

CHAPTER ONE

Six weeks ago I was a rising star at a white-shoe investment bank and brokerage firm. I was Babe Ruth on my way from Boston to New York City, John F. Kennedy connecting with crowds during the presidential elections. The markets were rocking during the first half of 2007. And it seemed clear that one day I would become a titan of finance, a fixture on the business pages of *The New York Times*.

My job is the occupation formerly known as “stockbroker.” But it has been years since anyone called me that. “Stockbroker” sounds oily. *Glengarry Glen Ross*. The word makes clients twitch. Even brokerage houses, institutions that profit from legions of smiling, dialing, cold-calling robotrons, cast about for less unctuous titles. Stockbrokers are “investment professionals” over at Goldman. Morgan Stanley can’t decide whether its people are “investment representatives” or “financial advisers.” Another competitor is toying with “private bankers.” After eight years in the industry, I have grown numb to all the angst.

I focus on a different name. Wall Street calls its most successful salespeople “top producers.” Think of us as rainmakers, the folks who butter the bread. We are a brash bunch at the office. We have opinions about everything and say what we want, for we understand three axioms about our industry.

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One: Investors hire advisers with strong points of view. The more impassioned our convictions, the better.

Two: As long as we generate revenues, bosses tolerate our quirks and leave us the hell alone.

Three: Wall Street firms pay ridiculous money to top producers. And that, my friend, is a beautiful thing if you've ever been poor.

I was a top producer, the captain of a cramped cubicle rigged with a twenty-one-inch flat-screen monitor and an even bigger television hanging from the ceiling. Around my desk the stacks of investment research often crested five feet before toppling like dominos into nearby aisles.

Who needs space to make money?

I managed ideas, not clutter. My job was to cut through all the market chaos and sniff out the truth. Wall Street coughs up so much investment phlegm. If I weren't on the phone guarding clients, "my guys" to use the industry vernacular, I wasn't making money. Bold, opinionated, you bet. I had all the answers and then some.

On hedge funds: "Would you let someone play Vegas with your money and give them twenty percent of the winnings?"

On McKinsey's alumni, the ex-consultants infiltrating the ranks of Wall Street's management: "Fucking revenge of the nerds. One day, those people will suck our industry dry of testosterone and everything good."

On money management: "Wall Street is the only place in the world where thirty seconds swing ten million dollars into place. Try buying real estate for the same amount and you'll grow old as lawyers negotiate the fine points."

Finance was fast. It was furious. And I thrived on the frenzied pace. I had broken into the big leagues of capitalism and brought my "A" game to the office every day. So I thought. The last six weeks changed everything. My world unraveled the night Charlie Kelemen hosted his wife's birthday bash in the New England Aquarium. Best friend, savior, a man who wore Brioni suits the way sweet Italian sausages split their fatty innards over open flames—that was Charlie Kelemen. He did so much for me. He did so much for all his friends. I still can't believe what Charlie did to us.

The signs were all there. We should have seen it coming.

CHAPTER TWO

“No, Grove. It’s not happening,” Charlie argued over the phone, his voice firm.

I just had to persist. And now I live with the guilt. “The Aquarium is the perfect place to surprise Sam.”

“Won’t happen. I’m hiring a yacht to cruise around Manhattan. It’s romantic. It’s glamorous.”

“It’s boring. Been there. Done that.”

“But the Aquarium is in Boston,” Charlie objected.

“What do you care?” Whenever I argued, my faint Southern drawl intensified. “You almost live there now. You’re always visiting your in-laws on Beacon Hill.”

“Sam’s parents would rather fly here. They love New York City.”

“Trust me. Boston gives them home court advantage. They can help with the preparations. Besides—”

“Besides what?” he interrupted.

“It’s the only way to surprise Sam. She’ll never suspect Boston. You know how she is.”

“A card-carrying snoop,” he chuckled with a touch of Truman Capote in

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his voice and maybe a bit of Curly from the Three Stooges, too. His nervous laughter signaled fading resolve.

“Everybody knows she’s a *snoop*.” Repeating key words was a proven sales technique. By emphasizing “snoop,” I was selling hard, employing all those time-tested skills of a top producer.

“What about all our New York friends?” Charlie asked without conviction. His objections were dropping like Custer’s men at Little Bighorn.

“Charlie, you could fill the Aquarium with your friends from Boston. But we’ll all come from New York. Tell everybody a road trip is the only way to keep Sam’s party a surprise.”

“You’re right,” he agreed, his surrender complete. “I like it.”

That was how it all started. That was how I helped my short, squat friend with the humongous head plan his wife’s ill-fated birthday party.

The Giant Ocean Tank at the New England Aquarium soars four stories high, contains 200,000 gallons of salt water, and hosts about 150 different kinds of creatures from the sea. The names of its marine inhabitants attest to the fertile imaginations of oceanographers. The “Horse-eye Jack” and the “Scrawled Cowfish” suggest rustic Montana ranches rather than gilled beasts from the murky abyss. The “Sergeant Major” and “Blackbar Soldierfish” hint at distant military campaigns during the height of British imperialism. Some monikers refer to guns, like the “Permit” and the “Sargassum Triggerfish,” a nasty little creature prone to biting the staff during feedings. Taken together, these names paint an exotic world thriving under the sea’s endless cover.

Or perhaps, they foreshadow dangers from the deep. There are three “Sand Tigers,” two males and one female. These sharks, each with three thousand spiny teeth arranged in eight jagged rows, undoubtedly reign as the tank’s scariest residents. Their fierce eyes betray the absence of souls, black pupils floating in yellow-gray irises. To them, every vision is a potential meal. No matter how often biologists feed *Carcharias taurus*, they cannot suppress the sharks’ natural instinct to hunt. Smaller fish sometimes disappear, victims of endless appetites.

I can spend hours gazing into the saltwater prism from every angle and depth. The wide, ever-rising footpath corkscrews round and round the

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Giant Ocean Tank all the way to the surface. Fish of every shape and color slowly circle the monstrous Caribbean coral, sometimes breaking ranks from their languid order to flip here or paddle there. They are my Svengalis from the sea. They whisk me from the day-to-day chaos of my world, away from the hoot and holler, break-ins, and other communication tools with names that hint of Wall Street's violent discourse. Ordinarily, I can lose myself in the tranquility of the tank's infinite views as finned creatures keep time to a silent beat only they can hear.

But not on Sam's birthday that Friday night in mid-July. By 8:45 P.M. the cavernous Aquarium rocked from laughter and jazz and the randy vibes that accompany endless tides of cocktails. Men in black ties scoped out the cleavage, their keen eyes probing one chest after another. Women in evening gowns knocked back cosmopolitans, their libidos rousing from alcohol and the dance floor's musky scents. I doubted anyone else in the crowd had been celibate for the last eighteen months. The jostle and the noise, however, made it impossible to dwell on this dark thought. The five hundred voices inside the atrium roared like coastal thunder on a stormy night.

There was one constant among the conversations. At Charlie's parties, always a bacchanalian mix of liquor and music, guests inevitably dropped their guards. Squeezing through the crowd, I overheard it all that night. In no particular order, with no particular focus, the conversations played like sound-bite medleys from reality television.

"Don't look now, but the duct tape on her boobs is showing. . . ."

"Three more drinks, and we're out of here. . . ."

"Did you hear about Burkie? He wore a baseball hat right after getting Botoxed, and now he has permanent ridges on his forehead. Looks like a fucking Klingon. . . ."

"I bet that redhead is going commando. . . ."

"Her dress is so last year. . . ."

"Another Botero butt . . ."

"Blonde at twelve o'clock. I need my wingman. . . ."

When I finally reached the bar, a tall brunette with great bangs ordered a frozen margarita and told her friend, "Jill, you look fabulous. How did you ever fit into that dress?"

"Colonic irrigation," Jill whispered into the din. "Speaking of which, I really need to find the ladies' room."

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Too much information. Jill scuttled past me with purpose, her singular focus betraying the gotta-go shuffle known to all ages. She had been oblivious to my eavesdropping.

Great Bangs, however, caught me red-handed. She smirked once and then let me off the hook. “Hey, Red,” she said, referring to my strawberry-blonde hair, “I’m free Monday of next week. If that doesn’t work for you, we can make it Tuesday, Wednesday, or Thursday.” She wore a strapless royal blue evening gown with a plunging neckline. The cut made me wonder what was holding everything up.

I struggled to say something witty, but my brain failed to deliver. No brilliant repartee. No charming chow mein. Instead, I flashed my most winsome smile.

Great Bangs, undeterred, sipped greenish froth through a straw. Her large brown eyes held mine with the promise of an excellent evening. Maybe more. The look said, *Step up to the plate and swing for the fences*. Really tempting. But even after eighteen months, I wasn’t ready.

Frankly, the penguins made better conversationalists than me. In the vast reservoir surrounding the Giant Ocean Tank, they all joined the chatter. The little blues squawked that their smelt was too fishy or their sardines too salty. The African penguins cajoled passing humans to exercise civil disobedience. “Throw us snacks,” they demanded in penguin-speak. “Throw us snacks.” The rockhoppers gossiped about their neighbors and griped about getting fat. All three breeds pummeled the staff with incessant orders. “We could use a few lounge chairs down here. And bring some rum cocktails while you’re at it. Maybe a Frisbee or two.” Like the party on the landing above, there was no symmetry on penguin beach, just kinetic revelry for the joy of life.

At 9:15 P.M. the band’s lead singer tapped his microphone and called us to attention. His black hair looked like it had been styled with a garden tool, possibly a rake but more likely a weed whacker. “We’re turning things over to our host,” he said, slurring his words with hazy musician cool.

From every nook and cranny of the New England Aquarium, five hundred people searched for Charlie Kelemen. At five-six and 230 lbs., Charlie waddled more than he walked. No matter. Friends and fans overlooked the

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layers. His star persona would have done justice to the lankiest matinee idols from the 1950s. We became silent as he approached the microphone.

The penguins, conversely, saluted his arrival with raucous cheers. Charlie's rocking gait, black trousers, and white dinner jacket made him look like their reigning alpha male. The penguins whooped. They hooted. They hailed Charlie and hollered, "More snacks, Master. More snacks."

Charlie blushed, either from the exertion of walking or the realization he was on center stage. Cherubic and pink, he radiated charm and glowed with good-natured warmth. "Thank you," he said. "Thank you for celebrating Sam's birthday tonight. I know it was a total surprise."

He panned a *Yeah, right* expression for the crowd, and laughter reverberated through the cavernous room. No doubt she had found out. Everyone agreed Sam was a snoop.

The fish, circling methodically in the tank, distracted me. A large stingray wove through the water with an undulating motion. A portly grouper followed. Its fat, permanently pursed lips looked like a collagen experiment gone awry.

"Sam, where are you?" Charlie squeaked. "Come over here, sweetie."

The crowds parted. We found Sam. Jet-black hair, cobalt blue eyes, and creamy white skin, she had the coloring of a Siberian husky. Tonight Sam wore a light green gown that ballooned into a bulb over her toned, tight legs. The silky fabric, petals stitched from the Garden of Eden, offered a refreshing alternative to the funereal black shades of most formal garb.

Earlier, Sam had laughed about her outfit. "Grove, I feel like a cabbage. But you know Charlie."

"He loves to decorate you."

With that, Sam fussed my bow tie into shape. "Mr. O'Rourke," she started coquettishly, "you're thirty-two. You're handsome. You've got sweet little hips."

"Thanks, I think, Mrs. Kelemen."

"All the girls are talking about you," she continued. "I won't be happy unless you ask somebody out on a date. Here. Tonight. You have your orders."

Now with the overheads dimmed, a lone spotlight celebrated Sam's approach. Girlfriends pecked her cheeks as she strode to the stage like Angelina Jolie collecting an Oscar. Men whistled. And from the Giant Ocean Tank,

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creature-like shadows splashed across our faces. No doubt Charlie had hired top-notch professionals to arrange the lighting. He had a flair for the dramatic.

“Tonight,” Charlie continued, “a special guest has joined us from the teeming bazaars of Turkey. Her name is Neylan, which means ‘Fulfilled Wish.’” Charlie pronounced the words lasciviously.

All through the New England Aquarium, five hundred people chanted in unison, “Woo-hoo!”

“Before Neylan performs,” Charlie said, “I need the men in the audience to help me set the right mood. Where are you, Crunch?”

The Kelemen family hairdresser, six-one and buff, emerged from the shadows just as Sam found her place next to Charlie. Crunch, scrutinized by five hundred partiers, pushed a hand truck loaded with two huge boxes piled on top of each other. He parked and winked flirtatiously at anyone, male or female, who dared to catch his eye. His red-sequined dinner jacket glittered brazenly under the spots.

With flair and an air of mystery, Charlie reached into the top box and pulled out a red fez made from the same sequined material as Crunch’s dinner jacket. He inspected it at arm’s length, gingerly treating the hat like a priceless relic from an ancient crusade. He donned the fez, positioned it with a rakish tilt, and warned the crowd, “No cracks about *Casablanca* please.” He really did look like a short version of Sydney Greenstreet.

Crunch sneaked up on Charlie from behind, reached his red-sequined arms around the wide girth, and patted the fat man’s titanic gut. Almost as though choreographed, Charlie pulled a burlap-colored burka from the second box and backhanded it to Crunch. The stylist quickly donned the burka and raked his fingers, open like sideways Vs, across the eye slits. First the left and then the right.

The crowd guffawed. The cultural reference made me queasy, but it was classic Charlie. He pushed to the edge and then some.

“Ladies,” Charlie called, “these burkas aren’t for you.” He paused and waited for his words to take hold. “I want each of you to put one on your man. Let’s see how they feel.” With that statement Charlie won every woman’s allegiance in the Aquarium. Crunch reached into the boxes and rapid-fired burkas into the crowd. I nabbed one for myself.

“Ladies,” Charlie continued, “these are for you.” The two men reached

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into the other box and pulled out more fezzes. Again, they tossed the gear to the guests. Sam donned a fez and watched in bemusement.

“Now, if everyone will step back,” directed Charlie, “we’ll invite Neylan to get started. I need a seat for Sam,” he said to no one in particular. Alex Romanov, a hedge fund manager with lights-out investment returns, delivered a chair and gestured for Sam to sit.

The lead singer with the big hair returned to the spots. He shooed Charlie and Crunch away, while other band members semi-circled Sam from behind. With the sultry swagger of an accomplished musician, or practiced tequila drinker, the leader rumbled, “One, two, a one, two, three.” Then the band took us to the Middle East and jolted our ears with staccato instrumentation, the kind found in Turkish nightclubs that serve curried goat.

Neylan absorbed the spotlight. She beamed from the center of its dazzling arc. The belly dancer became one with the light. Against the blackness that shrouded the rest of us, she soaked in every ray and emitted a few photons of her own. With her arms raised high in a cathedral point, or mosque turret, Neylan invited the crowd to savor the vision. She dared us to let our attentions drift. She glowed with the supreme confidence of a performer who had long ago perfected her ability to dazzle audiences and beguile men.

The pose certainly beguiled Jason Tropez, an aging sultan of the hedge fund industry. He ogled every inch of Neylan. He forgot his wife, the stately sexagenarian at his side. He forgot his mail-order mistress from the Eastern European escort agency. The worst-kept secret money can buy, Anastasia had been prancing near the bar earlier that evening. Right now, neither woman mattered. Tropez burned bright with desire for the belly dancer.

Put on your burka, and spare us the lust, I thought.

Neylan erupted. She shook her belly and hips hard. Little waves of fatty flesh rippled from side to side, like surf that crashes against a sandy beach before retreating to the sea for reinforcements. Neylan scooted straight for Sam, rotating her hips this way and that. It was the dance of the suffering stomach.

Thirty years ago when big-breasted women had hips, *Playboy* might have featured Neylan. She embodied the meaning of “voluptuous.” Big butt, bulging belly, and bouncing boobs, all three jiggled just a few inches away from Sam’s pert little nose. Neylan shook with the intensity of a jackhammer. Her

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skimpy bikini, fashioned from gold coins and allure, jingled like two pockets full of loose change.

Fun, but fucking weird, I decided. What had possessed Charlie to hire her for Sam's birthday? Belly dancers were more a guy thing.

At first, Sam laughed and played along. She toasted Neylan with a full glass of wine but did not drink. Instead, Sam's head bobbed to the rhythm of gold coins and floppy cleavage. No doubt she learned more about Neylan's anatomy than was necessary. As the crowd began to roar, Sam's face grew beet red. Her quixotic grimace asked, *What do I do now?*

"Have a drink," I answered under my breath. But Sam stared in embarrassment, unable to hear my advice.

Charlie's expression, by contrast, surprised me. He glowed with satisfaction, a man relishing his control over the crowd. He watched the audience and seldom bothered to look at Neylan. Not that she cared. She flopped backwards and forwards, shook her coins, and reached around to caress the back of Sam's neck. Some members of the audience gasped, but most cheered as Neylan tried to seduce Sam with her dance. Crunch, of course, joined in.

I wondered what the fish saw as they peered through their walls. With our burkas, black ties, red fezzes, and be-coined boobs quivering out of control, we must have been a curious sight. I half expected the little monsters to stop swimming and press their fish faces up against the glass for a better view. They seemed agitated. The parade of controlled circles had given way to perturbed bursts of motion. They zigzagged around the aquarium in quick flashes, as though trying to catch the light flickering from Neylan's blinding bikini.

Eventually, Neylan and Crunch chased Sam's self-restraint. She rose from her chair, snatched a pink chiffon scarf from a nearby friend, and sashayed into the human ring like a gypsy. Sam reached the scarf around the outside of Crunch's leg and pulled it through the inside of his crotch. With a coquettish expression and a roll of her shoulder, she mouthed words no one heard but we all understood: *Oh my*.

From somewhere in the crowd a voice bellowed, "Take it off."

The guests, captains of finance and bedrocks of philanthropy, cast their inhibitions aside. Charlie's parade of stiff drinks, from martinis to fruity rum concoctions, had taken control. "Take it off" became the universal, audience-

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wide chant, though it was unclear who was to disrobe—Neylan in her coins, Crunch in his sequins, or Sam in her cabbage outfit.

Charlie had disappeared from the spotlight and was nowhere to be seen. Odd. It was not like him to step aside. But he had created another masterpiece, and I suspected he was about to unveil his coup de grâce. It would be just like Charlie to emerge from the shadows wearing the robes of an oil sheikh. The image made me smile.

For no particular reason I noticed Great Bangs, my flirt from earlier that evening. Her eyes shone wide with anguish, her face a mix of horror and bewilderment. I looked over at the dancers, thinking their performance had generated the distress. The three wiggled their butts and bellies, hardly the cause of such anxiety. I returned to Great Bangs, and it became clear. She was not staring at the dancers. She was staring at the Giant Ocean Tank.

And she screamed bloody murder.

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