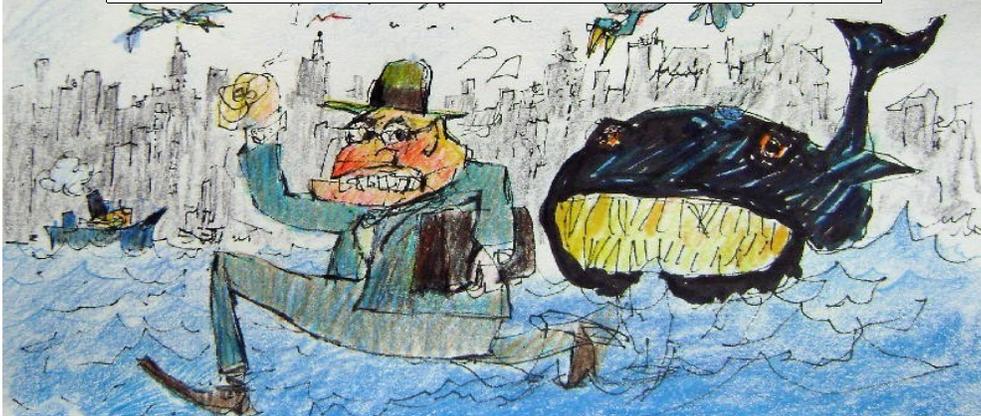


A Whale on Wall Street by Roy Trumbull – Creative Commons copyright 2007 – illustration by Bill Dempster



When I wrote this story in the fall of 2007 I assumed everyone could see the coming train wreck in the market. My dad sometimes took second mortgages on homes he sold but only if the owner had made a substantial down payment. He reasoned if they had their own money at risk they would be less likely to default. He was right. He only had to take over payments on one property. My first thought about all the funny financing going on was that folks would take a hike. They weren't at risk at all. Made me proud my pop had more common sense than all of Wall Street. - RT

Ch-01 Premed

Prof. William Sobre was charged with lecturing premed students about the changing world of medicine. This was done in one of those bear pit lecture halls at Hipah University. Two fixed TV cameras provided a view of the professor for the students in the rear.

“Where we are coming from is a model you are all familiar with because you’ve been subjected to it all your lives. In it the body is treated like a broken car. To diagnose the problem we do blood draws, x-rays, CT Scans, etc. to find the bad part. The treatment is surgery or a drug or maybe a transplant.

What has become more evident as we have been given ever more exquisite means of extracting information is the interrelatedness of bodily systems. Five years ago who would have thought bones gave off a factor that effected blood sugar? In the old model the cure was monitoring blood sugar and supplying insulin. Now we are beginning to understand why that doesn’t always work. There are far more players on the field than we ever suspected.

In the car analogy either I have gas or I don’t. The oil level has nothing to do with the gas; they are independent. In the human body almost nothing is independent. Any attempt to regulate a bodily organ through the use of medicine creates a cascade of effects. Because presence or lack of substance A regulates the creation of substances D, E, and F. The parts of the body that requires one of them requires them in a window. Too much and too little are both bad. And because of that, something else is or isn’t going to take place. That is what gives us the bulk of drug side effects.

You will become familiar with the current findings regarding disease and the human genome. We can trace some rather unusual diseases or familial tendencies toward disease to variations in genetic code. That said, there are those who have inherited a variation or are entirely missing a code sequence that has the effect of making them impervious to a widespread malady. That’s a telling example about how life has survived.

In our initial hubris we thought only the proteins contained useful information and that everything else in the genome was just so much junk. Not so. We also thought that DNA did everything. Now we are finding there are molecules in RNA that can activate or inhibit certain stretches of code. RNA has become a premier research area with new discoveries daily.

What all this means to those of you who will become doctors is that the medicine you grew up with will fade away and be replaced by methods and medicines unknown to us now. Our ability to unravel this complex of interrelated systems we call the human body will improve. About the time each of you retires, we shall still only be at the beginning of solving the mystery.”

Having sat at the back near an escape hatch, Ruth Parnell made her exit. It had been a good heads-up talk but no information you could act upon. She was late to her afternoon job and had to hustle. It was a 4 block walk and without taking out any tourists, or locals who were chatting and blocking the sidewalk she could make it in 15 minutes. The company was Frogdorf Designs, an advertising agency. She didn't actually work for them, she was a research assistant on the payroll of a project run by the university. It had come as result of one of those 3x5 cards posted on a bulletin board at the Hipah campus that students see almost daily.

She was meeting her friend and fellow student Harry Conner at the door. After an exchange of greetings, Ruth reached into a shopping bag and pulled out two salmon colored smocks. “Here, put this on.” “Won't I need some ID?” “No, once you have one of these on, everyone has been conditioned to ignore you. Security ignores everything anyway.” “Okay.” “Wow Harry, where did you get that spot on your arm?” “I think I was born with it.”

They took the elevator up to the 6th floor. “Do you have a handkerchief you can hide your face in?” “Why?” “In case you start to laugh. If you can't hold it, leave the room quickly or cover your mouth with your kerchief.” “I'll try.”

They entered the back of a medium sized conference room and the leader or administrator was addressing a group of 20 adults who were mostly young with a few approaching middle age. “Now today we are going to take our sheets of construction paper and cut them into strips a half inch wide.” With that he took out his scissors and cut a strip. He folded the strip ends over one another. “And what have we here?” A hand popped up and was recognized, “A ring.” Another went up just seconds later to proclaim, “A circle.” “Well yes, you are both right.” Then he dabbed a bit of library paste to hold it together. Next step was to link another strip to the first and paste it. “So what are we making?” “A chain.”, was the answer of many voices in unison.

Ruth and Harry watched as these grownups went hot at it with scissors and paste to make chains. Toward the end of the hour their leader reminded them they were free to take their creations home.

Out in the hallway Harry said, “What in the hell was that all about?” “Kidsheimers.” “Say what?” “Kidsheimers, it's one of those things that isn't talked about much. But all over the city entire departments of companies have reverted to kindergarten or first grade level. It's really scary to see a manager who was earning 6 figures sitting in a sandbox playing with a pail and shovel.” “How long has this been going on?” “I think about a year or two. It's really hush hush. I've heard from my co-workers there was a military post in Texas that had to be shut down because of it. And they had atomic

weapons.”

“I’m scared to think what things are like at home for these people.” “Actually they revert to normal when they get home or something approaching normal. Once they return to work, it’s toy trucks and dolly time. The coffee machine dispenses a lot of hot cocoa. Ten in the morning they get milk and graham crackers and put their heads on their desks for ten minutes”

“I know in Europe and Scandinavia they get much more vacation time and take more paid holidays and the women get maternity leave and sick leave is generous. Here it has always been work, work, work. After enough generations of that apparently the work ethic is toast. Always getting short changed on benefits the rest of the world takes for granted seems to have taken its toll on mental health here.

Ch02-Bankers to the World

Kidshimmers actually started much earlier. When one examines the realm of investment banking, totally illogical risks have been taken as long as there was a hefty fee attached.

One morning a supplicant had been admitted to the inner sanctum of Jonah M. Barge III, president of Mi-torro Securities. His name was John and he was trying to explain the inherent risks in lending money to mortgage firms who were lending it out to buyers who were totally undocumented. No one knew or cared what they earned or whether they seemed to have the means to pay. “As I see it sir, we are in danger of never seeing that money again.” “ Well, John, that is your name isn’t it?” John nodded. “We are in the business of collecting fees and commissions and these loans generate both. In fact they’re the only game in town right now. That being so, we and the other banks are playing ball. I’d suggest you return to you cubicle and figure out ways to lend more money to these folks. That’s all, good day John.” John nodded and slunk out of the aura of that august fiscal presence.

A few minutes later Rolf Foggate IV entered. When the door was closed he starred at Earnest and said, “My Agee can take your steely.” EMB said, “The devil it can. I’ll meet you right here and now on the rug.” “Oh, no you don’t. None of that home field advantage using your plush carpet. We’ll play over there on the Persian throw rug.” “Done, I’ll take you down a notch, show your marbles big mouth.”

And so these two titans of finance engaged in mortal combat. Meanwhile, out in the anti-chamber EMB’s executive secretary was down on the floor playing jacks with the stockroom boy.

Up and down Wall Street similar scenes were being enacted. During a meeting of the Federal Reserve Board there was an exciting contest over who could sail his paper airplane the farthest down the table. Later the chairman sat on a dunker chair over a tank of water and the price of three baseballs to unseat him went for \$1000. The number of times the chairman wound up in the tank would set the number of quarter points interest rates would be lowered. As they weren’t actually talking during this horseplay nothing would show up in the meeting minutes that get released on a delayed basis.

In Washington D.C. a senator from a western state tried to schedule an appointment with the president. The chief of staff put him off. “Is he in a budget meeting?” “No” “Is he being briefed by the joint chiefs?” “No, I’ll tell you what’s got him occupied. Every day at this time he sits in the oval office with a half pound of play-dough. I bring in his little rolling pin and cookie cutters” “I’m sorry to bother you.

I understand completely.” “Come back in half an hour and join us for cake and ice cream. If the president offers you a little empty cup and tells you it’s coffee, please pretend to drink it.”

Over at NASA a new administrator was installed in a ceremony that would make a career sycophant blush. The kiss up introductions were followed by praise and more praise. No one had to say he walked on water. Everyone assumed he’d been doing so for years. But this obsequious show covered up the fact that today’s NASA hadn’t sent a man to Mars or the moon or even to the Bronx. Their budget was bubkis.

Such money as there was had been politically earmarked for various make-work projects that favored certain vendors and congressional districts. We didn’t need pigs from space, there was plenty of pork on the ground already.

Lost in the political smaltz were the weather satellites, some of them pushing 30 years in service. Our eyes on the world. One by one they were dying or had lost so many functions they might as well be dead. In an ideal world new birds would be put up with the old birds so that measurement scale factors could be matched. Putting up a new satellite four years after its predecessor had croaked wasn’t the same thing. As it was, the replacements were just so many CAD files on a hard drive somewhere. Nothing had been built and no launch dates set.

We were forced to buy images at typically lower resolution from other countries. A few of them were third world countries. In a semi-static environment we might have gotten by. But presently there were major changes going on in the ice sheets in the Arctic and Antarctic. It would be nice to watch and chart them. But doing anything in a timely way based upon an irrational budget process as unpredictable as sea ice was very hard.

The Director was in his office when his secretary announced, “Mr. Floss and Mr. Brush are here sir.” “Beam them right in, I’ve been expecting them. See that we aren’t disturbed for an hour.” “Yes sir.”

All the men undressed down to their underwear, hung their suits in the closet, and put on NASA coveralls. Then the window shades were pulled down and the lamps dimmed to emulate dusk. They odd manned out to select positions in the room. Then each carefully loaded his paintball gun.

Back at Frogdorf Designs, Ruth had just gotten a call on her cell phone from her group leader. Six of the vice-presidents had gone down to the fountain in the lobby, taken off their shoes and socks, rolled up their trousers and gone into the water with their toy boats. In a few minutes their limos would be arriving. Some tough love language and a hurried trip to the men’s room was needed to make them presentable for the trip home. God forbid the doormen on Park Avenue should have something new to talk about.

Ruth ran to the contingency room and quickly inflated some balloons with helium, tied strings to them, and stuffed as many packages of crackerjacks and bubblegum into her handbag as it would carry. Not wanting to wait for an elevator, she ran down the stairs. There was no time to lose.

Ch-03 Flowers

Mannie Carlton was on his deathbed. It was a nice deathbed in a big house in Stamford, Connecticut. He had around the clock nurses and his doctor would look in on him twice a week. All of this cost money but Mannie had plenty of it. He had been in charge of robbing the rich to give to compliant congressmen. Private jets, special junkets, remodeled houses, and secret apartments for mistresses were all in a days work. It had been his patriotic duty to help the rich get even richer. But now he was dying.

The nurses all wore short skirts so he could still get a cheap thrill when they sat in the chair by the door. One day a man in black with a white collar came in and the nurse didn't seem to notice he was there. Mannie looked up, "Who are you, some sort of minister?" The man said, "You might say that. But today I am the angel of death." "For real?" "Yes, for real." "But you don't have your face veiled and you aren't carry a scythe." "I'm sorry but the angel of death has subcontracted out your death to me." "Subcontracted." "Yes, everytime the hawks move to Washington there is so much extra death in the world that the angel of death is swamped."

"Where do I go? Heaven or hell?" "Actually they're the same place nowadays." "Well that seems like a cheat." "No, it saves on staff and equipment. Besides people who deserve hell are extra good at creating it all by themselves. And the religious nuts who go around killing each other can't kill anyone because everyone's already dead. Talk about a frustrated bunch. We tell them to lighten up but it hasn't done much good.

"Have you made all your arrangements?" "I took some delight in making my arrangements. I was married four times. All of my wives left me under the most embittered circumstances. Therefore my will specifies a division of my estate between them that is sufficiently ambiguous that they will be in court for years each trying for a bigger slice of the pie. Between court sessions there will be hair pulling in the hallways. I think their attorneys will get the whole thing."

"Have you no children?" "I had a son back in my single days. I didn't want to get married so my girlfriend and I put him up for adoption. I don't know what happened to him." "So there will be no one to mourn your passing?" "That's correct. Well, maybe a few of the congressmen I bankrolled. A couple of lobbyists I did favors for. Various politicians for whom I was the bag man. They will look at my obit and say, "I thought he died years ago.""

"Did you make any provisions for your son?" "Well, in the unlikely chance he ever turns up, my DNA has been documented. The relationship could be proved. He is mentioned in my will as an acknowledged John Doe. He would take precedents over my 4 ex-wives. Why do you ask?" "Would you like to meet your son? He's a big boy now and in college." "I must admit I'm curious. It's a little late for a relationship what with me being dead and all."

"Perhaps I could put things off for a few days, maybe as much as two weeks. We're awfully busy. Frankly there won't be a lot of people inconvenienced by your late arrival." "You're just being tactful. No one will be inconvenienced." "That's true, I just didn't want to put it that way. Even though I'm just a human, it would be interesting to go with you like a pretend angel to see your son.

"Then I can just walk out of here?" "In a word no. I can take your spirit but we'll leave your body to

fend for itself. Besides, what's the worst that could happen?" "I take your point." "This is where TV and the movies do a dissolve to the next scene but I'm afraid we're going to have to take the train and the bus. My powers on the job are limited to being either seen or not seen, I can't do all those other neat special effects.

Your son lives in Manhattan. He's a premed student." "My son the doctor?" "Not yet. He's still got quite a ways to go."

Some hours later Mannie and the minister arrived at Grand Central Station and took a cross town bus. Then they walked down Ave B to a residential area that wasn't in the greatest of shape but at least not as bad as even older apartment buildings to the west where the bricks were stuck together more out of habit than with concrete. Harry lived in a 6th floor walk up. The minister gave Mannie the apartment number and then retired to one of the three Starbucks that were within 500 feet of each other.

Mannie thought If he were in his body, doing 6 flights of stairs would have put him in his grave. He started to walk up the stairs but then thought maybe he really could do all that ghost stuff. So he floated up the staircase and went through a wall into Harry's apartment. Harry had his books open and was using a yellow underliner. He also made notes on 3 by 5 cards. Mannie saw the mark on Harry's right forearm. It was one of those birthmarks that didn't fade with time. Mannie remembered it. No doubt, this was his kid.

An hour later he rejoined the minister. They walked to a nearby park and sat on a bench. "I just wished I'd known. I should have tried to find him. I could have done it. I had all the right connections. Now the clock has run out." "As I said earlier we are all capable of making our own hell and this one is yours." "Touche!. At least I have the comfort of knowing he can take care of himself even if he never sees a nickel of my money.

What happened after we put him up for adoption?" "A young couple in East Rockaway adopted him, Jim and Adele Cooper." "Does he know he was adopted?" "Yes, they told him when he turned 21." "So he must be wondering who his real parents were?" "Yes."

"I can see I need to put some things together in only a few days." "If that's what you wish." "It is, I don't want to add heartless to my other accomplishments. The fine cars and the four star restaurants and the women were wonderful, but, as I got older, there was a large empty hole I just couldn't fill. Maybe I got one last chance."

Ch04-News

News is where you find it and the public has decided that TV and newspapers ain't where it's at. The only reason for news is to fill in such space as hasn't been sold to advertisers. And heaven forbid you should offend an advertiser or a political power broker. Forget about reporters pitching softballs; even sponge balls are too hard.

If you are use to a fairly comprehensive newspaper, albeit with deficiencies, and then go to a smaller market, your old home town paper begins to look pretty good. The one national paper that awaits you when you open your motel room door has for complete stories what other newspapers call lead

paragraphs.

The internet allows one in search of news to scoot about the globe looking for it. One story from two years ago that I thought would get bigger play was about polycarbonate. When aged, scratched, or cracked it leeches a chemical that mimics estrogen and is known to effect childhood development and may even cause cancer. And where do we find this evil plastic? It's used to make 90% of all baby bottles. But the chemical only leeches out when the bottle is heated such as when you sterilize the bottle. Ever hear this? It got maybe an inch or two in U.S. newspapers.

The British Journal Nature carried a story about Probenecid, a World War II era drug. It's generic. No drug company can get rich off it. What is it used for? It slows the rate the body excretes drugs through urine. It's valuable when drugs are in short supply. Thus half a dose of a drug combined with Probenecid would remain as therapeutic as a full dose without it. This could be very important in the case of bird-flu. We have only a limited supply of the drug Tamiflu. Probenecid would effectively double the supply. And was the U.S. Food and Drug Administration interested in this life saving therapy? No. Did any U.S. newspaper carry the story? No.

TV news hit bottom years ago. Running cartoons opposite a local newscast achieves equal or better ratings. According to a recent Nielsen Report, the 15th show of the top 15 cable shows is Sponge Bob. Down several notches from Sponge Bob is Fox News, then CNN, and dead last CNBC.

Lets consider some old news. If I say "earthquake" you'd probably respond, "San Francisco" or maybe just the west coast. True there is more seismic activity there. The Sierra Madre is young and mountain building is still going on. The lands bordering the Pacific are referred to as the "ring of fire" because there is volcanic activity and fairly frequent earthquakes. The east coast and the lands bordering the Atlantic have very little seismic activity. New York doesn't require the kind of seismic reinforcements that are part of the western building codes.

It's not that earthquakes never happen, they rarely happen. When they occur the results are devastating because preparations are lacking. A small earthquake in New York can cause more damage than a much stronger one in California.

On November 1st 1755 one of the strongest earthquakes ever recorded occurred 150 miles off shore from Lisbon, Portugal. There were no instruments to measure it. Seismology was born because of it. From 60,000 to 90,000 people perished in the earthquake, tsunami, and fire. Voltaire, noting the number of churches and cathedrals destroyed, concluded in his novel "Candide" that whether you were religious or not didn't much seem to matter. We have no record of how feng shui did.

For the sake of our story, since examples have been cited of the lack or loss of efficacy by the 4th estate, meaning the press, that there could be information of a vital nature that's gone unnoticed and unheralded. In this case I posit a Russian scientist who has examined sea floor traces off the east coast of the U.S. and has noted what appears to be the remnants of an undersea landslide. Such a landslide was found off the coast of Portugal and dated to the 1755 quake. The scientist notes in a journal article that there is the possibility of a recurrence in the event of a large undersea earthquake.

His article is published. Two years later portions of it are translated into French, German, and Hebrew.

Some Israeli scientists comment on it and a science writer does a story on it for the Jerusalem Post. In the United State ignorance is both bliss and the leading characteristic of the body politic. The scene has been set for a disaster that is truly unexpected. Former vice presidents aren't lecturing about it and, as yet, it lacks a press agent.

To telegraph where we might go with this, consider that large portions of Manhattan are less than 20 feet above sea level. The subways are below sea level and must be pumped out continuously. The runoff from a good rain is enough to flood the subways. When the Greenland ice sheet melts the oceans will rise 20 feet. Add to that all the melting ice in the Arctic and Antarctic and you can see a lot of prime coastal real estate will suffer the fate of New Orleans. We're not going to have to wait for that to come to pass, there are other ways to flood Manhattan and leave piles of old bricks all over the place.

At the studios and offices of one of the networks a serious discussion was underway about new ways to clutter the screen. It began with a semi-transparent logo, known as a watermark. Then a ticker was put across the bottom promoting programs or sports scores totally unrelated to whatever was on the air. Squeezing either the program or the news into a box when one or the other was on the air came next. Putting up a promo instead of the closing credits of the current program was a stroke of infantile hubris. Then they wondered why the ratings went in only one direction, down.

There was an endless supply of TV newsreaders who could convey the importance of something they were clueless about. Fires, traffic troubles, scandals, sports and weather were faithfully reported. No fugitive could travel the freeways without a news helicopter tracking him. If you want to know about anything else, you're on your own.

Ch05-The Bookstore

Long Island City is a short subway ride from Manhattan. It is one of many locations where businesses set up that can't afford the overhead of the City. You won't find much in the way of good discounts unless you leave the Apple behind. A lot of marginal businesses can't survive unless they're in Brooklyn, or the Bronx, or out on the Island. This is by way of introducing you to Jacob's Used Books.

Jacob Nussbaum's family had come to the United States around 1900 during the mass immigration of Russian Jews. They had been the victims of pogroms and forced to live in the Pale of Settlement. Depending upon the year and the elastic nature of the borderline, some who came from the same town were born in either Poland or Russia. Their story is told with some eloquence in displays at Ellis Island. Fiddler On the Roof is the candy coated version. In Jacob's background were peddlers, grocery men, tailors, and fabric makers. Jacob had sold fabric and done well. Upon his retirement he wanted to open a bookstore and he did.

Jacob's Used Books was a ground floor storefront with four apartments above. He lived in one and rented out the other three. He dealt in classics which in some cases he had available in 3 or 4 languages. He was very selective. He looked at their footnotes and commentaries and bought only the best editions. His secondary stock was used medical books. He tried to avoid college texts as the publishers couldn't be trusted as to how many years one would survive on a college reading list before being bumped by a new edition or another book. He was more interested in medical reference books. You could count on them for longer shelf life. Even old dog eared ones with notes hand written in the

margins could be sold.

Behind the store was a little kitchen with one of those new instant heat hot water faucets. Jacob could offer you a glass tea and bring it out in a minute. It wasn't from a samovar, but so what? One day a medical student, our Ruth, was looking through the book stacks and Jacob was on the phone.

“So you want to sell some books? Good luck. When you learn how, give me a call. Not sell? You want to give? You're talking to an old friend. No! That can't be. I knew you were sick but that sick? Okay, okay. I'll send Al over with some boxes and pick them up. Medical students? Have I got medical students. What the college bookstore wants \$120 for I got used for \$60. Believe me I have no need to advertise. Sooner or later they're all here either buying or selling. I've got one in the store right now. Harry Conner? I can't say I know him. I know them by sight but only a few by name. Ruth spoke up, “I know him.” “What's your name honey?” “Ruth” “Ruth, I want you to talk to an old friend, Mannie Carlton. His name use to be Schwartz but he changed it. Don't tell him I told you.”

Up in Stamford Mannie had been busy. His lawyer had come and gone several times. Friends had visited who would later be able to testify his mind was sound should that be necessary. Although technically still on his deathbed he was feeling more alive than he had in years.

Harry's adoptive parents, Jim and Adele were going over their budget to figure out how they were going to continue to pay for Harry's education. They had an adjustable rate mortgage and the rate had been adjusted in the only direction rates are ever adjusted. The doorbell rang. It was an express delivery. Without looking at the driver's uniform or the logo on the truck they knew it was an express delivery because he'd parked in the middle of the street blocking traffic rather than pull into an available parking space. The package was from a law firm in Hartford. Inside was a check for \$5000 made out to Harry. A note explained he might be heir to an estate. Whether he was or not, the check was his. He would need to do a few things to establish his identity.

The next day Harry went to a lab that did genetic testing. A technician brushed a swab against the inside of Harry's cheek. He also took a small blood sample. That was it.

Late that afternoon Harry had coffee with Ruth. He told her what had happened. She was quiet for some minutes as it thinking about how she was going to say what she was going to say. Finally she managed to blurt out, “I think I talked to your biological father.” He half rose out of his chair. “You what?” Ruth explained the strange chance event that had taken place at Jacob's Used Bookstore. “He said he's dying and he feels awful that he never made a serious effort to find you. Now it's too late.” “I've got to go see him.” “You went to the lab didn't you? Wait for the results so you're both sure, then see him. No use going through an emotional ringer if it's a mistake.”

“How about I treat you to a slice of pizza. Dad says I got \$5000 win or lose so I can be a big time spender. If you're really hungry, you can have two slices.” Ruth gave him a kiss on the cheek.

While they were walking Harry said, “This kind of worries me. What if there's enough money that I could just kick-back and goof off? I know guys with money who do that. I'm real familiar with having just enough to scrape by. That gives me my drive to get ahead. I'd hate to loose that” Ruth responded, “I agree that money is often a big disincentive. But I don't think it will change you. If you'd grown up

never having to lift a finger for anything that would be a different matter. I think it will just be another tool in your belt.” “I’d like to think so.”

When they got their pizza and some soft drinks they sat in a corner and talked. Once in awhile they looked up and two tables over there was a minister also having a slice. He smiled at them. He seemed to be enjoying himself.

Ch06-Whales

Hollywood made big bucks with Bruce. That was what the crew called the great white shark in Jaws. He was a special effects creation. So as much fear as was generated about great white sharks you might be surprised to learn about an even bigger creature who sometimes has great whites on the menu for lunch. That would be the orca or so called “killer whale”. Orcas actually aren’t whales. They’re certainly big. Typically 19 to 26 feet long and they can weight 6 tons or more. But they’re actually in the dolphin family.

There are distinct populations each with its own dietary preferences. They stay together in matrilineal groups. The matriarch may live to the age of 90 and be in charge of 5 generations of descendents. Each family has a distinctive dialect of clicks used for communications. The language is taught by mother to calf starting out with sort of baby talk clicks.

They’re very clever hunters and travel in packs like wolves. Hence they are sometimes known as sea wolves. They can separate a young whale from its mother and go in for the kill. A common attack technique is to give a blow with their powerful tails and knock their prey senseless. In going after seal pups they will chance being beached by going right up to the shore. A mother orca, in teaching this technique to her youngster, will put him right at waters edge and stand by to pull him back to safety.

As to how dangerous they are to humans is a matter of debate. The humans most in danger are the trainers at marine amusement parks. Separated from their natural family group and kept in shallow pools, their development is arrested and they suffer maladies unknown to orcas in the ocean. In the wild they typically live to age 40; in captivity, half that. They are a bit testy and some humans have suffered from their bad tempers. Once an orca was brought in from another site and paired with one already there. During a show, the audience witnessed the old timer giving the new orca a tail slap that broke an artery. It died hours later.

There’s a story about a nature photographer who was on an ice sheet and an orca attempted to lift the sheet and dump him into the water. They consume 500 lbs of food a day and like the great white shark they aren’t strangers to the shoreline. Best advice I can give is to try not to look like a seal.

Turning our backs on the sea and looking to land one must consider the Right whale. It was called that because it was the right one for the whalers to go after. They were huge and mostly blubber so when struck with a harpoon there was no danger of them sinking to the bottom; they’d float. The human population, tasked as they are with massive amounts of stress and frustration has bulked up. Kidsheimers or no, the spaceship of the Lipideaters is at this minute running a spreadsheet on how much oil can be rendered from our quivering flesh.

Even without kidsheimers to distract adult humans, they're pretty distracted anyway. It takes a sharp shock like a disaster to bring out the best in the worst of them. When engaged in heroic or just plain caring activities benefiting others, so much of the business grind and the daily routine is seen to be stupid. When the emergency is over and life goes on there is a sense of loss. It's as if you'd been alive for a few days or weeks and now you're something else. None dare call it living.

Some investment companies have done well by not being in New York. It's amazing what a herd instinct there is. When one gets and acts on a really dumb idea there are copycats all over town. Once junk bonds were king, then dotcoms with no income or prospect of income, and more recently the subprime mortgage game. Hard to imagine what will come next but when billions are lost, they'll be lost here. We have no record of such behavior in orcas or chimpanzees.

Just who should note that something needs to be regulated is unclear. The government is very good at holding hearings after the dam bursts or the bridge falls, or poison toothpaste reaches the store shelves. Our first line of defense is an anemic inspection program. Congress rarely takes corrective action before something becomes a problem. The agencies tasked with protecting us are just so much vaporware. Few employees, no budget, and a titular head who knows zip but raised major money for the party in the last election. He may even come from the industry being regulated. In that case he appoints the worst offenders in his area of governance to help draft the safety regulations.

Business, doing its part, ships jobs overseas. And when not on the golf course, management rarely spends time inspecting what comes back from China. If x millions of toys were recalled because of lead paint you can bet no one was doing any sort of spot checking. "If an order comes in, ship the sucker."

I just hope the pharmaceutical companies are a little more organized. A major industry in China is the manufacture of chemicals or faux chemicals for making drugs. It gets into the pipeline. The bulk of it comes from uncertified companies. If the drug industry shares the death wish evident on Wall Street and looks the other way, bogus chemicals in drugs could keep the lawyers high fiving each other in the courtroom corridors for decades. Given the kidsheimers epidemic, lookalike compounds could be in the giant vat today waiting to be pressed into pills.

Crooks and politics are a subject that will never go away. A recent story in the San Francisco Chronicle told of a contractor who did business with the city and state and sold adulterated concrete. He was using ground up chunks of scrap concrete instead of aggregate in his mix. Aggregate, which is to say small rocks and pebbles should make up 60% of the mix because that's what gives concrete its structural strength. What he was making might work for sidewalks but not for anything like a foundation or a beam. The amazing part of the story was quote after quote from political apparatchiks who'd been on the receiving end of his largess. They all defended him even after he was indicted on the basis of overwhelming evidence.

What is frightening is that this is just one instance of what is going on in every city, every state, and every government agency.

There is some comfort in the fact that we aren't the only social species nature has in the hopper. Given enough time orcas or chimpanzees could sell bundled bonds, overpriced real estate, or become internet millionaires. They might even independently invent cigarettes and aerosol spray cans or create

something horrid and fill toxic dumps. And then they might be too smart for any of it. Hunting and gathering or going after seal pups might be the apex of existence. If the first caveman who spoke had been told to shut up, we might be better off.

Ch07-The Visit

A few days later Harry took the red train from Grand Central Station to Stamford. It's not a long ride but it gave Harry a few minutes to think over what this meeting would mean.

His adoptive parents had raised him, taken him to the doctor, driven him to school on rainy days, taken him to soccer practice, paid for his education, and this man, his biological father, had done none of those things. It was hard to get all choked up about a dying man who'd never lifted a finger or been interested in any way.

As he road in a cab from the train station feelings swan one way and another about his brain. If nothing else this would answer some of questions he had after he was told he was adopted.

The house was on South Lake in North Stamford. Nothing much in that area for less that \$2 million. Quite a few of the homes had 5 or 6 bedrooms and often as many bathrooms. This one was a fairly new brick colonial with columns to either side of the front door. There was a garage for at least 4 cars and Harry could see the swimming pool diving board in the rear as he got out of the cab. Quite a change from the two bedroom tract house he'd grown up in.

He was let in by a well dressed man who introduced himself as Sam, an assistant to Mannie. They went upstairs and Sam knocked on the door. A woman's voice told them to wait a minute. "Sam said, that's his nurse." When they were admitted, Harry saw a man with a sallow complexion propped up in bed on pillows. "Come here",he said. "Let me see you." Harry crossed the room.

"There's a bit of my youthful look in you. I hear you are studying medicine." "Yes." "That's good. I studied for the gallows. I did all manner of things I'm not proud of. And here I am at the end of my life just meeting you. I don't expect you to forgive my disinterest. I was not a nice person. Death has given me the focus I lacked in life. You have a girl?" "Yes, Ruth, I believe you talked to her." "She sounded pleasant enough. I hope it works out. I had four wives. None of my marriages lasted long." Then he looked toward the door and smiled. "I see I have another visitor." Harry saw no one. "My son, I'm glad we met. Be clever and scrub the dirt off of my money and put it to good use." He smiled as if pleased with himself, then his head slumped to his chest and he was gone.

Sam spoke up, "He wasn't as bad as he claimed. He played the game with the best of them and did whatever it took." Sam and Harry stood there silently for a few minutes. Then Sam said, "Would you read the Mourner's Kaddish with me?" "The Kaddish?" "Yes, the prayer for the dead." "I'm afraid I don't know it." Sam pulled a book out of a desk drawer and flipped through the pages. It was a copy of the old Union Prayer Book. He handed it to Harry. "It's transliterated. Just follow me." They began, "Yit gadahl, Vyit gadash, shemay rabah (fade out). The minister and Mannie began their long journey.

Sam said, "I know you're not Jewish but it would help if you would pretend to be for maybe a week. I'll stick close so don't worry about making a mistake. None of his friends were religious but they all know

the traditions. From my days in the garment trade I'd say you're a 42 long. I brought a couple of suits over; let's see if one fits." "What's wrong with the suit I have on?" "Oh, your suit is fine. I just don't want to tear the lapel." "Why would you do that?" "Tradition. One closest to the deceased must rent his garments." "Let's keep your suit safe on a hanger and tear another one, ok?"

The funeral was kept simple. A rabbi performed the service. Maybe 50 people showed up. The next night at the house Harry sat shiva. He had no idea what that was. Sam explained that when a death occurred in an orthodox household they sat shiva for 7 nights. A short service was performed, people who knew the deceased said a few words, the Mourner's Kaddish was read, and then people lingered and talked and light refreshments were served. Reform Jews usually didn't sit shiva for a week. In this case it would be for only one night. Harry wore the rent jacket donned a kippah and took his cues from Sam playing the part of a dutiful son. He heard some pretty crazy stories about Mannie and wondered about the ones not told.

The following week at the lawyers office the will was read. Harry got over half of the estate. The ex-wives each got \$750 thousand. Mannie had reasoned if they were recognized and got a nice taste they'd be less likely to contest the will. A bit of back of the envelope math showed if they sued and got double, their lawyer would get half so why try? Once the estate was settled, Harry would realize close to \$5 million. Five days before his death, Mannie had signed a check for \$10,000 made out to Ruth. On the lower left line on the check he wrote, "a gift".

Harry would get some money right away but the estate would have to wind its way through probate. It's the costly way to do things but legally, when probate closes it closes. No one can come along later and upset things without evidence of fraud.

A few days later Harry was back in school going over notes taken in class by a friend and pouring over his books to catch up on what he'd missed. Lost class time is hard to recover but he was determined to try. His father had sent him the check for \$5000. Harry endorsed it and sent it back. He would have to see a lawyer about the best way to relieve his parents of their mortgage payment. The gift laws, being what they are, he might have to buy an interest in the house in order to pay off the note.

For someone who'd never had money, Harry quickly realized that \$5 million dollars wasn't a fortune. It was a welcome pad. Rich these days starts somewhere beyond \$10 million in assets. He was more than ever determined to pursue his education because it would be worth more than money and would stay with him the rest of his life. Money brought by good fortune or unforeseen circumstance has a way of going as quickly as it comes.

The New York Times carried Mannie's obit. It detailed his various connections, the investigating committees he'd been called before, and the short list of his indictments. It also mentioned that the bulk of his estate had gone to his son Harry. This news would create complications.

Ch08-Sharks and Sunshine

The news that a member of the Hipah student body had money had an effect like blood in the water does on sharks. In this case the sharks came in two varieties. Some were ladies with real or faux blond hair, or raven black or lustrous auburn. Regardless of their stated majors, they shared another major

which was finding a rich husband or someone who had the prospects of becoming one. The other type of shark was the one who was going to make you rich by helping himself to your money.

Young ladies who'd been barely willing to acknowledge that Harry existed were suddenly all smiles and wearing short skirts and revealing bodices on the coldest of days. Hunters must set their traps. Harry had a long memory for past indifferences.. Also he didn't fancy carrying on a conversation with one of these great beauties. Great Beauties border on the tedious being mostly occupied with their looks and their fashionable clothing. That's followed by years of trying to preserve how they looked in their prime only to lose the battle. In the meantime the cosmetic barons accrue substantial profits.

While Harry might have enjoyed a fling or too he was wise enough to know there are fewer free flings than free lunches. His mind would run out the consequences and then say, "no".

By mail, by telephone, and by visits the other sharks came. Harry had always had an interest in investments and read the business section in the newspaper, when time permitted, and also several investment magazines. He was well equipped to recognize most of the extant schemes. His adoptive father had taught him all the classic con games, and about manias, and Mr. Ponzi's modest invention. He was able to send the sharks away empty handed.

This made him appreciate Ruth all the more. She was smart and level headed and said what she meant. She didn't bat her eyes and tell him how wonderful he was. She was more likely to point out some glaring error in his reasoning. He was comfortable with her and with the give and take.

One day he received an express mail package from Mannie's lawyer in Stamford with some papers to sign. Included was an envelope that just said "Harry" on it. There was a note from the lawyer apologizing for the delay in giving him the note. It had been dictated by Mannie some years ago to be given his son if his son ever turned up.

It read:

"Son, I wanted to let you know something about your mother. Her name was Sadie Russell. I was at least 15 years older than her when I got her pregnant. She was a junior staffer for a committee of the House of Representatives. We've had very little contact over the years. I had a friend do some checking and this is what he came up with:

Sadie Russell married Joseph Margolish in 1985. Their last known address was Brooklyn." The note gave a few more details and had Mannie's signature at the bottom."

This presented Harry with a quandary. One parent had made an attempt to find him but the other hadn't. How much energy did he want to put into finding her? And then, how could he not want to take this to completion?

Harry's next move was to invite Ruth to go meet his parents. While not exactly a proposal of marriage, it was a step in that direction. The implications were not lost on Ruth. She found herself wondering if this were all too soon. They were both green and lacked so much of what they needed to know. Was the future theirs or were they destined to go its ways with others? She was flattered that Harry seemed ready to make a commitment.

Harry had in the meantime checked the Brooklyn telephone directory. Margolish filled three columns. There were 9 listings for Joseph or J. Magolish and 5 listings for Sadie or S. Margolish. Calling each to ask, "Are you my mother?" didn't seem like a plan. He needed to narrow it down.

Once in politics always in politics. That had been true for Mannie. Was it true for Sadie? If still in Brooklyn she was most likely a mover in the Democratic party. He needed to talk to some party oldtimers. He would precede slowly but precede he would.

Ruth's visit to see his parents went well. Soon his mother, Adele, was talking to Ruth liked they'd known each other for years. A good sign. She complained to Ruth about some vague aches and pains that she hadn't mentioned to her son. Ruth advised her to try vitamin D. Drug stores carried 1000 unit tablets. It has many properties including acting as an anti-inflammatory. "Just think, all these years we were just one letter away on either side. First it was C and then E but D seems to deliver the goods."

A month latter it was Harry's turn to visit Ruth's parents, Alex and Debbie Parnell. They lived in New Milford, Connecticut. They took the train to Brewster, New York and Alex met them at the station. Trains do go further north but not frequently and never on weekends They went north on Rt22 to Pawling before crossing over to Connecticut. Alex was a master of the probing question so Harry got the third degree while trapped in the car.

Debbie had been to a roadside farm and come home with corn picked that day. They stood out on the porch and shucked ears of corn which were then deposited in a boiling pot on the stove. Debbie explained the best tasting corn was harvested only when the water was already boiling. No time allowed for the sugar to convert to starch.

She served a beef stew with fresh cutup vegetables and the corn and no one went away hungry. There was a fresh peach pie for dessert.

The weekend went as well as can be expected. The Parnell's caution was coupled with an undercurrent of enthusiasm that maybe this was the guy. He didn't have two heads, he was studying to be a doctor, and, according to Ruth, he had some money. She didn't tell them how much. Mission accomplished they returned on the train Sunday afternoon.

Ch09-Found

Harry had a grind of a schedule so he could only use the odd moment to search for his birth mother. He was helped by Zachariah Brown, a fellow student and a Mormon who showed Harry how to get access to and use public records. Zach was proud to show off his skills. In return Harry worked with Zach on memorizing the names of the bones in the hand.

The pneumonic is "Some lovers try positions they can't handle." The first letter of each word is to remind you of the names: scaphoid, lunate, triquetrum, pisiform/trapezium, trapezoid, capitate, and hamate. They don't come up in casual conversation very much but they do come up on tests.

Going through newspaper microfilm at the library, Zach was able to find the wedding announcement of Joseph and Sadie Margolis. Joseph Margolis had been a jeweler. In 1985 he had a store on Jay Street in

Brooklyn. The store was advertised in the yellow pages through 1995. After that it took on a different name with a different proprietor. A search of the Social Security death index showed he'd died in 1998. Sadie had been a registered Democrat through 1999 but dropped off the rolls after that. She could be dead. She might have moved out of the area. She could be in Miami. The answer was none of these.

Sadie was in her early 50s. Joseph had been 18 years older. She was suffering from Alzheimer's and a neurological disorder that had robbed her of the ability to stand and walk. She'd been in the Walterson Skilled Nursing Facility for two years. Before that she was in assisted living and before that in senior housing. Joseph had left a trust but after paying \$8000 a month to Walterson it was practically gone. Walterson's had submitted paperwork to qualify her for Medicaid.

He didn't know what to expect when he went to see her. But that which destroys short term memory and the ability even to conceive of the floor plan of where you are now sometimes leaves old memories intact. Harry was hoping for that. He tried to explain who he was. No go. Then he said Mannie Carlton. She winced a bit when he said Mannie. Then he said his father's birth name, Mannie Schwartz. The response was quick, She practically shouted, "Scum!" Progress. It was going to take time.

This wasn't the first time Harry had been in a SNF. Two summers ago he'd been an aide in one. It was part of his training. For a tiny number of patients it was the transition from hospital to home. For the vast majority no improvements were possible. Even with physical therapy few would recover what had been lost. Under the guidance of a physical therapist some who were bedridden might learn to get around on a walker. Then another stay in the hospital would rob them of their progress and they'd be back at scratch.

It was hard on staff. They took pride in those few who benefited. It made it easier to cope with the many who couldn't feed themselves or remember your name or even enjoy the entertainment provided by volunteers.

Some had no visitors and such as did would have a son or daughter or niece or grandchild bring a few flowers and then be gone 10 minutes later. It's very sobering to see this when you're a regular visitor. Harry would go over his Mother's medical records to see what could be done that wasn't being done. It would take some paperwork to establish his relationship to her. The SNF would be happy to have a responsible party to deal with for a change.

That day a retired rabbi and several volunteers carried a Torah from room to room. This being Brooklyn many of the patients were Jews. Then they came to his mother's room that she shared with two others. He saw her reach out and touch the Torah cover and heard her say a Hebrew blessing. He realized by birth that he too was a Jew as Jewish-ness passes from mother to child.

Later when he was with Ruth he told her of his discovery. She said, "Welcome to the tribe." He stared at her for awhile and then said, "I guess there're a lot of things we haven't talked about." "I just never thought to mention it. I thought my name was a dead giveaway. The entire line of David came from Ruth and Boaz." "I didn't know that." "My family wasn't particularly religious but I can fill you in on some of it."

"Ruth, this afternoon I just wished you were with me. I needed someone to talk to; I needed you to talk

to. It's getting harder and harder to live insulated inside my own head. It's not healthy. Each day I realize that more and more. When I'm with you it's so much better. Let's go see your folks this weekend. I've got something to ask them. I think you know what it is. Then they embraced like they never wanted to let each other go.

When Harry was walking Ruth back to her tiny studio apartment they barely noticed 5 cops playing jump rope in the intersection. Four taxi drivers had blocked access with their cabs and were providing rhythm by clapping their hands.

Out in the Atlantic all was not well. A storm had developed off Africa that week and it had been moving toward the Caribbean. The weather prophets had been predicting it would weaken before it got there and turn into a tropical storm. Sometimes the weather prophets are wrong and this was one of those times. Before it got to the Caribbean it grew in strength and headed north along the Atlantic coast. By the time it got alongside Jacksonville, Florida it was at hurricane strength. This was to be one of those rare storms that would make it to New York and New England.

The weather satellite that had been used in years past to monitor such storms and permit estimates of their strength was kaput. They were getting images from other birds but without the data they desperately needed. The storm didn't care.

The property insurance underwriters were having a party in the atrium of a building in Hartford. The party had a circus theme. Many of them wore clown suits and were throwing custard pies at each other. The storm continued to move further north.

Ch10-The Perfect Lunch

It had not been a good day or week or month or even year for Mi-Torro president Jonah M. Barge III. When you have on the books 12.7 billion in bond tranches for which there is no market, you are looking at a career ending situation. Even the AAA bundles were being discounted. The sub-primes weren't moving at all. How do you put a price on something for which there is no market?

Jonah had gone out for a three martini lunch and come back and played with his crayons for awhile before curling up on his leather sofa clutching his teddy bear while wrapped in his security blanket. It was the only security he had that wasn't worthless.

The word had gone out to move inland at least 20 miles until the storm abated. Many did so. Jonah was oblivious to the storm until the lights went out in his office. Power had been coming from the backup generator in the basement but the room had been flooded with salt water. There was no power for the elevators.

There Jonah was on the top floor. His windows vibrating from the force of the storm. Eire ghost like howls came as the wind whipped along the building surfaces.

Jonah squeezed the tiny flashlight he had on his key ring to light it and made his way over to the wall safe. He carefully folded his blanket and put it and his teddy inside then spun the dial. Checking a cabinet over on the wall he found a working flashlight. Jonah put on his imported seal skin coat and slowly made his way to the stairwell.

New Milford was about 35 to 40 miles inland from the Long Island Sound. It had been raining steadily for days and there were strong winds. New Milford was spared the full fury of the storm. The only danger was that if the rain continued the Housatonik River might flood.

Harry had asked for Ruth's hand in marriage. It was evident that they were right for each other. Harry had told his parents before going with Ruth to see her parents. No, she wasn't pregnant. Harry and Ruth were a bit old fashioned in that regard. As that had been the first thought to pop into their respective parents minds, they breathed a collective sigh of relief. On second thought Debbie and Adele realized they were going to have to wait for grandchildren.

Harry explained he'd come into an inheritance that would get both of them through college and eventually enable them to buy a home. He didn't go into the extent of the inheritance because until he had it cash in hand, it wasn't real money.

The Hudson River was considered to be tidal in nature with only the upper stretches subject to flooding. Nonetheless, high seas and high tides could cause it to back up. Applied with enough force, water that comes to dry land doesn't drain away all that quickly. In lower Manhattan there was already standing water and flooded basements. The subways had been closed for two days. The pumps couldn't keep up. The financial markets were being run from backup sites in New Jersey and Phoenix, Arizona. Much of lower Manhattan was flooded.

Then the unexpected happened. The probability of a large magnitude earthquake in Manhattan was so low as to be laughable. The probability of a 7.9 magnitude quake out in the Atlantic was even lower. But it happened and was felt locally as a 6.2 shake that lasted 42 seconds and put a lot of old brick down onto the streets. A tsunami followed. What hadn't been underwater before was now underwater. Mayor Noah was standing on the city hall steps wearing his yellow rain slicker and galoshes. Like a small child he was stamping the puddles so they splashed. He was picked up by a police boat. He insisted on stopping to retrieve some stray dogs and stray cats found just above high water on door stoops. He dispatched a sergeant in a second boat to catch doves. The sergeant came back with pigeons instead telling the mayor they were New York City doves. The mayor despaired that they didn't have male and female police horses aboard. The force used only geldings and mares. They weren't much use for breeding. There were no women aboard. He hoped they could find some. Mankind must survive. At dawn he would release one of the doves. Perhaps it would bring back an olive branch.

He saw some dark forms with dorsal fins moving through the water. "What are those officer Clancy?" "I think they must be them there killer whales, yer honor, tossed in by the tidal wave." "If the storm doesn't abate you must throw me overboard. You men must not perish because of me." Clancy realized that the mayor was somehow caught up in childhood bible stories and had two of them tied together in a mental granny knot. "If you'll pardon me yer honor, it would be better if you took some of this here medicine to settle yer stomach." Clancy produced a pint of whiskey and after a few slugs the mayor relaxed put his head down and fell asleep.

The three orcas the mayor had seen had been heading up Broadway. They turned onto Wall Street trying to try and find their way back to the sea. They were very disoriented and also quite hungry.

By this time Jonah M. Barge III had made it down all 40 flights of stairs and was in the lobby of the Mi-Torro building looking out at the flooded street. He thought their must be some boats out there. Maybe if he stood on the steps he would be rescued. He used his master key to open the locked access doors and stepped out. He wasn't prepared for the high wind and lost his footing and fell into the water. Being fully clothed he was weighed down and barely able to stay afloat. Suddenly he saw the dorsal fins in the water. He panicked and splashed violently to get back over to the steps and safety. The splashing caught the attention of the orcas. They knew seal when they saw seal. This was a bad day for Jonah to wear his expensive imported seal skin coat. A few seconds later a tail slap killed him and he became a lunch entrée. He had more bones than the orcas were used to but his fat content was normal. Jonah was in the belly of the whale, or actually three whales. Unlike the biblical Jonah, he would make his exit from the opposite end of the whale. He was now cut up and packaged like a sub prime mortgage

and just as valuable.

Ruth and Harry were married the following spring. The financial markets recovered and were soon doing what they do best, slickly packaging the ill conceived and marketing it to the unwary.

