

# Emily's Game

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# Part I

# Chapter 1

We met in college, in a city known for its curvy streets and harsh winters. Observing the town from above one might think the curves looked like a mosaic of an exotic woman dancing with her hands folded above her head; a town created in the shape of a seductress. Held between her hands like a jewel was the lake. The town's true heartbeat.

Then there was the university, pulsing, pumping out wide-eyed adrenaline-seeking students from its dorm rooms and classrooms and sparkling new library where the cranes had only recently departed.

The university was the one vibrant thing in the town, rebirthing itself throughout the decades. The rest of the town remained relatively still and slow to change, with old Victorian houses lining the snowy streets.

This particular night was a study night, like so many others I'd had with my friend Emily.

It actually helped that Emily was studying political science and minoring in business while I was majoring in math. There was no competition. Nothing to try to teach each other, or argue about, or feel superior about. To a math major, political science was like the dark side of the moon. In fact, I could measure the distance to the dark side of the moon, whereas, she could only consider who would own the moon some day after winning The Great Moon War. And who would own it one hundred years later, after "Moon War II."

## Chapter 2

Emily's dorm room had been decorated by the school in what I would call modern artificial Norwegian. The wooden furniture was too hard to sit on, the couch and bed were raised only high enough off the floor to squeeze a vacuum under, though few students would actually take that opportunity. The overhead lighting had a visual spectrum between spotlight bright and interrogation white. The night stands, where textbooks and empty soda and beer cans merged, were plain teak, with rickety drawers that you first had to tug, but then had to catch, since there were no drawer stops.

On this night, her roommate, McKenzie, had decided to sleep at her new boyfriend's apartment. This was an exciting moment for McKenzie, and, of course, for her boyfriend. But Emily and I were stuck studying, as usual.

Emily was lying on her stomach on the bed reading. She had hazel eyes and auburn hair that I thought of as chameleon brown, since it turned luminous red in the sunlight and dark brown at night. Her hair was as much of a chameleon as she was.

She looked up at me and caught me staring back. She furled her eyebrows.

She was reading about Nixon. The man was never going to put anyone in a romantic mood, dead or alive. Nor would my reading about spherical trigonometry.

She usually wore simple clothes. Her jeans looked comfortably loose on her. Her plain white blouse was half untucked.

It was raining outside; a cold windy sideways rain; the kind of rain where pigeons couldn't hide under eaves, and students couldn't protect themselves beneath umbrellas. The umbrellas would turn megaphone shaped. The windows in Emily's room were being invaded. Rain drops sounded like pellets. Water drops were finding their way through the window frame.

At midnight she shut her book rather loudly. "Well, this is going to be a fun walk back to your dorm."

"I know. I could drown out there in thirty seconds." I began to reach for my coat.

"Look, we've been study buddies for a while. I trust you. You can sleep in McKenzie's bed if you don't want to drown."

She got up and walked into the bathroom. She left the door open halfway and began washing her face. She turned around and looked back at me with her face full of soap until I laughed. Then I watched her noisily brush her teeth. She combed her hair until a few tiny knots were vanquished.

"You want to stay? Or drown?"

"Stay, I guess." The truth was I thought Emily was beautiful, inside and out. I became nervous.

"Your turn," she said. "I always keep a new toothbrush in my medicine cabinet. You can use it. Take it home tomorrow as a party favor."

When I emerged from the bathroom she was in bed wearing an old light blue pajama top, with the sheets covering the rest of her. The pajama top was silk. Years ago it must have been an expensive gift from her parents. But it was well-worn now.

I came closer and awkwardly hovered over her.

"Hello. What are you doing?"

"Standing here."

"Why?"

"Because someone is already in McKenzie's bed."

"What?"

I pointed.

"Yes Jack, that's her stuffed bear from the dark ages, back when she was ten. . . It's domesticated."

"Ah well, good night then." I came one step closer to formally shake her hand, but she laughed and turned away towards the window.

I got under the covers next to McKenzie's bear and she switched off the lamp.

About ten minutes later she whispered something but I didn't quite hear her. I was almost asleep.

"Did you say something?" I whispered back.

"I said, 'Okay Jack, I'll shake your hand.'"

I got out of bed and held my hand out to her in the dark. She reached up until our fingers met, then she pulled me slowly under the covers.

The cold rain banged louder on the windows, jealously begging us to stop. But all we could hear was each other's breathing.

In the morning, on the way to class, the streets were still wet from the night's downpour. The pathways were glossy with icy patches. Emily and I hadn't said much to each other after we awoke. We were both rushing to get to a separate morning class. When it came time to walk in different directions her face came close to mine and she said, "Well, that was interesting."

"It wasn't just interesting to me. . . . In fact, I hate this."

"Hate what?" she said, looking concerned.

"This stomach fluttering feeling."

"Did you eat a bird?"

"Worse. I kind of fell in love with a human."

"That's definitely worse," she nodded. "Who's the lucky girl?"

Before I could respond she kissed me and walked away.

## Chapter 3

Unfortunately, I grew up in Long Island, a place where seven million people tried to pretend they were from New York City without actually having to live there. Hordes of middle class teens went to suburban schools, wandered in and out of suburban movie theaters, and looked enviously across the night sky, past miles of freeways, trying to catch a glimpse of the ever-dangerous and alluring island of Manhattan, where real people lived and real life happened.

My father was the president of my grandfather's thermometer factory in the godforsaken industrial town of Freeport. My Uncle Ed, an electrical engineer by trade, had been the president before my dad, but he embezzled my grandfather out of five hundred thousand dollars, a great deal of money back in the day, and ran off to South America. My Aunt and cousins continued to live in their fully-paid-for ranch house in Massapequa. But their bad luck continued. A month later, their dog (who loved Ed) ran away to find him. Their life was never quite the same after that, even after they got a new dog. And I doubt the old dog ever made it to South America.

My father came to my grandfather's rescue at my mom's insistence. He had to quit his job as vice-president of sales at a textile company in the city (he was one of hundreds of vice-presidents of sales). He knew nothing about thermometers at the time, and he told all the employees the first day he arrived that he had no idea what he was doing. That's one of the reasons they loved him. He was honest. He was also a quick study. God had blessed him

with an innate knowledge of how thermometers worked, and how to sell them.

We went from being a middle class family to a lower-middle class family. He had accepted a big pay cut and took on my grandfather's mortgage. I was ten at the time.

But by the time I went to college the company was thriving and my dad was the family hero. My parents moved from a house in Westbury to a townhouse in Great Neck, a huge step up.

He wanted me to come join the business when I graduated and become vice-president. But I wanted no part of it. I hated Long Island, and thermometers. Although I did always love my grandfather. He was a true English gentleman and a sweet man.

As it turned out, turning down jobs was something I would become very good at.

I excelled in math in high school. I was lucky enough to have a few girlfriends without having to endure truly devastating heartbreak. I worked as a parking lot attendant at the Westbury Music Fair on weekend nights, and made enough money to buy myself a jar of peanut butter six months later. Minimum wage has very few advantages.

In April of my senior year I got into a very good college, which my family could now easily afford to pay for. That's pretty much the highlight reel of my entire life, until I met Emily.

## Chapter 4

Whenever I asked Emily about her past she would say things like, "My parents are just normal people. I grew up basically normal. I'm still pretty normal. What you see is what you get."

But I could sense there was something more going on beneath all the "normality." So one night, on a hunch, I asked her if her parents had been mean to her, or had gotten divorced. She just laughed and insisted they were "just fine, and still together."

"Sounds normal."

"Yep, normal, normal, *normal*."

Her auburn hair and her naturally pale skin sometimes gave people an impression of shyness or meekness, but actually Emily was very outspoken, boundlessly outgoing, confident, and absolutely driven. When she first told me she was majoring in political science with a minor in business she said she had no idea how the two would fit together, but trusted they would someday, somehow.

As our relationship deepened I noticed she would never discuss anything about her past with our friends either. And even though she was studying political science, she didn't seem to have a particular affiliation to the left or right, Democrat or Republican. She had no cause. She wouldn't get involved in political debates. She told me she just wanted to understand and study people, but was far less interested in taking sides.

After finals were over, marking the end of our junior year, Emily came up with an idea for the summer.

The previous year she went home to California and I went home to Long Island. We kept in touch, but it was hard being away from each other. There was no way we wanted to be apart for another entire summer. So she decided, and I agreed, that after a short trip home to visit our respective parents she would join me in New York for a few days and then we would go to Italy.

She said she had saved up a few thousand dollars from having worked summers through high school and she wanted to spend it on both of us. She wouldn't let me refuse the offer.

I remember picking her up at JFK a few weeks later. At baggage claim I noticed her suitcases were brand new. I saw a Louis Vuitton trademark. I mentioned that her luggage looked pretty wow-ish. "A gift from my uncle Ed," she said.

My first thought was, her uncle Ed was a lot more generous than my uncle Ed.

## Chapter 5

Once we entered our hotel room in Rome, Emily did something very out of character.

I was laying on the bed reading a magazine, trying not to fall asleep -- it was two o'clock in the afternoon in Rome, but to our bodies it was eight o'clock in the morning and we hadn't slept on the plane. A bottle of champagne from the hotel had been placed in a bucket of ice near the armoire. She opened the bottle, poured herself a glass, then put three fingers in the glass and sprinkled champagne on her neck. She flashed me a mischievous look.

I was suddenly wide awake, slowly licking myself drunk.

She pulled her skirt to the floor and stood up, pulling me up with her. All she had on was a short-sleeve yellow blouse and the fake diamond necklace that she wore on the plane.

Emily walked to the open window and looked to the plaza below. Three white birds flew by. The people in the plaza were busy rushing somewhere. It was the middle of a business day in Rome. The central fountain was pouring water into its tiled pool, but it was mostly ignored this time of day.

"I think I'll just lean out this window and watch all the people go by. Nothing will be able to disturb my concentration."

I was standing behind her. I moved closer and began kissing her arm, then the back of her neck. She shivered but didn't move. I curled my myself into her. She leaned further

out the window, pretending to get a better view. We made love in private in front of hundreds of passersby who just kept passing by.

We ended up asleep at three in the afternoon in our very wide soft bed.

Around nine that evening we walked to a restaurant Emily had reserved. She had evidently done quite a lot of research and planning ahead of time.

It was still light out. We passed by beautiful clothing shops and bakeries that wouldn't open until morning. We saw men in suits on small motor bikes going out for the evening. We saw women in heels as tall and thin as pencils walking arm in arm with men in black tee shirts whose faces were perfectly unshaven for exactly two days, with cigarettes hanging from their mouths at just the right angle. Things were very different here.

Emily was also a different person here than the one I had known. She seemed far more sophisticated and sure of herself. It was almost as if she knew her way around. I was amazed at how happy she was.

After a great meal we headed back to our room. It was close to midnight. But our bodies weren't ready to sleep. We were now in sync with our surroundings.

"Jack."

"Yeah," I said. I was sitting in an antique rocking chair with my eyes closed, thinking how crazy it was that we were in Italy.

"You know why I like you?"

She was a little drunk, so I figured this was going to be interesting. "Why?"

"I can tell when you look at me that I can trust you. I mean, really trust you."

"I trust you too, Em. . . ."

"Well *don't*" she said in a concerned voice. "You can't." The words frightened me.

"Why not?"

She came closer to me, I thought she might kiss me and then confess to me she was seeing someone else back home.

"You can trust me to be loyal to you," she said as if reading my mind. "But there are other things," she laughed in a drunken, almost girlish way.

I tried to stay light-hearted, "I hate secrets."

"Well, all I can say is this; it's a question, actually: What would you think if I told you that after I spent all this money on us I will be totally broke? Penniless. And that if I plan on finishing my senior year I'll have to get a job to pay for the tuition."

I didn't hesitate with my answer, "We'll make it work. I'll get a job too. We can pool our money together."

"You *would* do that, wouldn't you?" She shook her head and stared at me.

I must of had a confused look on my face.

She smiled, so I smiled back. But I still couldn't read her.

"You're just too innocent for your own good. What do you know of the world?" She looked away with a glazed look in her eyes, then added, "You know, I slept with a few other guys before I met you." She blurted this out as if finally coming to some point.

"Yeah, I figured that, Emily, it's fine. Do you want to tell me about them?"

"We broke up!" she laughed. "That's all you need to know." She was definitely very drunk.

"Okay."

"*Why* we broke up was. . . because they were fakes. They wanted more than me. More than love. More than just living a life. You know?"

I had no idea what she was talking about.

"We could have a repeat performance here."

"You think I could be a guy like that?"

"*No!* You couldn't be like them if you tried! You wouldn't know where to start."

Was she making fun of me?

"I mean a repeat of. . . this afternoon. . . champagne, a view out the window, and maybe some variations on a theme."

She looked at me mischievously. Her blue dress was coming half way off her shoulders. She pointed, "Lay down on the bed just like before and read your magazine."

I took the magazine off the night stand and obeyed.

"No, your socks were off, remember? And you weren't wearing a dinner jacket."

She went over to a new bottle of iced champagne, they had replaced the other bottle while we were gone. She un-popped it quietly by putting a crocheted hand towel around it, drank straight from the bottle, then sprinkled a few drops on her neck, and then. . . we went back in time.

When she opened the window the night air cooled us. Birds gathered underneath the empty tables of a closed café across the courtyard. There were a few young people sitting by the fountain, mostly lovers.

## Chapter 6

When I woke up the next morning Emily was gone. I waited around for an hour, then ate a late breakfast at the café in the hotel.

When she finally returned she had a new haircut. "It's a European shag. You like it?"

It was cut short, but not too short. She looked like a European actress in one of those dark underground movies. The natural red in her hair was highlighted. It was kind of a controlled out-of-control look. In a way it matched her personality here.

After a second crazy day and night in Rome we took the fast train to Venice. We had lunch at one hundred twenty miles an hour, with cows blurring by, and thousands of acres of farmland whizzing past us.

We entered the city by boat late in the day. Venice looked like a wavy water painting; ancient, sparkling. Emily said it reminded her of a surrealistic version of San Francisco. I admitted to her I had never been there either.

Our hotel was beyond opulent. I felt like a prince being welcomed home from a war.

We were led up a staircase of plush red carpet until we came to our room on the third floor. After washing up and changing into fresh clothes we wandered the streets for hours.

The grand canal opened to a wide expanse of water, with small boats gliding in every direction. Workers were moving equipment, others were delivering food to restaurants, all by water. The alleyways we chose to wander

down were filled with people from all over the world. Small walking bridges spanned the narrow canals. And of course, on land there was not a single thing with wheels anywhere. No cars, no bikes, no skateboards. We had been transported back hundreds of years.

When we re-entered our room early that evening we saw the housekeepers had put everything back together for us. They had even put Emily's skin cream back in her travel kit. Our toothbrushes were laid on fresh white linen hand towels with golden borders. The shower robes had been replaced. A small square of chocolate lay on each of our pillows.

"Chocolate is my favorite thing," I admitted.

"So I've noticed," she said, as she put her sun glasses on the dresser. "You've eaten chocolate for desert every day since we've met. In fact, you were eating chocolate the night I first met you at the university café, way before we became study buddies. You were eating 'Polar Ice Caps,' one at a time, from a box you had in your pocket."

"Wow, you noticed that?"

Polar Ice Caps were popular chocolate minty nuggets that I had grown addicted to. But how could she have picked up on such a subtle thing before we had even introduced ourselves?

"What else did you notice about me?"

"I can't reveal that. I'm a spy. Those are spy secrets."

I laughed. "You like secrets, don't you?"

"Spies don't answer that question. Unless they're not. Or pretending they're not."

She stared at me duplicitously.

I didn't care enough to take the bait. All I could think of is that we were in Venice.

I pointed to the window with a mischievous look in my eye. She shook her head, "This isn't Rome. We're in a different movie now. We'll have to figure out another game."

The next afternoon in St. Marks Square I took a photograph of Emily running with her arms spread wide apart, dispersing a flock of pigeons into the air. I snapped the picture just as the birds began to scatter and take flight. I still have that photo.

## Chapter 7

Our senior year of college went by in a blur. Fortunately, Emily didn't have to work off our wild summer trip. And my parents were paying for my final year. So we studied hard, and hung out together most nights. I don't remember much else. Except the day I asked Emily to marry me.

There was an art museum in town. I proposed while standing in front of an oil painting of Venice. It was a painting of a building on the Grand Canal with a single opened window.

She was a bit stunned when I asked her. She whispered, "You still don't know everything. There are things I need to tell you. . . ."

"Like what? Would you just. . . ?"

She shook her head. "Maybe it's better if you don't know."

"Look Emily, if your parents are too poor to pay for the wedding, we don't have to make a big deal of it."

She put her hand up to her mouth and became teary-eyed. It seemed as if I struck a nerve.

I waited for her to say more but she just stared at the painting on the wall and wouldn't meet my eyes.

Finally I said, "Is this the longest 'no' to a marriage proposal in history?"

She wiped a tear away and said, "No Jack. It's the longest yes. I just needed to look at this painting of Venice one more time though, in case we can never go back."

## Chapter 8

Our families had never met. And although Emily had met my parents briefly last summer, I had never met hers. But that was going to change. Everyone was coming to our graduation.

I was nervous to meet her parents. I had no idea what they would think of me. In fact, I had no idea at all who they were. She still refused to talk about her childhood, or them, or what he, or they, did for work, or even where in California they lived.

The night before graduation Emily invited me out to the most expensive restaurant in town. We would have never thought of going to such a fancy place before now, except to look for part-time work waiting tables.

She wore a dress that I hadn't seen before. It was dark blue with narrow delicate white lace sleeves. She was wearing a brocade necklace that looked very expensive to my untrained eye. I complimented all the beautiful colors and how it made her eyes sparkle.

"Well, you know, they're not diamonds or anything. They're just a string of taaffeite, alexandrite, red beryl, and jade."

"Wow, I guess. Which one is jade?"

She pointed to the green gemstone.

We sat down, and if I hadn't been dazzled enough, she proceeded to order a one hundred dollar bottle of wine.

"May I ask you what in God's name you're doing?" I was laughing, but also a bit concerned.

"Celebrating," she replied.

The waiters were wearing white jackets. The atmosphere was quiet and serious. The wine was brought over with a ceremonial flare – an attempt to justify the price, I assumed. A small amount was poured in my glass and the waiter awaited my approval. I swirled the liquid around and sniffed it. It almost made me laugh, since I couldn't tell the difference between house wine and hundred dollar wine even if my life hung in the balance.

I wondered what would have happened if I had said, “No, it’s a little young. Let’s try something else.” But of course I didn’t dare.

When the waiter filled our glasses halfway and slipped quietly back into the shadows, I toasted us.

We clinked our crystal goblets gently together and heard the faint sound of a pure bell ringing, reminiscent of a distant wind chime. I smiled. But I saw a worried look in her eyes.

## Chapter 9

She cleared her throat. "There's something I've been keeping from you for a long long time. Since the beginning, in fact."

She looked down shyly at the table.

My stomach tightened. I wondered if this confession could somehow lead to a very bad ending.

I began to click off nightmares in my head -- is she sick, is she dying? Or is she *actually* a spy working for the C.I.A? Or Russia? Or was she a high-priced escort working for some fancy agency, scheduling her work around her class schedule? Is that why she can afford clothes like this? And that necklace. It looked very expensive.

"It's about my father," she said. She took a sip of wine and took a deep breath.

"Remember when I told you that I noticed you eating Polar Ice Caps the first day we met?"

"Yes. . . ."

"Well, he owns the company that makes them."

I started to laugh. "Is *that* your big secret?"

"Not quite. He also owns a regional airlines. And about a dozen other companies around the world. . . . In fact, he's a billionaire. . . ."

"*What?*"

"My father. . . my father is Samuel Briggs. . . . over time begetting his daughter, Emily Briggs."

"Samuel Briggs is your. . . ?"

"My father. Occasionally. When he's home."

She pursed her lips and looked straight into my eyes. It was almost like an apology.

I cocked my head to one side, "You're serious."

"Yes, I am."

"So why the secret? Why didn't you tell me before?"

"Jack, when I was in high school, private school, of course, there were a few boys that were interested in me that I also liked. I had one boyfriend in my sophomore year, and another in my junior year, and *another* in my senior year. They came from rich parents too, like I did. But the 'daughter of a billionaire' thing, well that was a whole other level of rich. It somehow took on a life of its own. It ruined my relationship with my first boyfriend when he started envisioning that after we got married someday we could buy a castle in southern France and live happily ever after. I had been to southern France. I didn't particularly like Niece, and I wasn't about to ask my father to buy the castle in Ez. So I told him that wasn't going to happen. We got into a huge fight about it. Then I told him I had a dream of working for my father someday. "He said, 'You're not going to work, are you?'

"I said, 'Girls work too!'

"He said, 'Not billionaire girls. I mean, why bother?'

"The next boyfriend saw me as someone who was trying to control his life with my money -- I didn't want him to work one summer and stupidly offered to pay him to hang out with me instead. I was seventeen! I was bored and lonely and I thought it sounded like a polite thing to offer, since his parents only had a million dollars, at most!

"The last boy I dated saw me for who I was, because I didn't tell him who my father was. I really liked him. But

eventually someone *else* told him. As soon as he found out he asked me to marry him! Six weeks after he knew me. He wanted to retire as soon as possible, before ever working or going to college. He said to me, "Retiring at nineteen would be amazing. Who needs to go to college if I have you?"

A small silver tray was brought to our table. We were served something we hadn't ordered – a special appetizer compliments of the chef, delivered in what looked like a very fancy golden boiled egg holder. It was cream of cucumber mousse. Quite fantastic, actually.

"That's why I decided that I was going to go to college incognito. I also wanted to go to a state college. Not Yale. Not Princeton. Just a normal university where I could study and not be constantly lurched at, and looked at, and told how lucky I was. I chose to go to a place where I would hopefully meet all kinds of people from all kinds of backgrounds, with things on their minds that weren't just about money and status and retirement! And that's how I came to meet you. It was fate. I chose my own destiny, you see?"

"So, you're not a spy, or a high-priced escort."

"What?" She laughed.

"My imagination ran away with me there for a long minute."

"Jack, I don't want you to be naive about this. Don't take it lightly. Money changes *everything*. My fear is it could ruin everything."

The food came slowly, one celebrated course at a time. Another bottle of wine was called for. This new bottle was way more expensive than the first.

## Chapter 10

We received the all-important piece of paper that now officially assumed we knew something. College diplomas look impressive. But they guarantee you nothing in the real world.

I had taken AP calculus and trigonometry in high school. After that, you either major in physics so you can go to grad school to study something else, or you become a math professor. But I was good with computers and programming. I'd learned programming on my own. I changed my major in the second half of my sophomore year to Computer Science. So I was hoping to find a job at a tech start-up. The fact that Emily's parents had all this money didn't change anything for me, career-wise. I wanted to find a challenging job and become invaluable to some great company. I was hoping to meet other tech-savvy co-workers. I wanted to keep evolving my knowledge as technology evolved. I was looking for a multi-decade career.

My parents gathered around me after the ceremony. I spotted Emily saying goodbye to some friends. We walked towards her and she motioned for us to come along. At Emily's request I hadn't told my parents who she "really" was. Or more specifically, who her father was. My parents and I followed Emily until she stopped in front of two stately looking people standing near a white stretch limo parked in a restricted area.

Emily's father wore a perfectly tailored black suit and a red silk tie. His hair was dark brown, with tones of silver beginning to show around his temples. It made him look

quite wise. His face was a bit weathered, but not just from age. He had a few lines around his eyes that I imagined foretold more than his share of sleepless nights.

As we got closer, I noticed his eyes were a very intense blue-gray, almost hazel like Emily's. His mouth looked a bit severe and critical. But when he realized who I was his smile was immediately bright and welcoming.

Emily's mother had red hair and a face shaped like her daughter's. I could imagine what Emily's face might age like, and wasn't terribly displeased by the thought of it. Her mom was sleek and beautiful. She wore a white sequined dress with a silk Chinese scarf around her waist.

"Dad, mom, this is Jack Hampton and his parents, Alice and John. Dearest Hamptons, this is my father, Samuel, and his darling wife, Adrian, a.k.a. mommy."

My parents laughed. They liked Emily's sense of humor.

Em's father was staring at me. I thought I saw a slight shadow of disappointment cross his face. I searched for something to say. . . . I couldn't say, "Glad to meet you sir, Emily has told me so much about you." And he wasn't helping me out, since he refused to be the first to speak.

Emily said, "Dad, I told you he was cute. Don't you think I was spot-on?"

He smiled and frowned at the same time, "Yes, I suppose so."

My mom said, "Would you like to join us for dinner tonight? It would be the first family gathering."

"I'm so sorry," Emily's dad said a bit too quickly. "I am a slave to my work unfortunately. I have to catch a plane in a

few hours." No comment about what he was doing, or where he was flying off to.

"So sorry to hear that," my dad offered, his voice sounding almost inaudible compared to the booming proclamation of Samuel Briggs. Even when he was apologizing, Briggs' personality tended to overwhelm and out-sparkle everyone around him. And that was quite intentional.

Emily's mom said, "Em, would you do me a favor and spend a bit of time with your father before he has to leave? He's off to Singapore and it's going to be a torturous flight."

"Sure," she said dutifully. She shook my parents' hands goodbye.

I pulled her aside, "Em, would you and your mom like to join us for dinner? Or would you rather spend some time alone with your mom tonight?"

"Mom is flying back to California on a six o'clock flight. Private jet. Why don't I join you and your parents after I see her off?"

Back at my mom and dad's extremely affordable hotel they commented on how hard Emily's father seemed to work, and what a shame it was he had no time to spend with his daughter on her graduation. They didn't connect Sam Briggs with *the* Sam Briggs of Briggs Worldwide. There are a lot of Briggs's out there. Including a stupid comedian we once saw at a beach club in Long island.

While they took showers and primed themselves for what they considered to be an exciting evening with their son and his fiancé I surfed through channels on the TV. I sprawled across the rough itchy California King bedspread,

pointing the remote like a hand gun, firing in rapid succession. As always, nothing was on.

I found myself alone in a cheap hotel wasting away the first hours of my degree mesmerized by an old re-run of Sponge Bob. It brought me back to my elementary school days.

But this time I tried to see it as a study of spatial relationships. A square yellow sponge in rectangular pants, and a very dumb pink starfish with five equidistant points. Underwater entertainment for all ages.

## Chapter 11

My life seemed to be going well. I was marrying the girl I loved, who also happened to be an heiress. To prove to Emily I wasn't interested in taking advantage of that fact I told her I would sign a prenuptial agreement if she wanted me to. She said she wasn't concerned because most of her money was held in a trust anyway.

Could I succumb to greed and avarice? Yes, of course, on some scale. But overall, Emily got what she was hoping for -- someone that loved her and didn't really care about living in a huge house or driving a Lamborghini. In fact, I thought Lamborghinis were loud and ugly.

Still, the opulence continued. After graduation Emily and I took "one more vacation" at her insistence, before we settled down to a more normal life and found work.

This time we went to Maui. It was her treat, of course. During our two weeks there we would try to decide where to live when we got back, and what we wanted to do in the next phase of our life together. She teased me that it would be a working vacation. Possibly tax deductible, since her dad was paying for it. He apparently found legal ways to deduct almost every dime he spent

We landed at the Kahului airport and were offered leis by a beautiful island girl as we collected our bags. We were then escorted to our waiting limo driver. We were going on vacation Emily-style.

We drove in a white stretch limo to the equally white Kea Lani hotel in Wailea. The outside of the hotel was meant to remind one of the Taj Mahal.

We made it in time to walk down to the beach just before sunset. We heard a conch shell blowing a sweet longing sound in the distance. Tiki torches were lit at the hotel's boundaries. At the horizon the sun was large and triumphant, throwing pastel colors into the sky and electrifying the water with sparkly light. It cast itself into the sea with a quick final burst of green. Red and orange ricocheted off the clouds south of the horizon, marking the end of sunlight for this day on earth.

That evening we feasted on cold gazpacho and avocado soup. Then we shared an entrée of Opakapaka, a delicate Hawaiian fish, topped with Spanish olives and a hint of chili.

Walking on the beach after dinner the stars were ablaze. It was a moonless night. If we looked straight up we could see the Milky Way. It made us dizzy.

Cool wet sand gave way beneath our feet. We didn't want to move or speak. There was no planning for the future. There was no future. We were extraordinarily happy hearing the ocean swaying, hidden by the night, making love in a cozy corner of the beach under an umbrella of stars.

## Chapter 12

Emily had rented out one of the Kea Lani villas a few hundred feet from the ocean. These private abodes, shaped like mini-Taj Mahals, echoing the architecture of the main hotel, rented for about three thousand dollars a night. I didn't ask for, or refuse, anything. I decided to not make a big deal of it either way.

The next day we took an early morning walk on the boardwalk, a flagstone pathway that bordered the row of Wailea hotels.

We began to discuss where we would settle down and what we would do. Emily wanted to work right from the beginning. She had absolutely no interest in bumming around after we got back.

"I thought of a plan. It could be controversial, Jack. But how about coming to work for my dad -- we could both work there, and work our way up the chain, fair and square."

"Fair and square? How is that going to happen? Emily, I thought that would be *the last thing* you'd ever want me to do. I thought it was important to you that I make it on my own. I don't want your dad setting my salary. And I don't want him telling me what to do."

"Okay, okay, I understand," she shrugged. But then she got quiet. Had that been a test to see what I'd say? Or was she serious? I had to ask.

"Did you really want me to say yes, Em?"

"No, I'm glad you don't want to. It's just. . . something else, really. It's not about you."

"What is it?"

"Jack, I have a very complicated relationship with my father. I mean, everyone does with their father, I guess! But as Sam Briggs' daughter, growing up was. . . let's just say it was uniquely difficult. He wasn't around much, of course. But when he *was* home he would hug me like I was his favorite person in the world and always tell me how great I was. Even though he had no idea who I was, or what I was thinking, or what I liked, or didn't like. He didn't have the time, or even the desire, to know any of that. He just gave me his love when he wanted to. I felt like some teddy bear he'd visit once in a while. Then, bang, he'd be gone again, racing around the world making deals, conjuring up new ways to expand the empire."

She looked at me, "What I'm trying to say is, even if you don't want to work for my dad, I might want to."

She took on a pained expression; a look I hadn't seen before. "I want to show him who I really am. Who I've turned out to be -- now! He has no idea. I want to show him how hard I can work, and how much I can help him if he'd let me try."

"You want to win his love, and that's the most direct way to do it. "

". . . I think the answer to that is, yes."

"So you'd step in there and immediately be president of one of his airlines? Make a million dollar bonus every year. How would that win his love, or even his respect?"

"That's just it, Jack, I wouldn't want it to be that way. And believe me, I know my dad, he would never allow that. He's a master of putting people at the level of responsibility they're ready for. He never plays favorites. His only

favorites are the companies themselves. People just fill in pieces to his puzzle. He wouldn't offer me anything more than I could handle. But if I deserve it, he would allow me to work my way up. He wouldn't be able to resist, if I was good enough. And I know I could be good enough."

I saw her in a different light now. The massive corporate kingdom her father owned and controlled was the universe she had lived in since the day she was born.

I also found out she had been managing her own portfolio of stocks since she was twelve. With help from the family office, of course, which included private investment managers hired to work only for the Briggs estate. Still, she was in charge of all the final investment decisions for her portfolio, and had grown a million dollars into seven million in nine years.

She had gone through the dot com bubble, and then the Nasdaq's collapse in the early 2000s. She knew how topsy turvy things could get in bad cycles. She learned patience. She learned to take risks when fear was the only thing all the market experts could talk about, and to take money off the table when profits seemed to come too quickly.

Emily was playing high stakes financial games long before she decided to minor in business at the university, yet she only mentioned things like this to me in passing. It seemed like nothing out of the ordinary to her.

The Briggs empire was ingrained in her, like silicon dioxide is ingrained in a fire opal. I wasn't sure she would ever be able to fully escape the inferno, even if she wanted to.

## Chapter 13

I suggested we take things a step at a time with our separate careers. We could move to the San Francisco Bay Area, where the Briggs offices were, but not live in the city. We could find a place to rent in Berkeley or Marin County, and I could look for a job. I asked her not to commit to working with her father until after we were settled into a routine, with me working, and after she had a chance to check out other opportunities. I wanted her to think it over before deciding to work at Briggs Worldwide. Because I knew once she made that commitment there was no turning back.

By the fall we had rented a small house in Fairfax, in Marin County, located on a street that was anything but ultra-wealthy. In fact, for the most part, our neighbors drove around in beat-up cars. Their living rooms were filled with used furniture. And scraggly neighborhood dogs lined the sidewalks.

The Fairfax movie theater was officially named, “The Fairfax Movie Theater.” It had an electric sign above the theater that simply said “FAIRFAX.” Except for many years the burned out “A” and “X” bulbs weren't replaced. So at night the sign proclaimed, “FAIRF. . . .” And that’s what everyone called it. We’d say, “I wonder what’s playing at ‘the FAIRF’ tonight?”

While living in a town that had bulbs missing from the movie theater marquee, we would visit Emily’s parents in Ross. This was a town about fifteen minutes away, which

had tight rows of cute little fifteen million dollar mini-mansions with infinity pools overlooking the city skyline.

When I say that Emily's parents lived there, I mean to say Adrian lived there. Sam dropped in via helicopter every few weeks to say hello. Most of the time we visited he was thousands of miles away. Even if he said he would be there, emergencies would come up. Emergencies were constant. Sometimes he was out of state, sometimes he was out of the country. Other times he stayed overnight in the city at a penthouse created just for him at company headquarters. Briggs Tower was his "house in the city." It was a thirty-five story building on California Street.

Adrian tried to make light of her husband's long absences. She was used to it, decades of it. The house chef would always make us a great meal when we came. Adrian would create the menu around Emily's tastes, but would occasionally surprise me with one of my favorite dishes. Apparently Emily and her mom would discuss ahead of time what my preferences were. It always ended with some variation of a chocolate desert, usually a soufflé.

One night we went to the Mill Valley Film Festival and borrowed her parents yellow Aston Martin. That caused quite a stir. They thought Emily was the star of one of the movies, with her European shag auburn hair, hazel green eyes sparkling like demantoid garnets, a wide confident smile, perfectly sculpted nose, and rose painted mouth.

She was wearing a five thousand dollar black silk dress that night. Decked out in her mom's hundred thousand dollar jewelry (just for fun). Emily put on a quite a show.

## Part II

“The only thing that’s real is the personal monument we build by our own effort and sheer will. It defines what we stand for and who we really are. The rest is just mindless entertainment.”

—Samuel Briggs

## Chapter 14

The quote on the last page from my father-in-law is detestable to me.

I believe none of it. But looking back, I see that even from a distance he was controlling our agenda.

Finding a good job was my main goal back then. And I got lucky fairly quickly. It was with a start-up firm called Logix. They were located in Larkspur, a town close to ours.

I didn't have the working experience a lot of the applicants had, but they liked the fact that I was a math wizard and could program. I seemed to fit in personality-wise. We were like a think tank, but with nobody outside the company listening.

We had no profits. There was no marketing person to sell the brand.

I asked Emily what she thought about the people and the opportunity. She said the team was just too "out there" for her. She couldn't see the potential.

After our completely over-the-top wedding and honeymoon we moved to a more northern Marin town called Forest Knolls. We bought a big beautiful house, carved almost like a sculpture out of wood, with no detail left unattended.

I won't quote the price. Suffice to say that Emily accepted the wedding gift from her parents with humility and a little hesitation. It was our dream house, we just hadn't had the time to dream it ahead of time.

Each night I would drive the thirty minute commute home, winding over the hill, twisting through the town of Woodacre, past the Buddhist retreat center called Spirit Rock. Finally I would turn down the long newly paved circular driveway of our five thousand foot home.

A few months after we moved in we found out Emily was pregnant. We were both ecstatic about it. She decided to wait until the baby was a year old before starting to work for her father. I was hoping it would never happen. She promised to look for other work before committing to Briggs Worldwide. But working with her father and proving herself to him still seemed to be a driving force.

Meanwhile, during that beautiful brief time I have come to call "almost normal" Emily's sweet round tummy would welcome my touch when I came home from work. She worked in the garden during the day. We made a few friends. We'd go to the Rancho Nicasio Bar and Grill to hear local music on Saturday nights. Everything seemed perfect.

When Chelsea was born we celebrated silently. For two months Emily recovered from a difficult birth, mostly asking to be left alone with the baby. In fact, she had almost died in labor. She had refused drugs. We had a mid-wife at the hospital guiding her through it, but there were complications. The baby was fine. But Emily had to stay in bed for over a month after the birth.

When spring came and Chelsea turned six months old a cloud seemed to lift. Emily became her optimistic self again. Chelsea's personality was a lot like Emily's. She was happy but very willful, very sure of herself (regardless of outcomes) and very focused. She had straight light-brown hair and hazel eyes. The only physical feature that she and I

shared was the shape of our eyes. They exuded an innocence, whether she or I were being innocent at the time or not.

We enjoyed a special relationship. I put her to bed each night with made-up stories, and let Emily sleep as late as she wanted each morning by taking care of Chelsea's breakfast. I'd quietly sing songs to her while she made a mess of her food and stained another pretty white dress until I had to go to work.

One fairly startling change that occurred in the first year of Chelsea's life was that Emily's dad abruptly decided to stop globe-trotting around the world. He assigned others to go in his place. He was going to run the show from the home office on California Street.

No one asked him for a reason. You didn't ask Sam Briggs to explain himself. But none of us assumed the reason had anything to do with him missing his wife, or wanting to spend more time with his new grand-daughter – and it didn't.

This was an important development, because Emily's potential plan to work for her dad would now include being around him day-to-day, not just chasing his shadow.

## Chapter 15

When winter arrived and the days grew colder Emily grew restless at home and decided the time had come. We hired an au pair to take care of Chelsea during the day and she went to work for her dad.

Getting into the city from Forest Knolls each day was quick and easy -- she was helicoptered from our grassy two-acre back yard to the rooftop of the Briggs building in San Francisco. She would leave about twenty minutes after I went to work and come home just in time for a seven o'clock dinner, which the au pair we hired prepared for us before leaving for the evening.

Life became hectic, there wasn't much time to play. But Emily seemed fulfilled with her work. I had to let go of the times when I'd arrive home to her smiling face and Chelsea's waiting arms. We had to adjust to a routine many working families permanently endured. This is what I had wanted in some way -- both of us working, coming home to each other at the end of the day. But the truth was, it wasn't as noble or romantic as the vision it conjured up on our graduation day. I felt a strange dissatisfaction.

My work was fine, fun in fact. And my time with Chelsea was always a joy. But my time with Emily was getting shorter in terms of both quality and time spent in each other's presence. She was coming home late, excited, frazzled, obsessed with succeeding every day. I was having a hard time reaching her on any level. She had lost her previously ever-present sense of fun. Sex became infrequent and mechanical. She was too nervous about work, too

exhausted, too angry about losing a contract she was bidding on. Instead of her getting through to her father she was becoming the female counterpart of him. She was now part of the internal wiring of Briggs Worldwide.

I began to feel like we were less like a family and more and more like a mini-corporation. She was being paid \$600,000 a year in her first year. Between the two of us, our bank account was growing steadily. But what did it really mean? We could have asked her dad for a five million dollar loan, or asked him to buy us a two million dollar yacht, and he would have written a check and forgotten about it a week later.

What did we really want from all this? What was the meaning, the goal of working, spending? We could have chosen a whole new plan any time we wanted to. But we didn't give that serious consideration at the time.

It was insane to think we had to delay things like caring, or joy, or love, for even a minute. It became exponentially insane to put it off for months or years.

## Chapter 16

Emily was spending more time with her father than she ever had as a child. He would open up to her emotionally at private lunches, just the two of them, over a few glasses of wine.

He would tell her that the companies he owned -- each with hundreds or even thousands of employees -- had to be seen as pieces on a chess board for any of them to survive and for the employees to stay employed. Each business, in fact each industry as well, was in constant flux, and took daily focus to keep up with their various markets and technological changes.

It was important, he constantly stressed to her, to stay emotionally detached and stay out of micro-managing any one company or set of companies, and not to get too attached to any group of people. Never make anyone indispensable.

He would fire an entire board of directors before he would fall prey to having to run the business for them. He admitted if he tried to actually run any of the businesses he owned singlehandedly everything would fall apart.

His dispassion was his edge, he boasted. Others made the mistake of caring too much. They let their emotions destroy their instincts and raw intelligence. In fact, that's when he would swoop down and buy that company for a massive discount. It would inevitably be during a time of extreme distress, when the owners were desperate. He would waive cash in front of their faces at a time of

maximum fear, just enough to make them wonder why they should refuse it, and then he would virtually steal the company from under them.

He would get the company back on solid ground with a new board and iron-fisted leadership. And he had easy access to liquid capital whenever he needed it.

He vowed to never have Briggs Worldwide on the exchanges, never be reduced to a ticker symbol, never sell stock to anyone. He insisted on being the sole owner and controller of his creation. Answering to no one. No one would ever be able to tell him what he could and couldn't do.

Banks weren't smart enough to loan him money. Too many delays. Too many stupid people standing in the way, fearing failure, protecting their own skin. But there were other ways to get loans. Hedge funds sometimes, or wealthy friends eager to be silent partners. Cash was not an issue if the deal itself made sense. And his deals always made sense.

But Emily also told me that while he bragged about his ventures, she also noticed a recklessness that scared her. The cool calm Samuel Briggs was mostly show. His bravado was not just a pervasive cynicism, but a fear that if he stood still for even just one hour his life would fall apart.

There was nothing else for him to live for except to build a monument to himself, which needed constant redesigning and expansion.

Despite all the money he gave to charity, apparently to create good will for his companies, the selflessness of the act held no particular value to him. In fact, even life itself was of no particular value to him. Nor was love. Nor was money, or things. Nor was respect. In the end it seemed like it was all

about the game. A cold game that had a priceless value if he won, and which he played for reasons sometimes even he in sober moments could no longer understand.

When I spent time with him I thought he was brilliant, charming, and quite affable. And of course, very generous. All he wanted to talk about was Chelsea and Emily. Business never came up.

So I was stunned at Emily's confidential close-up assessment of him. I didn't see the recklessness, or sense any fear in him at all. He was obviously a very astute actor. A great showman who knew how to work a room.

## Chapter 17

Emily's instincts about Logix, the start-up company I had devoted my life to for the past two years, were right. Just before Christmas Santa Claus handed me a pink slip. The company folded.

I had taken half my pay in stock options that were now worthless. Above and beyond that humiliation I was now a stay-at-home dad with a computer science degree, with a wife that worked sixty hours a week, and a father-in-law that bought us anything we could ever desire, except time.

Here is what I learned during this interlude between jobs: There are specific things two-year olds like to do – such as go to a local park and rock on spring loaded horses; eat toasted bagels and cream cheese on their dad's lap at the local bagel store, then smear what they don't want to eat on dad's pants; chew on toys in the bath tub; listen to music while dancing and throwing things, and laughing and crying at random intervals.

Chelsea was funny and sure of herself, almost reminiscent of a little Shirley Temple at times. One day she pointed to a spider in the corner of our bedroom. I said, "Don't worry, it's just a little spider, it won't hurt you."

She looked closer. "Act-chee, big biter," she said with her round eyes looking up at me with an odd combination of panic and defiance.

I took to writing down the crazy things she said in a notebook I planned to give to her when she was eighteen. The question in my mind was, would Emily and I be able to survive the life we were setting up for ourselves until then?

## Chapter 18

Jordan Westbrook was taller than me, thinner than me, and more muscular than me. He was academically smart, but over time he had also become street smart.

He was a college friend of Emily's. She introduced him to me back then as "a math wizard." That alone made me hate him, since I was supposed to be her only math wizard. The minute I saw his face I felt jealous. But when we met I couldn't help but admire the guy on some level. I mean, with that sculptured face of his, and that strong frame, and with his perfectly manicured looks most guys would be travelling the world unfurling his peacock fan, and learning how to charm women in multiple languages. He was a math nerd.

He was charming, no doubt. Until he started talking about anything mathematical or intellectual. Then he was a completely different guy. Almost no one got his sense of logic, or even understood what it was he was saying because of his mumbly, nervous, eyes-constantly-glued-to-the-ground demeanor.

During the rest of the time we were at college I wouldn't say we became friends, but it was hard to hate him.

Fast forward seven years after graduation, and here stood before me Jordan Westbrook, ex-commodities trader, now mega-rich, with a loyal following of dozens of hungry investors that considered him their golden boy.

Up into our circular driveway he rode in his dark green Jaguar convertible. Out of the Jag he steps with his tailored suit and Italian shoes. Yet, amazingly, he was still his same nerdy self, even when we shook hands. He shyly looked

away without meeting my eyes. Nothing had changed, except he had made millions trading in the futures markets.

Successful commodities trading is almost impossible unless your brilliant mathematical skills are equally matched by a massive amount of dumb-assed luck.

The genius of Jordan Westbrook was that he *knew* his success had been more about dumb luck than calculation. In fact, that's why he came to see me.

"I've been skating on thin ice for years, making crazy amounts of money for a handful of investors who now think I'm God." He shook his head, pitying them, no doubt. "But many days the difference between me making or losing a fortune was a coin flip. I've called the flip right a few dozen times in row over the last five years. As a mathematician I realize the odds of something like that repeating another dozen times is about the same odds as me jumping off a mountaintop and catching hold of someone else's parachute."

"I know the feeling," I said. "I just had a job where we all jumped off and caught nothing but air on the way down."

"I know. Emily told me."

"How kind of her."

"Well, hopefully it *was* kind of her, Jack. I've come to make you a job offer."

"I'm not going to get involved with high finance and playing the markets, so. . ."

"You haven't heard my offer yet. And actually I'd never have thought to offer it to you if Emily hadn't told me that you were currently a house bum. So just listen, okay?"

"Sorry."

"Let me just state my case without the perfunctory hello, how have you been routine. I didn't come here to drink your wine, although Emily tells me you have quite a collection."

"When did you meet with Emily?"

"Last week. We went out for a long lunch. That's when this idea was hatched."

"Okay, what exactly. . .?"

"I want to start a hedge fund with you, man. That's the offer!"

"No way."

"I was just about to *say* -- but before you say no way, hear me out. See? I guessed your initial reaction. I'm good, right? They say I have phenomenal instincts."

"You're so amazing, *okay*? But no."

"Jack, this would be a hedge fund like very few others on the planet. There would be no trading. No commodity bets. No stocks bought or sold or shorted or arbitrated. We wouldn't have to do any of that stuff, ever. This would be a hedge fund that absolutely would never lose money. Regardless of the direction of the market."

"Insider trading?"

"Jack, do I look like Martha Stewart to you? And you're not listening. I said no trading of any kind!"

"Look, point 1, Jordan, is I'm not interested in being involved in a hedge fund.

"Point 2 is, I have nothing of value to offer you, even if I did have an interest."

He pushed his glasses back on his nose. A nervous habit he had. I'm not even sure he needed glasses. He may have used them as a prop to make him look as smart as he

actually was. All he said was, "Well, Jack, if point 1 precludes point 2 then I'm done talking to you before getting to the rest."

"Fine. Then stop. Point 1 precludes and excludes. . ."

"But Emily told me to make sure you hear me out, and not to leave here until you did."

"You mean the Emily I see once a week these days?"

"That would change drastically if I can change your mind. Would you just hear me out please?"

"Go ahead. But when Chelsea wakes up from her nap it's going to get a lot harder. So bullet points please."

"The *idea*," Westbrook leaned forward and held his finger up in the air to underscore the point, like an old mathematics professor I once had, "is based on a concept called asset-backed lending."

"Wow, now there's a subject that will keep me awake for about thirty seconds."

"This could change your life for the better, Jack, and I'm not just talking about the money. So give me one fucking minute." He was getting stern with me now. And I realized if Emily put him up to this I needed to hear him out.

"Here's the bottom line, Jack: HW Partners, L.P! That stands for the Hampton-Westbrook limited partnership. See, I put your name first. What we would be doing is loaning money to a very reputable middle man. The middle man would take our hedge fund's money and buy a very large order of electronic goods for a huge discount Why would the wholesaler do this? *Because* they have a newer model coming out in a few months and they need to make room in their warehouses and take the old model off their books as soon as possible."

"Okay, so. . . ?"

"So, there's no risk re-selling the electronics goods, because before they even commit to buying the stuff they've already signed a contract with a discount chain store who has agreed to buy all of it at maybe twenty percent above what the middle man paid, which is still far less than wholesale. The discount store then sells the last of the line to Joe Consumer at a 'sale price,' but still makes a nice profit.

"I see, I think. But really, I'm still not. . ."

"The *key* to the whole deal is that HW Partners would have a special relationship with the middle man who creates the entire deal in the first place. All we have to do is loan them the money."

"Look, why would the middle man need our hedge fund's money? Why wouldn't they just get a loan from a bank?"

"Because bankers are dumb as mud and this is too complicated. They hate complication."

"Then where do *we* get the money to lend to the middle man? You want to raid Emily's fortune, right?"

"Absolutely not! I'll raise the capital from investors. I can do that easily. I have the contacts to do it. But I need someone I can trust implicitly, and who gets the math. I need someone who can calculate the actuarial values of the deals before we sign off, and track the deals from beginning to end, but also someone I can trust with my life."

"Me."

"*You!* Emily's husband! Someone I could trust to never rip me off, or rip-off the investors. Look, neither of us need the money per se, but we're both looking for a challenge, right? We're looking for an *adventure*. But we want a

mathematical adventure. We want a coding adventure. And wouldn't it be kind of fun to hack the system, so to speak? A hedge fund that makes profits without trading!"

"Okay, I get it. Sort of."

"So?" he smiled.

"No."

"No?"

"Correction. No *thanks*."

However, aside from being a math wizard and a commodities trader known throughout the industry for his uncanny sense of timing, Jordan Westbrook was also a master chess player who used humans as chess pieces. He had anticipated my resistance and total lack of interest even at this point in the conversation. Now he was ready to put me in checkmate.

"Well, my dear college friend, it's too bad you won't see clear to join me. Because I thought with the added perks of working in the office right next to Emily's, making a few million dollars a year, and looking like a hard working big shot to her billionaire father, this deal might have enticed you. . . . And by the way, the middle man is a little company called, *E. Briggs Inc.*, an affiliate of Briggs Worldwide. The 'E' stands for Emily. It's one of the things they do."

"What are you talking about?"

A thought flashed through my mind -- when I was ten, my father probably had no desire to go into the thermometer business, until he was persuaded by my mom, another very good human chess player. And look how that turned out.

"Emily is willing to lease us the office right next to hers on the twenty-fifth floor. You know the one that overlooks half the city?"

I squinted at him suspiciously. He set all this up with Emily before talking to me about it.

On the other hand, this could have the potential of resurrecting my relationship with Em – sharing lunches, going out to romantic dinners together in the city after work a few times a week.

And it was true that I might be seen as an up-and-coming business person by none other than Sam Briggs. Not a big goal of mine. In fact, far down on my Christmas wish-list. But it wouldn't hurt to fall into his good graces, for Emily's sake. Especially since I was still out of work with no prospects of finding another Logix on the horizon. But overall, I was still leaning against agreeing to Westbrook's offer.

"Jordan, there are a lot of go-getters and math wizards out there who could help you with the forensics of these deals, and create the software, maybe even help raise assets. I'm not a CPA. I don't do audits. I'm not a salesman. I'm just a glorified computer programmer. And with all my math knowledge I wasn't able to save Logix, and I sure as hell would never be able to save you."

"Correct," he crowed. "Right on all counts. I love you. You're an honest man. But I am coming to you because you have something unique to offer me that no one else does. You just don't realize it."

"And what might that be?"

"Your relationship with Sam Briggs. You're his *son* now! His only son, I might add. You could guarantee, just by

being my co-General Partner, that Briggs would never cheat me or pull the plug on the fund. And Emily would always make sure to put us in the best deals since she is overseeing the deal flow. We would have the biggest risks completely taken off the table before we even hang our name on the door."

I was silently calculating . . . .

"And, Jack, if you refuse to help me after seeing what my true motivation is -- which is the protection of our investors' capital -- then I guess I'll have to let go of that office next to Emily's and not sign the lease. Because there's no way I would start this thing without you. . . partner."

"Why don't you ask Emily to be your partner?"

"I did."

He fidgeted with his non-prescription glasses again. "But she has her hand in all of Daddy Briggs' ventures at this point. She's way too busy to also help run the little hedge fund next door. She's a hell of a smart girl, Jack. But during lunch she kept saying to me that I needed a computer geek as my partner. Every time she brought it up she would stare at me with this odd smile on her face. Suddenly I got what she was driving at. She's a genius, you know. She got me to come up with the solution without saying another word. You were the answer to my dreams! By the way, she was the only one in college who could beat me at chess."

"She plays chess? She never told me."

"Well, do you play chess?"

"No."

"So then why would she bother telling you? It's just one of a thousand things she's amazing at. And she's humble. Not like her father."

"Yes, I know."

"So?"

"So, I still don't get it. Why does Sam Briggs need our money? Why doesn't he just use his parent company's capital to fund the deals? Or his own money?"

"Why should he use any Briggs capital for a stinking twelve to fifteen percent a year and then get taxed on it? He borrows money from small fries like us for these kinds of side deals. He uses all his free corporate cash to buy companies in trouble and double his profits in a year or two. We're just a small fry in the corner that brings in a nice consistent profit every year while he's focused on trying to outmaneuver half the world."

"Okay, so what do you end up making from this little side venture?"

"*Us*. What do *we* make!"

"Hypothetically us."

"We would make one percent of investor capital, plus twenty percent of the investors' profits, just like any typical hedge fund charges. So if we raise one hundred million dollars and we have fairly constant deal flow, our investors will make at least ten percent a year, maybe more, and you and I will make millions of dollars per year each. See?"

*Everybody wins!*"

## Chapter 19

Westbrook finally came to the *pièce de résistance*. He was ready to close the deal. "Jack, Emily's office has a remote control lock on the door. Wouldn't it be fun for you to be little college lovebirds again? Imagine that her thousand square foot office is just a glorified dorm room. You could do your homework together."

"Your motive for asking me is solely that you need me to connect your game with Emily's game. Or more to the point, with Sam Briggs' game. Is that what you're saying?"

"Basically."

"So you can live on easy street without any risk, thanks to Sam and Emily Briggs."

"Basically."

"I don't know what to tell you, Jordan. I have to think about it."

"Understood. As long as you're being logical, Jack, I will accept your decision."

"Well, as you know, even in mathematics there are lots of ways to approach logic."

"Yes, math is never as coldly obvious as people think. We both know that."

## Chapter 20

Emily confirmed everything Westbrook said, including their lunch meeting.

She said, "Jack, we're not seeing enough of each other. You have no work at the moment. And I love my work. It seems like a really good fit. Plus, I'll have you to keep an eye on Westbrook and anyone else you hire."

"It's not my dream job, that's for sure."

"What if I make it your dream job? I'll make time for you, Jack. Quality time." She smiled.

"One question."

"Shoot."

"Westbrook."

"That's not a question."

"What do you think of him?"

"The same thing I thought about him in college. He's honest and smart as hell."

"Are you positive he's honest. . . ?"

"Jack, I know where you're going with this. Yes, he's honest. But, look, we could have a lot of very romantic lunches in my office. I miss you. That's why I came up with the idea. But if you don't want to take the job, I get it. Westbrook can find someone else to help him. I'm just saying I'd rather it be you."

## Chapter 21

I decided to take the job with Westbrook. My main, and in fact *only* purpose for doing so was to rekindle my relationship with Emily.

The first few days on the twenty-fifth floor of the Briggs Building was more fun than I could have imagined. Westbrook wasn't all that bad to hang out with. And the work was interesting.

Most importantly, just as I'd hoped, a radical shift occurred in my relationship with Emily, both at work and at home. We seemed to be back to an emotional and sensual place that was reminiscent of those sweet days before we were married. The fact was, Emily loved working with her dad, and loved working on a business venture that needed her, and him, and me. We were now all on the same team.

This was exactly the type of thing I would have thought she would have been afraid of: a husband using her to get to her father's money. But Emily's game was very complex. It wasn't linear. It had its own internal rules and logic, which seemed to be to love me, to love her father, and to somehow make those two radically different worlds merge into one unified emotional reality.

That was the game she was trying to win. . . in the beginning.

I would sometimes meet Emily for lunch in her office at her invitation and stay for a few hours. After our catered lunch was over she would remotely lock her office door and turn off her phones, then look at me and smile. Then perhaps she'd go to her huge picture window on the twenty-

fifth floor – a window overlooking a great many beautiful hills in this wind-torn city, a window twenty-two floors higher than the white-framed window in Venice, but this time with the Golden Gate Bridge shimmering in the mist – and she would begin to slowly undress.

I would come closer as she looked out to the bay, sail boats dotted impressionistically upon a blue canvass, and I would begin rubbing her shoulders, as white and smooth as porcelain. I would hold her as she casually leaned back against me. Sometimes we would make love like this while feeling the silky soft texture of an Arabian rug on our bare feet. She would often keep her eyes fixed upon the city, and the cars moving in rhythm beneath us, while I fixed my attention only on her.

Every day I long for *that Emily*. Not the one that hid the truth from me. Not the Emily that eventually ruined my life.

## Chapter 23

Westbrook was good at what he did, but he was becoming fairly boring to be around eight hours a day. That came as no shock. What did come as a bit of a shock is that I was still enjoying the work itself, and seeing the management and performance fees roll in. I had fallen into the world of high finance and felt the rush of it from time to time.

Westbrook brought in the investors. I oversaw the company, and interfaced with the accountants and with the "middle man" – Emily.

This was one of a number of projects she was overseeing for Briggs Worldwide, but the only one that her father had given her complete autonomy over. In fact, he made it clear he didn't want her to have any other employees.

I found out later we were not the only hedge fund doing this deal with Briggs. There were eventually a billion dollars of assets invested in this asset-backed lending strategy that Emily was overseeing. Only three other hedge fund managers had been accepted by Briggs as lenders. But we were the fund closest to the middle man. In fact, I was married to the middle man, and more than occasionally making love to the middle man.

Sam Briggs had hand-picked each hedge fund manager as a pay-back for a favor they did for him long ago. With more favors expected in the future. All the managers he let into the deals worshipped Briggs in their own way.

Investors flocked to us. We were bringing millions of dollars of new money into the fund every month.

These were the best of times for Emily, Chelsea and me. The old aphrodisiac of us studying together in her college dorm room was being surpassed by our working together in her father's skyscraper. Our love life had been reignited. And we were also both seeing a lot more of Chelsea, since we were now home-schooling her right in the Briggs building, having recently hired a retired Waldorf school teacher for Chelsea's ongoing education.

A few months later, we decided to rent a penthouse right on California Street so we could walk to work. Chelsea could now be taught "at home" in the penthouse. We spent weekends at the Forest Knolls house, or took trips to Monterey or Mendocino or Los Angeles. We would decide on the spur of the moment where to go and what to do and just take off, literally, since we frequently used the Briggs helicopter or private jet to get around.

## Chapter 24

Emily was often tormented by the fact that she didn't have enough time to spend with her only child. She certainly didn't want to repeat the mistake her father had made for the exact same reasons.

So on this day, at Dolores Park, we played hooky from work and school. Emily and Chelsea were so happy together. They were rolling down a gentle grassy hill, laughing out of control. I was sitting contented, watching the city skyline floating on the horizon, bathed in a slow forming mist: fog trying to be born. The city would soon disappear in a shroud of cool white linen.

Emily looked back at me and waved, then took Chelsea's hand and rolled down the hill again, until they fell together in a heap at the bottom. When they came back over to me Emily's hair was tangled, grass was stuck to her cheek. She was breathing hard, smiling.

Chelsea went off to play with a big friendly dog a few yards away.

Emily sat next to me and closed her eyes. "Jack. . ."

"Hmm," I was too peaceful to say a word.

"What would you think if. . . some day. . . we had another baby."

"Another baby?"

"We'd have more days like this! And nights together as one big family! Wouldn't that be sweet?"

"I suppose so."

"You know, I won't always want to be working this hard. I eventually want to go back to our favorite places,

travel the world, with Chelsea, and all the children! We could even bring my mom, or an au pair, and just go off for a few weeks like we used to. We could do that!”

I nodded, smiling, but not wanting to show too much enthusiasm for such a crazy idea. Work had been so overwhelming for both of us lately; realistically, when would we find the time to break away for that long?

“We could even travel the world with the kids for months, or years! We could do it, Jack! We need to spend some more quality time as a family. But of course, you know that.”

She looked at Chelsea trying to kiss the dog as it rolled on its belly and then suddenly leapt to its feet.

“I don’t like being as absent in her life as I’ve been. . . .” she said, squinting up at the hazy sky.

Almost to herself, she added, “It doesn’t have to be like that. Not anymore.”

## Chapter 25

Fall, 2006, Grandma Addie took Chelsea for a special week with Grandma, and Emily and I went to Paris alone.

We knew it might be a little cold and rainy, but we could relax and visit museums and eat great dinners without tourists crowding us out.

The Briggs Worldwide private jet whisked us into Charles de Gaulle International Airport after stopping for a day to see my parents in New York.

We took a limo to the Hotel de Crillon, a five star architectural masterpiece in the middle of Paris. We stayed in the Louis XV suite, a fifteen-hundred square foot room with a private bar, a five-hundred square foot terrace overlooking Place de la Concorde, and, for cold winter nights like the one we were experiencing – there was a steam bath in one of its two marbled bathrooms.

We slept off the flight in an 18th century canopy bed, and then took a limo to Le Meurice for dinner.

We shared the first course -- crispy hen egg yolk with golden oscetra caviar. Accompanied by acid green apple jelly with aniseeds.

For the main course, Emily ordered the braised brittany blue lobster with crêpe mushrooms, cooked in a brill eggplant purée and coral juice.

I chose partridge with juniper berries, with melted green cabbage, strongly seasoned with orange peels.

We laughed about what we would have ordered for Chelsea if she had been with us: “Yes, and one glass of milk with a bowl of peas, merci, with lots of butter.”

We stumbled back to our hotel laughing and very drunk. When we opened the door to our suite Emily immediately pulled her fancy dress to the floor and threw her diamonds onto an overstuffed chair. She told me to hurry into the steam room with her. She was cold from the damp night.

There was an original Dali painting on the wall. Aubusson carpets, Baccarat chandeliers. We were living the life I would have considered abhorrent a few years ago, but I realized we both relied on times like this now just to renew ourselves.

In the steam room our bodies quickly became hot and wet. We allowed our drunken passion to consume each other until we couldn't stand the heat anymore.

We bolted out of the steam room gasping for cool air and leaped unto the soft bedspread. I tried to pretend to be haughty and demanding, like Louis XV himself. He was quite an excited king on this particular evening.

By the end of our historic escapade we were sweaty, laughing, tangled up in each other.

This is how our son was conceived. Royally. Drunk. In Paris. During the best of times.

## Chapter 26

I recall an interesting business lunch I had with “Dad” in late 2007, a few months after Adam was born.

I was working on my laptop in the office, Westbrook was on the road whipping up a group of new investors in San Diego, when I heard a knock on the door.

A tall figure entered. I almost didn’t recognize him at first because of his overcoat and the lack of lighting at the other end of the office.

“Care to dine with me?”

“Yes, sure, okay,” I smiled nervously. I never called him dad. But calling him “Sam” would have sounded off-key. Calling him “Mr. Briggs” would have been way too formal for a son-in-law, so I usually avoided calling him anything.

I grabbed my coat and we walked across the street to his favorite neighborhood restaurant.

He began by telling me that he’d sent Emily up to his auditor’s offices for the day. They were huddled together on the thirty-third floor. No one ever saw the auditors. They were like moles, coming to work at dawn and leaving late at night.

He made a snide remark about whether I could handle Emily being gone for a few hours. He was drunk already and we hadn’t even sat down at our table yet. I just smiled and didn’t reply.

His hair had gotten a good deal grayer over the years. His face looked more weathered. Stress had taken a harsh toll. As did the drinking. He never used to drink this early in

the day beyond a casual glass of wine during a business lunch. That had suddenly changed. His eyes had changed over time as well. They were no longer like Emily's. They had become milkier. Cataractic. Less intense. More self-absorbed.

We ordered. The wine came and he drank a glass quickly. He took an urgent call on his cell phone, lectured someone loudly, then fell silent again, but was uncomfortable with me being equally silent. He was used to people asking him a million questions. He was used to people feeling a rush of excitement being in his presence. Always wanting something from him. Trying to humor him, please him, persuade, beg, outmaneuver.

He stared at me, maybe trying to assess this person who had married his daughter. What was my game? What exactly did I want out of all this?

"So little Adam is a very handsome boy. And Chelsea is still as strong-willed as ever, a bit like grandpa. And Emily and you seem to be getting along well." He smiled, but it didn't quite seem genuine. I could read his cues better than most since I'd been around him outside of his business world. Although this was the very first time he had invited me out alone.

"Yes." Was all I could manage.

He leaned back in his chair and began talking almost to himself. "A lot of people resent me. I know that. I'm pretty blunt with people." He took his cell phone out of his pocket and turned it off. He leaned forward across the table.

I became visibly uncomfortable.

"The the CEOs of the companies I own resent me because they know every time I tell them what to do, and

they do something else, they end up screwing up. CEOs love to think they know what the hell they're doing better than an outsider, as if my kind of experience of running and expanding companies grows on trees."

He took a hefty self-congratulating slug of wine.

"Here's the secret. It's not about smarts, or college degrees, or even on-the-ground experience. It's instinct, and the guts to follow that instinct. They know my instincts are better than all their brains and all their college degrees put together, and they resent the hell out of me for it."

"Well, I don't resent you," I forced a small laugh, trying to stroke his ego and get out of this conversation as quickly as possible.

"Of course you do."

"No I don't! Why should I resent you?"

"Don't play with me, son." It was the first time he had ever called me son, ironically using it not literally but idiomatically.

He said, "You can't stand that Emily is so close to me, and spends so much time trying win my respect. She admires me, she needs me. She needs to win my love. She already has yours. But she wants mine as well. Hence, resentment."

He was really extraordinarily drunk now, having downed almost an entire bottle of very expensive wine in ten minutes.

"Can I be honest with you, sir?"

He nodded and smiled in a cynical way. His antennas were up. When someone says "can I be honest with you" it usually turns out to be a set-up.

"I actually don't resent you."

He laughed and slapped his hand on the table. "Well now you have me eating right out of your hand. Somehow I believe you."

He ate a few bites of the food that had arrived. He became more serious again. "So what *do* you think about then? I mean, what do you want now that you have all this money?"

Although I didn't trust his motive, it was actually a damn good question.

In fact, what was the point of being here with him right now, wasting my precious time, instead of being on a beach somewhere with Emily far away from here? Tripping off to Venice? Or playing in the park with my kids?

I stared back at him while taking a sip of my Chardonnay, refusing to answer his question.

"So by your silence am I supposed to believe you're trying to be condescending?" His silver speckled eyebrows raised up as he chuckled. "Go on. I'm serious. What does all this money mean to you?"

"It means Emily is happy. She gets what she wants. And I get her. But more personally, it just doesn't mean a whole lot to me."

"So you're just along for the ride, eh?"

"I don't need the ride either." I was getting upset and I didn't care what he thought about it.

"Well, what if I told you there was some very bad news concerning Briggs Worldwide. Would you care at all about that?"

"Of course," I said reflexively. "For your sake. For Emily's sake. . . . Look, what are you trying to say?" I asked expecting a dismissive wave of the hand.

“I'm saying there is some very bad news.”

He wrapped his fingers around his wine glass, then nervously put them on his lap instead. “One of my companies, my mid-west airlines. . . I don't think it's going to make it. Oil prices are up above a hundred twenty dollars on the futures market. It's hurting us. I think it's going under.”

“I see,” I said, deciding not to pry further. It's not like I had anything to offer. I was not a business entrepreneur or a bankruptcy specialist. And Briggs Worldwide had survived things like this before.

“Wanna buy an airline, cheap?” he laughed. “You know how it is when you play: win some, lose some. Sometimes it's a tie. This one, I would've settled for a tie.”

His demeanor had completely changed. He was speaking to me now in that confidential manner usually reserved for friends. He was smiling at me from time to time, and smiling at his minor tragedy, and it seemed authentic.

“I bet you won't be the only airline in trouble,” I offered.

This sat well with him.

He patted his mouth with his napkin. Stared at me for a bit too long without speaking. “I guess you're a good kid, really. Emily's right. She tells me that all the time, but you and I haven't spent much time together, just the two of us.”

I actually wanted to say thank you, whereas a minute before I wanted to bolt from the table and never see him again. He had an alarming ability to draw you into his world, and get you to see him as an empathetic character, even after he spit all over you and tried to rip you apart. It

was so easy to feel disoriented around him. That was part of his game.

“So let me tell you why I invited you to lunch.”

I waited for the next round.

“Emily tells me you love chocolate. And that you’ve been eating Polar Ice Caps since the day you both met.”

Ah, I get it. After messing with my head he wants to treat me to a chocolate soufflé, and that was going to make me so very glad I came to lunch with this madman?

“I need a new CEO to head that company. Dan Reesdorf is retiring and everyone on the board is falling all over themselves to prove they’re worthy to be his replacement. But they’re not good enough to fill his shoes. Besides, I want some new blood. New ideas. A new direction. I need someone whose honest, with good instincts and a strong backbone. I need someone who can be patient and think long-term, and learn from me.” He looked straight into my eyes: “Interested?”

“Me?” I was stunned.

“Well,” I began to laugh then caught myself. “I’m flattered, but I have the hedge fund taking up all my time.”

“You’re easily replaceable. The oversight of the fund is something any CFO or forensic accountant could do. It’s beneath your capabilities.”

“But I love the work.”

“You love being next to Emily’s office, no doubt.”

“Absolutely! That too,” I admitted.

“I can kick Westbrook out of there, you know. The fund can find an office somewhere else in the building, or even in the ferry building where all the other hedge fund managers work. And you could keep that office next to Emily’s all to

yourself. Of course, you'd make far more money than what you make with your hedge fund. Somewhere around twenty million a year, with perks. But it would be a huge challenge. I won't kid you about that. A big responsibility. You'd have to prove your mettle."

I nodded. "I appreciate the offer. I really do. But I'd like to take a few days to think about it."

"Well then, you're paying the check!" he boomed, smiling. He got up and patted my back, then went off to the restroom.

He figured this offer was something I wouldn't turn down. The problem is, I did turn it down. I never had that kind of ambition. And I wasn't willing to do what my dad did – learn a whole new business after I had already learned one and was succeeding at it. I didn't care about the challenge the new work presented. That's not what I wanted my life to be about.

Also, if I had accepted his offer, I would have been working directly under him, something I couldn't imagine wanting to do voluntarily. He'd have complete control over me and every move I made.

What I didn't know was, he wanted to save me. He knew I was about to go down with the ship.

As it turned out, I unwittingly refused to get into the rowboat he sent me.

## Chapter 27

Emily pushed hard for me to take her dad's offer. She pushed harder than I could have ever imagined. But I told her I had no desire or ambition to be the head of a chocolate company. I liked to *eat* chocolate, not manufacture it. And if I worked under her father I'd probably never want to eat chocolate again. Think of a tragedy like that, I mused. But she was not in the mood to laugh.

She said she thought this would be a great move up. And only a temporary position until I was given an even higher position later.

I told her if it weren't for me being able to spend more time with her I wouldn't even be doing what I was doing now. I would still be hanging out with a bunch of brilliant wild men, like the ones I worked with at "Logix."

"Logix *folded!*" She was clearly exasperated; frustrated by the same attitude about money and lack of ambition that attracted her to me in the first place.

"You didn't want to marry one of those guys, Em. The type of guy who would say yes."

"Logix was just a bunch of kids with no idea what they were doing," she continued.

"But I liked the work."

"They gave away all their best ideas, like chumps!"

"Yes, they did. And I was as naive as they were. Still, the work was challenging, I enjoyed going to work each day.

"You're even more naive now!"

"Really? Well, I think if Westbrook hadn't come along I could have found similar work with a better organization."

“For fifty thousand dollars a year? You make double that every week now, and you could make five hundred times that *every year* for the rest of your working life if you just say yes!”

“We don’t need more money, Emily! Why would I care about what my salary is?”

“Well, being the CEO of a company isn’t exactly the worst thing in the world, you know! *Damn it!*” She began to cry. But it wasn’t out of anger. Why was she pushing this so hard?

“Please take the job, Jack,” she begged, almost in a whisper. “Please.” She literally got down on her knees. I’d never seen her like this.

I did a lot more soul searching, for her sake. But in the end I just didn’t want to get more hooked into her father's world than I already was. What I was doing now was incestuous enough. Presently being one of his many pawns was sickening enough. But what would I be if I accepted the new job? One of his bishops? A knight perhaps, that he could slay to honor his queen when the time was right? It was all too much for me. I was happy with the status quo.

Unfortunately, the status quo was about to change.

## Chapter 28

2008 was a year to forget for most people in the business world. Financially, it was the year the world fell apart.

Cities still lit the sky at night, fancy cars passed each other on California Street, Lexuses and BMWs were still omnipresent. But in the deep recesses of everyone's lives, even for the mega-rich, something had gone terribly wrong.

Sam Briggs was usually immune, and therefore completely insensitive to this kind of economic downturn. This is where he would sweep in and make big money, buying companies with great business plans that suddenly found themselves on the ropes. But not this time. Credit froze around the globe. Even Briggs Worldwide couldn't find liquidity. And liquidity was King. The financial world had been checkmated.

As stock markets around the planet collapsed, with the US market losing more than forty percent, Sam Briggs smiled and called it a pity. He reminded everyone almost all of his money was invested in his companies, not stocks. So what did he care? Stocks were for pedestrians. Stocks were for bit players. Stocks were for suckers.

## Chapter 29

One of the partners in our hedge fund, Jim Fellers, had been an investor with Westbrook way back in his days as a commodities trader. Jim had become quite rich by starting a web shopping network, and was happily married with two kids. We began to socialize together occasionally, and he started to put more and more money into our fund, which hadn't had any down months ever, even during the recent credit panic.

The reason for that was we were loaning Sam Briggs money for his asset based lending business. It had no exposure to stocks or bonds. These were all short-term loans (sixty to ninety days) that huge chain retailers would pay back with interest, on time, or they would be assessed a penalty.

It was a locked-up deal for the privileged few whose high net-worth qualified them to invest. Our 3c7 partners had to have a net-worth of five million dollars to even qualify to get in.

Westbrook and I were now considered saviors, geniuses, and best friends to our investors whose assets (and asses) we were saving. We were a magic bank, producing ten to eleven percent interest in a three percent world.

Jim would invite Westbrook and my entire family over to his mansion for parties, and cater barbeques and summer swimming extravaganzas.

One of Jim's late summer parties was particularly memorable.

Chelsea was in the pool with "Uncle Jordon," which is what she called Westbrook. "Uncle Jordon" was in the middle of a circle of about seven wild splashing kids, getting the worst of it, and loving it.

Westbrook was also the main guest of honor, as always. He usually had a girl on his arm. This time he had come by himself. Many of his very rich clients and some potential investors who were invited there cornered him before lunch, asking questions about where the stock market was heading, and if the massive correction was over. He said he didn't know, but he knew our hedge fund would survive the economic mess because we didn't own any stocks or bonds. All we owned temporarily were discounted electronics, which would be in even more demand in a recession than newer more expensive models

Our son, Adam, was now almost two. He stayed at home on this afternoon, probably napping on and off during these precious hours while the nanny alternately texted us and her boyfriend.

Jai Agarwal arrived with his new girlfriend, a model from Paris who was living with him in his five thousand square foot mansion in Kentfield. He was one of our biggest investors.

He confided in me, "Jack, I am making a very large life transition soon. I am going to move back to India. So I am going to redeem all my money from the fund. I am selling my house. I will be leaving early next year."

"Wow, what led to this decision?"

He looked over at his girl. "Well, it wasn't Juliet, that's for sure! She's been quite fun to be around. But she's moving back to Paris and I don't want to follow her there. And

basically what I'm coming to is, I want to experience real life. Not a life of material things or money or mansions or my desires running me around like a slave. Desires suck. They're only good when you *can't* get what you want! Then you actually learn something about yourself. But when you *do* get what you want you start to realize it's all one big nightmare. It just leads to the next desire. It's a never-ending trap, either way."

I thought about that and knew he was right, but I was way too far into the game to consider the consequences of desire when it came to my own life. I continued to listen politely.

Meanwhile, Emily was walking around in a beige bikini that almost made her look naked from twenty feet away. It was a new thing -- the nude look.

Even after giving birth to two children her stomach was flat and toned; her body was as thin and curvy as ever. She had a disarming natural beauty. Her hair was still in a European shag cut, and more red than brown from the summer sun. She wore very little make-up. There was no false pretense to her. No false eyelashes. No false shyness. She wore a modest amount of cherry red lipstick, but only for special occasions. She left her diamonds at home for casual events like this. She had no need to show off her wealth. She came off looking like the All-American girl, living a modest but fulfilling life with her husband and sweet family.

All the men, including Jai Agarwal, a good number of the women, and even some of the kids running around, would turn to look at Emily as she walked by.

Maybe she was just getting Chelsea a water toy near the pool's edge, or refilling her drink at the outdoor bar. If a person's glance should happen to catch her attention, she would smile at them as a close friend might smile. Her skin glowed, a bit tan, slightly freckled along the shoulders. She was thirty going on twenty-something. I was the luckiest guy on earth for so many reasons. And envied for so many reasons.

Later in the day, Emily and I went into the house to change out of our swim suits and back into dry clothes. Chelsea was with "Uncle Jordon." Jim's poolside bathroom was sizable, with a Jacuzzi tub, a shower for two, and two sinks, with a big window overlooking a private garden down a sloping hill.

Emily began to peel off her bikini. I took off my swim trunks. Normally this was just something we would have done without a second thought. We would politely hand each other towels after a quick shower and then rush back to Chelsea. But Chelsea was in good hands. And Emily had had a little too much to drink.

She came up to me and whispered something affectionately sloppy in my ear. Then she sat me in a softly cushioned chair next to the vanity. She opened up a canister of potpourri sitting on the bureau and the scent filled our little corner of the room. Then she chose a scent from Jim's wife's toiletries and dabbed some on me.

She climbed on top of me with her arms holding on to the top of the chair. We tried to keep our moans quiet, but the ending was a bit too loud.

As we were laying in each other's arms trying to catch our breath someone knocked and asked if everything was

alright. I couldn't speak. But Emily managed a "Yes, thank you. I'll be out in a minute."

We sauntered back down to the pool after we got dressed and took Chelsea out to dinner. At the last minute we offered Westbrook to come along too. I had a strong suspicion that he had secretly loved Emily since college, but on this night in particular I really didn't care. Emily had been distant with me ever since I had turned down her father's offer. But an hour ago she had just made love to me with a recklessness and an intensity that, well, I could only really understand in retrospect.

This was the last time we were together before Emily got caught.

The party -- Uncle Jordon holding Chelsea in his wet arms while gliding her across the pool; Jim Fellers patting me on the back, thanking me for the work I was doing; Jai Agarwal deciding to redeem from the fund and move back to India, to try to feel life with intensity again, and of course, my interlude with Emily -- these are the images that rest inside me now.

It was one of the last truly wonderful and innocent days of my life.

## Chapter 30

During the entire month of October, 2008, things were tense in the family. Emily was not herself. She was not spending any more time with me than she had to. We weren't having lunch together, or sharing afternoon interludes in her office. She didn't seem to have a whole lot of time for the kids either. She spent incredible amounts of hours at work. Once again, I was questioning what the hell we were doing with our lives. None of this was making any sense.

One night I told her I wanted to quit working for the fund. And I wanted her to quit too. She'd had a dream that we could take the kids around the world for a few years, and this was as good a time as any. We'd be able to re-think things. Why not live out her dream before she worked herself to death?

The irony was, this was pretty much the same idea presented to her by each of her high school boyfriends. It was their way of getting what they wanted at her expense, literally.

I was, in essence, asking her to run off with me with what was really her father's money, and metaphorically buy the castle in Ez.

The other problem was that traveling around the world, even with full-time help, with two young kids, one being a two-year old, was – well, if you have kids there's no need for further explanation. And if you don't have kids, then a thousand words won't help you to understand. So suffice to say, you just don't want to know.

I really didn't care if we travelled around the world or not at that point. I just didn't want Emily working for her father anymore. *I* didn't want to be around her father anymore. And I didn't want to continue working at HW Partners. I was ready to give the whole damn enterprise to Westbrook and get nothing in return.

But it was too late for dreamy plans. Too late for rich lush fantasies. Too late to sell out, or retire, or walk away. Life as I knew it was about to blow up in my face.

## Chapter 31

The FBI raided the offices of Briggs Worldwide on December 23<sup>rd</sup>, 2008. Westbrook was taking an early Christmas vacation at the time with a female lobby security staff member who worked twenty-five floors below us and used to greet us with her badge and a holstered gun each morning. They were now sipping tropical drinks in a hut built over the water in Bora Bora. So I was working alone in the office when our lives blew up.

A man came in without knocking, told me to leave my computer on and to leave my cell phone on the desk and go home. He flashed his badge. At first I thought it was a pre-Christmas party joke concocted by some of the staff. But too many agents were swarming through all the surrounding offices for it to be some elaborate dark prank. Besides, Sam Briggs had the sense of humor of a snail. He would have fired half the building and the entire security team, whether they were in Tahiti at the time or not, if they pulled something like this. I realized something horrible had gone wrong.

The F.B.I. claimed in a subsequently released affidavit, that Emily Briggs Hampton and Samuel L. Briggs had conspired to commit fraud to the tune of about a billion dollars – one of the biggest frauds in U.S. history.

It involved an asset-backed lending scam. The hedge funds that loaned Briggs's subsidiary the money, including HW Partners, LP., were the losers in Briggs' huge ponzi scheme. Our investors' money was gone. All of it.

I found out later that the fraud started about a year earlier, at the start of what would eventually become the 2008 economic crash. Sam Briggs kept his cool regarding his companies' disintegrating values. He thought for sure in a year or two America would be back in business and stronger than ever. But he needed to keep his companies afloat until then. And optimally also have the liquid capital to buy out some of his failing competitors.

There didn't seem to be any middle ground. This wasn't about choosing to risk everything. He *had* to risk everything. The entire global house of cards was tumbling down – derivatives, sub-prime loans, CDOs, CMOs, ABLs -- all the games that banks and hedge funds and corporations like his created were all in free fall. Because of bank deregulation and too many people in power looking the other way, they were all failing at once.

He needed to come up with a plan or Briggs Worldwide, as unthinkable as it may have been just a year earlier, was going to go under just like everyone else. But if the plan worked, he'd be richer and more powerful than ever.

When Emily realized the trouble her father was getting himself into she could only think of one thing -- if she could help get her father out of this mess she would become his permanent hero. A genius in his eyes. He would be forever grateful. And then, she could finally stop.

She loved each of us. I still believe that. Call me naïve, like she used to call me. Call me mesmerized by her, or insane, or blindly in love. But I believe the reason I was kept in the dark is that she loved me too much to tell me what was going on. She persuaded her father to get me out of HW

Partners by offering to make me the CEO of my favorite chocolate company. She wanted me out of harm's way long before anything bad could happen. But I wouldn't take the gift they put in my lap.

So it was up to her to save both her father *and* me, against the backdrop of her father's empire imploding, and the world crumbling into financial chaos.

## Chapter 32

Sam Briggs' secret plan was complicated. But he felt that everything would be okay as long as he and his affiliates could remain solvent until the end of 2009.

Emily knew what he knew -- they had to find enough liquidity to survive the economic onslaught. Perhaps they could even expand, cannibalizing the competition, and in the end, they would come out further ahead than ever. It would be a very happy ending for the entire family.

But where would that liquidity, that ready cash, come from to keep his businesses afloat with credit failing and all lenders everywhere refusing to lend? And with his own corporate and personal cash already spent? They would siphon off incoming money from the asset-backed hedge funds. Instead of using the money to buy and sell electronics goods at discount prices, Briggs would use that money as temporary loans to his own companies.

He would eventually pay the funds' investors their principal back plus interest due, plus more, but it would have to be within a year or two instead of sixty to ninety days. No one needed to panic as long as the investors didn't redeem their capital all at once.

But this was 2008. Everyone was suddenly trying to cash out from every investment they could, including ours. They needed all the cash they could get their hands on to survive, just like Briggs did.

Briggs loaned himself the cash he received from HW Partners. It was already loaned out to his affiliates by the time Thanksgiving arrived.

He fired thousands of people in his various companies. Infrastructural excesses were coming back to haunt him. He

was slashing corporate budgets, cutting research projects, and canceling plans to expand.

But he still would need hundreds of millions more to keep his companies afloat for the next year or longer. After that, he might just become the richest man in the world. If he could just hold on until the tidal wave of economic panic receded.

The FBI files are incomplete. Because no one to this day knows if it was Emily or Sam Briggs himself who first came up with the plan.

Sometime in mid-2008, false purchase orders were created so that all four of the hedge funds Briggs had hand-picked, including HW Partners, were unknowingly taking part in risky corporate loans. Asset backed lending had suddenly become a Ponzi scheme of enormous proportions.

If Briggs' other companies had stayed afloat against all odds they would have cornered the market in so many industries. Briggs would have become the next Warren Buffett or Bill Gates. He would have thrived during the worst economic downturn since the Great Depression.

But if Briggs Worldwide went under, Sam Briggs would have been seen as a massive failure. A sucker. A fool. His legacy, the personal monument he wanted to leave to the world, would have become a monumental failure.

That outcome would have been far worse than being caught in a fraud.

Emily chose to show her father how loyal she really was to him. She would help save him, and his life's work. Maybe she could save Briggs Worldwide single-handedly.

Because she was going to be the point-person for the game Briggs needed to play.

Only the two of them could know about this. She had long ago been put in sole charge of the middle man company officially known as *E. Briggs Inc.* She knew how to access all the books and records.

This would be the most ingenious solution imaginable – a desperate organization of this size finding a way to loan itself money at a time when no loans could be found anywhere in the world.

It was a brilliant solution, in a way.

On the other hand, if she failed, or if she refused to act, her father would be ruined, and her family riches – which she relied on more than she would ever let on – would be gone.

## Chapter 33

There is no doubt that Emily was brilliant, tenacious, disciplined, charismatic, persuasive. As well as prone to secretiveness.

But for all her brilliance getting caught for doing something illegal never seriously entered her mind. She felt sure she could pull this scheme off with her father behind her. Her father had been invincible for longer than she had been alive. If he assured her the plan would work, how could she doubt him? And his assurances came.

Sam Briggs was grateful for Emily's loyalty to him. But sadly for Emily he had no capacity to truly love anyone. He had no conscience. Just like a corporation itself has no conscience. I guess that would be the best way to describe him – he was a human corporation. Success had to be achieved at all costs.

## Chapter 34

For a while the plan worked perfectly. The “Robin Hood” plan was not quite what Robin Hood had in mind. This was a plan to borrow from the rich and loan to dying corporations.

But the mood around our house was constantly tense. Especially after I had refused to take the CEO job at Polar Ice Caps.

Without me realizing it, our partners’ assets were worthless until Briggs and Emily someday decided they could afford to put Humpty Dumpty back together again. Their timeline was late 2009. Not too long at all, according to a corporate calendar. They saw it as one very long year of rolling up their sleeves and making it work.

Once the massive amounts of investor redemptions came due Emily asked the fund for a little more time. This had never happened before. Suspicions were aroused.

She told the managers and investors that the loans were not defaulting, they were simply being extended with full interest. They would profit from the delay.

But one of the investors got concerned something wasn't right and called the FBI. At first the call was handled as a routine investigation. After all, they and the S.E.C. were now receiving calls from disgruntled investors everywhere.

But as more investors added to the complaints, and more facts were uncovered, the dam broke.

## Chapter 35

I never was able to discover the fraud on a forensic level. I accept full responsibility for that. I was too lazy to check every purchase order against goods sitting in one of hundreds of warehouses all around the country. That task in itself would have taken up all my time. But that's no excuse. So I take full responsibility in the end.

Looking through a dark lens, I have to say, with hedge fund managers, auditors, administrators and accountants constantly looking over her shoulder, Emily did a phenomenal job of covering her tracks. Until she ran out of time.

## Chapter 36

By the middle of 2009, Sam and Emily Briggs were in jail awaiting trial.

Sam Briggs told the F.B.I. he invented the plan and forcefully coerced his daughter to take part in it. He said he threatened her with physical harm if she didn't cooperate. There was no evidence at the time to substantiate or refute that. But she refuted it, fiercely.

He also cursed and chided everyone from behind bars, telling them it would have been better for everyone if he had been free to steer the companies through the ongoing economic crisis and guide them out of harm's way. He insisted the plan had been working, and that he could still be successful, with investors paid back, including ongoing accruing interest, if they just would let him go. He insisted he was the only one that could make this mess right.

Who was the idiot that blew the whistle on him? That's what he wanted to know. That's who is to blame for all this.

At the same time he was willing to lie for Emily and look like a monster if it meant getting her free.

Our two children were too young to know what was going on. They only knew that mommy was "away on a long business trip with grandpa." All they had now was me.

## Chapter 37

It was 6 pm on October 29<sup>th</sup>, 2009, when I heard a knock on the door. When I opened it, I felt like I was seeing a ghost. Emily stood before me – my wife, pale and shaking, her face streaked with tears.

She explained that a million dollars bail had been posted by her mother on her behalf. Her father was denied bail. Her mother was now totally broke and had gone to live with her sister in Missouri.

The kids, after a few ecstatic moments of seeing her, quickly had their normal requests, asking her to read them stories. Chelsea wanted her to play with her new doll. My son kept sticking his all-cotton powder-blue robot in her face. She was very choked up as she read to them and played with them on the floor. She was visibly shaken to the core. All of her normal cockiness and sparkle was gone. She looked panicked, beaten up, out of place.

After the kids were in bed we went downstairs to her home office.

She tried to convince me of her innocence. She told me that her father set her up.

What I didn't know then is that she had withdrawn all the money from our joint bank accounts and wired it overseas.

## Chapter 38

"I have some news for you," she said.

"What's that?"

"I'm quitting Briggs Worldwide!" she said perkily.

I looked at her like she was mentally deranged.

"I'm *joking*," she laughed nervously.

She looked down at the plush red carpet, then whispered, "Jack, you were right all along. I should never have gone to work for my father. He wrapped me around his little finger and destroyed me just like he destroyed my mother. Day by day, hour by hour, he had his way with both of us. I don't know how he talked me into the things he did over the last twelve months."

"You stole investors' money, Em. Didn't you realize what you were doing was illegal?"

"No! He said we had to act quickly. He said he was sure everything would turn out fine for everybody, and that there was no time to hesitate. He said if I followed his plan we'd all end up on top. Better and stronger than ever. And the investors would see us as heroes. So I helped him get the capital he needed at the time. That's all I could think of."

She began to ramble, "I should have worshipped my mother, not him. She loved me. But her love was too easy. Like yours is. There was no challenge to it. I didn't need to earn it. It was simply there. Like mother's milk. He, on the other hand, demanded I become invincible, a super hero like him, before he would even look me in the eyes and acknowledge my existence. And now his life is over. I just hope mine isn't."

The original Escher painting on the wall, the dark mirrory plasma TV, the lights illuminating the driveway outside her office window, were all coated in a wet glassy mist. I don't know if I was crying, or just exhausted from days of no sleep, or both. But everything was starting to become a blur.

"So what are we going to do?" she asked quietly.

"Well, what *can* we do, Em! Other than rely on your lawyers to get the truth out about your dad, and rely on my lawyers to try to get some of our investors' money back."

I said this cautiously. It was bizarre, she was part of the fraud, while the fund I co-managed was considered one of the victims. And here we were together trying to get her out of this crazy mess.

"Isn't there anything else you can think of that we can do, together?" she pleaded.

I tried to think, but I was no good at coming up with devious plans. Just like the offer of the CEO position at Polar Ice Caps, Inc., I didn't catch the hint. I didn't pick up on the clues.

"I guess not," she whispered. She seemed seriously disappointed in me.

Eventually we went upstairs to bed. It was strange. She hadn't been home in over a month. Normally I would have been so happy to have her back in bed, touching her skin, kissing her beautiful soft lips. But I felt dead inside. I crawled under the covers feeling cold and absurdly distant.

She came close to me and touched my face, looking at me in the dim light. She sighed and a shiver ran through her. Then she whispered, "You've always been so good, Jack, and so loyal to me. So good in every way. I know how

worried you've been. You've lost weight. You have dark circles under your eyes. You look terrible." She pushed my hair back. "I see a little gray. I've turned you into a worried mess, haven't I? God, I'm so sorry."

I felt nothing but a dim fear.

"Let me put you to bed," she whispered. "You look so tired. By morning a solution will come. I just know it."

How she could be so naïve and so cynical at the same time? I must have had an incredulous look on my face.

"What are you thinking?" I asked.

She said, "Something will come to me. Or us. By morning. I'm still optimistic about us. I love you." She said this soothingly, almost to herself, "and I love the kids, so much. So so much. Everything's going to be okay."

Then she kissed my lips and a door inside me opened slightly. A door inside me that she had walked through a thousand times. It was closed, but not locked. Her warm body surrounded me like a turbulent ocean. But this time it felt like I was being pulled out to sea. I was drowning. I couldn't find a way back. After we reconnected I fell into a terribly long deep sleep.

## Chapter 39

When I awoke the next morning and went downstairs, I began to wonder where they had gone. I hoped, and forced myself to assume, that Emily and the kids were out for a late breakfast together. Or maybe they went for a walk down to the neighborhood park. But after calling and texting and pacing around the house for half an hour, it hit me like a flash to check the dresser drawers in the kids' rooms. Clothes were missing. Suitcases were missing. They were gone.

## Chapter 40

I called the police. They said they would check the local airports. But the next day she still hadn't been located. Nor had they located her car. I wanted to hire someone to track her down. But she left me with no resources, not a dime. All of our money had been withdrawn from our accounts.

She was in control of the money, awash in secret plans, and I was officially broke.

I couldn't very well ask my mother-in-law to help track her daughter down so she could be thrown back in prison.

I called the FBI. They assured me they were already looking for her.

My children had been taken from me. The house was held in the name of Emily's trust. I wouldn't be able to stay too much longer.

I was also stuck trying to unwind a business deal that went south because of her, with no way to repay angry investors. The phone kept ringing all day long, but it was never anyone I wanted to talk to.

I couldn't sleep or eat. I hid myself away as much as possible.

Who was Emily really? A liar. A kidnapper. A master scammer. A holder of long deep secrets.

How ironic that she had escaped. We had somehow exchanged positions. I was now broke and emotionally imprisoned. Friendless. Alone. Emily was free and financially solvent, starting over.

She was probably living under a false identity in a foreign country by now. The wires she sent were to shell

companies that re-wired the money to other shell companies. It would take a long time for the FBI to track it all. By then she would be across God knows how many international borders, children by her side. If anyone could figure out a way to make this work, and thrive from the challenge, it was her.

## Chapter 41

The night we talked in her downstairs office, she was begging me to come up with a solution. She had already found one. She thought it would have been obvious to me. She would let me come up with the same solution on my own, if I still loved her. If I was still loyal to her. If I still deserved her love in return: “Let’s run away, all of us, Emily. Tonight. Let’s escape together.” And in her mind, we could have all lived happily ever after.

She was waiting for me to say it, and believe it, and want it too. But it didn’t happen that way. So she had to leave without me. She couldn’t take the chance of telling me the plan directly – if I had refused to go with her, refused to become a fugitive and accompany her, her plan would surely have fallen apart. She would have ended up back in jail, maybe for life.

Or maybe, when she pleaded with me, almost frantically, “Isn’t there anything else you can think of that we can do, together. . . if I hadn’t been so fearful of the situation, maybe I would have come up with some other answer that made sense, something she hadn’t considered, and I would have saved us both.

But I failed her, just like her high school boyfriends had failed her. I wasn't able to truly see her, and love her. I only wanted what I thought was best for myself.

## Chapter 42

They could be in Paris, Rome, Spain. Or somewhere in the opposite direction from any of my best guesses. Knowing her, she has found a perfectly unguessable place.

I am sickened more and more each day by the loss of my children. I know she loves them. I know her capacity to love is real. But I keep thinking they will suffer deeply without me. They are missing me. Crying for me sometimes. Asking her where I am, and why didn't I come with them? What will she say? Will they believe her?

I want them back.

She is a fugitive, wanted by the FBI. Now kidnapping has been added to her two counts of fraud and jumping bail.

But here's the oddest thing. When I think of her, I can't help myself – I remember all the times, everything, clear back to the beginning. Not just the ending.

And what if this is not the ending? What if there's something more?

I say this because she wrote a note to me. I found it under her pillow in our bedroom a few days later. I haven't shown it to anyone, or said anything about it until now.

It said: "I love you, Jack. You look so innocent when you're asleep. Your true nature shines through. I want to promise you something. Listen to me, please! We'll all be together again someday. I just have to think things through for a while. As soon as I feel like we're safe and come up with a plan I'll be in touch. I promise you. Please have faith!"

Sometimes I wonder why I'm still waiting.

And sometimes I remember.