

CHAPTER ONE

My Bedroom

Her breath was warm. The moisture whispered across my bare shoulders and traced up my neck, slowly, deliberately. She did not touch me, but I could feel her heat teasing me toward consciousness. My cheeks started to tingle. My face reddened. My dreams lost focus.

I fought to avoid the morning. Like always, sleep had eluded me through most of the night. I tossed and turned and finally succumbed to my own exhaustion just moments before it was time to get up and face the chaos of the trading floor all over again.

Another day. Another fifteen rounds with the unhinged.

Annie was relentless now. Her gasps grew insistent, her curls brushing my face and tickling thoughts of the office into full retreat. I was beginning to respond, thinking the world was a glorious place and that it was damn well time to wake up.

“You had dirty dreams?” My voice groggy, my lids heavy with sleep, I was absorbing her desires and making them my own.

Sex is a beautiful thing.

No reply.

Annie’s head hovered over mine. I could almost hear her thoughts imploring me

to wake up. She didn't speak but coaxed me with the sweet touch of her breath.

This play was new, bewitching. I decided man and woman were made for mornings like these. Wall Street could wait. So could my clients and the rest of the world, for that matter.

I rolled onto my back, and my right hand flopped against Annie's nakedness. I caressed the skin on the smooth fold above the back of her thighs. Gorgeous. Inviting.

"Annie?"

"Yeah, baby," she mumbled, her pillow talk groggy with dream.

Something's wrong, I thought.

I opened my eyes and saw a big black nose surrounded by an unruly mass of white and apricot hair. A long, flat fire hose of pink was hanging from Lucy's mouth. Our puppy had climbed up onto the bed. Her tongue exploded against my lips, my nose, my eyes. It was hot and rough, the dog slime everywhere. This was not the wake-up I had been expecting.

"No," I yelled, laughing and *blecching* ... which was all the invitation our designer mutt—half golden, half poodle—needed to continue. Lucy bounded onto my chest, a surprise attack on top of our crisp, white sheets. She nipped at my nose and slobbered me alert.

"Down, girl." I rolled into a defensive ball, trying to shield my face.

Lucy thought it was a game. She barked and yelped. She batted my arms with a hairy blonde paw.

“Somebody needs her daddy.” My girlfriend rolled onto her back and sat up. No shirt, wide awake, come-hither nakedness.

Lucy eyed Annie with curiosity. *Me, too.* But my interest was different. Our puppy cocked her head with expectation, calm for the moment. She sensed change in the air.

“I was hoping you would say that.” I kissed Annie on the lips, savoring the swell of her cheekbones with my fingers. It was worth the shot. I was hopeful. But I knew the drill.

She has never, not once, referred to me as *her* “Daddy.” I was “baby,” but only in bed.

Annie pushed the hair from my forehead and scratched behind one of my ears. “Give Grove kisses,” she encouraged Lucy, whereupon the onslaught of dog tongue resumed. “I think the leash is on the kitchen counter.”

Whoever said “A dog is man’s best friend” never experienced the crushing heartbreak of *canine interruptus*.

“Your coffee will be waiting.” Annie kissed me hard and hopped out of bed. She glided toward our bathroom, peeking backwards, exaggerating the natural sway of her hips. She made me wonder how a morning so full of promise had come up so empty.

Foiled again, Batman.

I should have been losing myself in the here and now of Annie’s soft embrace. Instead, I was looking for a plastic bag, pulling on some old sweats, and heading outside

for Lucy's morning constitutional. Look, I don't care how cute your puppy is. It's no fun to start the day picking up dog shit in Central Park.

Unless something life-changing happens on the way home.

CHAPTER TWO

Central Park

It was 6:30 A.M., and the clock was running. The research meeting at Sachs, Kidder, and Carnegie, or SKC for short, started in thirty minutes. At this rate I'd miss most of what our market analysts were shoveling up that day.

Lucy didn't care. She sniffed this way and that, turned up her nose, and pulled me by the leash in another direction. Then she headed back to the original spot, a ritual that mystified me no end.

I noticed a cute jogger heading our way, her glossy black ponytail swinging back and forth like a church bell. She stopped a few feet short of us, wiped her brow with the back of her arm, and gazed at Lucy. "I love your dog."

Who needs Photoshop when you look that good in spandex?

Almost on cue, Lucy uncorked for her audience. There was our dog, squatting and straining, her tail raised, her back arched. And there I was, kicking the dirt, not sure how to make small talk.

"She's showing off," I finally said.

"Yeah, I can see that, Grove."

Her comment threw me for a loop. "Do we know each other?"

“We have a mutual friend.”

The jogger’s eyes were wide and reassuring. Not that I found any comfort. A line from an earbud traced down to a black phone clipped to the top of her tights. I was thinking, *Fed*. I knew an FBI agent named Torres. But to my knowledge, she had left the business.

“Who’s that?”

“He’s waiting for you.” The woman pointed to a black Lincoln Town Car outside the park, just across from my building.

I bagged Lucy’s handiwork and headed toward the Lincoln. Its windows were tinted and smoky, making it impossible to make eye contact with whoever was inside. If you ask me, that glass should be illegal.

The rear window came down in a steady, infuriatingly slow action. The man in the back seat said, “Lose the bag, and get in the car.”

“Uh, sure.”

Talk about an odd start to the day. I hustled over to the closest of the innumerable trash cans outside Central Park. Then Lucy and I hopped into the backseat of the car with a marketing professor from Harvard Business School.

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It was day one, twelve years ago, first-year marketing. Professor Keith Hendricks told my section he had served as a Navy SEAL in his previous life. He warned that his course would be grueling, rigorous beyond our expectations. We should brace for a

semester of academic boot camp.

“The only easy day was yesterday,” Hendricks announced inside the amphitheater-style classroom. He scrawled the famous SEAL slogan on the white board and read it aloud for everyone to consider.

The other students and I just sat there in stone-cold silence. Some of us were terrified by what to expect from this gruff, no-nonsense professor with so much attitude. Others questioned whether Hendricks was for real.

A little background: Harvard Business School, or HBS for short, divided the class into nine sections of ninety students each. A letter of the alphabet identified each group. I was in C-section, which had nothing to do with delivering babies. The students in my section developed a nasty reputation for hammering each other. And the truth is, we took pride in being the “tire-biters” of HBS. Sometimes, we even trash-talked our professors, which was profoundly stupid if you ask me.

Our motto: “You want a politician, try the Kennedy School of Government.” Diplomacy was out. Straight talk was in, no matter whose ego we trampled.

If Hendricks’s objective was to intimidate C-section into submission, it worked for the most part. The guy was a testosterone six-pack. We lived in fear of him, partly because of his formidable size and partly because of the legends that followed him everywhere.

Hendricks was in his midforties back then. I had him by a couple of inches, but he had me by forty pounds. He was five-foot-ten and square, muscles every inch of the way,

a human block of granite.

Some of the tire-biters said that his body was too dense to float in water, that he made the SEALs through sheer force of will. Others reported that he won the Medal of Honor—or maybe it was the Navy Cross—that, in a hail of gunfire, he brought a buddy back from an operation gone bad and took two rounds in the leg. I don't know whether the stories were true. But Hendricks walked with a limp that turned rumors into gospel among earnest young MBAs.

The hitch in his step was one thing. But it was the eyes that kept us at bay. Those dark unsettling eyes, they were almost black. Some students said he had a “faraway look.” But to me, Hendricks stared inward, as though he were watching replays of experiences no one should see. We had no clue what he had done for his country. Nor did we ask.

Hendricks started class the same way every time. “If you haven't prepared today's assignment, please excuse yourself now.” He had a knack for ferreting out those who tried to bullshit their way through the discussions. I know. I made that mistake once. He called me out in front of the entire section just before we broke for lunch.

“Grove, did you run the numbers?”

“No, sir.” My Southern accent and manners were more pronounced back then. My classmates had come to expect the occasional “sir” or “ma'am” from me.

“And you chose to stay with us?”

Uh-oh.

“In all honesty, Professor Hendricks, I don’t regard this case as numbers driven. I focused more on the big-picture issues.” It was the wrong thing to say.

One of my classmates sneezed “Bullshit” into her hands.

Hendricks turned and walked to the chalkboard. His shirtsleeves were rolled way up his arms, his biceps bulging like fat cobblestones. As he wrote a phone number beginning with 617, he looked like a man about to come out swinging. “Do you have your cell phone, Grove?”

“Excuse me?”

“I ran the numbers for you.”

Now I was really confused.

“Do you have your cell phone?” he repeated, raising his voice.

“Yes, sir.”

“Bring it here.” Hendricks peered at me, his eyes intense and disturbing.

I walked down the stairs into the pit of the amphitheater. My face was burning. I could feel eighty-nine pairs of eyes staring at my back. Nobody said a word. The silence of public humiliation was brutal and, in a perverse way, deafening.

He pointed to the board. “Call that number.”

“Who is it?”

“Bain Capital.”

“You’re kidding, right?”

“You *can* dial a phone number?” Hendricks’s voice had turned sarcastic. “Or are you too big-picture?”

Someone snickered a few seats over. It was the same woman who had sneezed “Bullshit” into her hands. Hendricks glanced in her direction, and she shut up.

“And ask for whom?” I was embarrassed. I was pissed off, one and both at the same time.

“Tim Morney.”

“You want me to call the chairman?” I couldn’t believe my ears. Everybody knew the name of the private equity king. He was a legend at HBS, the star of half a dozen case studies in our curriculum. Any one of us would have stripped naked in a Macy’s front window to work for Bain Capital.

“How old are you?”

“I don’t understand.”

“Why is it that every number’s a struggle with you?”

“Twenty-two.”

“Tell Mr. Morney that you’re a marketing phenom, that over the course of twenty-two years, you’ve grown beyond the limitations of financial spreadsheets. Tell him that he should hire you at all costs to examine the big picture.”

I stood there, embarrassed out of my skin, unsure what to do. The clock on the wall was about to strike one, but nobody in the room dared to move.

“You wasted our time, Mr. O’Rourke. Mine, the people in your class. I’m wondering if you have enough character to make the call.”

Somehow, I scraped together enough character to avoid telling Hendricks, “Go fuck yourself.” No one had called me out like that before. I surveyed the amphitheater, dialed Bain, and asked for Morney.

A couple of my sectionmates were wearing “Oh shit, oh shit” expressions on their faces.

The receptionist put me through to the CEO’s assistant. I suppose it would have been easy to hang up and fake a conversation: One quick tap on the Nokia end-call button. But Hendricks’s crack infuriated me. The word *character* was ringing over and over in my ears.

I made sure everyone could hear me, both Morney’s assistant and my sectionmates. “This is Grove O’Rourke. May I speak with Mr. Morney?”

Her answer told me I had caught a break.

“Can you hold for just a moment?” I cupped the mouthpiece on the cell phone, feeling a tidal wave of relief. “Morney’s meeting somebody for lunch.”

“That would be me,” Hendricks announced to the room. “At least one of us comes to class prepared.”

My sectionmates were gasping, and now my ears were burning. Talk about an ambush. “What do you want me to tell his assistant?”

“You decide.”

I stared at my classmates as I spoke to Morney's secretary. "I made a mistake today, and I apologize for wasting your time."

I hung up. Hendricks packed his things and left the room without a word. We had been dismissed for the day.

Several people came up to me afterward. One said, "That was way too rough."

Another confided, "Shit, I would have creased my drawers."

"What a dick," several of my buddies complained.

But Evelyn, my now late wife, disagreed that evening. "If you ask me, he did you a favor."

"How's that?"

"Next time, you'll do your homework."

She was right. She always was. That class was the last time I tried to bullshit my way through lack of preparation, either in school or on the job. After a few years on Wall Street, I wrote a letter to Hendricks and thanked him for coming down so hard. It was a lesson I'll never forget.

Much to my surprise, he phoned and invited me to Cambridge. "I owe you an explanation," the professor said. "Your section was out of control. I knew you, more than anybody else, could handle a beat-down."

"Thanks." I wasn't sure what to say.

"Let me buy you lunch. I'll get Tim to join us."

I flew up the following week, anxious to develop Tim Morney as a prospect. I never won his business, but Keith Hendricks and I have been friends ever since. He even attended Evelyn's funeral.

Friends? Sure. I call him *Keith* now. But we weren't close enough for him to be stationed outside my building in a Town Car with his advance team patrolling Central Park at 6:30 A.M. on a Friday.

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Inside the Town Car, Lucy bounded over to Keith. She hopped onto his lap, rolled over, and growled at him to rub her belly. All I could see was the residue of wispy white hair clinging to Keith's blue suit. Whoever said golden doodles don't shed was just plain wrong.

Keith extended his right hand to me. The years had been kind to him. His black hair was still thick and curly, cropped short in military fashion, with flecks of grey through the temples. If anything, he had lost ten pounds since I took his class. His jaw was taut, the skin stretched smooth.

"You look good," he said, speaking in his low rumble of a voice. "Still biking, I see."

"I owe you a trip to the dry cleaners."

"No, you don't." Keith glanced at Lucy, calm at last. "You and Annie must be serious." He kept rubbing Lucy's belly as though to explain his question ... maybe to defuse it.

He was on tender ground, and he knew it. Discussion of my family life was off limits. Even Annie gave me wide berth. She saw how the photos of Finn, my late daughter, made me retreat to a place beyond reach.

“Lucy’s probably a leading indicator,” I acknowledged. “But that’s not why you’re here.”

“No, I suppose not.” Keith leaned toward the driver. “You mind taking a walk?”

“Sure, Mr. Hendricks.” The man exited the car and headed south toward Columbus Circle.

Okay, this is weird.

“I’m the sole trustee of a blind trust,” he began.

In other words, Keith made investment decisions on behalf of a person or a group of people entitled to the proceeds. These individuals, known as “beneficiaries” in the über-cryptic language of estate planning, had no idea what was in the portfolio, nor did they have the power to influence his decisions over their money.

I know, I know. The arrangement sounds crazy. Who would cede control of their money? Answer: politicians rising above conflicts of interest. Otherwise, they run the risk of getting tarred and feathered by the *Wall Street Journal*, like the thirteen U.S. Congressmen who placed big bets on a market collapse during 2008.

“I want to open an account with you,” Keith said.

Now, he really had my attention. Stockbrokers chase money, not the other way around. I smiled my polite smile and glanced around the Town Car. “There are easier

ways to open an account than camping out in front of my condo.”

“Yeah, I suppose this all seems pretty cloak-and-dagger.”

You think?

“What we discuss in this car,” he continued, “stays here. Okay?”

“Absolutely. Unless I tell you otherwise.”

“What’s that mean?”

“Who’s the beneficiary? I need to disclose the identity to our in-house lawyers.”

Keith looked out the window toward my building across the road. He appeared uncertain. “Marshall Draper.”

“You’re kidding!”