with you."

"For the love of...! All right. Let me juggle. I need to move some appointments." With that, Ryker retired to a small side office to rearrange his late afternoon schedule.

"What do they want, Orwell?" Armen asked.

"I shudder to think. Edgar is a sharp man, but completely beholden to the vested interests. Caldwell, he is the P.M.'s attack dog. Together, they're sending us a message — overt or subtle remains to be seen. They are not here to offer us their sincere congratulations. That much is certain."

Almost exactly thirty minutes later, Breeden and Caldwell arrived and were escorted up to the fortieth floor.

After greetings were exchanged, Secretary Breeden said, "We are incredibly impressed by your work, Mr. Shaheen. How you managed to get such a leg up on the competition is, well, rather a mystery. You are to be congratulated."

"Thank you, sir. We have a great team, I'm merely the coordinator. The credit for our success should be shared throughout the organization." Ryker was doing his best to maintain his composure, even if it meant that he came off sounding too formal.

"I'm told that Gnosis has applied to take the company public in a few weeks from now," Edgar Breeden said.

"Yes, our filing is in order. If you have any questions on that matter, I refer you to our lead underwriter, who is very capably represented by Ms. Gretchen George. She can —"

"Mr. Shaheen, we don't wish to speak with your underwriter. We wish to speak with you, Mr. Balfour, and Lord Benedict," Breeden said.

"You have our complete attention, Edgar, I assure you," Orwell said. "What brings you to One Benedict

Square?"

"Your stunning success is ruffling some feathers, Orwell. Questions are being raised," Lord Caldwell replied.

"I am open to answering any questions regarding Gnosis to His Majesty's government at any time," Orwell said flatly.

"Not those types of questions, Orwell," Breeden explained. "Only a complete fool would doubt the legitimacy of your products at this stage. They are indeed revolutionary."

"Oh?" Orwell frowned. "Then please speak plainly, Edgar. There is no need to dance around the subject."

"The concern is that if Gnosis continues to grow at an exponential rate, you may be in a position to swallow many of your rivals whole. And if not swallow them, dominate the market to such a degree that you may reduce many to paupers."

"Mr. Secretary, you are here today to complain that I have done my job too well?" Ryker asked.

"In a manner of speaking, yes, Mr. Shaheen. What we are here today for is to suggest that giving your rivals a chance to catch up a bit may be in your best interest."

"Lord Caldwell, why would I do that?" Ryker asked. "That makes no —"

"What do you have in mind?" Orwell cut in, gently gripping Ryker's forearm.

"Consider delaying your IPO for a year. Consolidate your position in the marketplace, but refrain from releasing any new generation software for eighteen months or more," Edgar Breeden said.

Ryker was stunned — literally, angered and shocked beyond the ability to speak. Armen could see the rage in his partner's eyes and body language knew he had to head off a potential disaster.

"How would doing that be in our best interest, Secretary?" Armen asked.

"You would avoid the wrath of those who feel that your success is counterproductive for the marketplace long term," Lord Caldwell added.

"What 'wrath' may we incur, Secretary Breeden? Are we talking harsh words, lawsuits, government intervention, frogs raining down from heaven, what?" Ryker was openly hostile.

"All of the above," Lord Caldwell answered.

"I have heard just —"

"Ryker, please," Orwell soothed. "These gentlemen came here today with the best of intentions, to try and resolve what they see as a serious problem. We owe them courtesy, respect, and the benefit of the doubt."

Ryker knew what Orwell was saying — shut up and make nice. *How very Asian*, Ryker thought. *Just like the Japanese now, are we? Smile and nod and say yes, but all the while we intend to do the opposite of whatever we appear to be agreeing to?*

"I defer to you, Lord Benedict," Ryker managed. That was the best he could do. He wouldn't say another word until Breeden and Caldwell were gone.

"Regarding our IPO, we have already filed with the FSA. I'm not sure if at this stage we can withdraw our filing or not, but I will look into it. As for software upgrades and

new systems we have made no decisions yet as to timing," Orwell said, keeping a close eye on Ryker.

"That is all we can ask," Edgar Breeden said. "You have very patiently listened to our concerns, for which we offer our gratitude."

"May I see you out?" Lord Benedict suggested.

"Yes, please, Orwell. It will give us a moment to talk about your island. I love hearing the stories you tell about your Pacific paradise." Lord Caldwell smiled.

After perfunctory goodbyes, Orwell escorted Commerce Secretary Breeden and Minister Caldwell out of his office.

Armen looked at Ryker. They were alone.

"Armen, Alchemy has to go off next week."

"If Gnosis is generating this much heat, I can only imagine —"

"Our security teams need to be in place soon."

"Agreed."

"Those stupid clueless bastards," Ryker said. "If they only knew what was about to hit them..."

## Chapter Twenty-Nine

They were just sitting there humming along, a rather innocuous looking group of servers stacked in a nondescript room in the southwest corner of the basement of the Gnosis office complex. A rotating group of two armed guards, employed directly by Ryker and Armen, watched the door to the room twenty-four-seven. There was a short list of people who were allowed inside, and that list was modified only by Ryker Shaheen or Armen Balfour – no one else.

Only a handful of Gnosis employees even knew about the room. When they were told that Mr. Shaheen personally supervised whatever went on behind the door, they quickly stopped asking questions. Rumor was it was Ryker's personal computer lab where he tested the next generation of Gnosis' software, free from prying eyes.

Lead-shielded conduit brought a hardwire connection from the servers to Ryker's and Armen's offices. A slave terminal – nothing more than a few circuit boards, a keypad, a mouse and a thirty-inch flat screen – was set up in each office.

Gnosis had been processing millions of transactions every day across Britain and the Continent flawlessly for over a month. Gnosis' customers were aware that Gnosis could monitor the data stream. The data stream had to be monitored at all times or an interruption of service could result. Ninety-nine percent of the adjustments were made by the program itself, but a human being from time to time had to read reports, tweak the code, report problems, and

perform other administrative tasks.

What no one knew, other than Armen and Ryker, was that Alchemy was working in the data stream, too. It was collecting the account numbers and the electronic addresses of millions of checking, savings, and money market accounts spread across Britain and the EEU. It was also preparing to perform two very large and stealthy transactions on command – it would “collect” small amounts of fees from millions of customers, a euro or less, and then replace those fees in less than an hour.

There would be no records of these transactions. No customer would lose any money at any time. The entire exercise really only existed in the memory of the Gnosis servers.

By conservative calculations, there was over \$6.5 trillion euros in circulation in the EEU. Gnosis could now tap into accounts totaling half that amount. Collecting small fees from each target account resulted in the creation of a trading pool in excess of half a billion dollars, literally on command.

Alchemy would use the money to front-trade the markets. Almost without exception, all the large British and European securities firms now processed their transactions through Gnosis. Gnosis could even access the exchanges themselves and see what had been delivered to them by other data providers. Read the mail and you know the message: if the mail read “sell,” Alchemy sold; if the mail read “buy,” Alchemy bought. Because Gnosis delivered this ‘mail,’ the transactions, to the exchanges, Alchemy could place its buy and sell orders first in line.

The result was a no-risk trade, basically a type of arbitrage, because Alchemy could foresee the next market move; the greater the liquidity, the greater the volatility, the greater the profit.

The best thing — all of this was perfectly legal.

At least, it was *technically* legal.

Gnosis had the contractual right to access the data stream. Gnosis had the contractual right to collect fees — although not in the manner it was doing so. But no one could prove anything. No money was ever at risk. Alchemy was intelligent enough to only take small amounts from large accounts and, in the highly unlikely event that the account was liquidated or closed before the fee was restored in the usual manner, Alchemy tapped a reserve fund and restored the fee to cover the closing transaction.

What was required was for Alchemy to perform all of these functions at speeds that no other program could accomplish, or even come close to accomplishing.

Of course, the world would notice billions being siphoned off on a daily basis from its securities markets. Armen and Ryker would make no attempt to hide their windfall. They were well aware that they had only a very limited window in which Alchemy could work its magic.

But if they made a few billion in a week or two, that was more than enough for them. Then they could do whatever the hell they wanted to do. Alchemy would change the game forever, just as Gnosis had.

They would be the cleverest men alive.

The culmination of all ambition.

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“How much longer will the group be here?” Ryker asked Fred Slocum.

“We’re almost finished. Do you know Vern Warner? He’s the head of the largest government pension fund in Britain. They have requested the highest amount of shares from the Gnosis IPO.”

“I’ll leave Vern in your most capable hands. The rest of these folks are...”

“Other major institutional investors.”

“That makes sense. How many more dog and pony shows do you anticipate conducting?”

“A few. The Americans are coming through tomorrow.”

Ryker’s cell phone buzzed. It was Gretchen.

“I have to take this, Fred. Keep up the good work, and brief me later.”

“Will do,” Fred replied.

“Gretchen,” Ryker said as he walked back to his office. “I love to hear your voice in the mor—”

“Ryker, we have a serious problem,” Gretchen said.

“I already have serious problems,” Ryker answered.

“Not like this one. I’ll be in your office in ten minutes. If Armen is around, better grab him as well.”

“Armen is off with Orwell today. What is so pressing —?”

“This isn’t information that should be passed over a cell phone. I can see your office building now, I’m pulling in ...” Gretchen hung up.

Ryker snapped his phone shut and walked back to his office. When he arrived, he sat down and switched on his Alchemy terminal.

Everything was set. Tomorrow it would all finally be real ...

"Ryker?" Gretchen walked into his office.

"What is so urgent that —"

"I spent the early-morning hours on the phone with our General Counsel. Last evening he was going through the final steps of his due diligence process — really, only housekeeping at this point — when he came across a problem," Gretchen explained.

"What problem?"

"The Statutory Auditor your brother used to create Gnosis was not a legitimate Statutory Auditor. He failed to keep his registration current with the State. I've been over this twenty times with counsel. We're sure this is true."

"So what?" Ryker asked. "He was temporary only. We replaced him within a couple of weeks, as I recall."

"That's not the issue. British law is explicit on this point. Corporations must be created by a duly licensed Statutory Auditor. If you proceed with an IPO filing, you're technically committing fraud."

"That's silly. There has to be a way around this. For God's sake, it was a simple paperwork procedure, nothing more."

"There is no cure. The statute of limitations runs out in three years. After that, you're clear, but until then ..."

"Are you telling me that a multi-billion dollar IPO could be derailed because an auditor failed to turn in a form

in a timely manner with a bureaucrat flunkie?"

"That's exactly what I'm telling you. The only people who know about this are counsel, you, and me. Raffi doesn't know, and the auditor, as luck would have it, is deceased. He was an older man, sick at the time he was doing this work. That's probably why —"

"Is this a joke?" Ryker asked.

"I would never joke about something like this; you know that."

"I need to call legal counsel, figure this out."

"You should do that, but take my word for it — there is no dodging this bullet." She paused. "However, you could simply ignore it."

"Meaning?" Ryker asked.

"What are the odds that anyone else would discover this but us? Who checks the credentials of Statutory Auditors? Certainly no one does when the auditor is simply making an inception filing. No one will know, Ryker."

"What if someone found out?"

"Then you and Armen and Lord Benedict would be in the middle of a giant legal quagmire. The stock could be delisted and a receiver appointed, but that's farfetched. No judge in his right mind would go to such extreme measures unless he was compelled to do so by other facts."

"Such as?" Ryker asked.

"I don't know — accusations of fraud or malfeasance, or other serious problems that could be addressed by using this problem as a convenient excuse, I suppose."

Alchemy, Ryker thought. Our enemies will look for

any reason, any hook, any way to ...billions will be sitting there within a few days, ripe for the picking. If Gnosis is taken over by a receiver...Orwell would be screwed, as would Armen and I...

"I take it counsel has been advised of the gravity of this problem?" Ryker asked.

"Of course. He will —"

"I want every written reference to this matter in a file folder on my desk by three p.m. Counsel is instructed to keep no copies of this in any form, hard copy or electronic. He has his knowledge and he can keep coded notes, but nothing more. Every other reference to this issue is to be shredded. Immediately."

"Yes, sir."

"My instructions apply to your records as well, Gretchen."

"Of course. What do you intend to do?"

"Perhaps the impossible."

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For the next hour, Ryker desperately tried to find a solution. He called three separate legal counsels, using the guise each time that he was helping a friend take a small firm public and this "silly Statutory Auditor" problem had arisen. He laid out the issue for them and was told the same thing by each attorney; there was simply no easy and quick way to cure the deficiency. The barristers did offer the same practical advice as Gretchen had — simply ignore the problem.

The Gnosis IPO would be calendared as soon as the final approval letter was sent over by the FSA. Final approval was a certainty, according to Gretchen. She told Ryker that the letter would likely be on his desk later today.

Armen and Ryker had decided to unleash Alchemy in the midst of the IPO. If the offering went off next week as planned, Alchemy would be red-hot, as would speculation that Gnosis had somehow figured out a way to corner the world's financial markets at will.

Gnosis stock would soar, and billions more in wealth would be created.

It would be two weeks or more before the Regulators and the Ministers and the Central Banks could sort it all out. Gnosis would perform a necessary *mea culpa* and disclose that it had a new trading system that took full advantage of all "legal access to information in our possession."

But "for the greater good," Gnosis would cease all trading activities immediately.

It was a brilliant scheme, but now...

For the lack of a proper fifty-pound government filing, it could all fall apart.

Ryker left his office in a rush, shouting at his secretary as he passed her desk. The FSA was only minutes away. With any luck he could intercept the letter, delay the IPO, and possibly prevent a disaster.

He considered calling Armen, but he knew that he was in Scotland with Orwell. They were reviewing a major land purchase near the North Sea, and where they were going there was limited cell access. Besides, there was



simply no time...

Ryker called the FSA from his mobile phone in the car. He didn't know whom to ask for; it was the underwriter's job to deal with the stock market regulator, not his. After a minute or two of being passed from one desk to another, he was told that Marie Kline was the person he needed to see. He was literally walking up the stairs towards the lifts in the FSA building when he called Gretchen, told her what he was up to, and asked for her to intervene with Ms. Kline.

Five minutes later, he was standing in Ms. Kline's office trying to appear calm.

"Mr. Shaheen, this is quite an honor. Ms. George says that you wish to speak with me?" Marie Kline said.

"Yes, I'm told that you are the person who is required to sign the final approval letter for the Gnosis IPO. Has that letter been sent?"

"No, in fact. It is sitting on my desk. It...the nature of this letter, what's at stake...the Treasury Secretary himself intervened."

"I don't understand," Ryker said.

"I assumed that through channels well above my pay grade you were informed."

"Informed of what?"

"Your IPO filing has been rejected. It was a quite a shock to all of us here as well, Mr. Shaheen. It seems that —"

"Would you repeat what you just said, please?" Ryker asked.

"The Financial Services Authority and the Treasury

Department have denied Gnosis permission to proceed with an Initial Public Offering," Ms. Kline said, as deliberately and slowly as she could.

"On what grounds?" Now, Ryker's head was spinning.

"No grounds were cited. They never are. Mr. Shaheen. I'm sure that —"

"May I see the letter?"

"Yes, certainly. I need you to sign for it anyway. Ms. George is on her way over here."

Ryker quickly read and signed the letter, acknowledging receipt.

"See to it that she gets a copy, would you, please?"

"Yes, Mr. Shaheen. Of course I will."

Ryker turned and left as fast as he came in. Denied? Had the FSA or someone at Treasury found out about the Statutory Auditor issue? Perhaps Lord Caldwell or Secretary Breeden had made good on their threats.

What to do next? Ryker sat in his car for a minute. A moment's reflection was in order.

Someone had trumped him. It would take time to figure out who and why, but clearly the forces allied against him were striking back. He needed to reach Orwell and Armen.

But as Ryker suspected, both Armen and Orwell's cell phones went to voicemail. It might be hours before they were in range and able to receive calls....

He tried Nikki. She did not answer either her cell or Orwell's line...

Then Ryker's cell phone buzzed. It was security

from the Gnosis building.

"Yes," Ryker answered.

"Sir, there has been a break-in," a security staffer reported. "We have two guards who have been given injections of some sort....delivered through a gun we assume, tranquilizer darts. Your computer room has been compromised."

"The room in the basement?" Ryker asked.

"Yes. Some equipment has been stolen, but other than —"

"When did this happen?"

"Fifteen minutes ago, sir."

"What do the security cameras show?"

"Three men in black suits and ski masks entering the hallway, incapacitating the guards, then entering the room and leaving with metal suitcases."

"Did you attempt to stop them?"

"They were too quick, sir. It's less than a minute from the computer room to the rear entrance, as you ..."

"I'll be right there. Seal off the building. No one gets in or out."

"Yes, sir. Should I call the police?" the security staffer asked.

Ryker paused. "Not yet."

As he sped out of the FSA parking structure, his cell phone once again rang.

It was Zev Barwig.

"Ryker, why am I meeting you in your parking garage? I mean, if we have matters to ..."

"What are you talking about?" Ryker asked.

"Your text. It said to meet you in the Gnosis garage and gave me directions to your parking stall."

"Zev...listen carefully. Where are you right now?"

"Pulling into the stall adjacent to yours. Where are you?"

"Three minutes away."

"I know this sounds mad, Zev, but ..."

"Oh, okay. Why didn't you tell me? I'll just ask —"

Zev's phone went dead, but it didn't sound like he hung up. It was more like he dropped the phone or the cell service dropped the call...

Ryker's gut was telling him to call the police. Or at least call security and have them meet him in the parking garage. But Zev didn't sound worried; he clearly knew whoever was approaching him.

So Ryker put down his phone and kept driving.

A minute later, Ryker pulled into the Gnosis parking garage. He went down a level and saw Zev's car parked fifty yards away, right next to his stall.

There was no one else around other than a secretary Ryker vaguely recognized. She was headed away from the executive parking area.

Ryker pulled in, stopped his car, and walked over to find Zev.

As soon as he reached the driver's side of Zev's Jaguar, Ryker knew that he'd made a huge mistake.

The driver's side window was shattered.

Zev Barwig was still strapped in his seat with a bullet hole in his head and blood everywhere.

Ryker looked up. He thought he heard something,

but saw no one. He reached into his pocket, grabbed his phone, and dialed 999.

"This is the police, please state —"

"Gnosis building, 355 South..."

"Put down the phone, Ryker," said the familiar voice.

"Sir, what is the nature of your emergency?" asked the voice on the line.

Ryker dropped his cell phone onto the cement floor of the garage, where it bounced and broke in two.

"My God. Why?" Ryker asked.

"They want you...gone."

"For the —!"

With a silenced revolver, the assassin put a .38 shell into the right temple of Ryker Shaheen's forehead.

## Chapter Thirty

*behind the murder.*

*Lord Orwell Benedict and Mr. Armen Balfour have so far...*

## **Epilogue**

The day after the murders, the BBC wrote the following story and posted it on its website:

*"The stunning deaths of two of the Benedict Group's top executives, Zev Barwig and Ryker Shaheen, are being investigated by Scotland Yard as an apparent murder-suicide. The same weapon that killed Mr. Barwig, a silenced 38-caliber revolver, Mr. Shaheen then most likely used to end his own life, according to investigators.*

*"We arrived at the Gnosis parking garage at 2:55 p.m., ten minutes after receiving an aborted 999 call from Mr. Shaheen's phone. Mr. Barwig had been shot and was lying dead in the front seat of his car. Mr. Shaheen was found on the garage floor a yard away from Mr. Barwig's vehicle, with the gun in his right hand and a bullet wound to the forehead, apparently self-inflicted," Inspector Ross Porter said.*

*"Earlier in the day The Financial Services Authority (FSA) and the Treasury Department had denied the filing for Gnosis to become a public company. This unexpected turn of events has forestalled a much anticipated multi-billion-dollar Initial Public Offering that could have taken place within the next ten days.*

*"Mr. Shaheen, who was the Chief Executive Officer of Gnosis, had in his possession the letter from the FSA rejecting the Gnosis IPO. Sources tell the BBC that Mr. Shaheen blamed Mr. Barwig for the denial, which could have been the motivation*