## **Bad Call**

The tornado had kicked out almost everything in Saigon, including the air conditioning in the Sofitel Hotel, so the only comfortable place to make a phone call was from the sidewalk, where a dirty breeze stirred.

Across the ocean, the head trader at Greenrock Partners answered the phone in Miami. "You're up early!" he said.

"10am is not early, Ben. What's our position?"

"I don't know Stan, you tell me, you're Director of Research."

Across the narrow street, a shabby lunch booth was preparing steaming Pho and Banh Mi sandwiches.

Stan laid out the plan. "Our position is we buy 5 million barrels at the open tomorrow and sell before the close."

"That's a \$128 million trade if my arithmetic is correct. Twenty percent of the firm's capital," Ben replied.

"Yes," Stan said. "But we buy and sell on the same day. In and out, like premature ejaculation, only we won't have to stick around to clean up the mess. We will be long gone with our profits before anyone notices."

"Just a reminder Stan, clients don't pay us to lose their money," Ben said. "Where's your information coming from anyway?"

Stan took a long breath. "Can't say."

"Screw you 'Can't say.' On one of the biggest trades of this firm's history?"

"OK, this very morning I happened to be having coffee next to the Russian oil minister who reports directly to Putin. I had just finished working out." "I didn't know you worked out," Ben joked.

Stan let the joke slide. Walking around the block with a cup of coffee was all that his daily exercise entailed. He was nearing 250 pounds at 42 years of age.

Stan continued. "He must have referred to the OPEC meeting nine times, and basically said that they are going to coordinate with the Saudis a 15% production cut and then flood the market."

"Your Russian comes in handy sometimes, huh?"

"The futures will soar and then drop like a Sears bond offering, all within 6 hours," Stan stated.

Ben hesitated before he spoke. "And if it doesn't? You realize of course that we will need to take physical possession of that oil. Where are we going to keep it, the Miami Yacht Club?"

"I'm right about this one, Ben."

"I sometimes wonder why we do this."

"To make George Greenrock richer."

"You are the one who is going to call the old man and let him know about this little chess move," Ben said.

"I'll take care of Greenrock," Stan assured. "We will see a 20% upswing tomorrow on speculation. Greenrock likes checkmate moves. It's why he hired me."

"Is this a good call... or a bad call Stan?"

"Make the trade at the open tomorrow, 9:30 sharp. I suggest we hold it the full six 1/2 hours till just before the close, which is when the meeting will just be getting started on Thursday morning in Riyadh, but that's your call Ben."

"You're available tomorrow I assume? Not on a plane?"

"Nothing is flying out of Saigon. Tornado shut down the airport."

Now the waiting began, that rush of anticipation before a big trade.

At the lunch booth across the street, a teenage boy of 18 years stood in front of the booth soliciting customers. He was surrounded by family members and caught Stan's eye.

"You want the lunch Mistah? Best in Saigon!" He was dressed in a basketball jersey with a Lakers logo that reached almost to his knees.

The young man pleaded a sale. He was moving slightly to music heard through his oversized earphones. His older sister seemed to be coordinating the simple enterprise, a red scarf pulling back her long hair. Their mother sat on a tiny blue stool stirring a steaming pot of charcoal meats and brilliant vegetables. A matriarch sat next to her, monitoring the recipe. An old man was taking crispy baguettes out of a cardboard box, and the smell of the bread made its way to Stan. Customers were lining up.

Behind the stall stood a large advertisement in a plate glass window, *Cho Thuê*, *For Rent*, words that Stan had understood from looking at apartments in Vietnam's great city. Vietnam was starting to have the swagger of its French 1950s influence before the Americans decided to try and save the world. And the women at the clubs were kind, spoke good enough English, and, for \$40, acted like they were your girlfriend for five hours.

The mother looked over at Stan with a smile and began ladling steaming Pho into a bowl that the teenage boy held. The lad then began to walk across the street to offer the sample.

Smiling, eyes fixed on Stan with earphones in place, the young man did not hear the truck that was barreling toward him down the street. Stan gestured wildly, but the truck, late for its delivery, barreled toward the hapless teenager.

The young woman in the booth screamed, and the truck screeched on the brakes, but it was too late. The soup bowl went flying down the street, crashing into the pavement, splattering the noodles and vegetables.

The driver of the delivery truck climbed out in a panic, leaving the door wide open. The mother in the booth kicked over her blue stool and ran to her son who lay lifeless in the street.

"Gio! Gio!" the mother yelled and kneeled down trying to cradle his head as Stan and the driver stood over the scene. There were no visible bruises on him, instead his skin was pale. A bluish tinge covered his lips. His Lakers shirt was ripped from the fall, and he lay on the ground as if asleep.

The driver of the vehicle took off the red bandana that was on his forehead and started patting the boy's face, but Stan urged him not to touch the victim. Instead, the three of them, mother, driver and Stan stared helplessly for several minutes as the ambulance approached the scene. The two medical attendants began their initial examination and Stan looped his arm through the Mother's arm to hold her back from grabbing her son. A policeman appeared and spoke to the driver, who was yelling loudly, arms flailing, shifting blame th<mark>r</mark>ough words and gestures as the attendants lifted Gio onto a gurney. The mother joined her son in the back of the ambulance and the vehicle disappeared down the road, siren blaring.

As the policeman finished his questioning of the driver, the older sister and the grandparents had slowly gotten back to work, moving with obvious concern. They seemed to have no choice but to continue their efforts, the steaming Pho satisfying everything except for their poverty.

The food itself was full of fragrance and color, and it filled the air with sweet and interesting scents. The young woman had delicate hands with a brown birthmark on her left wrist. She looked like a girl who had once smiled at him at a traffic light, with long hair and almond eyes who had disappeared forever around the next intersection.

A western family who had been observing the accident now became customers and the family continued filling orders. Here, a fresh pork Binh Ma sandwich brimming with greens. There, a bowl of hot Pho overflowing with tender meats from the small charcoal grill. The Binh Ma sandwiches landed onto crunchy rolls that the old man kept providing from a paper bag. He topped off each sandwich with fresh cucumbers and chunks of raw tomato before bagging them and handing them to the waiting patrons.

The old woman offered Stan a ginger spiced Pho, perhaps as a thank-you, and Stan ate the breakfast standing on the Street, the crispy bean curd and scallions mixing with the noodles. Hints of garlic and crystals of sea salt landed on his tongue.

The policeman stepped up to the booth and addressed the young woman.

"Mà là giấy phép của bạn?" he asked.

She pointed to a piece of paper and retrieved it for the Officer. He examined it and looked around at the booth. He began counting the customers, which now numbered twelve patrons on the street and made gestures for the booth to be broken down.

The stall was soon packed up as the old woman shouted at the police officers who humored her. Crates and grills were strapped to a motorbike and the grandmother got on sidesaddle. "I am sorry about this," Stan said to the young woman, watching the grandparent's zigzag down the street.

"I go see my brotha and motha in the 'ospital." Her eyes showed a deep intelligence beyond her words.

Light tears came to her eyes and she wiped them away. "Kine man," the young woman said, looking at Stan. "If brotha OK, we move stand near Hilton 'otel. Get ready for Tet 'oliday next month, right location."

Her dark eyes spoke many silent languages.

She would make him her grandmother's special lunch next time when he came to their booth. Her name was Lia.

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Stan awoke in his hotel room at 2am. The trade would have taken place at the open, 4 <sup>1</sup>/<sub>2</sub> hours prior. Somehow, he had left his phone on silent and there were several missed calls.

He sat himself up and checked the *International Business Tribune*. There was an article on Brexit and the effect on British fishing. Then another article concerning a manufacturing alliance between the Koreas.

And then he saw the headline.

Buried halfway down the page was a story that seemed artificial, like an April Fool's joke;

## Saudi King Found Dead in his Home

Stan read the headline twice and flicked on the light switch next to his bed. He let out an audible sound and took a double take as his glasses slipped off his nose. The article continued;

Sheik Muhammad Abad, the King of Saudi Arabia,

has been found dead of an apparent heart attack

in his home in Riyadh.

Officials in the Saudi Embassy confirmed the death after a steward found the 82-year old King unresponsive at 4am local time. An OPEC meeting scheduled for tomorrow morning has been postponed as the country prepares to mourn its leader. Outpourings of condolences from leaders around the world now include...

Stan grabbed his cell phone beside the bed, knocking over a glass of water which crashed to the ground and rolled across the room.

The phone was answered in Miami. "Stan," Ben said, almost as a statement. "You're on speaker."

"Hi guys," Stan said, staring at the water stain the spilled glass had made, long and erratic. "What the hell?"

"We're dealing with it," a young trader said. Stan did not recognize the speaker, Pick up the phone you twat, I'm the goddamn Head of Research.

"So, the King's dead?" Stan asked no one in particular.

"It's old news already, Stan," Ben replied on the speaker phone. "No OPEC announcement means that production is going to continue on pace. The Electric guys already put out a statement that their members are going to increase production. That brought oil futures down 12% right after the open. Everyone is buying electric on the hedge."

"So, what are we sitting on?"

"A loss," the young Analyst said.

"No shit," Stan replied.

"Big loss," Ben echoed.

"Well, get us the hell out," Stan said. He put the phone on speaker and laid it on his chest.

"It's not that easy, Stan. We need better information from somewhere. It would be nice if it came from you, after you wake the hell up of course. We called you umpteen times."

"I'm doing what I can. How big's.... the loss?"

"Double digits. Ten at least. We still hold half the position. You should go to Rihydi, Stan."

He stared up at the ceiling. He could call his contacts in the Kingdom, but nobody was going to talk to him now, not with the death of the Monarch. He could go to Moscow, but no one would know anything if there was no OPEC meeting scheduled.

"I can't go anywhere. Airport is shut down."

"Then let us know when you can give us some information that is useful," Ben said. No one spoke.

"Bad call, Stan," Ben said. "Gotta go," and they clicked off.

His heavy body had created a pool of sweat on the sheets, and Stan wondered if it would take more effort to get up or fall back asleep.

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When Stan called George Greenrock on Friday to wish him a happy birthday, the fatherly voice was gone.

"Hello Stanley," the old man had said. And that was the friendliest comment he had made the entire 3-minute call. The severance package came by email on Sunday night from the attorneys. The package was generous to say the least but there were a few more details on his stock options to iron out later in the week.

He spent the next few days walking the city. There were no more big dinners to weigh him down and he calculated that he was up to four miles a day. In the afternoons, he sat outside the ornate post office observing tourists. Then, he did circles on his motorbike looking for Lia's booth. He found her on Thursday near the Hotel des Arts.

A Binh Ma Sandwich was placed in his hand when he had parked his motorbike. It had a sweet and creamy sauce melted into the fresh baguette and was overflowing with BBQ chicken and water spinach. Any ill feelings seemed to be absent.

"How is your brother doing?"

"He is out of 'ospital, but my Motha won't leave heem."

The hour was late afternoon, and the family was beginning to pack up.

"I want to show you something." Stan offered, and patted the back on his motorbike for her to get on. He took off slowly down the street and felt her light hands huddled across his chest.

Weaving through the traffic, they soon arrived at the Sofitel Hotel and Stan parked the bike. They walked across the street into the advertised storefront and were greeted by the owner, a man who used hand gestures while he spoke into his phone. A kitchen area was visible behind the bar through a narrow door.

"There is no world-famous Pho restaurant in Saigon. Isn't it time someone did something about that?" Stan asked.

"Impossible." She began to slowly move around like a dancer. "Door to kitchen is too small and no money for supplier gangs. Bad men."

Stan could envision the customers pouring in from the hotel across the street. "I can't get a decent bowl of Pho since your booth packed up," he said. "I'll do what I have to do."

The Landlord put his phone to his chest. "Do you have a question Miss?"

"Cánh cửa đó có thể được mở rộng không?" she asked, pointing at the narrow door.

"No problem!" the man responded in English.

"I will speak to Grandmotha'. This is...dream." She was speaking to no one.

The two walked across the street to the Sofitel.

She did not speak in the elevator and watched as the glass box lifted itself from the lobby toward its rooftop destination. They took a seat in cushioned chairs by the pool. "Do you like Vietnam?" she began.

"I like anywhere that I can stay for more than 12-hours without thinking of getting on another airplane." "Exciting to me. Where have you traveled?" Her eyes were full of the places she had never been, would never see and she looked over the Saigon city.

"Everywhere," he said, looking away. "And nowhere." His phone rang and he noticed the Miami exchange.

She signaled to him that she would see him tomorrow, at 10am.

"I would have to be your partner," he said, placing the phone against his chest as the caller chatted about his severance package. He watched as she headed for the elevator.

She turned toward him, her straight black hair covered one eye entirely, and she shrugged with a smile. "I teach you Vietnamese, and you teach me English?"

He gestured his response.

The next day, Stan jogged half of the distance that he normally walked. He counted the hundreds of Pho restaurants and booths that made up the fabric of the city and played with creative ideas on how he would utilize travel writers, local concierges and social media to create the go-to Vietnamese Pho restaurant for anyone visiting Saigon.

As 10 am approached, Stan sat in the lobby reading the *Financial Times*. A source connected to OPEC had leaked a comment to the press; *The answer to low oil prices is lower oil prices*. On hearing the leak, the OPEC members were in arms, creating even more volatility. Stan knew it was all short-term, but the long-term affect was lost on him.

He looked up and Lia stood over his small table. Her jeans fit tightly to her body, and she eluded a freshness and optimism in her manner. She sat down and her delicate hands fell near his on the table. His phone slid off the table onto the checkered black and white floor and he retrieved the item. She had spoken to her grandmother.

"We would need to open by Tet 'oliday, and it will take much work," she said, almost as a question. "For all of us."

He glanced down at the newspaper once more and caught an article that he had somehow missed earlier;

OPEC to Hold Emergency Meeting. Investors Await Outcome.

Stan folded the paper and looked across the table. The language barrier had evolved into a new understanding.

"Good call," he said.

The lobby was now becoming busier with the approaching holiday and business people greeted one another on the checkered floor, pushing last minute texts to confirm their next moves.

## The End