

Lilly's Last Words

~ Gary Marks

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Dedicated to my good friend, Lilly.

*If you can't build something beautiful from the past,
don't build it....*

/GM

The ten-mile drive from LaGuardia to The Dominik Hotel took the usual two hours. My Uber was sardined in traffic from the moment I squeezed in the back.

Crawling across a small heavily graffitied bridge, I noticed that a few of the newer Manhattan skyscrapers reflected afternoon sunlight by exhibiting a weird greenish glow -- a cheery color for the thousands of hopeful businessmen and women residing within. I was glad I wasn't one of them. But I also imagined them looking out of their sky high office windows at this cross beamed bridge I was stuck on, with cars and busses strung out in endless rows, being glad they weren't me.

They would also have been glad they weren't me because I had a business meeting that was bound to go very wrong, and a lady friend who was sure to tell me that our relationship was headed in the same direction as my business meeting.

While at a dead-stop mid-span I received a text from back home. Apparently, Marilyn, my normally well-trained dog and faithful five-year companion, had just soiled my previous ex-girlfriend's antique Turkish rug. That would not be a cheap fix. It made my business meeting all the more important.

I assumed the meeting was going to be an exercise in begging. I was going to be asking for a promotion and a raise. I had come up with a stock timing model. My predictions had thus far been uncannily accurate. The board wanted to buy my model. I wanted to manage it.

My other incentive for venturing into Manhattan from my calm little branch office in upstate New York was to urge my most recent ex-girlfriend, Lilly, to consider taking me back.

She was working for a fledgling software company that was trying to launch a new video game based, of course, on a series of endless adventures, like all the other games. My sense was that her job was going to be temporary, like my relationship with her had been.

Back in my home office, I had found myself thinking about Lilly quite often. I recently concluded that just because she had lost out to temptation by having an affair with a major league baseball player (now back in the minors) it didn't have to spell the end for us. But then what *did it* spell?

Lilly was dynamic and fun-loving, brilliant and streetwise. But her face emanated an aura of innocence that I truly adored. I think some of it was due to the slight tearing up of her eyes when she laughed. Watery eyes that shine brightly when responding to the punchline of a witty offhanded comment you make can be very alluring.

She wore very short skirts and revealing tops to work each morning, but once home, she would go barefoot and stockingless without changing outfits. She would sit on her ratty couch, cross-legged, while eating take-out Chinese food right out of the box. I remember that her short skirt would become quite a bit shorter as she curled up on the couch, not in a way meant to seduce me, or a major league baseball player, but out of the same natural, casual kind of innocence she exuded.

The millennial males at her company imagined themselves becoming a human software code that could

hack into her world somehow. But they lacked the sophistication and self-confidence that would attract her.

I seemed to possess those two qualities, and she always appreciated that about me. For example, after she confessed that she'd had a fling with the aforementioned major leaguer, a confident young relief pitcher who had to choose between the minor leagues and Yale and financially made the right choice, I bowed out quickly and gracefully, without making a scene. No pleading, no shaming, no threats. She respected that. She saw it as an elegant and mature response to gut-wrenching heartbreak. I survived a few weeks of nightmares and business lunch drinking, and moved on.

My rationale at the time was that we were young, we'd had no standing verbal commitment, and I was living upstate, working in I.B.I.F.'s Rochester office, a plane ride from New York City. I would fly into the city to see her on free weekends. Occasionally she would fly to Rochester to see me. But the immediacy and spontaneity of getting together, and being together, wasn't there. I didn't have "home stands" in my line of work.

There was some consideration of me moving to Soho eventually and working at the main headquarters to be nearer to her. But when I found out about the fling, I promised her I'd stay in Rochester and not push myself into an unwanted situation. This was yet another example, in her mind, of my emotional goodwill, and a sensible acceptance of my fate.

When their game ended in the early innings we began texting each other again. It was mostly friendly chatter. Occasionally we would go on philosophical rants, or share

Instagram humor, memes, videos. But we never spoke directly on the phone or hinted about getting back together.

A week ago, when I mentioned I was coming into the city for an important meeting, she surprisingly invited me to dinner. Of course, I accepted. And suddenly my concern about how that dinner would turn out was equal to that of getting a raise, or getting recognition for my work.

Although, if I did get a raise, dealing with my previous ex-girlfriend's soiled Turkish rug would feel slightly less financially painful. Sadly, dog poo is not really something that is fully extractable from a seventy-thousand-dollar, four-hundred-year-old, hand-made Turkish heirloom that had once been stepped on by Emperors and Kings. (And as far as the diameter of the stain, let's just say, Marilyn is a rather large dog.)

As my Uber crept eternally towards my hotel, we passed by a building near the freeway that had graffiti spray-painted on its old brick wall. The message summed up my feelings for Lilly at the moment. Scrawled boldly in white paint, it said: *"If I ain't dead already, you're not the reason why."* Followed by a skull and crossbones.

I contemplated the raw emotional power of this double negative as my driver let me out in the middle lane of midday traffic at the entrance of The Dominik.

The Dominik hotel was embarrassing in countless ways -- reasonlessly over the top, like a millionaire pretending to be a billionaire. But I.B.I.F. was footing the bill, including meal stipends, so it would have been more uncouth to complain about it than to just go ahead and graciously accept the garish masquerade.

I figured the reason for the board's extreme generosity was that they were going to turn down my request for a raise and a promotion and then ask with a patronizing smile if I was enjoying my beautiful accommodations. I would have to begrudgingly admit it was all just too kind, and then crawl off to meet Lilly for rejection number two.

It was a heat wave of global warming proportions. One hundred degrees at one-thirty in the afternoon. My meeting was at four-thirty -- a convenient time for them to quickly reject me and then segue back to their private lives via limo, or perhaps walk half a block southeast to the neighborhood bar-and-grill until the evening traffic died down. I would surely not get an invitation to join them. I was simply their four-thirty mosquito.

I settled myself into my hotel room then headed to the fitness center on the lower level where my treadmill neighbor was apparently trying to outrun his asthma attack. I then returned to my thirty-third floor abode and disrobed for my pre-meeting shower. I soon became aware that the thick glass shower door in this seven-hundred dollar a night room had no rubber molding, and therefore slammed loudly into the connecting glass wall when it was pulled shut. So I

shoved a towel between the door and the metal drip rail to prevent future audial disturbances. I needed silence. I needed to think things through.

I put on my most expensive suit and took a thirty-minute Uber ride to corporate headquarters seven blocks away. Traffic is simply part of the natural moonscape of New York. Every block of Manhattan has been under construction for the last thirty years. Cars have to zig-zag around the temporary plastic red lattice-work barriers much like a rat would have to make its way through a maze of chewed up strawberry Twizzlers.

I entered the elevator of the fifty-story building where the I.B.I.F. offices were, after being checked by the security guards for guns, knives, hand grenades and other explosives. All standard procedure in sophisticated New York office buildings.

The meeting was in the main board room, a one thousand square-foot suite on the top floor, with a wall-wide eastern-facing picture window. The Empire State Building stood defiantly in the distance, enduring its daily shroud of smog.

The meeting quickly took an unexpected turn. I was greeted with sincere smiles and handshakes. This was befuddling. They proceeded to compliment me on my timing model, agreeing that it had, so far, been surprisingly accurate. They then proceeded to ask me questions about how I thought the model would do during black swan events like a currency shock, a pandemic, or a sudden war.

I answered as best as I could, but I began to realize as the meeting dragged on that the subject of a raise or a

promotion did not seem to be emerging as a main topic, or even a minor topic. So I brought it up myself.

"May I presume one of the reasons for this meeting is the one I had in mind?"

"And what reason would that be?"

"Frankly, I was hoping my market timing model would lead to a raise or a promotion, since it will certainly be hugely profitable for the company."

Sam Stein, the CEO, looked flummoxed. "I thought this meeting was called to further refine the model before selling the signals and algorithms to other financial institutions."

Lee Harwell, a conceited sycophant who had somehow become the company president, rejoined, "Yes, nothing about a raise or a promotion was put on the agenda for this meeting by the staff."

I said, "Well, nonetheless, since I'm here, can we at least discuss it? Because, frankly, that's the only reason I asked to set the meeting up in the first place."

Harwell was ready with a response. "You should be talking about things like that with Solomon Rudd, isn't he your immediate superior at the Rochester branch?"

"He is. And I did, sir. He told me I would have to speak to headquarters. That's why I asked for this meeting more than two months ago."

"Well, we haven't heard about this until now, or had a chance to discuss it among ourselves," Harwell droned. I sensed he was getting some sadistic pleasure out of this.

"Gentlemen," I interrupted. "I have to tell you, I believe your idea of selling the model's analytics to other financial companies is extremely short-sighted. You're giving away

too much. I was hoping you would promote me to head my own division so we could sell it in an entirely different way."

"A new division! What would we need a new division for?" Stein interrupted.

"So I could work on the model full-time and distribute monthly predictions to institutions for an annual fee, while the rest of my staff spent their time marketing. But not, as you suggest, marketing the analytics outright for a one-time fee. Frankly, that makes no sense."

"I think it could put the company in a precarious legal position if things go wrong," Harwell interrupted.

"I already spoke with legal months ago," I said calmly. "All we'd need are the standard written disclaimers."

"You know, I kind of like the idea," CEO Stein said. Everyone turned toward him and the room became oddly quiet. Stein took a sip of his trademark Styrofoam cup of black coffee, no sugar. "I'll tell you what, Stephen. Let's set up a meeting in a few weeks to discuss this further."

"No... sir, I'd like to meet again tomorrow. I mean, the forecasts over the last seven months have been so accurate, I think we need to strike while the iron is hot. And I'm here in New York. Why wait?"

Harwell shook his head, laughing at my brash naivety, "That's obviously too soon. We have no time for..."

"Tomorrow it is," Stein said forcefully. "But I want data, including hypothetical sales, on my desk by early tomorrow morning. I'm talking about spreadsheets. I don't want some bullshit PowerPoint presentation. Understood?"

"Yes, sir."

"We'll reconvene at 11 a.m. The meeting will have to be brief. I have an 11:30." He got up from his dark leather

swivel chair and quickly left the room, Styrofoam cup of black coffee in hand.

All the others followed behind him.

I was the last one to leave.

My dinner with Lilly was scheduled for 7:30 at Arva's, a restaurant located near the entrance to Central Park. I went back to The Dominik after my meeting feeling quite perky. I had stood up for myself, and much to my own surprise, it worked out quite well. I wondered if that tactic would work with Lilly -- "I'm here tonight to tell you that I want you back, and I think you want me too. So I'm not taking no for an answer...."

Would she start to laugh, with her blue eyes tearing up in that innocent way I loved, or would her semi-invisible champagne-colored eyebrows furrow just before slapping me on my arm, assuming it was a cruel joke? (Cruel because it would be embarrassing to have to tell me "no" in person.)

Those would be her two most likely responses. Stein and Harwell were pushovers compared to Lilly. She could quietly be quite Alpha.

I quickly emailed some PDF and Excel files to Stein, including the hypothetical sales data he wanted. I had finished them weeks ago, just in case. Then I put on a fresh pair of jeans and a dark blue cotton T-shirt. She liked the casual look in men. And off I went to meet my fate.

Upon exiting my Lyft in front of Arva's I felt tempted to cross Fifth Avenue to buy a pretzel from one of the many food carts placed at the Central Park entrance. I loved Central Park food cart pretzels. But I didn't want to ruin my already compromised appetite. Arva's was highly rated. But I was more nervous than hungry. Tomorrow's meeting could be life changing, financially. Tonight's, emotionally.

Lilly arrived right on time. It was a very endearing quality. I hated people who consistently showed up twenty minutes late, thereby making me feel like I was simply the next thing on their overly-booked schedule.

Lilly kissed me on the cheek when she saw me, then took my hand without saying a word, and guided me across the street, "I thought we'd split a pretzel as an appetizer. Don't say no. I know you love pretzels."

We sat on a park bench overlooking a small group of emerald green trees. They looked lost, disoriented. Trees were as uncommon in Manhattan as a street without construction. I took a bite of the warm pretzel we were sharing and felt the sharp taste of salt hit the roof of my mouth. When I looked at her, she started to laugh.

"What's funny?"

"You chew like a cow."

"No I don't!" I mumbled with my mouth full.

"Yes, you do." Her eyes glistened. I wondered if maybe she'd gotten high before meeting up with me.

Her hand touched my neck. "I kind of missed you."

"That's good," was all I said. I was attempting to sound aloof. I was also not wanting to spit partially chewed pretzel on her by saying something more expansive.

We were five minutes late for our reservation, so we bolted across the street, ran half a block, and entered the opulence that is Arva's.

"Sir?"

The hostess was skeptical of my rapid breathing. Was I running from someone? Or was I about to have a heart attack? Either event might cause a scene.

"Weston. 7:30," Lilly said calmly.

"Ah yes," she glanced up at me again to confirm my breathing was slowing, then looked at Lilly. "Jessica will show you to your table."

Gold-necklaced Jessica in extremely tight black pants gave us a polite smile and motioned for us to follow her through a maze of rooms with chandeliers hanging from high ceilings like stalactites.

After we were shown to our table Lilly whispered, "I have a step-sister named Jessica. She's quite odd."

"You never told me about her. Odd in what way?" My fingertips began to enjoy the touch of the soft linen tablecloth, which simultaneously reminded me that this was going to be a very expensive meal.

"She just hates life. Always has."

"Why, other than for all the obvious reasons?"

"I don't know. She was always very cynical, even when good things happened. Cynicism is like a virus. Her father was cynical about everything, so I guess she caught it from him."

"Well, *I'm* cynical."

"You *act* cynical. That's different."

I nodded, accepting her compliment. But I feared she misunderstood me. I *felt* cynical. Was there a difference between being cynical, acting cynical, and feeling cynical?

Her face seemed relaxed, ready to smile in an instant, childlike, Nordic, perfectly balanced.

"Should we order a bottle of wine?"

"Why not?"

Neither of us could quite find a starting point for the things we really wanted to say. The level of obfuscation was palpable and I became overly self-aware. But after a few sips

of Pinot Grigio, Lilly's go-to truth serum, she looked at me and squinted, "I just wanted to tell you, I only slept with Tory once. I don't really know why I did it in the first place. But obviously, I did."

This was a good beginning. I remained silent and nodded my head in a neutral way. Nonchalance was always more seductive and appropriate than screaming, "Thank God!" in the middle of a crowded New York restaurant.

"He was a really sweet guy. He was. And I was just immediately very attracted to him for some reason...."

Things were suddenly taking a wrong turn. The unstated comparison was more than a little unsettling.

"But acting on it was so unlike me. I mean, honestly if you had done something like that to me while we were together I might not have ever spoken to you again."

"No worries. I'm not attracted to relief pitchers."

We sensed our waiter suddenly hovering over us. He'd apparently overheard my response and didn't seem particularly amused. "Do you need more time? Or do you know what you want?"

"I actually don't know what I want, yet," Lilly smiled.

He smiled back with his lips unparted. It was the kind of smile that secretly foresaw a slow romantic evening at one of his busiest tables ending with only an average tip.

I looked at Lilly and asked the waiter a little too loudly, "They don't have pretzel appetizers here, do they?"

"No sir," he mumbled smilelessly.

I looked up at the waiter, "Then I'm afraid I don't know what I want yet either."

He frowned and floated away to hover over others.

"Look, Lilly, I've been in an oddly honest mood all day today, so..."

"You don't ever want to see me again..."

"No! Actually.... I'm just going to come right out and say this so I don't waste time -- I think you're amazing. You've always been amazing.... and..." I took a breath and said -- while acknowledging to myself the potentially embarrassing nature of such a moment, "I think I love you."

This was an entirely unplanned presentation from what I'd considered saying back at the hotel, and with no statistics to back it up. As the words froze in the air between us I immediately wondered, do I actually believe that?

Wasn't *I love you* always supposed to be followed by *if you...?* And isn't it always subject to change during harsh exchanges, or any and all disloyal acts? And destroyed, without one's conscious consent by things like boredom, or the oversaturation of time together, or lingering unnamable doubts?

A thing so fragile and whimsical shouldn't even have a name really. So unenduring a thing. How could *I love you* mean anything at all when the active pursuit of it ends up on a spectrum (or a pendulum) as broad as ecstasy-bright to suicide-dark?

My parents, for example, claimed they loved each other. Did love elate them? Elevate them? Evolve them in any way? Not really. Did love save them from dying earlier than they otherwise would have? No.

So, maybe I wasn't being honest with Lilly after all.

Lilly placed her menu down on the table, "That's kind of funny, Stephen, because I've been in a really emotional mood all day today, and when I thought of seeing you

tonight, and remembered our time together, I realized, I might love you too. Maybe."

"*Really?*"

"Maybe. But..." she stifled a laugh, "like, what the hell does that *really mean?*"

"*Exactly!* I mean, neither of us have any idea. No idea at all. But all I know is, when you took me across the street to get that pretzel, I just thought to myself, well, actually, no. I just stopped thinking. I was just there with you in that moment and wanted nothing more than that. It kind of freaked me out."

"So that's how you knew?"

"Yeah."

She laughed, "That's the same moment I knew too."

"So now we're a maybe?"

"Maybe more."

In the spirit of taking things slowly, we both agreed not to sleep together that night, but instead, we would meet again for dinner the following evening.

I suppose we both wanted to see if, given this new mutually agreed upon proclamation, we were still feeling *in love* a full twenty-four hours later. And truth be told, I was nervous about the business meeting. I needed to refocus.

I Ubered back to the hotel. Its lobby was walled with mirrors, in case you needed to look at yourself while walking to the elevator. There were priceless ancient Egyptian artifacts locked behind a thick glass enclosure that, to my untrained eye, looked like gewgaw from a Ben Franklin arts and crafts store.

I passed by velveteen couches and dark leather chairs that were inviting guests to sit and stare at the ancient Egyptian artifacts.

I found myself sneaking a look at myself in the mirror on the way to the elevator, just as the hotel architects assumed I would. It was one of those inevitable temptations they really shouldn't have had to pay a psychiatrist a consulting fee for, but they probably did. The Dominik spared no expense. Egyptian artifacts, New York architects and Long Island psychiatrists create a wonderfully timeless kind of synergy. I stared at my face for a moment and gave myself the okay sign with my thumb and index finger.

I couldn't sleep at all that night. I rehearsed my presentation over and over again, first in the jeans and T-

shirt I had worn to the restaurant, then in the pajamas I planned to try to sleep in.

Without warning, the sun rose. I hadn't even laid down on the bed. I hadn't touched the *Lavender with Black Currant* dark chocolate square in its little silver wrapper that the turn-down service had left on my pillow while I was with Lilly at dinner, which felt like a month ago.

I took a hot shower. Somehow the glass shower door managed to slam shut and reverberate with an ear-splitting bang despite the rolled-up towel I'd laid down to block its path. I needed to roll it up like a giant-sized joint next time, not just lay it flat.

I ordered two cappuccinos from room service. My eyes were stinging. My stomach felt qualmy. It was 7 a.m. The meeting was still four hours away. Do not lay down. *DO NOT LAY DOWN.*

Despite the coffee, I set my phone alarm for 9:30 and crashed out on top of the bedspread. The square of chocolate on the adjacent pillow stood guard in its little foil uniform, watching over my jittery dreams.

At 9:30 the alarm went off and jolted me into panic mode. I felt as if I'd taken a sleeping pill on a long plane ride and had been jarred awake by the Captain announcing that the plane was *possibly* going down; stand by.

I stumbled into the shower, remembering to roll the towel up thickly and set it between the glass door and the drip rail. I let the rain shower head spray cold water on my face instead of shampooing again. Then I re-entered the black suit I'd worn to yesterday's meeting -- the only suit I'd packed -- and worked my way to corporate headquarters.

"Good morning, gentlemen," Stein said, forgetting to acknowledge the two women in the room. "Stephen," he nodded.

"Good morning, sir."

"Let's make this brief. I have another meeting. I need the board to approve the new division for Stephen. I think the idea is a good one. But Stephen, here are the terms we are willing to offer you. The first thing that we need to get out of the way -- are you willing to move into the city and work from the corporate office?"

"Yes."

"Good. Then I propose the following: You'll head a new division called G.E.A., Global Economic Analysis. We'll give you three of our in-house marketers to start. We will, of course, continue to have proprietary ownership of your model as long as you work here, with a five year non-compete if you leave.

"It will be a lot of responsibility, and a lot of risk for us. But we've spoken to enough people at your upstate office this morning to feel comfortable moving forward on a trial basis. They believe in you. You have a good reputation."

"Thank you, sir."

"Obviously, all newsletters that go out with the corporate logo will be scrubbed by legal before sending them to subscribers. And if you need someone to ghost write, we have staff writers that know the legal workarounds. We're not expecting you to be an analyst *and* Ernest Hemmingway.

"That's a relief, sir. Because I never liked Hemingway." A few board members tried to stifle laughter.

"Plus, you know, he killed himself," I added.

"Well, okay then...." Stein mumbled.

"Sorry, sir. I'm very grateful, really."

"Fine. Now as for the matter you originally addressed. Commensurate with your new responsibilities we will pay you a base salary of two hundred thousand -- a nice raise from your current salary. If the subscribership expands beyond fifty million dollars gross we'll give you one percent of the net. Anything over one hundred million gross, we'll increase your bonus to two percent of the over. That should keep you incentivized to stay here long-term, don't you think?"

"Yes, sir, it absolutely would."

"One caveat, Stephen. If at any time the board feels this new system is no longer working -- I will put this as delicately as possible -- you're fired. Your contract will have a ninety-day termination without cause. Agreed?"

"Yes. But then I would have to presume the model gets fired with me. Otherwise... "

"Yes, I see where you're going. But if you're let go without cause, your model legally still can't leave with you. After all, you created it while working under contract at I.B.I.F. If you left right now the same contractual right of the company would apply. But if it's without cause we would agree to decrease the length of the non-compete to four years. On the other hand, if there *is* cause, and you are found legally at fault, then the non-compete increases to seven years. Fair?"

I quickly did the math in my head. If I brought in one hundred million net annually from subscribers I'd be making almost two million dollars a year. That kind of money would be beyond my wildest dreams, but doable

over the next three to five years. I'd need one hundred thousand subscribers paying a thousand dollars annually.

"Stephen, we're not going to fire you if you're making us the amount of money swimming around in your head at the moment."

I nodded.

"Do we have a deal in principal?"

"Deal."

"I'd like to launch this within thirty days, Stephen."

"Okay, sir. I can make that happen."

I remained calm and focused during the meeting. After the handshakes and smiles I went out of my way to thank Lee Harwell for his support, even though he seemed to be adamantly against the idea from the beginning. Creating allies from enemies is critical in this business. Things were bound to get shaky at some point. I didn't want him or anyone else on the board eager to twist the knife.

When I got back to the hotel, I couldn't stop pacing. I paced the lobby, then paced my room, then went to the gym and worked out for two hours.

This was my dream job. This was everything I'd ever wanted, career-wise. I didn't even care when the glass door of the shower slammed against its frame and nearly shattered my ear drums. I screamed an echoey string of curse words at the vibrating door, then laughed loudly as I turned the water on the highest setting.

Now my thoughts turned laser-like to my upcoming dinner with Lilly, and our future -- which also included what might happen directly after dinner if she were to come back here with me.

After I stepped onto the slippery marble floor I rolled up a new towel for later. What would I be feeling the next time I laid eyes on it? I imagined Lilly ready to step into the shower with me. I looked in her dreamy eyes. We were totally in the present, but also excited about the future....

I felt confident. I felt optimistic. This could turn out to be a very good two days.

When I called Lilly and suggested a few possible restaurants where we could meet, she shocked me by saying she wasn't in the mood for dinner. I asked what was wrong. She said it was complicated. Nothing she wanted to talk about on the phone.

I told her I was not very hungry either suddenly, and suggested she meet me at the hotel. She declined but said we could meet at the same Central Park bench where we sat last night. It felt a bit prosaic after the day I'd had. I was thinking more like chandeliers and champagne. But of course, I agreed.

I arrived a few minutes before she did. I hoped whatever she was upset about wasn't beyond my ability to help solve. But honestly, I was thinking far more about the news I wanted to share about my uptrending career. I had no one else to tell besides my ex-girlfriend who was currently dog-sitting Marilyn, and my co-workers upstate, and a few casual acquaintances who considered themselves friends of mine. But Lilly was the only one I *needed* to tell. I thought perhaps it would rekindle what we'd felt last night.

When she arrived, her cheeks were flushed and her hair was slightly out of place. She obviously hadn't considered impressing me, or seducing me, or rekindling anything.

"Lilly, what's wrong? What happened?"

"I've had a very weird day."

"Weird, or bad?"

"Both."

"Tell me."

She was holding back tears. Her face turned a shade redder. I gently wiped a few strands of yellow hair away from her forehead, but my gesture seemed unwanted so I quickly pulled my hand away.

"The company I work for let everyone go today. They couldn't get enough traction."

She took a breath and whispered, "So I went into my boss's office to see if there was anything I could do to help, and he said, 'Yes, get drunk with me and come back to my place. I've wanted to sleep with you since the day I hired you. I need a fix.'

"I told him I wasn't a fix, and that's not the kind of help I had in mind."

"He put his hand on my arm, but I pulled away and said 'I didn't come to work for you because I wanted to sleep with you. I believed in the project and I just wanted to do good work and see you become successful.'"

"He said, 'If I got to sleep with you even one time I'd consider the whole thing a success.'

"I said, 'Then I guess you've failed both as an entrepreneur and a person.'

"Then he turned his back on me and said, 'Well, then there's nothing more you can do.'

"On my way out the door he mentioned he wouldn't be able to pay me for the last month of work. He was filing for bankruptcy. And I don't really have that much saved. Credit card debt will wipe that out. So I guess he got what he wanted, in a way. He screwed me."

"Well, I could..." I stopped myself. Any offer to help financially would have seemed like a slightly more subtle

but similar offer than the one she'd just received from her boss.

"Of all the days for this to happen, five minutes after I got home, Tory called. He said, 'Guess what, I've been called back up to the majors. And I can't stop thinking about you.'

"I told him this was not a good day to talk about it since I'd just been fired, and he said, 'It doesn't matter. I'm making enough money for both of us now.'

"And?" My stomach began to churn.

She laughed. "You're kidding, right?"

"No, I..."

"Tory is not my future, Stephen. Tory is just a life-sized version of a Ken doll with a ninety-seven mile per hour fastball."

"What's a Ken doll?"

"I'm glad you don't know. It would be creepy if you did. Wanna buy me a pretzel for dinner? I'll take the freebee."

"I can take you to a nicer place than this, Lil, literally and metaphorically."

"Meaning?"

"Don't you remember? We officially kind of love each other now."

"Stephen, you and I... we're just so different."

"I don't think so."

"You don't know me! We live on different planets."

"Then let me carry you off to my planet for a while. It's a cute little blue ball swirling around a sun the color of your hair, with fresh oxygen to breathe, just like your planet, and plenty of food. Pretzel trees everywhere. And mine is also

doing very well at the moment. Very very well! We can work the rest out."

She smiled and shook her head. "I really don't think we want the same things, Stephen. I was thinking about it when I got home last night. There's a big difference between feeling love and actually sharing a future. Too many crossroads to decide on, and separate choices to make."

"How do you know what I want, and what crossroad I'd choose?"

"Okay, you're right. In the six months of weekends that we were together I never really asked you. And you never asked me. So, let me ask you.... What do you want out of life? What dreams do you have?"

I was tongue-tied. I mean, this wasn't the kind of thing you just asked someone out of the blue. It wasn't fair, really. Maybe I could go back to the hotel and think about it and text her my responses. My texting was often quite a bit more cogent than my improvised conversations.

"Don't just say what you think I want to hear."

"Don't worry. I don't know what you want to hear. Or what I want to say."

"Then just say the first thing that comes to mind."

"Well, I *know* I want the new job I've just been offered."

"Why?"

"*Why?* I just got a huge raise and a promotion. And, honestly, I also want the respect that comes with the work if I succeed. I have a healthy ego that goes hand-in-hand with my degrees in math and economics, I admit that."

"And computer science."

"No, I just minored in computer science. But that's not my point."

"Then what's your point?"

"My point is, that's one thing I want. Minus the possibility of failure, I guess. Plus, I want a lot more."

"Like what?"

"Like *you*."

I was met by silence.

I decided to pivot. "Okay, what do *you* want, Lil? Tell me."

"Well, for one thing, I don't want to live in New York long-term. I want to live in Colorado eventually. Probably go back to Boulder."

"I've heard the Colorado Rockies have some hot looking pitchers on their roster," I said acidly.

"*Stephen*, don't do that."

"I'm sorry." It was exactly the kind of passive aggressive cynicism she hated. But, I mean, what was I supposed to do with an answer like that?

"Lilly, the irony is that I just accepted a job that has me moving to Manhattan."

"And congratulations, by the way."

I was feeling distance, on one hand, and more attraction and love for her than I'd ever care to feel, on the other. "So are you saying this is over? Because last night, you said..."

"No, Stephen. And I'm not saying I don't want you to come back to my place tonight. I do. I want to be with you. Tonight.... And for more nights after that. You're the only one I want to be with right now. But that's all I know."

We began walking together without having bought the pretzel she'd asked for. Instead we stopped off for a bite at Cafe Bari. Then we went back to her apartment and had

amazing sex. On the couch. And later in her bed, under her handmade quilt. In addition to Lilly being the most beautiful woman I'd ever laid eyes on, our natural chemistry was undeniable. It had grown even stronger since the last time we'd been together. She wasn't thinking about Tory, I was confident of that. Our months apart had strengthened our friendship, which added to the power of our connection now.

Around midnight, we drank some leftover wine in her fridge. Then we sat back down on her couch, semi-clothed. I put my arm around her and kissed the side of her neck. But she ignored my tenderness. She began speaking to me as if she was a close friend, nothing more. She asked for more details about my job promotion. She asked me if I was concerned about the contract, or the fact that the system I created was legally owned by the company and not by me. I told her no, I knew those were the parameters I had to agree to when I first took the job. But the fact that her company was going under made me consider trying to add some kind of a reversion clause in case I.B.I.F. went bankrupt someday. But I didn't really want to be talking about any of this.

She gently touched my face with the back of her hand. A memory flashed me back to my childhood. Something about my mother touching my face one night to see if I had a fever. It was a fleeting image, but it almost made me shiver. This touch, Lilly's touch, was far better, far more tender.

"You could move to Colorado with me," she whispered. "We could rent an apartment in Boulder, and both start over."

Her words shook me. My thoughts became chaotic, disorganized. I bowed my head down. My inability to even

seriously consider her offer was profoundly disappointing to me. In fact, not being able to immediately say *yes* was sickening to me.

I tried to imagine what it would be like -- to give up everything that had happened this morning for everything happening now.

"Don't feel sad, Stephen," she said quietly. "It's okay. I don't want you to choose to be in a place you're not supposed be."

The next day was a Saturday. I cancelled my plane flight home. All I wanted to do was spend as much time with Lilly as possible. I checked out of The Dominik. I was hoping stay with her until Sunday night, maybe even a day or two longer. I could call into the Rochester office and claim I was working on relocating due to my promotion. In many ways I was my own boss now.

Lilly's refrigerator was becoming quite bare, so we shopped for food at the neighborhood grocery store. She let me pay but seemed embarrassed about it.

On our walk home I said, "Lilly, I can give you enough money to live on until you find a new job. I just got a raise. It would be no problem for me to... "

"Even if we don't have sex?"

I looked around, making sure no one passing by heard what she said. "Uh... yes, I suppose...."

"Even if I decided to have sex with Tory tomorrow night instead of you?"

I had to let go of her hand to make room for a very large man walking by in rainboots, looking down at the ground talking to himself about something that seemed urgent. He either mumbled, "replacing my left hip," or, "alien space-ship." Either way, his future seemed to be headed for some tough times, like mine seemed to be.

"What are you saying, Lilly? I don't understand."

"I'm asking -- what's your true motivation? Or doesn't that matter to you?"

"I don't know, I haven't really thought about it! Why are you trying to invalidate my philanthropic instincts?"

"Because I'm trying to point out that they may not be philanthropic!"

"Well... *so what?* I could literally buy us some time to see if we can work things out. What's wrong with that? Why not give this a chance?"

"Because if I do that, I'll probably end up worse off than I am now."

"How could that could be?"

She said quietly, "I'd be cheating fate."

"*I'm* part of your fate!"

"Yes, but the moment I accept your offer, Stephen, my future changes -- It would mean I don't go to Colorado, even though something is pulling me there. And I would also become dependent on you, even if you don't want that to be the outcome. And you will become dependent on me too! Because you're expecting me to love you in some subtle and not so subtle ways that may not be able to happen long-term. That's the paradox -- by taking the easy way out now, life could get harder for both of us later."

"What's in Colorado anyway?"

"I went to college in Boulder. I have friends there. It's home to me."

"Maybe I could become home to you here."

"Maybe you could live at home with me there."

I flew back to Rochester that evening. I had a lot to do. The truth was, my work grounded me. It kept my mind from wandering into dark places. It always had.

My fate was apparently to always choose the middle ground. Not too many lows, accomplished by not reaching for too many unachievable goals or overly daring highs. Like true love for instance. If I wasn't sure it even existed, why sacrifice everything to prove that to myself?

The money I was going to make helped support my status quo mentality. Money was important to me. I felt like I needed to create my own baseline of financial security with my parents both gone, no siblings, and only a scattered pool of completely disinterested dysfunctional aunts and uncles to write perfunctory holiday cards to. Everything was up to me. I was my own safety net. No one would be there to save me if I failed.

My other security net was math. Math was my best, most trustable friend, and always had been. Math was solid and unchangeable. You walked yourself through a set of calculations and they were either right or wrong. If they were wrong, there was a reason. And the conclusions would always be the same when you repeated the same steps.

This obsession of mine, of coming up with all sorts of reliable predictive models, had gotten me this new job, where math, and algorithms, and I, as a team of three, attempted to foresee the future outcome within a moving set of variables. No one else was needed but the three of us. And I.B.I.F. knew that. That's why they felt comfortable and confident in me.

Lilly, on the other hand, was a wild card, a variable I could ill-afford to deal with, but also ill-afford to ignore.

She was the risky alternative. She was untamable, uncontrollable, and adventurous beyond logic.

Adventurousness is statistically a bad idea. But my occasional musing about the much bigger picture warned me that life happened once in this current configuration. I could look in the mirror and be thirty-one, then forty-five, then turn around and be sixty-eight. What would all my choices and decisions mean then, in retrospect? What would I choose to do differently if I were looking back from then, to now?

At the Rochester office I tasked myself to finish the various projects I had been a part of -- things I would no longer have responsibility for by the end of the month. I was also tasked with transitioning to my new Manhattan office -- approve each member of my marketing team, back-up all my current files on three separate external hard drives, pack up my Rochester apartment, and find a new place to live in Manhattan that would allow a dog.

I had three weeks to accomplish all this. I surfed through wildly expensive apartment listings in the city, and sold my car, since I wouldn't need one living downtown. I also found an independent corporate attorney to look over the draft of my contract, which I.B.I.F.'s corporate lawyer had already sent me.

But Lilly. She continued to be my tether to the world of the untethered; the senseless, the impractical unknown. She pulled at me constantly from afar, much like a neutron star pulls at an otherwise organized solar system.

Part of me felt if she did move to Colorado it would be a relief. It would free me to go back to the emotionally neutral place I had so carefully cultivated. In that place I

could focus on the challenges of finding long-term success with my timing model.

I realized that the art of predicting anything was inherently flawed. It was flawed exactly because wild unexpected things, like Lilly coming back into my life, happen.

Economics is not just about math. In fact, very little of it is about math. Most of it is about humans, en masse, with their waves of greed and fear, and their tendency to overreact to something, lust after something, or ignore the obvious.

In the end, my assumption that my work and this major life transition I was dealing with would delay me from having to think about her, was not accurate. Ironically, there were too many parallels between my feelings about her and my thoughts about economics.

It felt like I was standing in the middle of a rope-bridge overlooking a valley, with a crazy-fast river racing below me. I took a long look at that dangerous beautiful world down in the depths of the fissure, which I could so easily fall into. But then, predictably, I refused to walk any further. I turned around on the bridge and walked back to the world I knew.

Lilly's father's had a secret extra wife, who was also his secretary.

The secretary was the mother of Lilly's stepsister, Jessica.

So the cynical father Lilly referred to at Arva's -- the one who made Jessica hate life -- was actually Lilly's father too.

The fact that Jessica was two years older than Lilly meant that Lilly was born amidst long-standing lies and secrets. She told me once that she could sense this from a young age.

Lilly's parents got divorced when she was nine.

Lilly's mom married Lilly's father, Carl Weston, when they were both in their late twenties. Lilly believes her mom knew about Carl's other wife, and the existence of Jessica, even before Lilly was born.

Lilly formed her conclusions about marriage in her early teens, after hearing the details of her father's other life. She stayed with her mother until she left to go to college at CU Boulder. Lilly's father offered to pay the tuition, but Lilly refused, taking out a college loan instead.

This is why relocating to Colorado after losing her New York job made so much sense in her mind. She had made friends at CU Boulder, many of whom were still living there. She had memories of parties, and hikes in the mountains. In college, she existed in a place and time, for the first time in

her life, where nothing ever seemed to go wrong. Who wouldn't want to return to a place like that?

She had moved to Manhattan right out of college because of a lucrative job offer, which was then followed by an even more lucrative job offer with a competitor, only to be offered an even higher paying job two years later with a start-up company that was creating their own gaming software. Now that company was bankrupt, and the payments on her credit cards were overdue.

My time in college was extremely different. In my sophomore year, my father died of heart failure. I was going to NYU at the time.

My mom was apparently not completely devastated. She immediately latched on to my father's friend, our neighbor, a life-long bachelor, Nathan Ryder, who was a famous artist.

Unfortunately, Nathan was also a life-long drunk, and not a very good driver. Why he even owned a car living in Manhattan, while also spending half the year travelling around the world, is a fair question to ask, with an unfathomably stupid answer: He loved cars.

Far more unfortunately, he didn't love his Chevy Corvette enough to stop at a red light one very snowy evening as my mother and he headed home from a night out with friends. Maybe as an artist you can get so inebriated the color red somehow looks like a faded shade of green, especially when mixed with swirling snowflakes, vodka, and a frosted windshield. They were hit by a Yellow Cab. The cabbie was the lone survivor.

I graduated from NYU with a six-figure college loan to pay off, just like Lilly. And, like Lilly, I ping-ponged through various jobs, accepting whatever job offered the highest salary in order to pay off my loan as soon as possible. I also ping-ponged through various girlfriends, each one lasting an average of about six months (if I were to graph them on a timeline and draw the mean intersecting point).

At the age of twenty-seven, the same age so many famous rock stars left the planet, I was offered my initial job at I.B.I.F.

I was hired to work at their upstate office in Rochester for seventy-five-thousand a year. I bought my dog, Marilyn, while visiting a pet store with my girlfriend, Melody.

On the graph, Melody brought my girlfriend timeline up more than fractionally. She also loved dogs. At the time, I suppose I unconsciously may have surmised that if I had my own dog, her dog would have a companion to play with while Melody and I were off doing something a bit more exciting than petting *her* dog.

My pup, Marilyn, was an Australian shepherd. I named her after Marilyn Monroe. She was a very beautiful dog. People would actually stare at her and smile as I walked her down the street.

After work each night, in any weather except snow, Marilyn and I would go to the local Rochester high school and run laps together. She would run three laps for every one of mine. By the time I'd run my two miles we were both worn out.

Once home, most nights found me sitting at my computer working on statistics related to the flaws in *other* market timing systems, especially the ones created from

back-tests, which were always bound to die an early death due to the weak anthropomorphic principle.

This occurs when the signals of a system are tweaked retroactively to succeed at the time of the test.

The odds of that kind of system having any success going forward become slimmer with every tweak. Basically, the market is never what you think it was.

While I was focused on my research, Marilyn would be gnawing on a dog toy, sitting under my desk right next to my feet. When I ate dinner, she ate dinner next to me. If I got a late-night snack, I would always give her a dog treat. We'd watch the late-night news together. She could always handle the news better than I could.

Fast forward five years, a powerful change was taking place. I was moving to the city for my career, and a serious financial upgrade. As I searched apartments, and considered the long hours my job would require, I began to think about Marilyn's sedated, city-imprisoned future.

Melody and I had fortunately stayed friends, something I felt quite proud of. Melody was also financially very comfortable, inheriting family wealth.

In fact, Melody was the friend that was taking care of Marilyn while I was in New York for my meeting with the I.B.I.F. board. She took care of Marilyn any time I went into the city. She was also the friend who owned the seventy-thousand-dollar antique Turkish rug that Marilyn thought was a toilet.

So, after offering to pay Melody a few thousand dollars for Marilyn's faux pas, a round stain now barely visible to all

but Turkish rug connoisseurs, she came up with a Devil's Bargain.

Melody said she was also moving. She had just bought a twenty-acre farm in the small town of Starlight, Pennsylvania. She asked me to trade Marilyn in exchange for the faux pas, and in the process give Marilyn a far better life than anything I could offer her in New York City.

After a long night of soul searching, I realized this was the best thing to do for Marilyn. She would love being on a farm. She loved Melody. And our dogs were best friends. It would be a great life for her.

The day I handed her over, Marilyn jumped into the front seat of Melody's new truck, unleashed and unfazed, and never looked back.

My soul searching continued later that evening when I began to wonder why Marilyn, like Lilly, and Melody before her, seemed to have no serious long-term attachment to me.

In fact, Marilyn was my longest relationship by far at five years and three months.

Then there was Lilly. She perfunctorily had invited me to come with her to Colorado, but, didn't she unconsciously know I'd turn her down before she even asked?

It seemed to me her offer was simply a civilized empathic gesture, made not cynically, but instead with the hope of peacefully transitioning from romance to some kind of distant friendship, like one she might also develop with Tory.

I thought about calling Lilly and testing my theory by telling her I was considering her proposal. But the cruel possibility of her being excited about it stopped me. I knew I wasn't going to go. It wasn't worth the chance of hurting her just to prove I was actually loved by someone.

Severe loneliness enveloped me after Melody drove away, with Marilyn gone, and Lilly preparing to leave for Colorado.

Maybe the best answer was for me to just be done with people, and dogs, in fact eschew all living things, in order to preserve my own internal equipoise. Avoid emotional pain and rejection, avoid commitment on all levels, even the commitment to my new job.

Keep my eyes on the essential facts moving on my multiple screens -- volume and volatility, price momentum

and sentiment indicators, moving in waves that would occasionally spike up or down like a cardiogram.

Like the financial markets themselves, looking back had very little to do with creating better outcomes in the future. Only chumps and charlatans believed that.

If Morgan Stanley, or Goldman Saks were to offer to buy out my contract with I.B.I.F. someday and pay me more money, why should I care? Why be loyal? I'd just move my things across town and never look back. My dog taught me that. Lilly seemed to be trying to teach me that as well.

We hadn't been in touch since I'd left her apartment six days prior. I'm a pessimist and a doomsayer on my average day. So I imagined I might never hear from her again.

That's why when Lilly texted me out of the blue and said, "Cat got your tongue?" with an emoji of a dead cat, I was more than pleasantly surprised.

I responded, "Cat and tongue on life support... sad face. "Why?"

"About saying goodbye to you. Burying myself in work." I added the same dead cat emoji.

I watched the text bubbles flow across the screen until her response arrived. "At least you still have Marilyn." She gave me a thumbs up.

I typed back, "Not really. I gave her away. She's living on a farm with Melody and her dog now."

"A farm??? A FARM??? That's what everyone tells you when they put their dog down!!!!" Frown face emoji.

"I'm telling you the truth! She's on a farm! A real farm."

"O." Smiley face.

"Are you still in New York, or...?"

"Yes, still here, but not for too much longer."

"Well, if you want to take a three-hour drive you can pet Marilyn for a few hours to confirm she's still alive. I could book a B&B. It would be a win, win, win." Praying hand emoji.

She didn't respond, so I went back to work.

I didn't hear from her again until the following evening.

Apparently, I.B.I.F. had the same emotional care and concern for me as I had for them. When the final draft of their contract arrived, it stated that, "until certain benchmarks are achieved, as stated in part III, sections vii and viii," it would be *me*, not the marketing team (if there indeed ever would be a marketing team) that would be contractually obligated to travel the world, selling my model and newsletter subscription to the CEOs of investment companies large and small, and to all the eager sit-at-home gamblers tuned into CNBC MarketWatch.

I was being "promoted" to become a very high-paid salesman.

This had not been my expectation, obviously. I was basically being informed that until the project became profitable enough to satisfy Sam Stein, *I* was the division.

I hated travelling and shaking hands and schmoozing. What I loved was solitude and contemplation. So this was like receiving a nicely wrapped package of Kryptonite.

When I pointed these stipulations out to my attorney, he said, "To be fair, Stephen, I didn't realize that a no-travel clause was important to you."

To be fair? Since when were attorneys concerned about fair?

I'd been played.

Stein and his ever-present sidekick, Lee Harwell, had certainly orchestrated this one-sided draft, and shook their heads when my personally hired attorney only scribbled a few insignificant changes in the margins (he didn't even bother to redline it).

I called Lilly to tell her the gruesome news. She was packing boxes at the time. She suggested I find an investment company in Boulder to visit, then visit them for as long as possible. It wasn't what I wanted to hear, but it was a sweet thing for her to say.

Just for the hell of it I googled *Boulder Colorado investment advisors*. The usual suspects popped up -- local branches of all the big brokerage firms, as well as a plethora of little-known investment managers, managing assets far too small to bother with me, or I with them.

Besides, traveling to local brokerage houses around the country wasn't at all what Sam Stein had in mind when he tied me up contractually. He wanted it sold globally, marketed to the biggest investment managers in the world.

Others in my position may have thought -- this is fantastic, I get to travel around the world all expenses paid. They might compare the experience to being a rock star on tour. There would be a lot of perks. Adventures waiting. Expensive dinners. Liquor. Golf games. An attractive woman standing outside your luxury hotel entrance trying to convince you that they knew you long ago the very moment you emerged from your limo.

Hong Kong, Singapore, Taiwan, Japan, the UK, South Korea, these were the countries Stein was interested in having me travel to. These were some of the biggest free markets in the world, with some of the biggest investing houses. Stein wanted to maximize profits. I'd get mine if he got his.

I switched attorneys. I decided to hire a very aggressive securities law firm in L.A.

They told me the bad news was, this wasn't just a provision they could strike-through and then submit a counter-offer. This was central to their offer, and it was underscored, mentioned, or implied in almost every section of the contract.

I emailed my new attorney back, "You said, that's the bad news. Are you implying there's good news?"

The response was, "Yes, the good news is, you haven't signed it."

I sat alone in the dark in my new apartment in New York. I hadn't had time to furnish it beyond a few things that a small moving van transferred from Rochester -- my bed, my clothes, my desk, and my leather swivel chair. Everything else I'd sold, or given away. Including Marilyn. Did I technically sell her, or give her away? Philosophically, that crossed my mind. What kind of person am I, exactly?

Here I was ready to start a new life with no furniture, no girlfriend, no dog, no signed contract, and no desire to sign up for any of these things. I sat motionless at my old desk, the solitary light from my computer screen was my only companion.

I focused on my work for a while. The math was still right. Still right. It had never failed me. The algorithms were interested only in accurate movements, hour by hour, day by day. It hadn't been drastically wrong yet. It always righted itself before it was too late.

I spent a long time wondering what the end game might look like, the end goal, not for my timing system, but for me.

Suddenly I had a revelation. It was very simple, and very obvious, and equally disturbing. I should have realized it years ago -- *Nothing makes me happy!*

To assess my past differently would be rewriting history and doing my future no favors.

I had no clue how to create happiness from thin air. Happiness was *out there* to grasp on to someday, to beg for, to fight for, until finally I experienced it. But then the vanishing was sure to begin. It would slowly dissolve, sparkle out.

So why, exactly, was I going to surrender what would likely be many years of my life indentured to I.B.I.F., and all that it entailed, if it wasn't going to make me happy?

I needed enough money to survive, yes, but to make a thousand times that by giving up thousands of days of my life, spending millions of miles in the air, flying around selling *myself*. . . that was never what I envisioned when I presented my idea to Stein and the board.

But I also had them in a corner, in a way. I could threaten to quit. What could they do about it, really? I hadn't signed the contract. They owned my timing model legally, since I'd created it as part of my work for them.

But without me, no one would really know how to work with it for more than a few months going forward, at most. I was constantly having to interpret and re-interpret the signals. They were not easy to understand. And if I quit, and they accepted my resignation, maybe I would move to Colorado after all!

At 8 a.m. the next morning, I put on a suit and my reddest silk tie and raced over to my new Manhattan office. My name was already on the door. I sat down at my new desk, in my new leather swivel chair, and shut my eyes. Was I sure about what I was about to do? What were the downsides of my plan? Did it really even matter anymore?

I sauntered unannounced into the waiting room of Stein's office and walked briskly past his secretary.

"Hello! Excuse me!" His secretary stood up to stop me but she was trapped behind her desk momentarily so I was able to ignore her.

When I opened the wide mahogany door I found Stein sitting in front of his computer.

"Stephen! Do we have an appointment?"

"We do now, sir. This is urgent. It will only take a moment."

He frowned, "You have ten seconds."

"Fine. I'm not going overseas. I'm not travelling anywhere. At this point, it would just make me lose focus. And I, we, can't afford for that to happen. But beyond that, I don't want to be told where to go and what to do. It's my idea, my timing model, and my division. I want full control, unless the veto comes from you. But if you veto my request not to have to travel, I'm out."

A long silence ensued. I tried to interpret the look he was giving me, but suddenly I realized I didn't give a shit.

"I see," he muttered. "So you're saying you're willing to put your job on the line over that clause in the contract. And, being a master analyst of cause and outcomes, you know I could call your bluff and just let you walk. So why would you put yourself in that position?"

"My analysis tells me you won't let me quit. It's not worth it."

"Explain."

"I think you're too curious about this project to fire me. You want to know if this timing model can work without blowing up, without failing like all the others. And you also see the massive financial upside if it doesn't blow up. So why quibble over a part of the contract that isn't going to help me maximize my true abilities, and isn't going to give the system itself a better chance of succeeding?"

"A part of me *is* curious about that, but..."

"Lee Harwell, he would tell me to go ahead and leave, because he thinks if I don't travel around the world and sell myself I won't bring in enough profits. He would also see me as someone trying to subvert his authority, barging in here, making some kind of power play. That's the lens he sees things through. But as a betting man, I would guess you're wondering if it's even remotely possible my system has broken into the financial markets' circuitry in some way? What if I've actually found algorithmic connections no one has ever tapped into before? And, of course, the system will need to evolve over time along with the markets. No one would be able to tweak the system except me. So if I wasn't here, could anyone else in this company do what I can do before it starts to slowly swerve off course?"

He scratched his balding head. "Jesus, Stephen..." He looked up at me after quickly answering a text on his private phone. "Look, your analysis is fairly accurate on all counts. And I do sense that you're not playing in this casino to accumulate chips and walk away, or to take Harwell's job, or anything like that. You want to find a way to beat the

system, pure and simple. You think you've found a way to beat the game, and that's your game, your passion. I get that...."

"Yes, sir, exactly. And I can't do my best work and sell myself to some CEO in Singapore at the same time.... I mean, for that matter, put Harwell on the road! Maybe he'd like that kind of thing, hanging out with the kingmakers, making a name for himself, but I..."

"Harwell was the one who suggested *you* do it."

I laughed, "I'd have never guessed."

Stein laughed back, "You guessed it before you walked in here, didn't you?"

I stayed silent.

The phone line in his office began to flash but he didn't pick it up. He just stared back at me, then stared rather blankly at his computer screen while tapping his hand nervously on his leg.

"Stephen, I don't understand why, from a pure analytical perspective, you don't think sitting down and speaking with some of the smartest investment managers in the world wouldn't help you create an even better model."

"Because, as you know, sir, the smartest investment managers in the world don't know anything more than a squirrel about what's going to happen in the markets tomorrow, or next year, or the next second. What are they going to tell me besides, good luck? Or I'll sign up?"

He tried to hide a smile. "Stephen, how far are you trying to push this? Are you at least willing to take calls if your marketing team sets them up for you?"

"To persuade them to sign up for the annual subscription? Of course, sir. And I can be very persuasive."

"I sense that," he nodded.

"Thank you, sir."

Then he added, "You don't know what you're missing. Hong Kong has an amazing culture, amazing people, and amazing food."

I parried, "Hopefully, it won't start tasting exactly like Chinese food."

"Yes, right."

Phone lines one and two went off simultaneously. He pushed a button and the lines went dead. "No one wants to be under the thumb of a government that rules with an iron fist. Or a company that operates that way. Isn't that right?"

I nodded.

"So... we'll see how you do."

He called in his secretary. "Sharon. The file I had Harwell put together of possible marketers for the new division if it hit certain benchmarks, give them to Stephen on his way out. He might want to look them over... for some unknown reason."

She stifled a laugh. I guess Harwell was the butt of more than a few inside jokes.

"Stephen. Pick your own team. Stay in the main office and do your work. I guess if you fail, it won't take us long to find out."

As I left his office, Sharon handed me the file. It was twenty-two pages long. It listed eleven people, along with their current positions in the company, along with their CVs.

As I entered my new office two floors below, I threw Harwell's file into my empty wastepaper basket. But then I wondered if I should keep the list to make sure I didn't accidentally pick someone from it after doing my own

research. That wasn't the craziest idea I'd had all day. I retrieved the file, still intact, and stuffed it in a bottom drawer.

If my system failed, it wasn't going to be because Harwell, or anyone else, managed to sabotage it.

Buoyed once again by my successful risk-taking, I texted Lilly as soon as I got home.

Can I call you?

Sure.

Where are you, btw?

In the kitchen.

No, I mean, NY or CO or?

Last day in NY.
Flying out tomorrow.

No! Don't do that.

??? LOL?

You're not going.

???????

You have to stay. I don't want to be here without you.

O... Haven't we already..?

Please, can I call?

Eating RN. Mouth full.
Texting better

Fine. You want all this in
writing, because you
think this is the day we both F
everything up?

I haven't Fd up
anything.

We have to try, Lil.

You're being crazy.
Slo down
We already discussed.

You're leaving tomorrow
unless I can stop you, right?
So slo down = no.
Simple mathematical
equation.

You've gone insane.

Look, I'm five years
older than you, but I'm
still not real good at this stuff.

Emotionally I'm quite lame. I know that. All I know right now is, if you are the Lilly I think you are, and feeling what I hope you're feeling, then I want that Lilly. You make me FEEL happy, and I'm not happy without you -- that's the dark pathetic truth. Now can I please call you?

No. But maybe dinner later, just to say bye.

Pretzels? Or?

SIGFY

???

"Salt Isn't Good For You."
SCNR. . . !

?????

"Sorry, Could Not Resist"

!!! Come to my new place!
We can order in, and EOTF.

EOTF???

Eat On The Floor

Can't come til 10, but just
for the food.
Freakishly hungry.

When Lilly arrived at my door she laughed at the magnitude of the emptiness. I still hadn't bought a chair to sit on. The walls were bare. I guess that's because a part of me wasn't sure I was going to stay, even as recently as yesterday.

We sat on the floor in front of the picture window overlooking Mercer Street. I tried to kiss her.

"Will you please tell me what the fuck is going on?"

"Ok, well, straight then -- the short version: I felt I was being pushed into doing things I didn't want to do at work, and instead of complying, I risked it all. I didn't want to be a traveling jester for the King and his Court. So I walked into the CEO's office and told him I wasn't going to work that way. I thought he'd fire me on the spot. I was prepared for that. But he said, okay. So I went back to my office and realized I was *still* not going to be happy unless I stopped you from leaving, and talked you into moving in with me. Otherwise, no matter what else happens, my life is going to suck. So, that's it. That's why you're here."

"Very courageous."

"So move in."

"Hold on! It sounds to me like you still can't be sure about whether or not your job will work out long-term. And

if you're honest with yourself, you know you can't be sure we would work out long-term either."

"Who knows if anything's going to work out long-term? I mean, come on!"

She had no answer to that.

"Colorado might not work out long-term!" I continued, "or, it might.... Just like us. But you know, Lilly, if you stay, we could buy furniture, and actually have a place to sit. Wouldn't that be great?"

She laid down on the wood floor and covered her eyes with her arms.

"And, we can buy paintings to put on the walls." I moved closer to her.

"I like paintings of the open sky," she whispered.

"Done."

"Like the sky in Colorado."

She sat up slowly and took my hand. The look in her eyes concerned me. Was this a final, *Goodbye, I can't do this?*

"Stephen, I *meant* what I said at Arva's that night. I do love you. And since then I've come to love you more. And there is a part of me that wants to stay and take the chance. But then I'd be sitting here, once you buy a chair, in *your* apartment, in *your* chair, in the city you need to be in for work, still searching for *my* life. Because if I'm here, then I'm not living where I still truly want to be. But, if I'm *there*, it's without you. So, I'd be winning *and* losing either way...."

"That's true."

"But, I have an idea! A compromise." Her eyes brightened, "What if you could figure out a way to work part-time here, and part-time in Boulder, remotely? And what if I could find a job that lets me work remotely from

both places too? We could rent a place there, and keep this place here, and we'd move into both places with *each other*, instead of me just moving in with you, or you giving up your life and moving to Boulder with me. I want you to be my co-adventurer. Not my *provider*. And that would make it an adventure.... What do you think?"

Her eyes were wide and wet, they looked almost backlit, sparkling, dramatically juxtaposed to this dreary empty apartment. A place without a chair or a memory. This moment would be my first memory.

I wondered if the board would allow me to do what she proposed? They'd already shifted my office to their Manhattan headquarters from Rochester to keep an eye on me. I knew that. But they had also assumed I could work while traveling around the world for many months a year. So why couldn't I work from an office in Boulder instead? There was no logical reason why they'd say no. They needed me. I knew they knew that now. They'd never let me go over something like this.

"Okay," I said, "It's a deal!"

I thought she would jump into my arms, but instead she looked at me sideways, then slowly shook my hand.

I felt disappointed.

Then she began to laugh, "*Really?*" she whispered.

"Yes...."

She grabbed my shirt, pulled me close to her face, and kissed me.

It was a very very beautiful kiss, as I recall.

I find it interesting that those who preach positive thinking so often end up on anti-depressants, laying half-naked by the side of the road somewhere, lips parched, praying to the false god of Everything's Fine, because they failed to prepare for an enemy ambush.

Having Lilly move in was a perfect example. By thinking through all of the worst-case scenarios -- every possible thing that could go wrong -- each day that none of those scenarios happened felt like a happy day.

In fact, the happy days with Lilly began multiplying exponentially over time. We argued over the occasional piece of furniture, or debated who was more of a secret slob, but it was all in fun. All in jest. Most days ended with us feeling preposterously content, curled up in bed together looking over real estate offerings in Boulder, or making love in different parts of the apartment before falling asleep in our fluffy King bed.

Her hair was golden and silky-soft on every part of her body. Her eyes always seemed on the verge of laughing at something I would say. I also loved how curious she was about almost everything. She pushed me to consider new ideas -- including making me see that living the rest of my life in a Manhattan apartment was bordering on the absurd - - a waste of life, a waste of all the money I was making.

She loved change, she wanted adventure. And it was contagious. She didn't want to settle for being the girlfriend, or the wife, of a New York investment manager. Black tie parties. Pretending to laugh at Harwell's seductive

innuendos over a glass of champagne. Lilly wanted fresh air and raw excitement. She wanted to travel and see the world.

In Manhattan, there were always things to do, places to go, and parties to attend, or avoid.

The worst of these parties were the ones thrown by the young hedge fund managers from Greenwich. They seemed to think anything less than wildly exorbitant was boring and un-attendable.

These parties of course came with their share of illicit drugs. Usually the choices were not limited to cocaine and ecstasy. There were always the brave and bored, taking mushrooms or LSD. Although meth and crack and heroine were strictly verboten. Those were the drugs of the depressed and desperate. The intellectual elite stuck to the more elegant highs; highs that either lit up the senses, or guaranteed an epiphany of some kind without having to actually experience the kinds of things epiphanies were catalyzed from.

The youthful rich will play. The investing intelligencia and momentarily accurate prognosticators shall attend. They shall all get seriously fucked up together. They shall sleep in late once a week, since they otherwise hardly sleep at all. And they shall wake up with someone they don't know beside them more than occasionally.

This is how it has always been, and always will be.

Fortunately, Lilly found these parties repulsive. We tried joining the drug parade at first. And we also ingested our fair share of very expensive liquor. But after a while we would attend these kinds of affairs just to show our faces, pay our respects to the soon-to-be departed (in terms of their sobriety or sanity), make the rounds, and then as soon as

drinks started to get spilled, or improvised poems started being shouted by those whose eyes were swirling and swelling with joy, we would sneak out.

Usually we'd get back to Soho in time to see a late-night set of jazz at the Village Vanguard. Or find a rock club featuring new and upcoming bands.

One night we saw Incubus at Radio City Music Hall. Lilly fell in love with their song, *The Warmth*:

Don't let the world bring you down
Not everyone here is that fucked up and cold.
Remember why you came, and while you're alive
Experience the warmth before you grow old.

Once a month we'd go to Boulder for a few days to look for a place to rent, and to hang out with Lilly's old friends. They were far more down-to-earth and pleasant than our Manhattan acquaintances. Everyone jogged. Everyone ate organic food and made fun of each other's favorite protein powder. Our long-term plan seemed quite doable.

Occasionally, we would also take an alternate vacation and go to St. Barts via St. Maarten. Landing in St. Barts had to be one of the wildest fifteen-minute plane rides in the world. A four-seater plane with a wooden floor would swoop down over a mountain, steeply push the nose toward the ground at a frightening angle, and land on a runway that was only two thousand feet long, ending at the edge of a public beach. There were plenty of stories of private pilots missing the landing and ending up with their plane bobbing in the ocean.

But in the little *sea of us*, this life Lilly and I had created together, there were no bad landings. No short runways to worry about.

And then -- oddly enough for someone as cynical and pessimistic as I -- things got even better.

In early December of 2007 my model, with a small but steady tribe of ten thousand subscribers, flashed a sell signal for all equity markets world-wide. This was what I'd been waiting for. If my model failed, my career might be over before getting it fully off the ground. But if it was right, this could put me on the map. I might become one of the rarest of all commodities -- an investment guru. The golden boy with a timing model that was a golden goose.

Sure enough, the market zigzagged downward, then rallied, then broke below the downtrend and fell further. The real estate market crashed. Bank stocks were imploding. Brokerage firms were blowing up. Auto companies and insurance companies were starting to show cracks in their financial foundations. Investor panic started to emerge world-wide. Where was the bottom? When would it end?

In late March of 2009, almost a year and a half after my sell signal, my model flashed green. I was now predicting the end of one of the worst bear markets in U.S. history, and those who followed my new buy signal made a fortune.

I.B.I.F. crowed that it had found a timing system that might just be the Holy Grail of equity models (along with the ever-present legally obligatory caveat in fine print: *Past returns are no guarantee of future results*).

By the end of 2009, with the help of I.B.I.F.'s constant muscle flexing, the subscribership had ballooned to one hundred thousand, with each subscriber paying a non-

refundable one thousand dollars a year. Suddenly, I was a cash cow, bringing in over one hundred million dollars annually, with only three in-house marketers, one secretary, and myself.

The five of us were "the division." My salary for the year 2009 would be calculated in the tens of millions, and suddenly much of my time was taken up with lawyers and accountants who were creating ways to delay paying taxes on the enormous sums of money I was making.

I.B.I.F. -- an abbreviation for Institutional Banking and Investment Financing -- lent money to global institutions to invest in various market instruments such as mortgage tranches, stocks and bonds. As soon as my buy signal was confirmed they went all in, lending to, or buying up, every solvent investment in sight. I.B.I.F. was one of the few buyers of distressed debt in mid-2009, after avoiding it almost entirely in 2008 due to my sell signal. It made a killing.

By early 2010, its reputation had become almost mythical. I was now an integral part of the mythology.

As with all mythologies, this one was bound to end eventually. I just didn't expect it to end so suddenly, or with such a bizarre twist. It was caused by an internal event. Sam Stein retired suddenly on a whim. Golf year-round and permanently moving into his winter house in Boca Raton seemed to be the new plan.

Subsequently, Lee Harwell was appointed CEO by the board.

One of Harwell's first decisions was an act of pure revenge. It was something he would have done long ago but his hands were tied. With this decision he would make it clear to his staff, and all the board members, that they were to be loyal to him without question, or else. And the *or else* was Harwell fired me without cause.

As I was contractually obligated to do, I had to leave the timing model with the company. The subscribership was also under company control.

My contract also came with a non-compete clause, reduced to four years under the circumstances. But legally I could not use my model for business purposes of any kind for a minimum of four years.

At the time of Harwell's promotion to CEO, I was worth fourteen million dollars. I made another million while the contract wound down.

I walked away, at thirty-three years old, with a net worth, after tax, of well over fifteen million dollars, living with the girl I loved, in good health, and for the first time in my adult life, happily unemployed.

We were lying in bed in a Boulder BnB. It was early morning. There was a layer of snow on the ground. Bright sun shone through our window. The brightness melted onto our white linen sheets. Lilly's face was framed in sunshine. It was an angelic scene.

But at the same time I was observing this peaceful moment, I was feeling fear. I was concerned about voicing this fear to Lilly. It wasn't the type of fear that I had a solution for. I was usually good at slaying those kinds of dragons. This dragon was more like a ghost.

We had gotten word from Melody the night before that Marilyn had died. The news, for some reason, immediately catapulted me back to my parentless days at NYU. My father and mother had each died so quickly, and so early in life, there was no time to prepare myself for what happened.

I wondered if my life was eternally bound by the same fate. A quick death. Dying young like they did. Maybe there wasn't a lot of time left.

Lilly awoke and sensed something was wrong, so I told her -- Marilyn had died. And it led me to consider the fact that I might die young, just as my parents had. I realized death scared me. Loneliness scared me. Loneliness had never scared me before.

Her response was simple but memorable --

"Stephen, if you can't build something beautiful from the past, don't build it."

I realized this was not just some self-help jargon she was reciting from memory. Her life had been saved and re-created using this same simple philosophy.

Her past, her fate as a child, could have destroyed her long ago if she had thought about it long enough, and filled in all the details with the devastation and hopelessness she experienced.

So for Lilly, the questions became:

Why create internal stories that destroy any chance of finding happiness and peace of mind in the future?

Why create internal dramas that will only create *more* internal dramas?

Her advice had the oddest effect on me. It seemed to shift me into a completely opposite state of mind.

Instead of fear, I felt impatient with my hesitation -- why wait any longer to act upon all the good things I felt? Why not build on *that*?

It seemed like the perfect moment. It seemed like a perfect segue. So I asked Lilly to marry me.

I was taken aback when my proposal was met with quiet laughter: "You want me to replace Marilyn, don't you? You're so sweet."

"No! I'm serious."

"I'm not going to say yes, Stephen. I'm concerned it will ruin what we have."

"Why?"

She came closer to me and swiped a strand of golden hair away from her forehead before I could, "Because suddenly we won't be rogues anymore, living an unconventional life. Suddenly we'll just be normal, with a guaranteed future, and a big house we buy for cash, and

children relying on us to show them the *right way* to live, when I don't *want* to live that way. Don't you see? It's a trap!"

"It's not a trap if it's what we want."

"I agree. But I don't want it. Sometimes I think about it. I admit that. Because I love you. But it's a fantasy, an alternative fantasy to all my other far more exciting fantasies. I like our life the way it is, Stephen.... And then there's your money, your massive accumulation of personal wealth that we will suddenly have to deal with if we're officially married. Your attorney and CPA would demand we sign a pre-nup, I guarantee you. In their world, if we get married, I become a 'potential issue.' Maybe they would suggest separate bank accounts. Maybe I would get some kind of legally arranged monthly stipend as long as we stay married. The financial part would get way too creepy for me after a while. All it will do in the end is distance us. Then end us. I know it."

"Just a minute! That's crazy. I've never brought up the idea of a pre-nup, and I never will."

"Really? You're fair. You're honest. But you think things through. People change. *Needs* change. Life happens. But if that's the case, why contractually bind yourself in the first place? Why should love end up being a contract?"

"I see. So you're saying we should love each other, but not commit to loving each other in the future, and then we can have it both ways -- love *and* freedom not to love someday, all at the same time. Kind of like your father did. He had it both ways, right? Always trying to have the best of both worlds while committing to neither."

"Well, that's a bit of a reach. *Shut up!*"

"It's true, Lilly! That's why you keep dragging us around the planet on an endless vacation -- a life full of fun that never ends! You're afraid to land."

"I'm saying, why change what we have now when we're so happy *now*? The very attempt to make love permanent lessens the odds that it will happen."

"You just said 'If you can't build something beautiful from the past, don't build it.' Well, we've built something beautiful! Let's build on it."

"But if we can't figure out a way to build something even *more* beautiful than what we already have in the present, we shouldn't we just stay in the present? Why change what's already making us happy? What's the point?"

I closed my eyes, feeling darkened, "Okay," I said coldly. "I guess I'll take that as a hard no. With your happiness in the present duly noted."

I walked to the window. A large cloud had covered the sun, so the layer of snow on the ground now looked gray and icy, whereas just an hour ago it looked like a million bright flakes of some angelic code, an algorithm leading to a perfect world.

When I turned around, I saw Lilly had fallen back asleep. Her face was soft and relaxed. Her mouth was slightly open. She was at peace.

We went out to dinner that night to a Mexican restaurant in town. They had good margaritas. We both needed to drink more than one.

The guacamole bowl looked like a hollowed-out volcanic rock. What that had to do with Mexico, or Mexican food, was a bit of a mystery.

What I did next was more than just a bit of a mystery. It was just as irrationally logical as Lilly was. I decided to take the wildest gamble of my life.

"What if I gave you half of what I have?"

She laughed, "I can't eat all that. I'm too full."

"No, I mean, what if I were to give you half of all the money I have, no strings attached?"

"Are you crazy? Why in the world would you do that?"

"Because I don't ever want the money to be an issue between us. You'd be free to do what you want. Stay, or leave someday. Money would never be a consideration."

"It isn't a consideration now."

"Really? If we were both living pay-check to pay-check working crappy jobs, would we still be together?"

"That depends. Would you be in Boulder or Manhattan?"

I was stunned by the simple honesty of her answer.

"That's what I hoped you'd say," I smiled. "Take the money."

"No!" she said forcefully. Then she added, "Besides, what if I took the money and then immediately gave it away? Would you be okay with that?"

"Give it to who? Tory?"

She laughed, "Tory has twice the money you have. He just signed a three-year deal with the Red Sox! Anyway, I think he'd rather have me than the money."

"That's the point. Me too."

"Well, you have a much better shot than he does."

"Noted."

"Stephen, what if I accepted the money and started a foundation with it and fed the homeless, or started a windmill farm?"

"Fine. That would be great!"

She shook her head, "I can't give you any guarantees about the future, no matter what you do. It's not going to make any difference."

"There are no quid pro quos. I just don't want this hanging over our heads. It's like a reverse pre-nup. I want to know you love me without needing anything from me other than my love in return."

She shrugged her shoulders. "I already do.... I still think you're looking for me to replace Marilyn. Only dogs can give unconditional love. You know that."

During the following days, despite her objections, I set up documents and bank accounts that allowed me to transfer half my money, about seven million dollars, into her name. It felt freeing. It felt like a moment of truth for me.

Now that she had millions of dollars she had no reason to stay with me, but just maybe, also less of a reason to leave. Either way, the truth of who we were to each other, and what we meant to each other, would become clear.

Of course, love (y) would once again come up against time (x), which was the part of the equation I had no control over, and continued to fear the most.

After the money legally changed hands, Lilly didn't seem to want to buy a house in Boulder for herself, or us, or purchase a new car. Or go on a shopping spree for jewelry or clothes. She did what she always did. She continued to work remotely part-time for a non-profit company and was paid fairly well for her time.

We planned another vacation to St. Barts, but this time she insisted on paying for it. Her treat. But that was the only extraordinary expense she incurred for a long time.

Everything else stayed status quo.

In St. Barts, Lilly was in charge of the agenda and wouldn't let me pay a dime for anything.

On our first night there she looked at me in a strange way as we got ready for bed. She came out of the shower wearing the hotel's white terrycloth robe. She said she had something to say, and it was going to be very intense.

I was already under the covers, but I sat up and turned on the nightstand light, preparing for the worst. Maybe this was the ending I feared. A sudden end, for no logical reason....

"Are you ready?" she asked. She seemed nervous.

"I don't know."

She saw my worried look, but she said, "I think you are."

Suddenly Lilly tugged at the sash of her robe until it came undone. She let the robe slip to the floor. Her naked body was backlit by a lamp on the bureau behind her.

She pulled the bed covers to the floor and laid down beside me. "Here is what I want to say to you. Listen very carefully...."

She whispered, "If you want to look at me fully undressed with the light on until you want me so badly you can't stop yourself, go ahead and look.

"Or, if you want to turn off the lights and have sex in the dark, and fantasize about someone else, a girl you saw on the beach, then you can turn off the light."

She kissed me on the cheek, "Or, if you want to think of one of your ex-girlfriends, or imagine you're in bed with a movie star, that's okay too."

She put her face close to mine. "Or, if you want to open your eyes and look deeply into mine while we're sex-ing, I'll meet you there. I won't look away or close my eyes. I'll look into your eyes for as long as you want. Just don't let any other thoughts get in the way. But the most important thing is, don't think. Just be with me.... Choose your adventure."

The next morning, after a sunrise encore, Lilly told me she had come to trust me, and my intentions, in ways she never thought possible given her homelife.

And I came to realize that Lilly had become what I hoped she would become all along -- my true soulmate and best friend. And if time or fate were to take her from me, there was something to be said for building memories from times like this, times when everything felt perfect.

After St. Barts we flew to Miami, then Hilton Head, then back to Boulder.

She thought, maybe we *should* look for a house to buy together after all. Maybe she was ready.

We looked at some amazing places just outside of Boulder. Some were up in the mountains. She liked three houses in particular. I liked the same ones she did. All she had to do was sign the contract for the house she liked best.

But she never did.

It had now been exactly four years since I'd left I.B.I.F., and my non-compete clause had expired. Therefore, a new choice arose -- should I go back to working as an investment advisor again, relying on my model to time the markets?

The model was the one thing other than Lilly that had always inspired me, and made me feel a stirring of passion. I felt like I had something to offer. But this time I could be working for myself. I could start my own company, be my own boss.

I discussed the idea with Lilly. She said, "Maybe we could travel around Europe first. Rent a private plane. Travel from there to other parts of the world we've always wanted to see. Then I'll support you going back to work full-time, if that's what you really want."

I said, "It's funny, in a way it's similar to what I.B.I.F. wanted me to do in the beginning. Travel around the world. But this time it would be for the fun of it. Maybe I'd even be willing to meet up with a few people I know in the business. Private clients I had. Companies whose CEOs know my work."

She hesitated, then looked curiously at me, "Working with the timing model is really important to you, isn't it?"

I was a bit embarrassed to admit it. "I think with all the choices in the world laid out before me, what would make me the happiest are two things. Working with the timing model... and marrying you."

"Oh my God, still?"

"Still."

She came over to where I was sitting. "Okay then, close your eyes and tell me the fantasy. What would you want, what you would envision our life to be like?"

I closed my eyes and laid back comfortably on the couch we were sitting on, "Well, we'd have a wedding of some kind. Maybe with no one else there. Or maybe it would be a big wedding. I don't know. I don't really care. We would buy a house in Boulder. Start a foundation. You could oversee it. I'd have a home office.... But we'd still be able to travel whenever we wanted to. I can easily work remotely. And if we have kids someday, well, I mean, if you decide you want that too, we could hire an au pair to travel with us. It's all doable."

She stayed silent.

"Say the word, because it's all doable!" I said.

Lilly smiled at me. I couldn't read her. Then she said, "It's doable."

A few months later, by the summer of 2018, I had almost two thousand of my old investors back. They had never lost trust in me, only in I.B.I.F. They felt comfortable relying on me, and believed I could repeat my past success.

Soon I was making large sums of money again. I found the work exhilarating. Everything was falling into place.

During that time, we also began our multi-month trip around the world. Our itinerary was flexible, as was our choice of lifestyle.

Sometimes we stayed in big cities at extremely expensive hotels where we were greeted at the entrance by name, and every need was taken care of. Every car pulling

up to the gate was either a Mercedes cab, a limo, a Bentley convertible, or a Rolls-Royce.

Other times, we explored small towns and villages that Lilly had heard about. We would rent a room in a three-room inn, with breakfast served by an elderly couple who lived in the main house. Birds chirped. Internet was spotty. We would hike to a waterfall instead of visiting a museum. We would eat fresh baked bread and olives for dinner instead of dining at a three or four star restaurant.

In mid-September, we visited London after spending a few weeks in Scotland and Ireland, and before that, Bali, Lisbon and Barcelona. We came to London at the specific request of an early investor of mine, Elston Carrington. He was the CEO of a big investment management firm in London. He'd used my model as one of his indicators, and was now happily using it again. Elston was American by birth. He grew up in Cincinnati, Ohio, but had moved to London in his thirties.

This particular evening, he rented the Grand Ballroom at The Landmark London. He was going to serve a traditional American-style Thanksgiving dinner as a way of honoring his most important and cherished clients and business associates, sans competitors, of course. He timed the event around when Lilly and I would be in town. He also hired one of the best up-and-coming rock bands in London to perform that night -- Phantom Artists.

We had booked a room in our favorite London hotel a few days ahead of time, The Savoy. Before getting dressed for the ball Lilly came out of the bath smelling of vanilla and almond. My favorite scents. As she sat beside me on the bed dressed only in a soft white towel she said, "Well, this is it.

We're almost at the end of our adventure. In three days we fly back to Boulder, and then...?"

"I don't know. You're the schedule maker! I'm just following along on the adventure."

"Yes, and a very good follower you are! But what do *you* want to have happen next? We could do anything!"

"You know what I want to happen."

Next came Lilly's extraordinary talent -- inquiring and acknowledging me, and our differences, while also avoiding needless heavy conversation and conflict. "You want *me*, don't you, Mr. Market Timer?" She threw herself on top of me.

We made love quickly. It was almost time to go. As we came to rest, she whispered, "You like going where I want to go. You're easy, you're kind, and a very good lover. But I know there are things you want that are not easy, not for me. It's a road I can't travel."

"I know that." I whispered.

"But I promise you, you will get what you want someday." She kissed me and smiled. I smiled back, but there were things going on behind her smile I couldn't decipher. On one hand, she was saying she could never change, on the other hand, was she implying someday she could, or would?

The time was getting late. We packed up fully, ready to move into our suite at The Landmark. We got dressed for Carrington's big event and summoned our limo.

Upon entering The Landmark London, we were immediately impressed by the eight-story-high glass atrium roof that covered the entire central area of the hotel. I had

wanted to keep our room at the Savoy, but now I was glad we were staying a few nights here instead.

We were soon taken by an escort directly to the ballroom after having our credentials checked. Our bags were taken to our suite by the valet.

Lilly and I were dressed appropriately for this kind of thing. I wore a black Burberry suit and a rose-gold silk tie. Lilly made sure my tie picked up some of the hues of her ensemble. She wore a stunning Geraldine pink over-the-shoulder gown. Her blonde hair stopped just below her neckline. She wore a platinum necklace that sparkled with diamonds and blue sapphires. Her lipstick was Dragon Girl red. She caught the attention of every man and woman there, of course.

I couldn't help but feel proud. Lilly was not some kept woman. Not a trophy wife or girlfriend. She had almost as much money as I did. In fact, not even a marriage certificate held us together at this point. There were no contracts. No desperate need of one person for the other. There was no reason for us to be together other than free choice.

Carrington had hired a famous American chef to create the authentic Thanksgiving meal, starting with an organic salad with walnuts, pears and dried cranberries. Each course was served with at least half an hour interlude, but plenty of expensive wine in between.

The band was surprisingly good. The guitar player, Jesse Hayes, was a great singer and performer. I especially liked his original song called Wonder.

Except no one but Lilly and I seemed to be listening. Everyone was gathered in small groups, doing business, no doubt.

After one of Jesse's quieter songs I thought to myself, if we decide to have a big wedding, this would be the band I'd choose, in a place like this, with this exact food. Minus these particular guests!

I was being mobbed by people wanting to get my latest insights on the market. But I was more interested in the music than talking about my work.

Lilly was being bored to tears by the dull chatter of one of my more lecherous colleagues, one who had far more money than either of us had, and was certainly more good looking than I was. He was overtly attempting to seduce her into changing partners, at least for a few wild days. His white brick mansion in the countryside was well-stocked with vintage wine, and quietly awaiting the pleasure of her company.

She found no pleasure in his offer, or his company, and excused herself as soon as he stopped to sip his glass of champagne.

It was clear we would have had more fun staying home. But, as always, she remained composed and polite, for my sake.

After dessert and coffee, Jesse Hayes surprised us by sitting down at our table. He had picked us out of the crowd, sensing we were different than the others.

We began talking about his music. He was quite humble for someone who was a rising star. He told us he was a jack of all trades, but not a master of any. He played six different musical instruments, but was by far the worst player in his band. He sang well, but his bass player had a better voice. He danced some combination of hip-hop and

break dancing professionally for a while when he was a teenager, but was certainly not as good as most of the professionals he danced with even then. It was his songwriting that allowed him to live the life he lived, and it was his songwriting that got him a record contract, and afforded him the opportunity to hire world class musicians to play with. He seemed grateful, and amazed that all this was happening to him.

"Do you like touring, being on the road?" I asked.

"It's great! It gets us out of places like this!" he laughed.

We asked more questions about being on the road. He became more serious, "Actually, touring is quite tremendous. The band is like family. Everywhere we go we meet kindred spirits. Our tribe gets bigger. You can make a lot of lifelong friends. We even have friends and fans that travel with us. We choose our little tribe carefully. It seems to work, makes things a lot more real, a lot less lonely."

He looked around the ballroom, "Tonight we'll get paid fifty-thousand euro for what feels like a rehearsal. We tried out a few new things. Made a lot of mistakes. Because, you know, typically this isn't why we play, or who we play for. Usually the crowds are fantastic. They give us so much energy back."

Lilly seemed to mirror his excitement. She asked what it was like to record in a big studio. He said, "You know, honestly, egos are sadly optimized when you record -- far more so than when you're on tour. Tempers flare. But sometimes art is created from the flames and the ashes. I mean, what's art without angst and irrational passion? We become stronger in the end. Better artists. But I have to say, we all like playing to live crowds better, hands down."

He went out of his way to ask me questions about my investing work. He knew a fair amount about investing strategies. He seemed like an all-around brilliant guy. More sophisticated than he appeared. Rock 'n rollers have an image to protect -- a bit raw, a bit wild.

In the back of my mind I wondered if we might strike up a longer-term friendship. But I also strongly sensed that he was not only attracted to Lilly -- almost everyone was -- but that he was flirting with her.

Surprisingly, right before we were getting ready to leave, he introduced us to a woman who had arrived late. "This is my girlfriend, Laura," he said. "Laura, this is Stephen and Lilly."

After Lilly and I shook her hand, Jessie put his arm around Laura's shoulders, "We met at Cambridge University too many years ago to count, and we're still at it. She's also our very clever road manager. I'd be back to playing solo gigs in pubs by now without her keeping it all together."

He looked at her and began to applaud very slowly, but she stopped his hands from clapping by cupping them in hers. "He's impossibly conceited, but only about me."

She and Jessie seemed to be more like the friends we had in Boulder than anyone else at this party.

"Anyway, Stephen and Lilly, I'd like to invite you both to meet up with us for lunch tomorrow, if you're free. We leave for our tour of Spain and Italy tomorrow night. So come say goodbye to us and the rest of the band, and all of our friends, and wish us luck?"

We agreed to meet at noon.

As fate would have it, around eleven o'clock the next morning my model flashed a sell signal for the U.S. markets. When a sell or buy signal occurred, it was important that I notify investors immediately, and alert my auditors so the date and time could be officially recorded. As much as I wanted to attend the lunch date, I had to pass.

I encouraged Lilly to go, since I would be extremely busy for the next few hours and needed to focus.

She left wearing a pair of jeans and a soft yellow T-shirt. She wore an unzipped gray hoodie to keep warm. No make-up. A worn pair of tennis shoes. Quite a different look than the night before. She wondered aloud if they would even recognize her.

I told her I should be done around three-thirty. She said she'd be back before then.

I began to worry around six o'clock when she hadn't returned. It had started to rain heavily. I texted her a few times and called her once. There was no response.

Around seven in the evening I received a text saying she wasn't coming back until late, and she would explain later.

At eleven o'clock that night, I received a letter by special courier.

Stephen, I love you...OBVIOUSLY. Permanently. Always. But I need to go. I need to leave. I do. We've spent so many years searching for a life we could live together that would, in the end, make each us feel happy and fulfilled. And what you ultimately want -- your vision -- has no flaws. You want a sane and peaceful existence, doing your work, being your own boss, following the passion you've always had, working with your timing model. Like today, I saw the excitement in your eyes before I left. And then, all the tomorrows you envision -- buying a big house, getting married, having children. I want that for you too. But I don't want it for me. I am not your wife-to-be, or anyone's else's.

I met with Jesse and Laura. We had lunch with the band. They all seemed like great people. Some of the other band members' girlfriends were there as well. They feel like potential friends. We have a natural similar vision about life, and how we want to spend our time. By the end of lunch they offered me to go on the tour with them. It was quite wild, what I felt when they offered it. I really don't know why they offered it, but they did. Jesse said I didn't have to do anything for them, or *for* him. Or be "with" him. There are no expectations. They said, just come on the adventure. Be part of our wandering tribe. Leave the tour any time you want. Or don't leave. It was up to me. Other friends were coming too. It's quite an entourage.

So I've decided to go. We leave tonight.

Yes, I'm sorry, of course I am! But I'm also *not at all* sorry. Because one big reason I'm choosing to leave is to set you free, to find the person you want to spend your life with. Eventually. Find that person before it's too late. Before I delay any longer the future you truly want to create for yourself.

Enclosed is a personal check for all the money remaining in my bank account: \$6,823,072. Start the foundation! Do something amazing with the money! I know you. It will make you feel good.

As for me, I currently have about \$156,000 saved from my own work -- my earnings, plus profits from investing it the

way you told me to. That's enough for me to get by for now. The rest of the money is yours. You know that.

You trusted me. More importantly, you wanted me to know I could trust *you*. And you succeeded. You know why? Not because of the money you gave me. But because you're a good, sane, amazing person who knows how to love.

I don't know what I'll do, or where I'll go after this. But then again, have I ever? All I know is, it needs to be without you -- without luring you into a life you ultimately will feel unfulfilled by in the end.

Go find your person to share love with. I pray you will start a family someday. And I also pray we will stay friends. I hope someday the person you find will be a friend of mine too.

I know this hurts you. But please try to remember me with a feeling of joy. We had so many amazing times together. Days and nights that can *never* be erased. Don't mess up the love we shared by framing it in darkness... including tonight.

If you can't build something beautiful from the past, don't build it. -- I hope you still believe that.

Because any stories you tell yourself about our time together that aren't beautiful stories, beautiful memories, will only serve to undermine the truth.

-- Love forever, Lilly

I slept until noon the next day, something I'd never done before. I had always been an early riser, but I found myself not wanting to get up, or eat, or move, or think. In fact, it was a relief to know that by the time I finally forced myself out of bed, Lilly and the band were already in Spain. I was relieved to know I couldn't go to her and beg her to stay.

Then a desperate thought occurred to me -- I checked to see if the flight took off on time.... It had.

Our time had run out.

I found it more than a little ironic that Lilly went off with Jesse and the band, just like my mother went off with the famous painter, Nathan Ryder, right after my workaholic father died.

It was almost as if by choosing to work with my timing model again, I killed off the most uncomfortable and illogically passionate parts of myself. The parts Lilly loved the most.

Of course, the other irony was, on the worst possible day for it to happen, the timing model had indeed predicted a sell signal accurately. But by doing so, I missed a very important lunch.

What would have happened if my model had waited just one more day before predicting a sell signal? In terms of the market, nothing. It took a few days for the market to begin falling. During those few days, I doubted everything.

Only three months later, the timing system predicted accurately once again. Even I was skeptical at first, but I had no choice but to follow the model's indicators. All of my investor-clients, who had cashed out in mid-September of 2018, now received a very unexpected buy signal the day after Christmas.

The U.S. indexes had lost twenty percent in an extremely short period of time. Almost all the other timing systems and newsletters and stock market gurus on TV were expecting a retest of the lows, and advised their investors to wait. Stay in cash. They were dead wrong.

I.B.I.F. had tweaked my model so much in the last four years, it too called for a retest. They didn't understand the outliers that occurred when certain internal market algorithms stopped operating normally. They eventually had to deal with angry investors who were told to wait for a retest that never came.

On my thirty-ninth birthday, I bought a penthouse suite in Manhattan overlooking the entrance to Central Park. I could see our pretzel stand from my floor-to-ceiling picture window.

A typical day found me sitting at my desk with my new dog, Kristen, sitting by my feet.

Some of my close friends used to remark that Lilly reminded them of Kristen Bell -- blonde hair, perky, sweet-natured.

This white-haired, blue-eyed pup had a similar look and personality.

I eventually started dating a woman named Abbey. She traded options -- a tough game I wanted no part of. As long as we didn't talk about business we got along very well. She was born into a very wealthy family from Scarsdale, so she was comfortable around money. Far more than Lilly ever was.

She also had a bit of a temper. I learned from my timing model long ago that volatility is a key indicator. It was the same with people. I was staying vigilant.

But there were some things about Abbey that conjured up memories of Lilly once in a while -- something about the shape of her eyes when we woke up in the morning.

We had fun going out to jazz clubs on the weekend, and seeing an occasional play on Broadway. She liked fine restaurants. I took her to Arva's once. She enjoyed it.

My new home office has a large painting on the wall from an unknown artist. I like it a lot. The sky looks free and open -- its color is a misty shade of tiffany blue, like the color of a Minoan vase, or the color of the Corinthian Bells Lilly and I once saw outside a shop in Positano.

My model's algorithms continue to calculate world markets day and night. Sometimes an event can occur from out of nowhere, changing everything.

I stay ever watchful, studying outliers.

The next sell signal could be a minute away. Or it could be years from now. No one can ever tell these things ahead of time.

The End
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