

# Chutes and Ladders

Book 4 of *Climbing the Ladder*

by Michael Loucks

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## **Books in This Series**

*The First Rung*  
*The Second Rung*  
*Climbing Higher*  
*Chutes and Ladders* (\*)

\* Work in Progress

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*A Sailor's Diary*

*Book 1 - The War Years* (\*+)

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*For Jeremiah*

I - Making Plans.....	1
II - Round Two.....	29

# I - Making Plans

**July 13, 1983, Chicago, Illinois**

"Keiko-chan, «結婚してください» (*Kekkon shite kudasai*)?" ("Will you marry me?").

She smiled, "もちろん結婚するよ!" (*Mochiron kekkon suru yo!*) ("Of course I'll marry you!")

"I take it that means 'Yes'," I chuckled.

Keiko nodded happily then kissed me.

Given our special circumstances, we had agreed to forego the traditional betrothal ceremony, and to exchange rings as soon as they arrived.

"Hold out your hand, please," I requested.

She held out her right hand and smiled, "This is the traditional hand for Japanese. The right index finger is said to be directly connected to the heart."

I nodded and slipped the ring onto her finger, then handed her the box with my ring. I held out my right hand, and she slipped the ring onto my finger.

"You look uncomfortable in that suit," Keiko said with an inviting smile.

"Perhaps you should take it off!"



I took her hand and led her upstairs where we undressed, got into bed, and made love, with Keiko on top of me. When we both had our release -- multiple for Keiko -- she stretched out on top of me.

"I love you, Jonathan."

"I love you, Keiko-chan. I think we should schedule the *yuino* for August 13th. That would be three weeks after you finish this round of chemo, and is enough time for everyone to plan to be there."

"I think that makes the most sense."

"And we should speak to the Shinto priest to choose a day for our wedding."

"We need a Japanese calendar," Keiko said. "We want a «大安» (*Taian*) day for the wedding. The kanji mean 'great peace' and those days are the most auspicious for wedding ceremonies, but also for starting a new business, moving to a new home, or beginning a journey. I actually have one in my drawer, which I'll check when we get out of bed."

"How common are those?"

"Every six days," she replied. "The «六曜» (*Rokuyo*), or 'six days'. The cycle repeats throughout the year, and of course, because of the number of days in a year, a specific date will not be the same type of day each year. Each day has a different auspice.

"The first is «先勝» (*Sensho*), and brings good luck in the morning, and bad luck in the afternoon. The second is «友引» (*Tomobiki*) and it brings good luck all day, except at noon. The third is «先負» (*Sakimake*), which brings bad luck in the morning, good luck in the afternoon.

"The fourth is «仏滅» (*Butsumetsu*), which brings bad luck all day, and is the worst day of the cycle. The fifth is «大安» (*Taian*), which brings good luck all day, and is the best day of the cycle. Sixth is «赤口» (*Shakku*), which brings bad luck all day, except at noon."

"Do you actually believe that?"

"I think the best answer is to ask why we would needlessly tempt fate or upset the «kami»? And it will matter to the priest. But you should treat it as you would a horoscope, which is basically how I think about it."

"OK, but I do have to ask, but the day you began your cancer treatment?"

"«先勝» (*Sensho*), so good luck when they began the chemotherapy. And Monday is «友引» (*Tomobiki*), so good luck except at noon."

We lay together for about fifteen minutes until Bianca knocked on the door and let us know that dinner would be ready in five minutes. We reluctantly got out of bed, took quick showers, dressed, and Keiko got her calendar from her drawer and scanned it as we went downstairs.

"Perfect!" she exclaimed. "August 13th is «大安» (*Taian*)!"

"So even picking the date was good luck," I chuckled.

"I think Saturday, October 8th or Saturday, November 12th are the best choices, if the priest is free one of those two days."

"Whatever will make your parents and grandparents happy will make me happy."

"Mom is serious about it, my grandparents a bit less so, and my dad thinks the same as I do."

"I'm all for keeping your mom happy," I replied. "At least as far as I'm able to, not being Japanese."

We sat down at the dining room table and Keiko held out her right hand.

"Does that mean what I think it means?" Kristy asked.

"It does! Jonathan asked me to marry him!"

We received congratulations from Jack, Kristy, Bianca, Juliette, and CeCi, though unfortunately, Deanna was at work.

"Did you pick a date?" Bianca asked.

"We need to check with the Shinto priest," Keiko said, but the options right now are October 8th or November 12th, both of which are Saturdays. Those are 'lucky days' on the Japanese calendar."

"Where?" CeCi asked.

"Once step at a time," I chuckled. "Keiko will call the priest tomorrow to find out if either of those days works for him. Keiko, what's a proper venue?"

"A Shinto shrine," she replied. "There are none in Chicago. I think the closest one would be Hawaii, though there might be one in California. A large garden would work."

"What about the Chicago Botanic Garden?" Jack asked.

"What do you think, Keiko?" I inquired.

"I like the idea! But then we certainly need the October date if we want to be outside. November might be cold. If it's OK with you, I'll call tomorrow and find out if it's possible and the details."

"What's with the rings on your right hands?" Juliette asked.

"That's traditional in Japan," Keiko replied.

"Some places in Europe do that, especially in the East Bloc," Kristy observed.  
"Dad has Russian Orthodox friends who wear theirs on their right hand."

"We have to have a bridal shower!" CeCi declared.

"And a bachelor party!" Jack added.

"How about a joint one?" I replied. "I was going to ask you about yours so I can arrange with the usual guys, plus whoever you want me to invite."

"And a joint bridal shower, if Kristy and Keiko don't object," Bianca suggested.

"The problem is," Keiko said, "I can't be around large groups of people."

"We'll figure something out," Kristy said. "Let's chat after dinner."

I figured the bachelor party would be simple -- beer, burgers, and brats in the backyard. Neither Jack nor I were heavy drinkers, and a simple cookout would suit us both.

"Jonathan, does everyone know about Saturday?" Kristy asked.

"Yes," I replied.

Saturday was Keiko's birthday, and unfortunately, I couldn't take her out for a romantic dinner because of her weakened immune system, but Jack and Kristy had offered to cook and serve us a romantic meal in the Japanese room. Bianca graciously offered to make a cake for us. And Keiko's parents and grandparents would visit briefly during the afternoon.

When we finished eating, Kristy and Keiko went to the Japanese room and Jack and I cleared the table, washed the dishes, and cleaned up the kitchen. While we worked, we agreed on the cookout idea, and after checking the calendar, chose August 20th. When we finished, Jack and I went to the Japanese room to see what the girls had come up with.

"We're going to keep it small," Keiko said. "We'll each invite six girls. I'll have to wear a mask the whole time, but I'm OK with that. What did you come up with?"

"A cookout," I replied. "We'll invite about twenty guys, including some of Jack's friends from High School. Is there a best man at a Japanese Wedding?"

"No. The only participants besides the couple and priest are fathers, who make an offering to the gods. You would ask your grandfather or your father's or mother's brother, in the absence of your father."

"I'm not seeing my grandfather agreeing to offer anything to any god," I replied.

"Would my mom's brother be OK?"

"Yes, of course, given it needs to be a male relative. Do you think your grandparents will attend?"

"I have no idea, but it's on them, not on me," I replied. "I'll invite them, and make it clear that it's a Shinto ceremony. Did you two pick a date?"

"We're thinking August 21st," Kristy said. "But I need to make sure Allyson is available."

"If I calculate correctly," Keiko added, "that's the Sunday before the third round of chemo."

"OK. I'll put everything on the calendar in pencil and we can adjust as necessary."

"We'll leave you two to spend time together," Kristy said, getting up.

"We did THAT right after he asked me!" Keiko declared with a huge smile.

Kristy and Jack laughed, then left the room. I went to the kitchen, updated the calendar, then return to the Japanese room to spend time with Keiko. We sat together for a bit, then she called her grandparents and parents to give them the good news, and I called my mom.

"I'm happy for you, Jonathan," she said. "Keiko is a wonderful girl!"

"Your opinion matches my thorough analysis of the situation," I replied. "So I believe I'm fully aware of that!"

"You can be such a Smart Alec at times!" Mom declared. "Do you have a date?"

"Even I'm not crass enough to bring a date to my wedding!" I teased.

"Will you stop!" Mom demanded, laughing. "I meant, have you decided on a day for your wedding?"

"Oh," said flatly.

"Jonathan Edward Kane!" Mom growled, but she was laughing.

"All three names! I'm in deep sneakers now!"

"Look, Mister..."

"Either Saturday, October 8th or Saturday, November 12th. We're hoping for the October date because we want to have the wedding at the Chicago Botanic Garden. We need to confirm with the Shinto priest."

"Oh, that's going to go over SO well with your grandfather."

"As I said to Keiko, that's his problem, not my problem. I'll invite him and let him know it's Shinto, and he can choose to be a little man or a big man. I have my bets."

"Me, too."

"I should tell you something important that will also likely have grandpa have a conniption fit -- there's a very good chance Keiko won't be able to have kids. Keiko and I will adopt if that's the case, but Bianca and I are going to have one together."

"Oh, for heaven's sake!" Mom said ,laughing. "That should send him right off the deep end!"

"If you'll pardon the language, tough shit."

"I work in a High School! Do you think I've never heard that word? And worse?"

"No, but being polite to my mom is important."

"And I appreciate it. I suppose I can't say anything about your choice, given how you came into the world."

"I do NOT need details!" I chuckled. "I know the basic process!"

Mom laughed, "You're too funny. You know I meant the fact that I wasn't married to your dad."

"I know. I'll fill you in on the details once we have them. I don't know all the traditions as yet, but we'll make sure you know."

"How far are you taking those Japanese traditions?"

"I'll be wearing a kimono."

"I think I'm going to buy a better camera than my Instamatic!"

"I'm sure we'll hire my friend Dustin to take professional photographs, but you're obviously welcome to take as many as you like."

"Do I need some kind of special outfit?"

"No. Just normal wedding attire. It'll be outside in early October, hopefully, and temperatures are usually in the 50s. I think they have a banquet hall, but I'm not sure, and obviously I don't know if it's available."

"Just let me know. Congratulations, Jonathan. I'm very happy for you."

"Thanks, Mom!"



We said 'goodbye', I hung up, then went back to the Japanese room to spend time with Keiko before bed.



## July 14, 1983, Chicago, Illinois

Late on Thursday morning, I went to see Kendall Roy in Compliance to let him know to expect the application from Overland Park.

"The only hiccup is I begin my annual sensitive leave on Monday. Mr. Matheson will handle any concerns or any client questions."

"Unless the documents arrive tomorrow, the transfer won't be complete until around the 27th. It's coming in as instruments and cash, right?"

"Yes. There's no point in liquidating their current holdings beforehand to transfer only cash. I'll begin reallocating their holdings when I return."

"Then for sure no earlier than the 27th by the time I complete my review, Legal signs off, and their current broker transfers the accounts."

"OK. There will be a secondary application for their charitable benevolence fund. I'm not sure when they'll request to transfer that account, but I'd expect it in the next two weeks."

"Total amount?"

"Eighteen plus three, so about \$21 mil."

He made some notes.

"OK. Have a nice vacation. Doing anything interesting?"

"Spending time with my fiancée who is having chemo."

"Sorry. I hope it works."

"Me, too," I replied. "And no need to apologize."

"You should have all the paperwork waiting for you when you return."

"Thanks."

I left his office and returned to 29 to continue my research. At 11:25, I left the office to meet Bev for lunch.

"I asked Keiko to marry me yesterday," I said once we had our food.

"Totally not surprised!" Bev declared. "Did you set a date?"

"Keiko is making some calls today. We're hoping for October 8th."

"Justice of the Peace?"

"Shinto priest."

"OK, now THAT is a surprise! You aren't religious!"

"Neither is Keiko, but it's her cultural tradition, and I get to wear a kimono."

"I'll bring my camera!"

"That's the same thing my mom said when I spoke to her last night."

"I assume there will be a bridal shower?"

"Yes. Kristy and Keiko are planning a joint one, and Jack and I will have a joint bachelor party. You and Glen will receive invitations."

"How is she doing? Be honest, Jonny."

"I think the best thing to say is that the first round of chemo was successful, but there is a long way to go. The doctor didn't give a prognosis because Keiko is in the middle group; not the best, not the worst."

"Which means?" Bev asked.

"That the first round of chemo reduced her leukemia cell count significantly, but didn't eliminate it, and she had some increase in cancer cells. It's basically neutral. That said, there were none in her spinal fluid, which is a positive development. We'll know more after the next round, which starts on Monday. How are things with Glen?"

"Good! He found a teaching job at Lane Tech. He was issued a temporary Illinois teaching license, but it should be made permanent before it expires in two years."

"That's great! How is your job?"

"I like it. I signed up for paralegal classes starting in September."

"Nights?"

"Yes. Glen agreed he'd watch Heather while I'm taking classes."

"And you two?" I asked.

"I expect him to ask me to marry him once he starts his new job in August. I'll say 'yes', obviously."

"Obviously! Are you happy, Bev?"

"Yes. That's not slight on you, Jonny."

"I didn't take it as one," I replied. "All I ever wanted is for you to be happy."

"Are you?"

"Yes. I love Keiko and I'm lucky to have her."

"But her..."

"Bev," I interrupted, "what kind of man would I be if I let that affect how I think about Keiko? Bianca flat out asked me what I'd do if Keiko received a terminal diagnosis and I said I'd still ask her to marry me. I said I wouldn't be able to look at myself in the mirror if I pushed her away because she has cancer."

"You were always very protective of me," Bev said. "Even after I treated you badly."

"I can't even begin to imagine the stress you were under as a pregnant teenager, and then the mess with Bob and paternity, and then wanting to keep your relationship with Glen secret. Did you decide what to do about your parents?"

"I don't want to talk to them."

"I understand that, and it's your decision, but I'd try to reconcile."

"Your mom never reconciled with her parents."

"And after having dinner with them at my uncle's house, I fully understand that. The difference is, your dad isn't a Republican Evangelical Fundamentalist. I'll invite my grandparents to the wedding, but I'll be shocked if they attend, given it's going to be what is, in their mind, a pagan ceremony."

"Did he use that term?"

"No, I actually learned it from my friend, Anala. CeCi uses it too to refer to Christmas and Easter as 'pagan holidays'."

"What denomination is she?"

"Quaker," I replied. "Though not so much that you'd notice."

Bev laughed, "Which means you got her into your bed!"

"No comment," I replied.

"Does anyone at your house go to church?"

"Bianca, occasionally, with her mom or grandmother, to make them happy. Kristy is nominally Lutheran, but stopped going when she moved out of her parents' house. She and Jack are marrying at her mom's church."

"And your Indian friend is Hindu, right?"

"Yes. She goes to a Hindu temple in the suburbs, though I don't know any details. None of the boys go to church, as I'm sure you can imagine."

"No church would have them, I suspect."

"I honestly don't know. Tom and Maria are Catholic, and I know she goes regularly, and Tom occasionally goes with her. But neither she, nor her sister, nor Lily, were fanatical the way my grandfather is, or the way Rachel Kealty was."

"That was the girl who was totally into you, but who was too religious for you, right?"

"Yes. I might have handled that better, but, in the end, someone with an Eastern mindset is a better fit."

Bev smirked, "It fit, alright!"

I laughed, "You told me, that first night, that you were very happy you didn't see it before it was in you because you would have freaked out!"

"Despite wanting to do it, I was naïve."

"Me, too. But it's pretty easy to figure out! And you were not shy about telling me what you wanted!"

"Guys have it so easy! Orgasms are basically automatic!"

"Poor baby," I teased.

"Did you land that new client?"

"Yes. We sealed the deal while I was in Kansas yesterday."

"You're amazing, Jonny!"

"I know," I said smugly.

Bev laughed, then said, "That is so not you! But the answer *is* so you!"

"You know I like dry humor," I said. "I always have."

"Does that cool ring on your right hand have some special meaning?"

"It's my engagement ring. I thought I'd explained that Japanese tradition -- both the man and woman wear engagement rings. What I discovered last night is that the right ring finger is traditional in Japan, not the left."

"So you can wear your wedding ring and none of the girls at bars will know you're married!"

"You know me better than that," I replied.

"I do, and it was a dumb thing to tease you about. Sorry."

"It's OK."

We finished our meal, I paid the check, left a healthy tip, and then Bev and I headed back to work.



## **July 15, 1983, Chicago, Illinois**

On Friday, as Keiko and I had agreed, CeCi joined Jack, Kristy, and me, and we met Dustin and Archie at Connie's on 26th Street.

"You should have seen the house I shot today," Dustin said after we ordered. "It's the kind of house I expect you to own in a few years! Two-story, 5,500 square foot, red brick, five bedrooms, servants' quarters, hardwood floors, a finished basement, and a gorgeous fireplace. And get this, the finished basement has a

sauna that would hold at least twenty people, along with a whirlpool. And the topper? The guy who owns it is your age and is from a small town in Ohio near Cincinnati."

"What's he do?"

"He's a student at IIT, but he's some kind of computer whiz kid. He ran a computer business in High School."

"What were you shooting for?" I asked.

"Brown Construction did the work and asked me to shoot it for a layout in a magazine."

"They did the work at my house," I replied. "But I don't think my house is going to win any architectural awards!"

"Tell him the best part, Dustin," Archie prompted.

"It has an elevator that goes from the first floor to the attic, with a stop on the second floor!"

"No way!" CeCi declared. "An elevator in a private home? Not just like a dumbwaiter?"

"An honest-to-goodness elevator that two people could use comfortably," Dustin confirmed.

"Crazy!" CeCi exclaimed.

"Now you have your goal, Jonathan!" Kristy exclaimed.



"Where's the house, Dustin?" I asked.

"Woodlawn Avenue in Kenwood. About ten blocks north of the university."

I wondered if that was the guy Anala was seeing. The bare facts fit, and I hoped I'd have a chance to ask her, but she and I had lost touch since she had started seeing the guy from Milford. I'd absolutely invite her to the wedding, and I hoped she'd show up. I also hoped she'd have time to talk, but that was looking increasingly less likely.

"I'd like to see the photos, if that's not a problem," I requested.

"It's not," Dustin replied. "Obviously, I can't give you copies, but I can show them to you. I'll develop them on Monday or Tuesday. Looking for ideas for your next house?"

"More out of curiosity," I replied. "The next house is several years away. I'm planning on buying a four-flat via an REIT at some point in the next year."

"REIT?"

"A Real Estate Investment Trust," I replied. "It's a tax-advantaged way to own real estate for investment purposes. Basically, it's a legal structure to avoid double-taxation by paying out the bulk of the profits as dividends to the shareholders. It's much easier to manage the costs associated with owning and operating rental properties that way, without incurring additional tax liability."

"Can anyone set one up?" Archie asked.

"Yes, but there are rules you have to follow such that an individual cannot simply set one up for themselves. I'll need a hundred shareholders, plus follow the 5/50 rule, which means that any group of five investors cannot hold more than

fifty percent of the shares. I'll invite all of you to invest, and the minimum will be low."

"A hundred investors?" Jack asked. "How?"

"I'll allocate shares to everyone invested in my Cincinnatus Fund, which is about two dozen at the moment. That's how I'll ensure the shares are distributed widely enough. If I can't find a hundred investors, I'll handle it differently. But we're several months ahead of ourselves at the moment. I need to onboard the new client I signed on Wednesday before I even think about looking for the investment property."

"So an adjutant professor of English from Elmhurst College can afford to get into it?" Archie asked.

"You got the job?" I asked.

"I did. I received the offer letter yesterday and accepted immediately."

"Congrats!"

"Is there any way a poor teacher can invest?"

"In the REIT? Absolutely. If you want to invest in the stock market, your best bet is an S&P Index fund, because Spurgeon's minimums are too high. I wish I had a way to allow all my friends to invest at a lower rate, but I don't see those rules changing anytime soon. Two firms -- Fidelity and T. Rowe Price -- offer them, with no minimums. And starting now, you'll eventually have enough to invest directly with me.

"My goal is to be able to allow any friend to invest with me, but I'm not at a point where I can ask for that kind of change. I'll get you the materials and help you

through it, but really is easy. The key is starting now, and investing regularly. As I explained to my new clients on Wednesday, if you start with \$500, then add \$100 a month, and do so for thirty years, at the passbook rate, you'll have around \$90,000. If, on the other hand, you earned 20% returns, which is typical for Spurgeon, but not guaranteed, you'd have just under \$2,000,000 when you're ready to retire."

"Seriously?"

"Seriously. The market return last year was just over 20, and Spurgeon beat that significantly. This year I'm projecting around 20%, and I'll beat it. But you'd earn those returns with the S&P Index."

"So if I follow your plan, I'm a millionaire when I retire?"

"I can't guarantee it, but yes, that's what would happen if I generate the returns I'm talking about."

"Get me the information as well," Dustin said.

After we ate our pizza, we went to see *Staying Alive*, which was a sequel to *Saturday Night Fever* which starred John Travolta. I'd seen the VHS version the previous year, so I knew the backstory, while Dustin and Archie had seen it in the theatre when it had been released in 1977, and Jack and Kristy had seen it on VHS right after they'd begun dating. The music was great, as was the dancing, but the storyline was mediocre. After the movie, we got ice cream, then Jack, Kristy, CeCi, and I headed home, and I joined Keiko in our bed.

"What did you find out?" I asked.

"October 8th works for the Shinto priest and the Botanic Garden. The priest said he'll hold that date for us; the Botanic Garden needs a deposit of 10% and needs

to know how many people we'd have at the reception to calculate the cost. What do you think of sixty? Twenty I choose, twenty you choose, and twenty we negotiate?"

"I think that might work," I replied. "I'll call on Monday and make the arrangements for the deposit."

"It's expensive."

"And will be worth it. Can we get the kimono in time?"

"Yes. I also called the shop in San Francisco. My grandmother will come by tomorrow morning at 9:30am to take our measurements. Then I'll call the shop."

"Perfect."



## July 16, 1983, Chicago, Illinois

"What do you plan to do for the next two weeks?" Bianca asked at breakfast on Saturday morning.

"Take care of Keiko," I replied. "I'm basically not even allowed to *think* about work for two weeks."

"You're joking!" CeCi exclaimed.

"I am, but only to a point," I replied. "I can't trade in any way, shape, or form, because I'm only allowed to trade through monitored accounts at Spurgeon, and I'm not allowed to trade in those accounts during this time. If something crazy happens in the world, Mr. Matheson will decide what to do, if anything. None of

my positions is particularly volatile, and I don't have any call or put options outstanding."

"What are those?" Keiko asked.

"They're the right to buy or sell shares of stock at an agreed price, usually as a hedge to lock in profits or limit losses. There are various ways to use them, and unless you're really interested, just consider them similar to buying insurance, and that will give you the basic idea of how I use them."

"I think we can leave it at that," Keiko replied.

We finished breakfast and Keiko and I went to the great room so I could watch CNN Headline News, which I usually did on weekday mornings at work, and occasionally did on weekends at home. The lead story was about a terrorist bomb which had exploded about two hours earlier at Orly Airport in Paris. Initial reports were that there were fatalities, but details were sketchy, which was to be expected in such a situation.

"Does that impact anything for work?" Keiko asked.

"Given it was in the terminal, and not aboard an aircraft, it'll briefly affect the French franc, but by Monday morning in Hong Kong, Tokyo, and Singapore, things will have calmed down that the markets won't react very much. Had it been aboard a plane, that airline's stock would have plummeted as soon as trading began, assuming regulators didn't prevent it from trading."

"They can do that?"

"Yes. There are a number of reasons a stock might not open for trading. That said, it's almost always possible to perform a private transaction which doesn't go through an exchange."

"Isn't that cheating?" Keiko asked.

"No. Stock exchanges exist to create orderly markets, but nothing prevents me from buying and selling stock underneath a buttonwood tree or in Tontine Coffee House."

"I take it those both have meanings?"

"Yes. The traditional meeting place for brokers in the 18th century was under a buttonwood tree in New York City. The Tontine Coffee House is where they met after signing the Buttonwood Agreement, which, in effect, created the New York Stock Exchange. They met there because it was a place where traders, underwriters, bankers, and politicians met to conduct private and public business. They met there until 1817, and then met in various buildings until they moved to 11 Wall Street in 1865.

"The first shares traded were the Bank of North America, the First Bank of the United States and the Bank of New York. The First Bank of the United States closed when its charter ran out in 1811, and its successor bank actually still exists -- Girard Bank -- though there are rumors it's going to be taken over by Mellon Bank in the next month or so. The Second Bank of the United States wasn't chartered until 1816. The Bank of New York still exists with that same name, while the Bank of North America is now part of The First Pennsylvania Banking and Trust Company."

"You know all that just off the top of your head?"

"One of the modules I had to study covered the origin of the various stock exchanges. The banking information I know because banks are an important part of my job on the FX Desk. I've actually expanded my analysis to include Savings & Loans."

"How does it work with Bianca and Jack being here?"

"Neither of them has a securities license and isn't in a position to take any action on my behalf. They won't need to take the time off, either. There's actually no regulation that requires it, but it's considered a good practice for anyone in a position to manipulate client accounts.

"The only person with a brokerage license at Spurgeon who doesn't have to take time off is Noel Spurgeon. Everyone else has to take ten consecutive trading days of vacation. That does two things -- ensures we take a real vacation and helps ensure we aren't engaged in any illegal trading schemes or manipulating client accounts."

"What could you do?"

"The big one would be to hide losses, which I could do with complex transactions that are, in effect, akin to kiting checks, if you know what that means."

"I do. I remember from our personal economics class that it basically means writing a check from Bank A and depositing it in Bank B without enough money in Bank A, then writing a check from Bank B for the amount of the Check from Bank A."

"In a nutshell, yes. And there are more complicated schemes that use multiple people, and if done successfully, can multiply the money many times until someone cashes out and the entire scheme collapses. You could do it at stores as well, if they offer cash back, and again, if done successfully, you could multiply the money you had until you walk away and the scheme collapses."

"So you would know how to do that?"

"Yes. Both the classes I attended and the study material from Spurgeon explain all the things that are illegal in some detail so we know how to spot them, and know what we can't do. Mainly, that's a banking problem, but you could easily do it with stocks as well. The most common illegal practices in the legitimate securities industry are front-running and churn. In illegitimate side, it's pump-and-dump.

"Front-running is buying or selling before a large trade by a client to take advantage of the market movement. It is, in effect, stealing part of the client's profits. Church is trading securities instruments -- stocks, bonds, options, and so on -- for the sole purpose of driving up commissions and fees. Pump-and-dump is an illegal scheme to raise the price of a generally worthless stock, then sell it."

"How would that work?"

"Usually with what are called 'penny' stocks -- that is, stocks with so little value they can't be traded on a regular exchange. Someone buys up as many of the shares as they can as cheaply as they can, then uses a telephone boiler room to entice unsuspecting people to buy the shares, often with outlandish claims. When the price reaches a target point, the original purchaser dumps all their holdings, the price collapses, and everyone loses money except the schemers. It works because often the only person willing to buy the shares is the schemer, so nobody can get out."

"Is that what happened in 1929?"

"A lot happened in 1929, but the biggest problem was speculation with borrowed funds, either on margin or from banks, on the belief that the market would go up forever. Right before the crash, British investor Clarence Hatry and some associates were jailed for fraud and forgery, which created a crisis of confidence. Markets became extremely volatile, with wild swings in prices.



"Then, on Black Thursday, October 24th, 1929, the market dropped about 10%, but trading was so heavy that quotes were delayed and almost nobody knew their positions during the trading day. Leading investors tried to offset the problem by buying shares at inflated prices, but margin calls -- that is, a requirement to add money to an account against which you've borrowed to buy stock -- increased, forcing many people to sell when they couldn't come up with the funds.

"The market lost another 10% or so on Black Monday, October 28th, 1929. The same level of losses occurred on Black Tuesday, the 29th, for a two-day loss of over 20%. Losses continued, though there were occasional upturns, until 1932, when the market had lost about 90% of its value. At that point, the market began a slow, steady climb.

"Following the crash, regulations were enacted, beginning with the *Glass--Steagall Act* in 1933, which mandated separation between commercial and investment banking, and created the FDIC which insures bank deposits. Additional regulations included the *Securities Act of 1933* and the *Securities Exchange Act of 1934*. They've been updated, and other regulations passed as well."

"Could it happen again?"

"A serious decline in the value of the stock market? Absolutely. The key is, banks wouldn't fail, and margin investing is heavily regulated, as is short selling. So while it would hurt, it wouldn't cause a repeat of the Great Depression. A much larger risk is runaway inflation and a stagnant economy. That's why we saw the Feds raise interest rates into the stratosphere, though they're coming down now."

"Are you doing your usual Saturday tasks?"

"Yes, Bianca and I will go to the grocery store and dry cleaner, and after lunch, we'll resume working on a baby. Other than that, I'm all yours!"

"You're seeing Violet tomorrow, right?"

"That's the plan, unless you have some objection."

"No, not at all. I don't want you sitting around the house because I have to."

"I love you, Keiko, so I'll do whatever you need me to do."

"Yes, but as I've said, you need to take care of yourself and spend time with your friends."

"And I will. I had lunch with Bev on Thursday, I was out with Jack, Dustin, and Trevor last night, and I'm seeing Violet tomorrow."

The doorbell rang, interrupting our conversation, and I went to answer it. As expected, it was Keiko's grandmother who had come to measure us for our wedding kimono. She, Keiko, and I went to the Japanese room, and Atsuko used a cloth tape to take our measurements, marking them down in a small notebook she had brought with her. Once she had completed that, I served green tea, and then Atsuko left. Keiko called the shop in San Francisco, spoke for about ten minutes in Japanese, and once she'd completed the call, she explained the conversation.

"He promised he could have the kimono to us by August 15th. Mine would be traditionally white, with the proper «角隠し» (*tsunokakushi*), a formal white hat. Yours will be a black jacket over a black upper garment and a grey-and-white striped lower garment. I assumed it was OK for him to charge your same credit card."

"Yes, it is. As soon as we marry, I'll have cards issued in your name on a joint account. Are the kimono coming from Japan?"

"Originally, but they have a stock and might have the appropriate sizes in their storeroom. If not, they'll call on Monday to arrange for appropriate ones to be sent."

"Then, we should start making our guest list."

# II - Round Two

**July 16, 1983, Chicago, Illinois**

"I think I may have underestimated," I said. "My mom and a date, if she chooses to bring one; my grandparents; my uncle and aunt; Violet; Dustin, Archie, Costas, Trevor; Jack and Kristy; Tom and Maria; Stuart and guest; Lily and Jim; Bev and Glen. That's twenty-one, and doesn't include our housemates and others I'd want to invite, including Anala and guest; Beth and guest; the members of Jeri's group and guests; Mr. Matheson and guest; Mr. Spurgeon and guest."

"Do you think Mr. Spurgeon will attend?" Keiko asked.

"I have no idea if he or Mr. Matheson would attend, but I feel I need to extend the invitations. The same is true with my grandparents, though my mom agrees that it's unlikely they'll show up for a Shinto wedding. But we have to assume they will for planning purposes. Your list is just about as long, right?"

"My parents and grandparents; my aunt, uncle, and cousin; my two great uncles and their wives who all live in California; Emmy and a guest; three girls from High School you haven't met and their boyfriends. That's nineteen, right there, and that's the minimum list. I almost think we need to go to eighty, though there is some overlap because obviously I'm friends with the girls who live here and want them there."

"Then I'll ask Chicago Botanic Garden about having eighty guests. If we can work that out, we'll need to get invitations out fairly quickly."

"You're going to need time to make phone calls on Monday."

"I have an AT&T calling card, so I can use it from the hospital."

"Are you planning to sit with me all day, every day?"

"Yes."

"You know that's not necessary," Keiko replied.

I smiled, "I know you've said that, but I can't go to work."

"You shouldn't just sit in my room all day for five days. At least have lunch with one of your friends a few days, and it would make sense to make all the phone calls from home."

"It feels almost like you're trying to push me away," I said.

"Never! But I'm concerned that if I don't say something, you won't properly look after your own needs."

"I need you, Keiko!" I said.

"I know you do, and I need you, but we'll also both need time to do our own thing, even if we do most things together. You'll have guy friends you want to hang out with, and I'll have girls I want to hang out with. May I make an observation?"

"If my fiancée can't, I'm not sure who could."

"Bianca, Jack, Bev, Beth, Anala..." Keiko said with a smile.

"Never mind," I chuckled. "What's your observation?"

"I think your relationship with Bev growing up, and your lack of guy friends colored how you think a couple should behave. Other than work and school, did you do anything with anyone other than Bev?"

"Rarely," I admitted. "As in, a few times in my life."

"Have any of your other relationships been like that?"

"No, not really."

"Because it wasn't typical. And you didn't spend time with other couples, did you?"

"No, we mostly just hung out together. We didn't even go to the movies very often, only a few times."

"But a lot of sex, right?" Keiko asked with a silly smile.

"Yes and no. It was never the focus of our relationship. There were comparatively long stretches where we didn't fool around, and that part of our relationship only lasted around eleven months. I'd estimate we were together that way around once a month, if you averaged it out, and Bev was the one who decided."

Keiko laughed softly, "Of course she was! Girls always decide! Boys are almost always willing and ready!"

"Possibly," I replied with a grin.

"There's no 'possibly' about it!" Keiko declared. "Not that I'm complaining in any way! But going back to my point, we both need to do things for ourselves and

with our friends. You've made some good friends and you don't want to lose them. Think about how you feel about losing touch with Anala."

"You make a valid point," I replied. "But you're having chemo."

"Yes, and I know you'll take me there and bring me home and take care of me, but you have to take care of yourself, too."

"You won't allow me to win this argument, will you?"

"No!" Keiko declared mirthfully. "Shall we complete the list?"

We worked together and ended up with a list of seventy-seven names. which included Noel Spurgeon and Murray Matheson and their guests. I'd be pleasantly surprised if they attended, and wouldn't think ill of them if they didn't. My grandparents, on the other hand, were a different story. If they couldn't see far enough past their narrow worldview to attend the wedding of their only grandson, that would cause me to think ill of them, and would likely portend lifelong estrangement, as it had for my mom for a similar reason.

I had little time for people with such narrow, parochial worldviews that they looked down on, and even avoided, people who did not follow their specific god and his specific rules, despite claiming to follow the same god. The alleged messengers of Abraham's god couldn't agree amongst themselves with three main branches of Judaism, two main divisions in Islam, and thousands of so-called 'Christian' churches that couldn't even agree on ANY common doctrine as far as I could tell.

All that did was convince me that no supreme being could possibly exist, as if he or she were all-powerful, then there wouldn't be any question of what he or she wanted. In my mind, science fiction writer L. Ron Hubbard's made up

Scientology religion was just as believable as some of what I felt were silly claims by the major faiths.

Only Buddhism had tenets that were largely believable and acceptable as a whole, but many people considered it a philosophy more than a religion. As for Shinto, while neither Keiko nor I took many of the tenets literally, I was happy to honor her grandfather by following their cultural tradition, 'lucky days' and all.

With the guest list complete, I went to find Bianca so we could make our weekly trip to the grocery store and dry cleaner.

"How goes the wedding planning?" Bianca asked, as I backed out of the garage.

"All we've done so far is come up with a proposed guest list of just under eighty. I need to call Chicago Botanic Garden on Monday and make the arrangements and negotiate a price. Once that's done, we'll send out invitations. According to Keiko, Chicago Botanic Garden will handle the catering for the reception, so that simplifies things. Dustin will take our photos, which also simplifies things. We already ordered our kimono and Keiko reserved the date with the Shinto priest. Other than a cake, I think that covers everything important."

"Honeymoon?"

"No matter when we tried to do it over the next six months, Keiko would either be having chemo, recovering for it, or preparing for it. I think next Summer is our best bet. If there's a time when she's feeling OK, we'll take advantage of the trip to Saint Martin that Mr. Spurgeon promised."

"You missed out on a wild time!"

"Yes, but all things being equal, I'd rather have Keiko."



"No criticism, but it's quite the serious change for you."

I chuckled, "No, this is what I was like in growing up with Bev -- totally dedicated to one person. The guy you met was not really me. It was...like I was the proverbial kid in the candy store with infinite money in his pocket. I think I might have eaten a bit too much candy. That's not a regret, mind you, only a comment that the Jonathan you met wasn't *me*."

"I like the Jonathan I met!" Bianca declared. "I'd hate to see that change."

"Other than the 'American Gigolo' behavior -- minus being paid for it -- nothing is going to change. I'll still have my quirky sense of humor, still do the other things I do, have a baby with you, and so on. Other than not having sex again after you get pregnant, nothing else should change between you and me. Well, unless you want it to."

"No way! The only thing I would change is the expiration date of great sex with you! And I'm not really complaining, because I totally understand what you want and why, and that's what will make you happy. And that is all I want -- you to be happy."

"Are you happy?"

"Yes! A great job with a great future; you're going to be the father of my kid; I'm with Juliette, who I really like; we have a nice house to live in; and I have great friends! What more could I ask?"

"I'd say the fact that we're both happy means we found the right way forward. If you had asked me in May 1981 what my life would be like in July 1983, my answer would have looked nothing like it actually is!"

"What? You didn't think you'd sleep with forty-odd women, including having sex with at least two virgins in front of a group of their closest friends?"

"That too," I chuckled. "But I meant already having my securities licenses, having my own clients, managing around \$50 million, owning a house, and everything else. I figured I'd still be working in the mailroom after two years, just ready to move up to runner on the exchange floor."

"And you seized the initiative and made this happen. That's ALL you, Jonathan."

"I had help."

"As you said, your uncle got you your foot in the door. You did the rest."

"With help from Murray Matheson, not to mention you, Jack, Anala, Jeri...you get the picture."

"And yet, you made it happen."

"I still find it amazing how quickly everything came together."

"You're just that good!" Bianca declared. "Not to put a damper on this and changing the subject, but when will you know the results of this week's chemo?"

"They'll draw blood a week from Friday, and we'll have the results on the following Monday. As I understand it from her oncologist, she'll need at least two more rounds after this one.'

"She can come home, right?"

"Yes, so long as she's feeling up to it. The first one was a double cocktail, plus the lumbar catheter. This one is just one drug, and she had no blasts -- cancerous

cells -- in her spinal fluid in either of her tests. That's a seriously positive sign, even if her other results were only so-so. I do need some advice."

"You've come to the right place! The Doctor is in!"

I chuckled, "I'll give you a nickel when we get to Jewel! Keiko is telling me I don't need to sit with her all day, every day, at the hospital."

"She's not one to play games," Bianca said. "Some girls would say you didn't need to, but then throw it back in your face if you didn't. That's not Keiko. You should at least go to the gym on your usual days. You're allowed in the Hancock Center, right?"

"Yes, just not on any of the Spurgeon floors, and I can't talk to anyone who is in a position to actually act on anything I might say."

"So meet me in the gym on Monday, Wednesday, and Friday. And the other days, go out for lunch. You guys will be home for dinner, right?"

"Yes, but I wouldn't count on Keiko eating anything. They'll give her dextrose via IV, and they prescribed an electrolyte solution with glucose she can drink. It's meant for babies with diarrhea, but will work for her, too. The big problem comes if she can't even keep that down, because then she'll need an IV, which would mean staying in the hospital."

"What's her main risk?"

"An opportunistic infection, which is why we have the UV/electrostatic air cleaners."

"I've noticed a lot less dust in the house since that unit was installed."

"A nice added bonus," I replied. "I certainly don't mind when I'm dusting or mopping!"

"Same!" Bianca agreed.

We arrived at Jewel, completed our shopping, stopped at the dry cleaner, then headed home.

We had just put the groceries away when Keiko's parents and grandparents arrived so they could wish her a happy birthday. I served tea and cookies, and Keiko opened the presents her parents and grandparents had brought. They stayed for about an hour, and Keiko and I spent the rest of the afternoon together. At 6:00pm, Jack and Kristy brought in the meal they had prepared.

"Japanese?" I asked.

"I called Keiko's grandmother on Wednesday and asked for ideas," Kristy said. "The dinner service -- plates, cups, napkin holders, and flatware -- is our gift."

The plates, cups, and napkin holders were beautiful porcelain with Japanese designs, and the flatware had what I was sure were faux ivory handles.

"I hope the patterns are authentic," Kristy said. "I had to go with what I could find at Pier 1."

"They're beautiful," Keiko said. "Thank you."

"We'll leave you two to eat. Bianca will bring your desert when you're ready."

Thanks, I said.

They left and at Keiko's prompting I said "«Itadakimasu»", the Japanese blessing.

"We have wonderful friends," I said as Keiko and I began eating the fish, rice, and vegetables Kristy and Jack had prepared.

"We do!" Keiko agreed.

The food was awesome, and as promised, Bianca brought in a cake when we'd finished, and she, Juliette, Jack, Kristy, and CeCi sang *Happy Birthday* to Keiko. The seven of us shared cake and ice cream, and everyone gave Keiko a small present, with CeCi bringing Deanna's gift as Deanna was working. Keiko opened her gifts, and our housemates cleared away all the dishes. Once they were out of the room, I handed Keiko a small package, which she opened.

"It's beautiful!" Keiko exclaimed.

I'd bought her a small jade pendant which she had me put on her.

"I'm lucky to have you," I said, taking her into my arms.

"Make love to me one last time before Monday, please," she requested.

I scooped her into my arms, carried her upstairs, and we made love, then cuddled in bed for the rest of the evening.



## **July 17, 1983, Chicago, Illinois**

"Is it still OK to hug you?" Violet asked after I showed her my ring.

"Yes, of course! Keiko isn't the jealous type, she knows we're close friends, and she made a point of saying that I need time with my friend, and she specifically mentioned you."

"You know I was worried because so many girls are possessive."

I nodded, "And one thing I promised myself was that my relationship with you was non-negotiable, and I would never have a committed relationship with anyone who couldn't accept that."

"Thank you," Violet said.

"You'll receive an invitation to our wedding, of course, as well as one to a joint bridal shower for Keiko and Kristy."

"Do you know the dates?"

"Our wedding will most likely be on October 8th at Chicago Botanic Garden. The wedding shower will be August 21st, which is the day after my bachelor party. You received your invitation to Jack and Kristy's wedding, right?"

"Yes."

"You can ride with Keiko and me to Jack and Kristy's wedding, and I'll make sure you have a ride to the Chicago Botanic Garden as well."

"Thanks! If your mom needs a place to stay, she's welcome to stay here."

"Thanks. I'll let you know. We have our first baseball game of the Summer on the 30th. It's a night game so I'll plan to be here around 5:30pm. I assume we're eating hot dogs at Comiskey for dinner?"

"Of course! And nachos!"

"I should be able to find out about Hawks tickets when I go back to work. I'll have a bit more access this year. Are there any teams you specifically want to see?"

"The Oilers, so we can see Gretzky. We play them here twice, once in November and once in January."

"OK. I'll try for one of those. Any other teams?"

"The Blues or the Red Wings, but those games are probably taken, because they're the big rivalries. I bet you can get Whalers or Penguins tickets with no trouble."

I laughed, "I bet! Or the LA Kings. I'll see how many games I can get. I'll try for a Bears game as well, but that will be whatever is available. Are you at all interested in basketball?"

"Not really, so if you can forego those in favor of hockey or football, you should!"

"I'll see what I can do. Do you need help in the kitchen?"

"Always! I enjoy doing things like that with you."

"I enjoy them, too!"

We went to the kitchen and Violet put me to work as her sous chef, meaning I did the chopping, slicing, peeling, and other assistant tasks.

"Are you taking a class in the Fall?" she asked.

"Yes. The stats class. It's something I really do need to understand better, even though I have Bianca to do most of the heavy lifting with regard to spreadsheets and data analysis. Are you taking two classes?"

"Yes," Violet replied. "I hope it works out so we can meet after class the way we've been doing."

"I hope so, too."

We had a wonderful meal, and an enjoyable dessert. After helping clean up, I headed home to be with Keiko.



## **July 18, 1983, Chicago, Illinois**

Early on Monday morning, Keiko and I headed to Rush Presbyterian Hospital so she could begin her second round of chemotherapy. We checked in, and rather than a private room, Keiko was brought to a ward which had a dozen recliners, each with its own IV stand and monitors.

A clerk checked her in, then directed her to one of the recliners, which had a reasonably comfortable chair next to it for me. Keiko and I sat down, and a nurse came over a few minutes later to check her vitals and draw blood. About ten minutes later, a technician arrived to start an IV with the chemotherapy drug, as well as a D5 Ringer's.

We both read for about an hour before Doctor Morrison arrived to check on Keiko, accompanied by a medical student he was training.

"How are you feeling this morning, Keiko?" he asked.



"So far, so good," she replied. "I felt pretty good the past two weeks as well. And Jonathan took time off from work to be with me here."

"That's good to hear! How are you doing, Jonathan?"

"I believe 'on top of the world' is the correct phrase -- I asked Keiko to marry me and she said 'yes'."

"Congratulations! When is the wedding?"

"October 8th," I replied. "I'll call later to make the arrangements."

"Use the phone in my office," he said. "I'll let the nurses know, and they'll let you use the phone."

"I appreciate that, thanks."

"Keiko, I'll come check on you again after lunch, but if you need me for anything, just let the nurse know."

"I will," she said. "Thanks, Doctor."

He moved on to see another patient and Keiko beckoned me close.

"Add Doctor Morrison and guest to our list," she said.

"OK. That makes seventy-nine if everyone attends," I replied, then wrote a note in my notebook.

I sat with Keiko for the rest of the morning, sometimes talking, sometimes just holding her hand, and sometimes both reading. At 11:30am, I left to head to the Hancock Center to work out in the gym with Bianca, then had lunch with Beth.

We had a good conversation and traded referral names, and then I headed back to the hospital. I checked in with Keiko, then went to Doctor Morrison's office to call the Botanic Garden to make the necessary arrangements.

The price quoted was significant, but when I took into account that it would cover the wedding venue, the reception hall, and the catering, I decided it wasn't outrageous. After going over the options, I asked them to fax a contract to the mailroom to Jack's attention with a note to bring it to me, and promised I'd put a check for the deposit in the mail in the morning.

"All set," I said to Keiko when I returned to the chemotherapy ward. "They're sending a contract to the fax machine in the mail room and Jack will bring it home."

"You didn't call him, did you?"

"No. I asked them to fax it to his attention with a note to deliver it to me. I'll read it tonight, then mail a check with the deposit tomorrow. What are we doing about the invitations?"

"Do you know anyone who runs a print shop?"

"No, but I can ask call around tonight to find out if any of our friends know anyone. Otherwise, it's the *Yellow Pages*. We will need to order a cake as well, so I'll ask if they know a bakery as well. Chicago Botanic Garden covers everything else for the fee, and that includes parking and anything else for which they normally charge."

"Great! Thank you!"

"Well, I'm spending *our* money," I chuckled. "So thank yourself as well!"

Keiko smiled, "It's not ours just yet!"

"It may as well be! And I want you to start thinking that way, please -- our money, our house, our car, and anything else. The only thing I ask is that you stick to the budget we create together."

"Of course!" Keiko declared. "My parents will continue to pay my tuition, as they promised."

"Please don't pay rent for next month."

"Are you sure?"

"Positive. How are you feeling?"

"OK, so far. It was late the first day when I started feeling bad last time, and this round isn't as intense. I ate lunch and kept it down, which is a good thing. We'll see what happens with dinner."

"Kristy promised to make simple food, including soup, for dinners this week. And we'll avoid spices in the hopes you can keep some food down."

"You know that's not necessary," Keiko said.

"I know no such thing! Your friends love you as much as I do, and we all want you to beat the leukemia. And they all want to help in any way they can."

"I appreciate it. What are you doing tomorrow?"

"Having lunch with Marcia. I left a message for Anala, and I hope she'll call me back and we can meet for lunch this week, but I'm not counting on it."

"It seems so wrong that she simply dropped you for this other guy."

"I agree, but that's her choice. This is the last time I'll try to get in touch with her."

I spent the rest of the afternoon with Keiko, and Doctor Morrison came by as he promised. Just after 4:00pm, the chemo drugs had been fully administered, and I took Keiko home. She did manage to keep her dinner down, and we spent time in the Japanese room before I walked her up to her room to say 'good night'. I couldn't kiss her, because of the chemo drugs, so once she'd gone into her room, I went back downstairs to spend a bit of time with my housemates watching TV. Just before 10:00pm, Bianca and I went up to her room to work on our baby.



## **July 22, 1983, Chicago, Illinois**

On Friday afternoon, after a week of chemo for Keiko, Doctor Morrison came to speak with us.

"Keiko, you're doing great," he said. "Your side-effects aren't as bad, and while it's small consolation when you can't keep solid food down and always feel cold, the fact that you can eat broth and Jello is a good sign. As for next steps, we'll draw blood a week from today. We're looking for a reduction in blast cells, and the bigger the reduction, the better."

"What would you consider successful?" I asked.

"Keiko's blast count went from about 33% to 14%, then rose to 16% as of Monday. We want to see it below 8%, that is, reduced by at least half from where it is, then maintain. A small increase after this round is not failure."

"Define small, please," I requested. "And explain the prognosis."

Doctor Morrison nodded, "You want it straight. No more than a percentage point. If it's more than that, I'd have to reclassify it as refractory AML with early relapse. The prognosis would be bleak, and the only reasonable course of action would be a marrow transplant. Unfortunately, none of Keiko's family match sufficiently."

"I don't want to wait to see what happens," I said. "I want to ask Loyola to set up a bone marrow drive. They'll need you to confirm that it's legit."

"Of course. Just give them my office number and I'll send them everything they need, and coordinate the necessary technicians, though they can probably use Fourth Year students from their medical school."

"I'll make the call on Monday morning," I said. "Is there anything else we can do for Keiko?"

"You're doing it," Doctor Morrison said. "Believe it or not, Keiko having a positive attitude, a loving fiancé, and supportive friends, can make the difference between success and failure."

"We hope you'll come to our wedding with your wife," Keiko said.

"I'm looking forward to it!" he replied. "I'll see you next Friday unless you spike a high fever or feel like you have a cold."

He left and once the nurse checked Keiko's vitals, the IVs and monitor were disconnected and we could head home.



## July 23, 1983, Aurora, Illinois

On Saturday, I picked up Violet at noon, and we headed to Aurora for Shelly's wedding to Doctor Perry Nielson. I'd considered staying home with Keiko, but in the end, decided I needed to attend Shelly's wedding. To ensure Keiko wasn't alone, I had called her parents, who came to the house to stay with her while I attended the wedding. Keiko and I both carefully avoided mentioning I was taking Violet as my 'date', though Violet and I were obviously going just as close friends.

"Did you do anything during the week except sit with Keiko?" Violet asked.

"I went to the gym three days, and had lunch with Beth, Bev, Marcia, and Nelson, and met over lunch with Nancy King, my tax attorney and Robert Black, my CPA."

"Oh, that sounds like fun!" Violet teased.

"Not really, but I need their advice to stay out of hot water with the IRS. The tax code is insanely complex, and even with a tax attorney and a CPA, it's easy to make mistakes or miss out on legitimate deductions. But my most important goal is not doing anything that is questionable in any way. I don't want any extra attention from the government."

"You're subject to serious oversight, from what you've said."

"Yes. Spurgeon has to file all manner of trading reports on a daily basis, as well as quarterly reports, to the SEC. And they can request additional information at any time. I've had that happen once so far, and it will very likely happen regularly over my career."

"Why?"

"If you're very successful, they suspect you're cheating. Not because you've necessarily done anything wrong, but beating the market consistently is a red flag in their minds, and raises questions of illegal activities such as insider trading or front-running. We discussed those terms."

"Right, basically cheating by having secret information or cheating your clients."

"Exactly. Those things do happen, so the SEC is vigilant. As Mr. Matheson and Mr. Spurgeon have said, it's a cost of doing business. And Mr. Spurgeon insists on a squeaky clean shop. It's OK to come right up to the line, but going even a fraction of an inch over is grounds for dismissal."

"That's good."

"And it ensures our customers know we're completely above-board and is one of the major selling points. If I can tell a potential client that the returns we generate are free of even a whiff of a violation of securities regulations, it helps them trust us. Granted, the SEC isn't perfect, and they do miss stuff, but Spurgeon has been investigated so many times and come out clean that it's a strong selling point. He has had people break regulations, and he fires them on the spot, and reports them to the government. That also helps his reputation for running a clean shop."

"Why would someone cheat at Spurgeon?"

"Greed, arrogance, and impatience are the main drivers. The guy who was busted not long after I started felt he was smarter than everyone and couldn't be caught. He wasn't as smart as he thought he was, and the weak link in his chain turned out to be a relative who gave him up to the IRS."

"Wow!"

"Well, he was using his relatives' accounts to trade without supervision, and the IRS asked one of them about the accounts. The person, afraid they were going to go down, immediately flipped. Spurgeon found out about it from a contact at the IRS and fired the guy before the IRS made a referral to the US Attorney for prosecution."

"A smart move."

"Very."

We arrived at Saint James Lutheran Church on Ogden Avenue, just east of Route 59, about twenty minutes before the wedding was scheduled to start. We were ushered to seats on the bride's side. Bianca was already at the church, as she was a bridesmaid, and she'd brought Juliette and CeCi with her. Jack and Kristy arrived a few minutes after we did, and were seated next to us.

I had only been to a pair of weddings, both Catholic, and the Lutheran service seemed simpler, at least from what I remembered about Tom and Maria's wedding, and my mom's friend's wedding when I was eight or nine. When the ceremony ended, Keiko, Jack, Kristy, CeCi, Juliette, and I went to Denny's to have coffee as we had about ninety minutes before we could get into the reception hall. After about an hour at Denny's, we drove to Long Island Sound on New York Street, in Aurora.

"Is it OK to ask you to dance?" I inquired of Violet as I pulled into the lot.

"Is it OK with Keiko?" Violet asked.

"Not just OK," I replied. "She insisted, but only if you were comfortable with it."

"With you? Yes. I don't mind if you dance with other girls, but I don't feel comfortable dancing with anyone else."



"I discussed it with Keiko and I'll only dance with you, Bianca, Juliette, or CeCi, but mostly you."

"Her decision, or yours?"

"Hers, because I was only going to dance with you. She felt it would be rude to refuse to dance with our housemates, and I conceded the point. I'll only dance with them if they ask, though."

"Keiko is...no, I shouldn't say that."

"Go ahead, because you're going to say what I know is a distinct possibility."

"She's acting as if she's going to die," Violet said quietly.

"I'd modify that slightly and say that she's acting as if she knows there's a significant chance she's going to die."

"You don't seem to be doing that."

"I acknowledge that it's possible, but I choose to act as if she's going to be cured."

"But do you think so?" Violet asked.

"I honestly don't know," I replied. "And neither does the doctor. As best I can tell, no doctor could give us a definitive answer, and all we can do is continue the chemotherapy and see the results. Ready to go in?"

"Yes. I'm sorry if I depressed you."

"You didn't. It's a possible outcome of which I'm aware, and I've considered it. I choose to have a positive outlook unless something forces me to think otherwise."

We got out of the car and headed into the banquet hall. We were seated with our other housemates, except for Bianca, who was at the head table with Shelly and Perry, and we had a great time. I did end up dancing, once, with each of my housemates, but otherwise only danced with Violet. For slow songs, Violet and I danced in what Juliette referred to as 'Junior High style' -- with room between us, rather than bodies pressed closed together.

As Violet and I had agreed, we left as soon as Perry and Shelly had made their exit and headed back into the city.



## **July 25, 1983, Chicago, Illinois**

On Monday morning, I placed the call to Loyola and spoke to an assistant in Chancellor's office about bone marrow testing, and after providing some details, the young woman, Kelly Cook, promised to call Doctor Morrison to confirm and to obtain the necessary information. She promised that someone would call back no later than Wednesday morning.

When Keiko's grandmother arrived, I headed to the print shop that I'd located to review sample wedding invitations. I arrived at the shop and asked for Patrick Demerath. The clerk summoned him and he invited me into a small office.

"Your fiancée isn't with you?" he inquired.

"No. She's recovering from chemotherapy, so has to avoid going out in public as much as possible."

"I'm sorry to hear that. I hope she recovers fully."

"Me, too."

"Let me show you our collection of invitations," he said, pulling what looked like a photo album from a shelf behind him.

"Keiko, that's my fiancée, wanted something simple but elegant. Are you able to include Japanese characters?"

"If you can provide examples, I can have a graphic artist create them, yes. There would be additional cost."

"I understand. Everything will be in English, but we'll want names rendered in Japanese. I have the names in English and kanji."

I handed him a piece of paper on which Keiko had written our names and her parents' names in kanji.

"Did you have a specific color scheme in mind?"

"No."

"Let me show you some examples."

We looked through the book and I chose a slightly off-white paper with black script, and we discussed the text. Keiko and I had agreed we'd use the traditional wording in English, which made things easier. Once we'd agreed on everything, Patrick brought in their graphic designer to verify the kanji and once everything was set, he provided a price quote for a hundred invitations, and after thinking about it for a minute, I signed the quote sheet.

"We can have a proof for you by Friday, then deliver the entire order on Friday of next week."

"Thanks," I replied.

I wrote a check for half the cost, received a receipt, and after shaking hands with Patrick, I headed home. Keiko was having a so-so day, but was able to keep her soup and Jello down, which was a positive sign, but not being able to touch her without wearing surgical gloves was frustrating, even if I understood the rationale. Keiko's grandmother stayed for about two hours, which allowed me to do some cleaning and laundry.

Once Atsuko left, I took the *Chicago Tribune*, *Crain's*, the *Wall Street Journal*, and *The Economist* to Keiko's room to read while I sat with her. As she had after the first round, Keiko mostly slept, but I wanted to be there if she needed anything. The intercom system I'd purchased at RadioShack was handy, but I simply felt better being with Keiko as much as possible.

I read in the *Trib* that on Saturday, the Liberation Tigers of Tamil Eelam had ambushed a Sri Lankan Army patrol, killing thirteen soldiers. Funeral plans had been made, then canceled, setting off riots which had created a serious crisis. According to news articles, the crisis looked set to turn into a full-blown civil war.

As terrible as it was for the people of Sri Lanka, I expected it to have little effect on the markets, though it would increase my global volatility and conflict scale slightly. Events in the East Bloc were far more relevant, as was the start of hurricane season, which could, depending on severity, have significant impact on the US economy. I made a few notes, though I wouldn't be able to act on them until the following Monday when I returned to the office.

The day was quiet, Keiko slept most of the time, and after bringing Keiko her meal, I had dinner with my housemates. Bianca and I made our daily attempt at making a baby, and then I sat with Keiko until bedtime.



## July 26, 1983, Chicago, Illinois

Tuesday was much like Monday, though without any errands. Late in the afternoon I dressed and headed to Jeri's house for our monthly dinner.

"How is Keiko?" Allyson asked after everyone had arrived.

"Recovering from round two of chemo," I replied. "We'll know more next Monday when we see the test results. I proactively contacted Loyola to start a bone marrow testing drive, and they confirmed today that they'll begin on August 15th, when students start returning to campus."

"Proactively? As in, she might need one?"

"Yes. They already tested her relatives, but didn't find a good match. Supposedly a sibling is best, but Keiko is an only child, and neither her parents nor her cousin were close enough."

"That sucks," Nelson observed. "I'll mention it at work. Nobody there is Japanese, but that's not a requirement, right?"

"Correct. It would significantly increase the chances of a match, but it's not a limiting factor. I don't know the technical details, but it has to do with the genetic makeup of the blood, which is why siblings are the most likely match."

"I can mention at the bank," Pete offered. "We actually have some Japanese nationals working in the office."

"I appreciate both offers," I said. "Thanks."

"Have you been tested?" Jeri asked.

"Not yet. I'll do that on Friday when Keiko has her blood drawn for her tests."

"Miss Jeri?" Karl announced, coming into the room. "Dinner is served."

Jeri, Allyson, Pete, Gary, Nelson, and I all followed him to the dining room and took our usual places, with Jeri and I at the ends, and the other four on the sides. We had a great meal, wonderful conversation, and after dessert, I skipped drinks and headed home to be with Keiko.