

# **GOLDEN HANDCUFFS**

Polly Courtney

# CHAPTER 1

The sound of footsteps echoed around the vast, white atrium. A young blonde was striding purposefully towards the reception desk.

‘Hi,’ the girl said brightly. ‘My name’s Abigail Turner. I’m here to interview.’

*That much is obvious,* thought the receptionist, noting the innocent brown eyes and the forced smile. Despite the aura of self-confidence she was doing her best to exude, there was something that gave her away. The girl was clearly petrified.

‘Which department?’

‘Corporate Finance.’

‘For the position of...?’

‘*Analyst,*’ the girl replied, her expression hardening.

The receptionist nodded calmly. She had come across girls like this before: hair-swooshing twenty-somethings who thought they could hack it in the world of investment banking. She tossed a smile at the scowling blonde, who looked exactly like a secretary: skinny, attractive and well-dressed in a cheap sort of way, with exceptionally long legs. *No,* she thought. *This girl wouldn’t last five minutes as an analyst. Not at Cray McKinley.*

Abby snatched the temporary pass from the woman and turned abruptly on her heel. She knew what the receptionist was thinking. She was thinking that Abby was here to apply for one of the administrative positions: secretary, PA or office assistant. She would show them. She wasn’t spending four years learning thermodynamics

and quantum mechanics to do dictations and answer the phone.

Pretending to fiddle with the pin on her pass, she studied the turnstiles up ahead. A young man cut past her, slamming his pass against the metal barrier and barging past without breaking step. Abby took a deep breath and followed his lead, then instantly became disorientated. A pure, brilliant whiteness surrounded her and she lost all sense of direction. It was impossible to tell where the walls ended and the ceiling began. Propelling herself into the abyss, Abby was relieved when, out of nowhere, a set of lifts appeared, along with a group of suited young men.

As Abby approached, something struck her about the men: *they all looked exactly the same*. They were all in their mid-twenties with spiky hair and shiny, tanned skin, wearing immaculately ironed shirts. And they were all incredibly good-looking.

Abby stationed herself on the edge of the group, maintaining an air of indifference. Inside, she was panicking. She felt sure her nylon suit stood out and her friend's pointy shoes were making her too tall. She didn't belong here with these slick city bankers. This was London's Square Mile. This was a place for well-connected young men and Essex wide boys. She was neither. She felt like a fraud. It was only the paralysis of fear that prevented her from pressing the emergency button on the lift and finding a way out of this over-cooled, glass-panelled building.

The ride up to the twentieth floor was excruciating. The suited men didn't speak. They just stood, shoulder to shoulder, newspapers tucked under their arms. Occasionally, one would clear his throat or surreptitiously check his hair in the mirrored wall, but as soon as Abby

caught his eye, he would get back to staring at his feet. Abby exhaled shakily and wiped her sweaty palms on the sides of her trousers. A strange yowling sound emanated from the pit of her stomach, almost certainly loud enough for her fellow passengers to hear, but not even an eyebrow moved.

As the doors slid shut on the nineteenth floor, Abby looked across at the one remaining passenger. He was good-looking in an unconventional way: dusky skin and dark hair, with a shallow dent in the middle of his nose.

He looked up. Abby held his gaze for a fraction of a second, then turned away, blushing. His eyes were bottle green, like the colour of the sea on an airbrushed postcard. The temporary swipe card clipped to his jacket told Abby that his name was Mike, and its format told her that he was another applicant.

A high-pitched female voice rang out as soon as they stepped out of the lift into what looked like an airport lounge: vast and airy, and dotted with brown leather armchairs, matching coffee tables and pots of identical ferns. The most distracting feature was the window straight ahead. It was made of tinted glass and extended from floor to ceiling all the way across, revealing a vast, sepia-style image of the city of London. Canary Wharf, Tower Bridge, St Paul's Cathedral, the Oxo tower, the London Eye...

'Your *name*?'

The voice came from behind a clipboard and sounded agitated.

'Abigail Turner,' she replied hastily. The voice, it transpired, belonged to a tall, striking brunette – probably no older than Abby – with unfeasibly large breasts and a suspiciously healthy tan for the time of year.

‘Great.’ The young woman drew a tick on her clipboard in a self-important manner before fixing a smile on her rubbery lips. ‘I’m Claudia. Just take a seat and make yourself at home.’ She motioned to the clusters of nervous-looking candidates perched on the uncomfortably low armchairs around the room. ‘My colleague, Stephanie, will be along shortly. She’ll call you for your interviews and numerical assessments.’

Abby nodded politely. There was a frenzy of pouting, hair-flicking and eyelash-batting as Claudia moved on to the good-looking guy behind her. Abby headed for the pots of coffee, where a timid-looking girl appeared to be concentrating very hard on pouring milk into her cup.

The girl’s eyes flicked sideways as Abby approached, not quite making contact.

‘Another female!’ she giggled. ‘Not many of us here today, are there?’

Abby’s feeling of insecurity began to ebb. This gawky creature with her fuzzy hair and ill-fitting lilac suit was Abby’s competition for the day. Maybe she wasn’t so out of place here. It was all relative.

Abby smiled at the nervous wreck. ‘I guess that’s banking for you.’

The girl tittered awkwardly.

‘I’m Abby, by the way.’

‘Um, oh – Jackie Crump.’ The girl giggled again, too scared to let go of the saucer and shake Abby’s hand.

Abby’s confidence was beginning to grow. There were only three girls in the room, as far as she could see, and it was likely that the firm would accept at least one. She would never dare to get cocky, but she couldn’t help hoping that the other girl was a bit like this Jackie Crump. Banking was as much about balls as it was about financial

ability; that's what the guy on the graduate milkround had told her at that fancy restaurant in Cambridge. She had balls. *She had balls.*

A small, weasly fellow in a brown tweed suit was talking loudly at the applicant in the armchair opposite as Abby strode over.

'You came all the way from *York*, did you?' boomed the young man, gagging in horror. 'Good God – that's practically *Scotland!* I'm glad I didn't have that far to come. I only came from *Oxford.*'

Abby pulled up a small leather footrest and nudged her way into the group. They were obviously trying to out-university each other.

'I'm Abby,' she announced, thrusting her hand at the tweed-clad rodent.

'Pleasure,' he said patronisingly. 'I'm Humphrey. Humphrey Dartington, like the crystal – ha!'

Abby gave an obliging grunt and moved her hand round to the York undergraduate, who nervously introduced himself as Mark.

'Nice to meet you,' he muttered, looking everywhere but into her eyes. He had the limpest grasp Abby had ever experienced; it was like shaking hands with a fish.

The dumpy young man to her right didn't notice her hand as it was waved in front of his nose, and after a couple of awkward seconds she gave up and put it away. He seemed to be engrossed in the book on his lap, which he was propping open with his elbows, his fingers stuffed into his ears.

*The Revolution in Corporate Finance*, Abby read in the top left-hand corner of the page. A wave of queasiness washed over her. The guy was revising for his interview.

Humphrey Dartington turned to Abby. ‘Did *you* have far to come today?’

‘Oh,’ she smiled breezily. ‘Not really!’

He looked annoyed. ‘I was just saying, luckily I only had to travel from *Oxford*. What about you?’

Abby shrugged. ‘Same distance, I guess. About an hour by train.’ She wasn’t going to rise to the bait, even though Cambridge was equivalent in status as well as distance.

The young man nodded sullenly. ‘So... what do we all think of the proposed changes to the Listing Rules, eh?’

Abby raised her eyebrows questioningly. ‘I’m sorry?’

‘You know – the FSA? The Listing Rules?’

Mark from York looked anxiously from Humphrey to Abby, then back again. Abby swallowed, maintaining her outwardly calm expression while her stomach turned noisy somersaults inside her.

‘Oh, I shouldn’t think it’ll happen,’ she said boldly.

The other members of the group remained silent. Mark had turned quite pale. The truth was, Abby had no idea what Humphrey was on about, but she was guessing that he didn’t either. (Her boyfriend, Ben, always said she should take up poker. She had called his bluff often enough.)

‘Do we know what time these interviews are due to start?’ Abby glanced around the table, impressed at the breeziness she was conveying. Maybe Ben was right. Maybe if banking didn’t work out she would try her hand at cards.

The guy on her right started flapping his elbows from side to side in an attempt to turn a page of *The Revolution in Corporate Finance* without unplugging his ears.

‘They’ll start at ten, I should imagine,’ Humphrey nodded knowingly. ‘Always the way with these American

banks: herd all the applicants into one room and then let them sit and stew for an hour before grilling them over a case study.'

Mark looked up. 'Case stud—'

'How d'you know?' asked Abby. She was determined not to be fazed. She had met his type before. Cambridge was full of them. 'Have you interviewed with other banks?'

'Oh, no!' Humphrey laughed as if the very notion was absurd. 'Contacts.' He winked and tapped the side of his nose. '*Contacts.*'

She smiled falsely. 'Right.'

'This is my first interview,' ventured a sweet-looking guy with lots of freckles, whose badge proclaimed him to be Alan. 'I haven't heard back from the others yet.'

Mark from York smiled with relief. 'Me neith—'

'Ah, you will,' Humphrey assured them. 'Give it a couple of weeks. They usually get back to the dead-certs first, then wait to see who accepts before trawling through all the borderline CVs. That's how they do it these days,' he explained.

'Is that *so?*' Abby asked loudly. The busty HR girl lowered her clipboard and glowered at her from across the room.

'Certainly is,' Humphrey muttered, reaching down to the coffee table and idly flicking through the *FT*.

Abby exchanged a sly grin with the freckly Alan. Her tolerance level for pompous, tweed-wearing know-alls was fairly high after nearly four years at Cambridge, but this Humphrey character was really starting to rile her.

'ABBY TURNER?' called a female voice. Abby looked up to see another brunette – this one taller and slimmer than the first, with more realistically sized breasts –

standing by the lifts. 'COULD YOU FOLLOW ME TO  
YOUR FIRST INTERVIEW?'

# CHAPTER 2

Mike pressed the door shut behind him and marched purposefully towards the empty chair. Room 20.02 was like a miniature version of the waiting room: thick-pile carpets, silky wallpaper, bright green pot plants and leather armchairs in chocolate brown. By the window was a large, polished mahogany table, behind which sat two figures who cut sharp silhouettes against the morning sun. Mike ran a hand through his short, dark hair and realised, with some satisfaction, that one of his interviewers was a woman.

She was clearly of the no-nonsense variety, if her immaculate makeup and neat little suit were anything to go by. Her chestnut hair was cut in a severe-looking bob and, as Mike approached, she slipped off her chair – which made virtually no difference to her height, he noticed – and thrust out a hand weighed down with a rock-like jewel.

‘You must be Michael,’ she said authoritatively. ‘I’m Jennifer Armstrong. And this is Paul Fletcher, one of our associates in Mergers and Acquisitions. M&A’

Mike smiled warmly as the men exchanged a bone-crushing handshake. His take on the situation was rapidly shifting. Usually he got on best with female interviewers. Women flirted and laughed at his jokes. They enjoyed unearthing his sensitive side. It was becoming increasingly clear, however, that Jennifer Armstrong was not the type to flirt or laugh at his jokes. She wasn’t up for any unearthing today. Paul Fletcher, on the other hand, looked like a genuinely decent guy. Granted, he hadn’t yet opened his mouth to speak, but Mike had a good feeling about the

tall, muscular man with the strong jawline and cropped blonde hair. He sensed that the young man would be more of an ally today than the stern-faced older woman.

‘Right!’ Jennifer hopped back onto her seat and started tapping her pen on the table. ‘It says here you’re applying to work in the Paris branch of Cray McKinley.’

Mike smiled. He had successfully predicted the first line of questioning. ‘That’s right,’ he nodded. ‘I’ve been studying French at Edinburgh for four years and I’m keen to put my skills into practice. I figured Cray McKinley Paris would be a good place to do that.’

Paul, who had been nodding encouragingly, suddenly stopped and squinted at Mike. ‘Y’know things happen a little differently in the Paris office?’ He was American; a New Yorker, Mike guessed. ‘It’s kinda small-scale over there. Less glitzy, more low-key. Y’know that, dontcha?’

Mike hadn’t known that. His mind drifted back to the impressive white atrium twenty floors below and the slick young bankers he had seen strutting through the doors. He wondered if he was making a terrible mistake. *Less glitzy, more low-key*. What was that supposed to mean? Was the office tucked away in a dingy basement of some graffiti-scrawled tower block in the outskirts of Paris? Would there be no glamorous receptionist? No in-house Starbucks? Mike pulled himself together. Now was not the time to be having doubts.

‘Yeah, I heard that. But I figured that as a first-year analyst, I’d get a greater share of the responsibility if the deals and teams were smaller,’ Mike smiled. He had always been good at bullshitting.

‘Right,’ Paul nodded. ‘I guess you’re right.’

Jennifer scowled at Mike.

‘Why did you apply to Cray McKinley?’

Mike paused for a suitable length of time. These questions were a piece of piss, he thought. ‘Well, I’m an ambitious person, and I always aim for the best—’

‘Have you applied to other investment banks?’ she interrupted.

‘Well—’

‘Be honest, don’t lie.’

‘No,’ Mike lied.

‘Slightly *overconfident*, wouldn’t you say, applying to just one bank?’

‘Well I did apply to a *couple* of others—’

‘I see.’ She looked unimpressed. ‘Now tell me, Michael, is it the salary that appeals to you in this job?’

‘Oh no, it’s—’

‘So you’re not driven by money?’

‘No.’

‘You want to be a banker,’ she said slowly, ‘but you’re not driven by money...’

‘Oh, well I like *working* with financial—’

‘Good. Now it says here you’re captain of the university rugby team. Tell me, how do you see your teammates? Do you see them as equals? Or as subordinates?’

‘Well...’ Mike’s mind drifted back to the churned-up playing fields, the slap of ball on mud, the low-pitched grunting and moaning as he commanded another warm-up lap. ‘Obviously, I’m in *charge* of them—’

‘So you’re a leader, are you?’

‘Yes, definitely.’

‘You like giving orders?’

‘Yes.’

‘So you’re not very good at *taking* orders, presumably?’

‘Oh, I don’t *mind* taking orders—’

‘Hmm.’ Jennifer’s eyes narrowed. ‘Are you a sociable person, Michael?’

‘Yes, very.’

‘You go out a lot?’

‘Yes.’

‘Do you ever let your friends down?’

‘Oh no, I never let people down. I do my utmost to—’

‘So if you were put on an important transaction that meant working through the weekend, you’d still meet up with your friends on the Saturday night?’

‘Oh, well if *that* were the case, I’d cancel my—’

‘You’d let your friends down?’

‘No. Yes—’

‘You are aware of the long hours required of our analysts here, aren’t you?’

‘Yes,’ Mike nodded, sagely. Everybody knew about the long hours.

‘Good. And your rugby – do you intend to keep playing in London?’

‘Well, I hope to play a little, but obviously not as much as—’

Jennifer raised a pencilled-on eyebrow, her steely gaze holding Mike’s. ‘Do you have a girlfriend?’

‘Er, n-no—’

‘Good.’ With an air of finality, the woman clasped her little hands together and looked at her colleague in a meaningful way. Mike took the opportunity to rearrange his features: shoulders back, head casually to one side, face calm and expressionless. He felt tense after the barrage of questions and was becoming increasingly aware that his body language was letting him down.

‘So, Michael...’ Paul’s words came out slowly, as though he didn’t really know what to ask. ‘Tell me about a deal, y’know, a deal that caught your eye in the press recently.’

Mike let out a quiet sigh of relief. They were back on track. He put a hand up to his chin and pretended to be thinking about the question for the first time in his life. ‘Hmm. Ooh – I was reading the other day about the Sentron IPO...’

And he was off. Mike had done his homework. He knew every detail of the Sentron IPO that was in the public domain.

‘Well!’ Paul leaned back in his chair at the end of Mike’s enthusiastic overview. ‘Y’know what? I *worked* on that IPO, and I didn’t know half that stuff!’ He shook his head, chuckling to himself, until he caught the look in his colleague’s eye. ‘Er, right. So... have you ever worked in finance before?’

Mike recalled his ready-made response. This was where the bullshitting began in earnest.

‘Oh, yes.’ He nodded with conviction. ‘In fact, not only *worked*, but *traded*, as it happens. I’ve been dabbling in the markets for some time.’ It wasn’t strictly true, but he had once inherited some shares... which was close enough, in his eyes. ‘I like to keep an eye on what’s—’

‘You do understand the difference between investment banking and equity trading, don’t you Michael?’ Jennifer Armstrong eyed him carefully.

‘Absol—’

‘You won’t be *dabbling in the markets* if you join Corporate Finance, you know.’

‘Oh I didn’t mean—’

‘In fact, perhaps you could define the role of Corporate Finance within the bank?’

‘Well...’ Mike scoured his memory for the definition he had seen on the company website. ‘It’s the area of finance involving decision-making by the management of corporations; for example, takeover bids, public offerings and certain types of restructuring.’

That was one of the benefits of being an arts student: the ability to rote-learn chunks of text. Reluctantly, the woman nodded at Mike.

‘So...’ muttered Paul. He seemed to be finding the interview as stressful as Mike was. ‘What’s your greatest achievement in life?’

Straight from the interviewer’s handbook, thought Mike. He had a number of pre-prepared answers up his sleeve. There was the time he had saved his sister’s life in the pool when he was eight... but that was a long time ago, and sounded rather pathetic now, coming from a twenty-two year old. There was the foot modelling he had done for Marks and Spencer... but putting on socks for a camera wasn’t really an *achievement*, per se. And then there was the village fete he had helped to organise a year ago... He looked at Paul.

‘Running the New York Marathon.’

Paul’s eyes lit up. ‘Which year?’ he cried excitably. ‘I ran it in ’03!’

‘No! I did it the year after!’ This was good; they were bonding.

Jennifer Armstrong looked bored. ‘How’s your maths, Michael?’

‘Well,’ Mike shrugged. ‘Obviously, I’ve been studying languages for the last—’

‘What’s thirteen percent of two hundred and fifty?’

Mike thought carefully. This was easy, he told himself. He had been good at maths as a child.

‘Thirty-two and a half.’

She nodded curtly and scribbled something on her notepad. Mike thought he saw Paul smile faintly. *Yes*, he thought, *they were definitely bonding*.

‘OK,’ Jennifer Armstrong snapped, ripping the sheet from her pad like a doctor issuing a prescription. ‘That’ll be all. Paul, do you have any more questions?’

He let out a long *phhhhhhh* noise and slowly shook his head.

‘Good. Michael, do you have any for us?’

Mike had a selection of ‘sensible questions’ up his sleeve for moments exactly like this, but as he contemplated which ones to ask, Ms Armstrong suddenly jerked her head backwards, squinting at her watch.

‘I think they’ve all been answered.’

The tiny figure jumped down from her chair and held out her hand. Paul did the same, with considerably more ease.

‘What position d’you play on the field?’ he asked as they reached the door.

Mike smiled. ‘Number eight. Do you play?’

‘More of a football man myself. *American* football to you.’

‘Oh! I once—’

‘Excellent. Well, thank you for coming, Michael,’ the woman cut in. ‘I believe you’re to make your way back to the reception area now.’

Striding down the corridor, Mike let out an exhausted sigh. It was mid-afternoon and he had been under observation since nine o’clock that morning. He had been put through two interviews, a numerical assessment, a psychometric test and a tiresome teambuilding exercise involving a shoebox, some string and a hard-boiled egg.

The tension in the lounge appeared to have slackened off a little since lunch. Mike meandered over to the tea trolley, where a heated debate was kicking off between two guys and one of the few female candidates: the fit blonde who had scowled at him in the lift earlier that morning.

‘The answer is *definitely* six hundred and twenty million,’ declared the young man in the brown tweed jacket.

‘I’m not saying you’re *wrong*,’ argued the taller one, a Geordie. ‘I’m just saying I don’t think there *is* a right answer. They don’t care *what* figure y’say; they just want to hear how y’get to it, don’t they?’

The tweed guy rolled his eyes and turned to Mike. ‘Did *you* get asked the ice cream question?’

‘I’m sorry?’

‘The question about how many ice creams are sold in the UK each year?’

Mike frowned.

‘I mean, I *know* the answer’s six hundred and twenty million; I’ve had it before. I looked it up on the internet.’

The Geordie lad pulled an exasperated face. Mike was about to add his own views to the mix when he realised the fit blonde girl was doing it for him by slowly performing the universally accepted action for ‘wanker’ above the tweed jacket wearer’s head. A snort of laughter escaped from his lips and, as it did so, the screech of a female’s voice filled the room.

‘OK!’

Mike looked up to see the HR girl standing by the window, clapping her hands above her head, making her enormous breasts bounce up and down.

‘OK! Listen up! Those of you in Group A, you may leave. You’ll be notified either way within the next three days. Everyone in Group A, you’re free to go!’

Mike picked up his jacket and swung it over his shoulder, letting out a long sigh as he headed for the lifts. It was the first good thing she had said all day.



the mornings. As she summoned the energy to reach the remote control, there was a knock on the door.

‘Hi Abby,’ called a soft male voice. ‘You up?’

Abby’s mind conjured up a face to match the voice. Mousy, freckles, friendly smile: it was Alan. Fellow trainee. Suite next door.

‘Mmm,’ she croaked, pulling a sheet up over her naked body.

‘You told me to check you were up this morning. You feeling OK?’ He was smiling, she could tell. A wave of paranoia swept over her as she tried and failed to remember what had happened last night. She had vague memories of them arriving en masse at a cocktail bar in Lower East Side, then queuing for some bar near Union Square, then... another bar? A club? Large portions of the night were missing. She would have to ask the boys.

‘I’m fine,’ Abby lied. The effort of speaking was making her head throb. ‘See you in the lobby at quarter to?’

‘Yup – see you in five!’

*Five?* Abby frantically kicked off the sheet and propped herself up on the pillow, trying to ignore the reverberating pulse in her brain. *Shit.* She must have been drunk when she set her alarm. Her phone beeped with a text message and the nagging sense of guilt intensified.

**Hey babe. Hope u got headache tablets? Call when ur sober. Weren’t making much sense earlier ;- ) xxx**

Abby dumped the phone on the bed and headed for the kitchenette, pouring a glass of water down her throat and trying to think what Ben might be doing right now. She hadn’t spoken to him since last weekend – and even then it wasn’t for long, as she’d been late for basketball. It

would be lunchtime there. Ben's job was due to start in a couple of weeks, so he was visiting his parents this week. Or was it next week? Abby's brain was foggy.

With a shaky hand, she downed her third glass and staggered through to the bathroom, relishing the powerful shower's ability to provide near-instant relief for her hangover. It *was* this week he was visiting his parents, she thought. That's definitely what he had said, because he mentioned a hockey match... or *was* it next week? It all seemed so far away. And not just in terms of miles. So much was happening in her life right now. Every day in New York brought a raft of new experiences, new faces and new things to take in. That week she had spent with Ben kitting out their new East London flat... it seemed like a decade ago.

Abby knocked the shower to cold, jolting herself awake. She longed to stand there for another hour, feeling the force of the boiling water between her shoulder blades, massaging the shampoo into her scalp and washing away the grime from the night before, but there wasn't time. She was due at a lecture in twenty minutes, and it wasn't just any old lecture. It was the introductory lecture by Stanley Conway, president of Cray McKinley International. This was the one time she couldn't be late.

Abby stared into the gigantic walk-in wardrobe, where her clothes skulked inadequately at one end. She was experiencing that slow, indecisive, fuzzy-brained sensation that always came after a big night out. What to wear...?

*Seven forty-four.* Abby grabbed some jeans and a top and pulled them onto her damp body. It was only as the door slammed behind her that Abby realised what she had forgotten.

‘Hey, Sean!’ she called to the guy coming out two doors down. ‘Hold the lift, will you?’

Sean smiled and rolled his eyes, keeping one foot in the jaws of the elevator while Abby ran back for her kit. Saturday afternoons were the best part of the week; she wasn’t going to miss basketball.

They bounded through the lobby together, just in time to see the contrasting silhouettes of Alan and Joe disappear into the morning sun.

Abby yelled through the revolving door, not caring about the disapproving looks she was attracting from the women behind the Concierge desk. She clattered down the shallow steps and slapped the boys on the back.

Joe’s expression quickly changed from one of shock to one of amusement. ‘Didn’t think you’d make it this morning.’

‘I *always* make it,’ Abby replied indignantly, her paranoia flaring up again as she caught the look on Joe’s face.

‘You do, actually,’ Alan muttered, as though he were reluctantly impressed. It was true that Abby always made it to lectures. Late, maybe, but she always made it. They had been in New York for nearly a month and she hadn’t missed a single one. It was a habit she had picked up at university. Physicists went to lectures at nine o’clock every day, six days a week, and Abby had been no exception.

‘Shall we take the yellow line?’ asked Alan, with a raised eyebrow. It was a private joke. There were two subway lines – red and blue – that ran down to Wall Street, where the Cray McKinley headquarters were located. The third alternative, which avoided the heat, the stench and the risk of being mugged by homeless madmen, was to take a yellow cab.

Abby nodded, sticking her hand out into the street. 'I'll vomit if I go underground.'

The driver, a small Hispanic man with wild black eyes and nicotine-stained teeth, seemed to have a peculiar infatuation with beads. There were small, wooden beads everywhere Abby looked. They hung round the man's neck, they dangled from the rear-view mirror, they were draped round the door frames and, alarmingly, there was also a string of them hanging from the top of the windscreen in front of the driver's face.

'Wall Street?'

'Ye-es!' the Hispanic man replied keenly.

'We're going to Wall Street?' Sean repeated, looking slightly anxious.

The man turned to him with a yellow grin and slammed his foot down on the accelerator.

Abby was thrown back in her seat and remained there, slumped in the corner, her head rolling uncomfortably on a string of beads. The air in the taxi was musty and smelt of stale tobacco.

Alan looked sideways at Abby's half-closed eyes and laid a hand on her arm. 'Don't worry,' he said. 'I'll get him to open a window. Er, abierto ventana? Ventana abierto?'

The driver threw his head back, let out a peal of coarse laughter and then swerved into the middle lane.

'Ventana abierto?' Alan pleaded, with a frantic winding-the-window-down gesture, followed by a mime of somebody throwing up.

The man nodded, chuckled some more, and lit a cigarette. Abby concentrated on looking out of the window as the cab filled with sickly brown smoke.

Finally, the trainees hurried into the cool, vast atrium of Cray McKinley HQ. Two familiar faces greeted them by

the elevators: one white, one black; both square-jawed and handsome with impeccable sets of teeth. Tao and Rod, both Princeton graduates, were fellow trainees heading for the New York office.

‘Hey, Abs, how you doing?’ Rod smiled, looking her up and down in a way that made her feel slightly uncomfortable.

‘How’re you *feelin’*, more like?’ Tao winked.

Abby shifted uncomfortably on the spot. She didn’t even remember seeing Tao or Rod last night. ‘Er, fine. A bit dodgy, but I’ll live.’

‘*Dor-dgy!*’ cried Tao, chuckling loudly. ‘She feels *dor-dgy!* That is *so funny!*’

Abby smiled. She had forgotten how hilarious Americans found that word.

Scanning the lecture hall for somewhere to sit, she spotted Brad and the other Aussies in the corner of the room.

‘How’s it going?’ Brad grinned. ‘Feeling OK this morning? Any bruises in strange places...?’

Abby forced a laugh and decided it would be wise to ask what on earth had happened last night. ‘Brad, could—’

A hush fell on the auditorium as a man entered from the left of the stage.

‘*Here’s the big man himself!*’ hissed Brad.

The man was indeed big. He was enormous. Probably forty years old and almost completely bald, this was their president. Abby stared. The pictures in the newspapers didn’t do justice to his size; he looked as though he spent his entire salary on food. All around the room, people were glancing at their neighbours, trying to catch a raised eyebrow or a sneaky smile. The guy was *huge*.

‘Hi... and welcome,’ Stanley Conway drawled, in a slow, nasal tone with an accent from somewhere halfway across the Atlantic. ‘I am proud... and excited... to be here today.’

Abby groaned under her breath. She couldn’t believe she’d got out of bed to sit through an hour of this.

‘I’m standing here... looking at three hundred pairs of eyes... and I’m thinking... *This is our future! The future of Cray McKinley!*’ He paused for effect. ‘And that makes me happy.’

Another pause. ‘Because you are not just any old people.’ He let out a low-pitched chuckle. ‘No! You are the smartest, sharpest, most talented young people this city has ever seen! And I can tell you something.’ He looked around as though trying to make eye contact with every single person in the auditorium. ‘You’ve come to the right place to start your careers!’

Abby got out her notebook and drew a horizontal dashed line on the back page. ‘*Hangman?*’ she whispered.

Brad smiled and took the pen.

‘When I joined the firm,’ the large man went on, ‘and that was a long time ago... there were two things I wanted to learn about the firm.’

‘*Where the canteen was?*’ muttered Abby, adding an arm to her stick man.

‘Firstly, what I’d be *doing* in Corporate Finance.’

Abby filled in the penultimate letter of the word.

‘And secondly, how much I would earn!’

False laughter rippled around the auditorium. Abby watched as Brad filled in the remaining letter of Q B E S I Y.

The speech droned on. The back page of Abby’s notebook became a dense mass of scribbles, and after

twenty minutes she and Brad ran out of games to play. Bored and tired, she flopped onto the desk and let her half-closed eyes roam around the room.

The front row was filled with Malaysians and, as usual, all of them were fast asleep. They slept through all the lectures and they came top in every test. She wondered how long it would be before Tze-Han, who was sitting at the end of the row and leaning at a precarious angle, toppled into the aisle.

The middle block was populated with keen Americans; the source of most of the irritating questions. On the far left were the Scandinavians, their blonde hair shining like halos on their conscientious heads.

Abby's sleepy gaze was drawn towards the back row: the lads' pad. Marcus occupied the middle seat and was reclined with his feet up on the one in front. Sean, Alan, Danny and Joe – his disciples – were arranged either side of him, playing their favourite game: firing scrunched-up lecture notes at Americans. Right at the end of the row, nonchalantly handing ammunition to the boys, was the dark-haired guy with the bottle-green eyes. Mike with the double-barrelled surname. His looks were his redeeming feature, thought Abby, thinking back to last week's basketball match when he had practically trampled her into the tarmac. Her only conversation with the guy had been during a homework session, when he had been determined to discredit her opinion in front of the lads. He was arrogant, competitive and sexist: the type of guy who barged his way through life, not bothering to look back and see what he had left in his wake.

She let her eyelids drop shut. Stanley Conway's voice was smooth and monotonous; quite relaxing as background noise. Her limbs began to feel heavy, then

numb. There was a cool breeze circulating pleasantly around her face. It seemed to be coming from up above her, from somewhere at the top of the escalator, but as Abby looked up, she realised that the escalator appeared to have no end; it just went on forever.

There were other people on the escalator too, some treading wearily up the steps, some just standing, all dressed in suits and all leaning over the edges, jabbing at things with their umbrellas. Abby leaned over and realised that on either side of the escalator was a stream of oil with fish leaping out of it, like salmon; only instead of fins, the fish had small folds of paper flecked with pink. They looked like fifty-pound notes.

As Abby looked on, she felt a sharp pain in the back of her neck and turned to find an angry man in a pinstriped suit poking her with his umbrella. Abby scowled back, trying to ask the man what they were doing with the fish made of money, but she couldn't. It was as though she had been stripped of her vocal chords.

He jabbed her again, this time in the side of her ribs.

'Abby! Abby!'

It was beginning to hurt.

'Abby!'

She opened her eyes. Brad pulled back, smiling, biro in hand.

Regaining her bearings, Abby looked at the stage. Stanley Conway had been replaced by a table. She squinted. From behind the table, four very unremarkable faces were beaming up at the roomful of trainees, like children's TV presenters who'd forgotten to go to makeup.

*'What's going on?'*

Brad nodded towards the front. 'Peer group panel. They're analysts and associates.'

'Oh.' Abby scrutinised them again. *Analysts and associates.* That meant they couldn't be more than a couple of years older than her. Most of them could have passed for thirty-five, she thought. 'What're they doing?'

'Answering our questions,' Brad shrugged. 'According to that HR woman, they've turned off all the video cameras and stuff, so we can say what we want.'

Abby snorted. She wasn't so sure. All through the Cray McKinley training course they had been scrutinised like young offenders. There were CCTV cameras all over the building and whenever someone misbehaved in a lecture – usually one of the back-row Brits – the footage flashed up as a warning at the end of the day. Apparently, reports were being compiled on each analyst, detailing his or her conduct throughout the course. Abby doubted they would miss out on an information-gathering opportunity like this.

'Hi there,' said the first guy, whose face was so fat it was difficult to make out his eyes. 'I'm Jimmy. Graduated from Harvard two summers ago.' His jowls wobbled as he sat down.

Rising to his feet was a tall, blond guy with an exceedingly large chin. A long time ago, thought Abby, he had probably been a handsome man, but now he looked stodgy and weak. 'Hank Nailer,' he announced. 'Second-year analyst in IB, New York. Studied Finance at Princeton.'

'*Hank?*' Brad muttered under his breath. '*Hank the Yank. I bet he likes a good—*'

'Rosalind Whittaker.' The only girl stood up. She was fair with an unmemorable face and long, fuzzy hair the colour of weak tea. The harsh stage lights accentuated the

bags under her eyes. She glanced nervously around the lecture hall. ‘Hi. Second-year analyst in Leveraged Finance, New York. I have a Masters in Economics from Stanford.’

Abby and Brad exchanged unimpressed looks. The last member of the panel, a tall, lanky man with ginger hair and freckles, was someone she recognised. He had been shipped over from the London office to help with the training programme and last week had spent a whole homework session explaining discounted cash flow to Abby and Justine, the other girl heading for Corporate Finance UK.

‘Hi,’ he said in his calm, Scottish accent. ‘Patrick Gilligan.’ He waved at the trainees and then sat down. Abby smiled. She liked the guy. He didn’t bother trying to impress.

There was a series of predictable, pointless questions that Abby had come to expect from the American trainees.

‘How d’you ensure you keep to deadlines?’

‘Does it help to do an MBA?’

‘What’s the best part of your job?’

‘What does it take to be promoted at Cray McKinley?’

And then something unusual happened. One of the Brits asked a question. The Brits *never* asked questions. She looked up at the back row. It was Joe.

‘I know you all work long hours,’ he began quietly, ‘but how long is *long*? I mean, what can we really expect?’

A silence fell on the auditorium. All eyes turned to the stage. This was the question they had all wanted to ask.

Jimmy the piggy-eyed analyst looked up first and broke into a grin. ‘Well. I’d say that an average day’s work would start at nine a.m. and finish anywhere between nine p.m. and, well... sometimes I just work right through, two days running. It depends.’

Murmurs travelled around the room as the trainees digested his unwelcome response.

‘If I’ve pulled an all-nighter, I usually try to get away by eight the next night to catch up on sleep,’ the analyst explained.

Hank Nailer jumped in. ‘That’s on weeknights. Weekends are usually different. Friday nights I like to leave before bars shut and a few of us go grab a beer after work. I usually work just a five-hour day on Saturday – they’re kinda sacred – then a normal working day on Sunday.’

‘Yeah, Sundays are the best day,’ added Jimmy enthusiastically. ‘At least, for me they are. On Sundays I get to drive the Porsche into work and I get a spot in the Cray McKinley parking lot!’

Abby stared at the repugnant, grinning analyst. He *had* to be joking.

Rosalind Whittaker looked up. ‘Our hours vary, week on week. On average, I guess we work a fifteen-hour day. It looks kinda bad if you’re seen to be leaving the office before midnight.’

There was more murmuring as the trainees quietly refuted what had been said. And then, as quickly as it had swelled, the noise level dropped.

‘...a little different outside New York,’ Patrick Gilligan said, his voice barely coming through. ‘Those of you going to London will certainly find that it’s more about *work achieved* in the office than *time spent* there.’ He smiled pointedly at the three Americans. ‘Face time doesn’t happen so much in Europe. I mean, it happens... but if I’m done for the night at seven, I *leave*. I don’t hang around to impress.’

A quiet snigger rippled through the room. Abby found herself liking the guy more and more every second.

Someone else raised a hand.

‘How much spare time d’you guys actually get, then?’

Jimmy smiled zealously. ‘Well, put it this way. If you have a girlfriend, dump her now!’

If that was a joke, thought Abby, it wasn’t very funny. Nobody else was laughing either.

‘Yeah,’ agreed Hank. ‘You don’t get much spare time, it’s true. I haven’t had a weekend off in four months.’

Rosalind nodded.

Everyone looked at Patrick, waiting for his retort. Surely things weren’t like that in the London office? *Come on, Abby urged silently. Tell us it’s not that bad.* Eventually, he spoke.

‘Well, it has to be said, a whole weekend off is a rare thing at Cray McKinley.’

Suddenly there was an almighty clunking sound from the front of the room. Abby looked down to see Tze-Han clambering back onto his seat.

‘OK guys!’ cried Jimmy. ‘That’s it from us. Good luck!’

# CHAPTER 4

Small beads of sweat were forming on Mike's upper lip, despite the cool air swirling round the thirty-fifth floor boardroom. It was their final assessment: a presentation to the board of directors. Or, more accurately, a presentation to three senior Cray McKinley bankers who were pretending to be the board of directors.

He forced the words out, one by one, trying to ignore the surges of nausea that kept threatening to engulf him. He had barely eaten or slept in twenty-four hours. It was all he could do to sit upright, keep talking, keep turning the pages.

Mike had been allocated the easiest part of the project to present. The other members of his team – Olivier, Benoit and Nathalie – had all studied Finance together in Paris and knew a lot more about valuation than he did. He had been perfectly happy the previous night when they had decided to take on the more complex parts of the analysis.

'...so that completes the DCF analysis. Nathalie will now wrap up with a summary of our findings.' He nodded briskly to the timid French girl, who obediently started to speak. Sinking into the padded chair, Mike was instantly enveloped in blissful relief. The nausea subsided and he could feel his muscles beginning to relax. It hadn't gone too badly, he thought. They deserved to pass.

A sharp jab in his left thigh made him wince, and his elbow slid sideways on the polished table. Benoit shot him a warning glance. Mike rubbed his eyes and forced himself upright.

‘Sank you for listening,’ Nathalie concluded in a whisper.

The men sitting across the table snapped out of their trance-like states and looked blankly at one another.

‘Right,’ said one of them. ‘Right, thank you. Could you make your way back to the reception area and call in the next group?’

Mike led the foursome out of the room, wondering whether the half-hour ‘meeting’ had really justified all the hard work, stress and lack of sleep. They might as well have been talking about the different ways to cook turnips, for all the bankers cared.

The last night had been unbearable. After a day of heavy lectures and end-of-training assessments, they had been divided into teams and given their assignments at six o’clock. Mike had been grouped with the other analysts heading for the Paris office. After an infuriating hour spent going round in circles – in French – the four of them had finally set to work.

By one o’clock in the morning they were tired, hungry and irritable, and had stepped out into the sticky heat of Wall Street to find a deli. Back in the training room, they had discovered a discrepancy in their calculations and bickered until a neighbouring group had yelled at them to find another room. The air-conditioning had apparently finished for the night, and the sweaty trainees felt wretched. It was four a.m. by the time they had finalised their presentation, and of course, being one of the last groups to finish, there had been a two-hour queue in Graphics. They had had just enough time to hail a cab, race back to the hotel, jump in the shower and put on their suits before diving into yet another taxi and heading back to the office.

‘Vous voulez prendre un verre, pour le fêter?’ asked Benoit, sounding surprisingly jovial as they pushed their way out of the building.

A celebratory drink was the last thing Mike felt like. His eyes ached, his breath stank and his body was desperate for sleep, not alcohol.

‘Je veux bien!’ replied Nathalie. Mike frowned. Nathalie didn’t seem like the drinking type.

Bowing to peer pressure and ignoring the pain in his head, Mike followed them into the nearest Wall Street bar, which was crammed full of rowdy young men on their liquid lunch breaks; shirt sleeves rolled up and top buttons undone. As he elbowed his way through the hair-gelled masses, he picked out an English accent. It belonged to the largest trainee in the year group: a six-foot giant called Marcus. He was navigating his way back from the bar, brandishing three full jugs of lager. Seeing Mike, he made a wobbly detour, sloshing beer down the back of another guy’s suit.

‘How’s it going?’ he bawled. ‘We finished at eleven – been drinking ever since!’

‘We just finished,’ yelled Mike, heading over. ‘Feel like shit. Didn’t get any sleep.’

‘Me neither! But hey...’ he leaned towards Mike. ‘IT’S OUR LAST DAY IN NEW YORK, SO LET’S GET TROLLEYED!’

He motioned for Mike to follow in his slipstream and headed for the corner of the bar, which was in disarray: tables upturned, drinks spilled, glasses broken and Brits clambering all over the furniture.

‘Mike! Comeandsitdown!’ slurred Danny, pushing himself up.

‘You been here a while?’ Mike guessed, picking up the chair that had clattered to the ground.

‘Since ten!’ he proclaimed proudly. ‘We were the first group!’

It showed. The little lad staggered off, inexplicably amused by the word ‘restrooms’, leaving Mike to sit down in his place. He couldn’t get too drunk this afternoon; he was meeting Miranda on 21<sup>st</sup> Street at four.

‘Drink up, boys!’ bellowed Marcus from the other end of the table.

Mike looked at the fresh glass of lager sitting in front of him. Maybe it was because he needed to catch up, or maybe it was just thirst, but he had a sudden urge to down it in one. He did so in about four seconds.

‘Right!’ cried Joe, waving a pool cue in Mike’s face. ‘Loser buys the next round!’

Joe had officially become one of the lads back in the first week when he’d let the other guys look over his shoulder in the accounting exams. Joe was a good guy. He was the only trainee who’d come to New York with a girlfriend in tow – a girlfriend of God knows how many years. Zoë and Joe were almost inseparable. They had met at school and been together ever since: a year in Australia, three years at Warwick and now a summer in New York. Zoë was alright. She wasn’t exactly one of the lads, but she wasn’t a drag, either. She was like a female version of Joe: short, attractive, intelligent. This afternoon appeared to be one of the rare occasions Joe was out without her.

Mike smiled, grabbed the cue and followed his mate to the pool table, filling his glass on the way.

Ten minutes later, it became evident to Mike that someone had sabotaged the game of pool, replacing all the red balls on the table with oversized replicas that wouldn’t

fit in the pockets. He just couldn't get them in. This wasn't a problem he usually had. Ten minutes in, he hadn't potted a single ball and Joe was already on number four.

'Aaaaaah! Not so cocky now!' Danny wagged a finger at Mike, sloshing lager down his shirt.

Mike took another swig of beer. He was becoming increasingly aware of the pain in his head and the soreness behind his eyes. Inspect, align, shoot, pot. That's what usually happened, but the last bit just wasn't happening. Maybe the beer would help.

Joe potted his fifth ball. Mike drank some more. The fizzy lager was refreshing and seemed to be numbing the pain. Finally, Mike potted a red. Then another. Then another. He drew level with Joe, then potted another. Two minutes later, Joe was storming up to the bar with a fifty-dollar bill in his hand.

Nearby, Danny was busy slapping his hand on the empty chair next to him.

'Siddown, Mike. I wanna ask you something.'

Mike took the seat and looked at the scruffy drunkard.

'Now, this bird of yours. Miriam. Where did you get her?'

'Miranda. You were there when I met her.'

'Wha?'

'That night in Tribeca. You remember, when Marcus went missing and everybody went looking for him then Sean went behind the bar and got kicked out and then those two fit blondes sat down at the table? One of them was Miranda.'

'Oh yeah, I remember,' Danny replied vaguely. 'So what's she like? Apart from her tits.'

Mike smiled to himself, looking forward to four o'clock when he would get to see those lovely tits again – maybe

even hold them. ‘She used to be a model. Now she works for a magazine or something.’ Slightly ashamed, Mike realised he didn’t actually know what Miranda did for a living. Her career aspirations weren’t her main asset.

‘It’s so *unfair*,’ whinged Danny, mumbling into his beer. ‘Why are New York girls so much nicer than Londoners? And how come *you’ve* got yourself an American girlfriend?’

‘Well, you know...’ Mike grinned. ‘Looks, charm, wit, English accent...’

Danny didn’t laugh. He was scanning the bar for women. ‘Now *she’s* fit, that one.’ He tipped his glass towards a blonde who was ploughing her way to the bar.

Mike followed the dubious angle of Danny’s glass and instantly recognised the girl in question. Her name was Abby and it was true, she was fit. But she wasn’t girlfriend material. No way. He had tried getting friendly a couple of times: once in a homework session and then in a basketball game. Each time, zero flirtation. She was one of *those*.

‘Cold as ice,’ he muttered.

‘I’ve seen her in lectures,’ Danny went on, drooling as Abby thrust a tanned shoulder at the barman, planting her elbow on the bar. ‘Marcus knows her.’

Mike nodded, eyeing her long legs suspiciously. She knew exactly how attractive she was, he thought, and she knew how to use it.

‘Now *that’s* how you get served!’ remarked Danny admiringly, as not one but two barmen lunged towards her.

Mike didn’t comment.

‘I bet she wouldn’t go out with me if I *begged* her,’ moaned Danny.

‘Ah, don’t get hung up on birds like her,’ Mike advised, shaking his head. ‘I bet she’s got a string of men in tow; she probably sleeps with a different one every night. She’s a tart, mate – forget it.’

Danny looked at Mike as though he was mad. In fact, this wasn’t Mike’s opinion of Abby. She may have been many things, but ‘tart’ was not one of them. Mike’s opinion was formed on the basis of fleeting interactions – or *lack of* interactions – from which he could only glean that she was either frigid or playing very hard to get. Or possibly a lesbian. She was the opposite of a tart when it came to men.

The bar became increasingly crowded as the afternoon wore on. Mike’s headache returned and he found himself needing ever-longer swigs of beer to relieve the pain.

‘Drinking rules!’ announced Marcus, standing up at the end of the table. ‘And we’ll need another round. Mike? You haven’t got one in yet, have you?’

It was true. Mike hadn’t paid a dime all afternoon. He fished out a crisp fifty-dollar note from his pocket and, for the first time in several hours, looked at his watch.

A flutter of panic rose up inside him. Three forty-two. That meant... that meant... His brain was struggling to do the maths. That meant that he was supposed to be on 21<sup>st</sup> Street in eighteen minutes. He hurriedly pressed the note into the nearest lad’s hand.

‘Sorry guys, I’ve gotta go. I’ve said I’ll meet my bird tonight. There’s fifty for the next round.’

A torrent of abuse came Mike’s way, mainly verbal, but with the occasional flick of beer and a badly aimed coin. The protests were coming from all directions and they were getting more raucous.

‘It’s your last fucking night in New York!’

‘You can’t spend it with your bird!’

‘Fuck you!’

‘LOSER!’

Mike rose to his feet, ignoring the uproar.

‘Guys, I’m not gonna see her for months, so—’

He broke off suddenly as the room turned white, then grey, then room-coloured again. He grabbed hold of the table. The alcohol was obviously just hitting his brain.

‘You OK, mate?’ Marcus appeared to be the only one to notice him wobble.

His response was drowned out by the noise of more insults. Deciding that it would be wise to leave the rest of his beer, he planted the half-finished pint on the table. There was a sharp ‘crack’, followed by a tiny yelp as Danny noticed a shard of glass land in his lap.

‘Shit – sorry mate.’ Mike watched the beer drip into Danny’s groin as wet splinters were slowly extracted. He decided to do the decent thing and run away.

Lounging in the back of the yellow cab, Mike watched the street numbers flash past. He smiled to himself. The lads were so jealous – and rightly so. Miranda *was* fit. Mike had never been out with a girl as cute as Miranda before. He might not even have met anyone like her before. In fact, if Mike was being completely honest with himself, Miranda was way out of his league. She was a cheerleading honey. A babe. But now was not the time for honesty. The girl was his – for one more night, at least.

Leaning against the rattling window, Mike realised he would actually miss the lads when he went to work in Paris. He would miss them in the same way he already missed his university mates. Back in Edinburgh, just like here in New York, he had been something of a hero; a person everyone looked up to. He wasn’t the *leader* of the

pack, exactly – he left that role to the Marcus Mackenzies of the world – but he was the one that people wanted to *be* like. They wanted to be as strong as him, as good-looking, as sharp, as successful. Everywhere he went, Mike was admired, and he had become accustomed to being idolised by teammates, friends and fellow trainees. He knew that things would be different when he started work in Paris. He would be a first-year analyst: the lowest of the low. He would be in a foreign country, doing work that was new to him, in a firm where *everyone* was a hero.

The taxi sped away, leaving Mike at the side of the road, wondering why the driver had seemed so ecstatic about his one-dollar tip. It was only as he entered the bar that he realised he had given the man a sixteen-dollar tip for a journey that had cost only four. For some reason, that made Mike smile. *What was a few dollars now that he was a Cray McKinley banker?*

The dress was the first thing he noticed as soon as he walked in. It was a shimmering, light blue affair with a low-slung back that showed off her perfectly smooth, tanned skin. Miranda was perched on a stool, sipping a Margarita and attracting the attention of every man in the bar. She swivelled as Mike approached, revealing a pair of bronzed, neatly crossed legs and those glorious breasts, which were pressing against the silky material of her dress as though they were trying to break out. Mike wanted to take her back to the hotel room that instant.

‘Miranda. You look *beautiful*.’ Mike slid his arms around her tiny waist and kissed her.

Unexpectedly, Miranda started hopping around, yelping as she tried to grab one of her feet without falling over.

‘You trod on my—’

‘I’m so sorry.’ Mike put a hand out to steady her, but somehow managed to plough it into her cleavage.

He was silenced with a warning look from the injured blonde. ‘It’s – it’s alright,’ she whimpered, trying to simultaneously massage her damaged foot and tug at her low-cut dress. ‘I’ll be fine.’

‘I’m *really* sorry, my darling.’ He knew how much she liked being called ‘my darling’ in a proper British accent. ‘Let me get you another cocktail.’

He leant over and kissed Miranda properly on the lips.

‘Mike?’ she pulled away sharply. ‘Have you been drinking?’

‘No – er, well, I had a beer just now with the boys. After our fa– vi– financial valuation presentations.’

‘You’re drunk!’

‘No, just tired. Didn’t sleep last night,’ he explained. Then he quickly added: ‘Working, I mean. We worked right through the night.’

Miranda squinted suspiciously at Mike through strands of fine blonde hair.

‘You sure seem drunk to me.’

‘Look, I’m *not drunk*, OK?’ he told her, rather louder than he meant to.

Miranda’s eyes widened again, and she stared silently back at him. Suddenly, Mike was overcome with lust. Never mind her irritating questions or her silly whining, the girl looked fucking hot. Mike wanted to rip off that tiny little dress, to see her naked, to let his hands roam over her smooth brown skin, to touch those breasts...

‘I know. Why don’t we go to my hotel room?’

‘What?’

‘My hotel room. Come on, let’s go.’ He put his wallet away, holding out an arm for Miranda to take.

‘We only just got here, Mike – what are you talking about? I thought we were gonna go for dinner or something, take a walk, maybe go see a show—’

‘No, let’s grab a taxi and go back to my hotel,’ Mike suggested. He knew girls liked a man who took control.

‘Wha—’

He took her hand and swept her off the stool. Rather a gallant gesture, he thought.

‘What are you *doing*, Mike?’ She stamped her foot like a little girl, wrenching her hand free. ‘I don’t *wanna* go to your hotel room at four o’clock in the afternoon. I don’t *wanna* spend our last night together doing what *you* always *wanna* do...’

There were several people staring now, but Miranda didn’t seem to notice. ‘And y’know what? I don’t *wanna* waste any more of my time with you. You come to New York, you, you charming English *gentleman*, and you take me out, splashing your dollars on fancy restaurants and cocktail bars, when all the time you’re thinking about the one thing you want from me, huh? You don’t have a clue, Michael Cunningham-Reid, do you? I’m a *person*, in case you hadn’t noticed, with feelings and ideas and opinions and—’ Miranda seemed to have run out of words. ‘Oh, whatever.’ She flapped her hands in his face. ‘I’m through with you.’

She stormed out, her body sashaying briskly between tables of Friday afternoon drinkers who had been watching her performance. Everybody, including Mike, sat silently for several seconds, hearing the traffic screech to a halt as Miranda strutted across the street.

‘You need a drink,’ said the barman, the first one to break the silence. ‘Lemme fix you something strong.’

‘No – no, it’s fine.’ Mike stepped hastily away from the bar, feeling the heat start to spread up his neck and face. ‘I’ve got to... I’ve got people to meet.’

He marched through the roomful of dumbstruck New Yorkers and flagged down a yellow cab.

*Typical*, thought Mike as he watched the now-familiar street numbers flash by, heading back towards Wall Street. That was just *typical* of a dumb, blonde, American ex-model. Silly bimbo. *You don’t have a clue?* Yeah right, Miranda. Here’s a clue for you: *Cray McKinley*. Go dig for gold someplace else.

# CHAPTER 5

The conference phone was already blinking in the middle of the table when Abby crept into the meeting room. The four men glanced up briefly as she pressed the door shut, then refocused on their draft documents.

‘Right. We’re all here at this end. I’ve got Geoff Dodds, Rupert Larkham and Frederick Jensen with me—’

‘Hi,’ the men chorused.

There was a muffled squawk from the little grey device.

Abby slipped into the empty seat, wondering if they would bother to introduce her.

‘OK. Let’s get started.’

Evidently not, then. The man in charge was Charles Kershaw, one of the vice presidents in Corporate Finance. At thirty-one years old, he was one of the youngest VPs in the firm. He was probably one of the fittest, too. In between running a succession of multi-million pound global transactions, he squeezed in thirty miles each week on the treadmill and a minimum of two hours on the weights machines. It was a fairly safe bet that if Charles Kershaw was not at his desk, he would be down in the office gym; any time of the day or night. Aside from his obsessive fitness regime, Kershaw had nothing to distract him from his work: no wife, no children, no friends.

‘We’ll start with section two. Page seventeen.’ He flipped open his copy of the presentation and waited for the crackle from across the Atlantic.

Abby stole a glance at Kershaw’s face. He was actually quite attractive, she thought, if you liked the premature grey look and could ignore the dark rings around his eyes. He had a very aggressive manner, but he was also

extremely successful. She wondered whether the former was a prerequisite for the latter. Hopefully not. She would never have the nerve to act like him.

‘Just to let you know, it’ll be Frederick Jensen putting together the pitch book at this end; he’s a second-year analyst here and he’s worked on a couple of IPOs before.’

‘Hi,’ Frederick said curtly. The half-German analyst never said much more than one word at a time. Abby had learnt this in her first week. He obviously felt it was inefficient to waste time on niceties. Evidently, he also felt it was inefficient to waste time on his appearance, thought Abby, noting the light sprinkling of dandruff on each of his shoulders.

‘*Hi* there Frederick,’ drawled one of the American bankers – Chad or Josh, according to the agenda.

‘So. Page seventeen,’ Charles Kershaw prompted. ‘This section is fairly standard. We’ve got an introduction to the team: myself, Geoff, Rupert and Frederick at the top – representing Corporate Finance London – then Chad and Josh in Palo Alto at the bottom.’

Abby noticed that her own name was not on the list. It was hardly surprising, she supposed, considering her small contribution to the project so far. Her role was to ‘help Frederick prepare the pitch book’, but she didn’t feel she had ‘helped’ him particularly. In the run-up to the conference call, she had sat at her desk trying to look willing as Frederick whirled around the office, whipping out reports, tapping through spreadsheets, making urgent-sounding phone calls and rushing up to the print room. Whenever Abby had offered her services, Frederick had looked at her blankly and said, ‘It’s fine.’

‘I think we should overlay this onto a global map,’ said one of the Americans.

Geoff Dodds, the director on the deal team, nodded pensively and started making a *ca-lick ca-lock ca-lick ca-lock* noise with his biro against the table. ‘Hmmm... Chad may be right. We’ve got to *differentiate* ourselves on this pitch, you know; *think outside the box*.’

Abby thought it was questionable that overlaying text on a global map would serve to differentiate Cray McKinley from other banks, but she kept quiet. Geoff Dodds, she was beginning to realise, was rather odd. He was a bit like Mr Potato Head to look at: eyes too close together, ears sticking out and a face that just slipped straight down to his neck, with no chin. He spoke in his own language – always ‘raising the bar’, ‘touching base’ and ‘kicking tyres’ – and, like most of the men in the room as far as Abby could glean, he did not like to be corrected.

‘We can talk about graphics later,’ Kershaw said irritably.

Geoff’s nostrils flared. ‘Well, it’s always worth running these things up the flagpole; see if anyone salutes...’

Kershaw nodded irritably. ‘Frederick, make a note of that.’

Frederick already had.

Abby pointlessly scribbled ‘Map’ in her notes.

‘Take a look at page eighteen,’ said a crackly American voice. ‘I’m thinking we need to update it to reflect our transatlantic strengths; maybe go back a few years to find some more relevant case studies.’

Kershaw motioned to Frederick to make a note of that. Frederick already had.

Dodds sprang into action again. ‘We *must* leverage our core transatlantic, synergistic linkages, especially on the institutional side.’

Abby stopped mid-scribble. ‘Link core gymnastic averages,’ she had written. She wished for a moment she was Frederick Jensen.

Frederick was always right. He was a lowly second-year analyst, but he was also the golden boy of the department. Quick-thinking, intelligent, diligent and thorough, Frederick Jensen was destined to make director by the age of thirty. Abby envied him.

‘So, page twenty, everyone,’ prompted Kershaw, rushing them through the pitch book. He was probably itching to go to the gym ahead of a long night in the office.

It was well known that Charles Kershaw was a workaholic. Despite his senior rank in the firm, which granted freedom to wander into the office mid-morning and leave at six, he was frequently seen at his desk in the early hours. Last year he was reported to have come in one Friday morning and worked right through to the Sunday, then taken a cab to the start line of the London Marathon and run it in three hours. Then, it was alleged, he had jogged back to the office, showered at the gym and returned to the deal he had been working on.

The page-turning continued and the analysis became more technical. Abby kept hearing words like ‘seed’, ‘hedge’, ‘allotment’ and other gardening-related terms. Her list of *Things to look up* was growing exponentially.

Rupert Larkham, the lanky VP sitting opposite Abby, noisily cleared his throat and uttered, ‘Well, they’re hardly going to be allocated a smaller proportion if they submit via the book runner, are they?’

‘Ahahahahaha!’ chuckled Dodds.

Kershaw let out a burst of compressed air through his lips.

‘HARDLY!’ cried one of the Americans.

Frederick Jensen snorted.

Abby looked around the room with an amused expression on her face and then buried herself once more in the draft. She was totally lost.

Sometimes the men would exchange a smug glance or a despairing look in reaction to something coming out of the speakerphone, but nobody would ever look at her. It was a relief to Abby when Kershaw suggested they ‘wrap up’, and pressed a button on the machine to make the lights go out.

The men stood up, banging their papers on the desk and clearing their throats authoritatively. Abby hung back with the intention of cornering Frederick and enquiring about her forthcoming duties, out of earshot of the senior bankers. Her plan backfired, however. As she fumbled through her pages of notes, a queue started to form just inside the door.

‘Come along, come along,’ muttered Kershaw, wafting his papers in Abby’s face. ‘Ladies first.’

She stumbled back into the open-plan office and started busying herself at her desk. Frederick marched past, eyes fixed firmly on the floor. She spied on him through a gap between filing cabinets. He realigned his notes so that they aligned perfectly with the other items on his desk, rattled his mouse, then proceeded to toggle between applications with alarming speed, only stopping to occasionally scratch the back of his head, which was flaky and slightly inflamed. His monitor was flickering like a malfunctioning TV.

Abby wondered whether it would be better to approach him now or later. Or never. It wasn’t easy, this shadowing thing. Especially as her ‘shadowee’ clearly didn’t want to

be shadowed. Frederick was only about Abby's age, yet in terms of rank he was years ahead. He just seemed to know *everything*, and he clearly had no time for pesky first years trying to follow him around. *Why did nobody trust her to do anything?* In her first three weeks in London, she had achieved a total of about four hours' work.

Still staring at the back of Frederick's head, Abby made a decision. She wasn't going to get anywhere in Corporate Finance if she didn't show how good she was. If she wanted to prove herself to the rest of the department – which she did, passionately – she would have to find herself a project. And in order to do that, she would have to succeed in shadowing Frederick.

'Hello.'

He glanced at her briefly, then got back to his spreadsheet, impulsively touching the back of his head.

'I'm supposed to be helping you on this IPO; I'm just wondering what I could do,' she said bluntly. She had given up being polite.

'Yah,' he uttered, finally turning and looking at Abby's feet. 'I need dividend information for the company and its peers.'

Abby nodded, flabbergasted. She didn't know what to say. Not only had Frederick responded to her question, but he had responded positively. They were virtually having a *conversation*.

Five minutes later, Abby was back at her desk, staring at a page of unintelligible squiggles. As far as she could tell, the essence was: trawl through the annual reports looking for dividend information, then draw up a presentation in PowerPoint. It was, Abby knew, another Pointless Task. It was exactly like the last one, and the one before that. It

was something to occupy the new girl; to keep her out of the way.

‘Go and look up...’, ‘See what you can find in...’, ‘Search through all the...’ It was infuriating. Her first Pointless Task had been to create a directory of ‘useful contacts’ for Geoff Dodds – essentially an exercise in copying and pasting from the internet. It was a far cry from the world of fast-paced, high-level deals she had envisaged when she accepted the job.

Waiting for a tree’s worth of documents to print, Abby slipped back into her seat and quickly tapped through the messages that had popped into her inbox during her absence. The number of personal conversations she was holding during work time was embarrassing. Most of it was just meaningless banter with university friends in equally ‘high-flying’ positions: talk of drunken weekend escapades, plans for the following one, Facebook photos and Twitter chat. Abby scrolled through the various alerts and updates, feeling guilty and frustrated at once.

She was thinking about emailing Ben to suggest doing something tonight, when a name caught her eye. The latest email was from Daniel Greening and was entitled ‘Introductions’. Abby felt her stomach flip. She knew, deep down, that this wasn’t a personal message; the head of Corporate Finance wouldn’t be emailing a new analyst to say hello. But she couldn’t help feeling hopeful that maybe this ‘introduction’ would lead to something... like meaningful work.

The hope was short-lived. Of course, the message wasn’t personal. In fact, the note was to all of Corporate Finance and consisted of just two words: ‘See below’. It referred to a dull-looking email from HR, which he had forwarded. With a returning malaise, Abby scrolled down.

**You will be aware that Cray McKinley is currently undergoing a significant restructuring programme across its Europe, Middle East and Africa business. As part of this programme, the Paris office will be downsized and some of its employees relocated to other branches of Cray McKinley.**

**The following addition(s) will be made to your department, taking effect from October 10:**

**Mr Michael Cunningham-Reid**

**First-Year Analyst**

**It is anticipated that these changes will have minimal impact on the employees of Cray McKinley. Please address any queries on this matter to Annabel Boyden, Human Resources.**

Michael Cunningham-Reid. The name sounded familiar, but she couldn't put a face to the name. Michael. *A French guy called Michael.* Nope. She remembered Benoit and Olivier, but she couldn't remember a Michael.

Then it came to her. *Mike* Cunningham-Reid: tall and burly with dark hair and the biggest ego she had ever encountered. This was the arrogant Brit who had opted to work in the Paris office because banking in his own native language clearly wasn't challenging enough. It was the

rugby lad who had knocked her over in their last game of basketball and talked down to her during training. Abby's heart sank. This would not have 'minimal impact' on her at all. It would be a disaster.