

MEANS TO AN END

A NOVEL BY

JOHNNY JOHN HEINZ

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Cover photograph by Evelyn Piechoczek: The Replica of Captain Cook's Endeavour. (Not a pirate but a discovery ship)

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THE BEGINNING

The South Downs, UK, October 1987

Julian Vermouth strode next to Suleiman over the wet grass of the South Downs. To the left at the foot of steep cliffs lay the sea, above streamed grey clouds with a dimly lit sky behind, and in front were squalls blowing off the sea, checking their progress. Vermouth's concern was developing. If the wind strength continued to increase, it could prove tough to return to Birling Gap where they had lunched, and where their transport awaited them, Suleiman's Japanese motorbike.

They had just passed Beachy Head, having climbed up steeply from Eastbourne. They were on the Seven Sisters, the seven white chalk cliffs where the South Downs join battle with the English Channel. Each of the cliffs represents a triumph for the sea, Vermouth thought, as they passed a sign warning them to keep clear of the crumbling cliff edge; and the sea held the advantage with the weather today. From up here you could not see the height of the waves eating at the cliffs, but you could guess their power from the plumes of spray, rising up the cliff face further along. Right here, all you saw was a stretch of open grass running to the left with no visible clue that there was a vertical drop of a few hundred feet just a few steps away. Beachy Head had become a popular spot for suicides since the fifties: you simply drive your car over the edge.

Vermouth turned to Suleiman, shouting above the roar of the wind, "I think this is becoming a bit more than the afternoon stroll

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you expected. Is it time I enquired why you invited me, I mean, other than for the stroll?”

Suleiman laughed. “Julian, since I am moving into the business world now, I thought I must adopt some principles, a rule book. How am I going to stay fit and healthy, spending my days in offices, in airports and on aeroplanes?”

“Go to the gym.”

“Easily said, Julian, but not so easy where I operate. No, the rule about business meetings is, whenever possible, to hold them outside taking exercise, where we can talk just as well as across a conference table. And another rule: always be ready for the unexpected. This rule is perhaps being tested right now.”

“I can’t fault that,” said Vermouth.

“So I’m changing the game plan,” Suleiman continued. “I thought we’d pump ourselves with a little exercise after that heavy – but very delicious, Julian, thank you – lunch of steak, potatoes and boiled vegetables.”

“OK, OK, I get the point,” Vermouth interrupted.

“No, I did enjoy it, beautiful taste, excellent fuel, just right for the weather. I was going to launch into my proposal now, on the way back, but with this wind, well, I would have to shout at you. Of course, we do that all the time in the military, but with even my limited experience of business I have recognised that we do not achieve our objectives by shouting at people, Jawohl.” His posture shifted, in an instant, from that of a man, bent into the wind on the Sussex Downs, to the erect form of a World War I German officer, with a sharp click of the heels and forward inclination of the upper body.

“I can see why you need a rule book,” Vermouth said, laughing at the incongruous gesture. Suleiman knew how to use humour to take the edge off a situation, and he had caught Vermouth’s concern at the worsening weather.

“Now you will have to wait until we get back to the hotel.”

Vermouth was not used to riding on the back of motorbikes. If the ride down had been bad, the ride back was horrendous. It was a heavy bike, but that did not help much in these weather conditions. It was already seven thirty by the time they turned into the driveway of Victoria House. The wind pushed hard against the bike as they

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made the turn. The gardens were obscured in the blackness of the storm, as they came up the driveway. They rode past the car park on the right up to the main entrance, parking on the gravel to the right.

“Sorry we had to stop a couple of times. I’ve done many things in my life, but motorcycling’s not one of them. Just got my licence.” Suleiman was pulling off his gauntlets and stashing them in the pannier. Vermouth said nothing, but wished he had known earlier, when he could have done something about it. “Why don’t we go up to our rooms and change,” Suleiman continued, “you do what ever phone calls you need to, and then let’s meet in the bar in an hour. I’ll book dinner for nine.”

After Suleiman had made the dinner booking, the waiter came across to the girl at reception.

“So who’s the Pasternak character?” he asked with a laugh.

“Sorry?” She did not know what he was on about.

“I thought I just saw the good doctor come in with his English butler,” He explained.

“Oh, Mr Suleiman,” she smiled. “He’s often here. So much old world charm. I get your point: when those deep brown eyes look at me so questioningly, I do quiver. But I’m not so sure about the butler.”

“I just meant the accent,” he replied, returning to the bar.

The Victoria House Hotel is a beautiful country mansion, set in its own grounds. Gatwick Airport is just a few minutes away, which is why Suleiman had chosen it, convenient for him and convenient for Vermouth, who had flown in from Boston. The hotel has few bedrooms, but the public rooms have been restored to more than their original splendour. Vermouth was ready in ten minutes and came down to reception at the main entrance, to check if he had any messages, as there had been none in his room. There were none, so he had better find the bar. He looked into the doorway across from the reception desk, a large room with high ceilings, an ornate plant motif on the walls and large mirrors at either end. High windows, now curtained for the night, obviously gave onto the gardens. Beautiful, he thought, but no bar.

The receptionist watched him. She enjoyed examining the guests, categorising them. A lot of suppressed energy there, she thought. Very alert, especially the eyes. It is as if he has to check the

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place out, know where everything is, be ready, be in control. Vermouth saw her looking and smiled. A touch impassive in the face, though, was her final assessment as he turned and went back down the corridor. Sure enough a small bar was tucked away in a room to the right, but no Suleiman yet. He walked further down the corridor and into what was obviously the library. Books lined the walls, a chess table in one corner, various groups of chairs and an open fire blazing, everything traditional, warm, welcoming. I think we'll get our drinks and come in here, he decided.

Vermouth selected a table in the corner of the bar. It took just a couple of sips from the second spicy Bloody Mary to recover from the motorcycle ride, and on the dot of eight thirty Suleiman was there.

"Before we go in to dinner," he said, "I want to give you an overview. I'm establishing a non-profit making organisation, but with a strong business base; that is to say, the individual businesses are intended to make profits, but these will be channelled into the organisation's central pool. So let's talk about the goal. The world is changing, Julian. It's 1987; we're approaching the end of the decade. The whole political landscape is going to change, and this time I want the Arab world to have its fair share. Last time round, with the oil price hike, we won the petrodollars but lost on the investments. The West changed the goal posts with high inflation."

"This time I plan to work behind the scenes, to work commercially. I'm nearly forty, I have modest seed capital, and I want to achieve something. But, Julian, I have profile in our world, and I am thinking big. I am thinking very big. I've established my team, in particular my finance man, but I need what I would call a commercial director. It has to be someone totally familiar with the world's financial centres, someone who speaks the language of international finance. And then it has to be someone who is on my side, our side, Julian. You understand why I have come to you: you are Julian Vermouth. I know it's a long shot. You have your career, and it's worse, because you will have to move to the Gulf; neither New York nor London will do."

"I appreciate your confidence in me. However, this is not a long shot it's a non-starter," was Vermouth's immediate response.

"I expected no other reaction, but let us talk further."

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Suleiman then launched into his world geopolitical views, which continued over dinner. His arguments were based on the linking of all kinds of minor events, from which he deduced impending political change. Much of it convinced Vermouth; some was more outlandish. Completely off the wall was Suleiman's view that Russia was losing its grip over the Soviet Union, with the likely consequence that power, industrial assets and property would be up for grabs as early as next year. Vermouth was not surprised: he was used to the views of conspiracy theorists, mostly directed against the US.

Suleiman had decided to go up to London after dinner, despite very high winds, heavy rain and his limited motorcycling experience. After all, he had claimed, it's just a quick zip up the M23. After he had left, Vermouth mulled over what they had discussed. No way could he join Suleiman. Just four years ago he had been a bank credit officer in London on forty thousand pounds a year, worried about the cost of his season ticket. In the last three years he had made several times that in New York, and if his current bet on the stock market worked, he would be home and dry financially. He did not need to go to the Gulf.

He was very conservative when it came to markets, so if he took a big stock market position, he would always place a time limit on his exposure, and he would talk everything through with his wife. It so happened that he had just taken by far the biggest punt of his life, and his wife had suggested the deadline: the beginning of carnival, she had said. She was German, so for her this meant the eleventh minute of the eleventh hour of the eleventh day of the eleventh month, eleven eleven on the eleventh of November. He was already sitting on a huge profit, which by early November should have doubled, the way things were going. He went upstairs to his room.

In the early hours of the morning Vermouth was awakened by a flashing light coming through the curtains. He crossed to the window and looked out. Wind was raging, trees bent almost to the ground, grey clouds were streaking through the sky at incredible speed and along the line of the horizon were flashes of light (shorted power lines torn down by the storm he was later to learn). He was fascinated but also fearful of the scale of the storm. Wide-awake by now, his anxiety prompted him to put a call through to New York,

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late evening there. He did not like what he heard about the state of the New York Stock Market today. He would check the market reaction in London on opening, but he was firmly resolved to close out his position and take his profit. I have made a killing and that is good enough, he thought.

After a fitful night, he finally woke at ten, which was five in the morning according to New York time and consequently to his body clock. Good timing, he thought, we'll know the state of the market by now, and he spent the next fifteen minutes failing to get through to anyone at all in the City of London. This is ridiculous; I'm going up to town, he decided. He dressed, grabbed his bag and headed down to reception.

"I'd like to check out, and could you order a taxi, please?"

"Yes to the first, but no to the second, I'm afraid. No taxis."

"What?"

"They've been out with chain saws since the early hours of the morning to clear the roads for the emergency services, but they're still blocked. Railways are out. Planes have landed but aren't taking off. You're in the middle of a hurricane zone. Take a look outside."

And so it was that Vermouth made the most of a weekend in the country, witnessing a level of devastation from which the countryside would take years to recover. It was the trees that had borne the brunt. Whole forested slopes flattened if they faced the wrong direction. Tree-lined roads now carpeted with trunks. Some of the shots on television showed acres of flattened forest, and this part of the country seemed to have been the worst hit. He would be well set for dinner party anecdotes, when he arrived back in New York on Tuesday night. He would spend Monday in the City, probably close out his investment position taking the profits, and then head out Tuesday lunchtime back to New York.

There is no doubt that the Great Storm of 1987 prevented a stock market collapse in the UK that Friday. There was no Black Friday. Instead there was a Black Monday, the next business day after the weekend. The reason is simply that insufficient stockbrokers made it to work that Friday to furnish the level of "sell" orders that a Black Friday would have required. This was just another case of Mother Nature flagrantly disregarding market sentiment.

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By the time Vermouth took Suleiman's call on Monday night, Vermouth had been more than wiped out. He had entered the negative equity zone in a big way.

"Hello, Julian. Quite a day, but before we get into that, any positive thoughts on my proposal?"

"Suleiman, this is for you alone, and only because I owe you an honest answer. I have been wiped out, more than wiped out. If the bank doesn't bail me out, and I don't think they will, I won't even keep my job. I'm gone, Suleiman, so forget it. Just let me say, I have appreciated knowing you."

"Where are you, Julian?"

"Park Lane, the usual place."

"So am I. Meet me in the lobby now."

Vermouth slung his Vodafone onto the bed, the battery was nearly flat anyway, grabbed his jacket and headed for the door. He took the lift down and walked out to see Suleiman, dressed in a grey pinstripe. They moved across to a quiet corner of the foyer.

"You look devastated, Julian."

"I am. I stick to the safest investments. I keep the tightest of risk profiles. In this case, I was sitting on a profits cushion that allowed me to take a position way above my normal limits. I could have closed out and taken the profit at any time. And I always set a strict deadline to avoid being caught by a falling market and losing out with the price dropping before I can sell my shares. In this case I simply couldn't deal on Friday, sell shares, no one answered the phone, and on Monday it was all just too quick."

"It's my fault," Suleiman replied. "If I hadn't petrified you on the back of the bike, you would have come up on Thursday night. Like me, you would have been one of the few to get into the City. *God helps those who help themselves* is from the Bible, isn't it?" Suleiman took his religion seriously, but he still liked to add a light-hearted tone to show he was in touch with the twentieth century.

"I decided that if it was the will of Allah to change the English countryside on such a scale, maybe he wanted me to do something too. I thought, if I'm gonna do it, I'm gonna do it, bet the ranch, the whole caboodle." For the last couple of phrases he had tried out his Texan. "I was able to liquidate my seed capital, turn it all into cash and use the cash to bet on the index, *he who dares wins*. I

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remember that quote from my previous association with the SAS. So that's what I did on Friday, and today I closed out. I bet everything on the index, on the market going down on Monday, today. I bet just like on the horse races. And the result: my seed capital has a crop yield beyond the wildest dreams of any Texan oilman turned corn baron. So do you want to hear my new proposal, Julian?"

"Shoot."

"Tell me your loss. I will cover it twice over, and that's your *golden hello* for joining me."

Mankind has divided the world into "squares" bounded by lines of longitude and latitude, like a giant spherical chessboard except that the "squares" are not square and diminish in size as you approach the poles. From London, go three squares down and five across, and you reach southern India and the City of Bangalore.

Dressed in an ornate green sari, she stood before her elder brother, red hair flowing across her shoulders. In her hand she held a letter, the envelope discarded on the Kashan rug, set off against a pale grey marble floor. Her eyes gleamed. Just seventeen years old and she had the chance to go to university in Moscow. The decision lay with her brother. He was thoughtful, but he would not deny her this. By the time she had graduated he would probably have married, and the next generation would be well on the way. She had her life. It was for him to continue the family line, which had reduced to just the two of them in their generation since the family left Iran in the 1979 revolution.

"We should not wait," he said. "Go now, and then your Russian will be fluent by the time your studies begin." And her excitement surged through him, as she hugged him with gratitude.

CHAPTER ONE - FRANK

Tunbridge Wells, UK, 2 December 2000

The weirdest things happen on a day like any other.

“I’m off running,” I shouted to my wife, as I opened the front door and ran down the steps, slipping my wallet into my tracksuit pocket. I shall pick up eggs for breakfast at the shop on the way back, I thought.

“See you later, Frank.” I heard from Mrs Chardonay, wife and mother.

It was eight in the morning on a clear December Saturday. The sun was low, but the sky blue and the temperature a little above zero. I ran up the hill to Forest Road and crossed it, to take Benhall Mill Road out into the country. It is a steady downhill incline for about a mile, before descending sharply to the millstream and then cutting up steeply along a sunken lane overhung by trees. No ice today, so I could keep to an energetic pace, warming up nicely before hitting the hill. For me running is a time to think through what is happening on deals I am doing at the bank, and to plan – this is good. Bad is when a merciless jingle insists on repeating itself in your head, at your running pace, however you vary the pace.

At the top of the hill, I cut left to take me across to Hawkenbury, where another left would take me back to start a second lap. Two laps would give me six miles, but the trouble with laps is that as you are nearing the end of them the human body has a habit of raising minor issues with muscles and tendons, suggesting they might prefer to rest now – experience shows that, once into the second lap,

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these little goblins disappear, only to return when you are thinking of a third or a fourth lap. Today I felt energetic.

As I reached the Red Eagle pub, a group of people was standing in the car park.

“He’ll do.” I heard a voice, laughing.

“Yeah, we need another for the match. Come on, mate.”

I have never quite worked out why you sometimes stop and get involved, when mostly you just wave or make some humorous (usually trite) remark that you regret afterwards. But I found myself in a discussion about the bus being late and two of the Rugby fifteen not having showed. Hamid was a tall muscular prop-forward, weighing a good hundred kilos. He spoke with a slight sub-continental lilt, and was very persuasive about my taking the one-and-a-half hour trip from Tunbridge Wells to Windsor for the match, not to forget the booze-up afterwards.

“Just a second,” I say. “I tell my wife I’m out for a forty-five minute run and turn up ten hours later from a Rugby match in Windsor, *in which I’ve taken part?*” I look at Hamid, but obviously not with the appearance of total conviction that this is such a bad thing to do on a Saturday morning in December. What else beckoned? Christmas shopping?

Zoë, a female supporter, looked me square on, shaking a mass of red hair across her shoulders. “Why don’t you come? It’ll be great fun. It always is. Do you live up the way you were running? Jimmy here is going back to the clubhouse at the end of Forest Road. He can drop off a note at your place, for your wife.” She graced me with an open smile.

Hamid suggested: “We’ve got some size ten boots spare. If that’s your size, we’re in business. Shirt’s no problem.”

So that’s the way it was. My house *was* just up the road; I *do* take size ten; and maybe, just *maybe*, the forceful invitation of a gracefully built, thirty-year-old redhead influenced my decision.

The match *was* fun. I had not played for years, but that is not so important for Rugby. I have stamina from my running, and as long as you do not mind whacking into people, getting bruised in the

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ribs, risking your femurs and taking skull-numbing blows, you can have a good time.

As to the journey back from Windsor, Zoë was off on a trip, so a friend was dropping her at Heathrow. Hamid and I were invited to join them in the car back to Tunbridge Wells, rather than waiting for the others, still in action in the bar and probably later on the bus.

We pulled into the short-term parking of Terminal Three at Heathrow, ascended a flight of stairs and crossed via the walkway into the terminal. Not much had been spoken in the car. I guess it was a pretty weird situation. I did not know any of these people before nine this morning, but here we were in the afternoon, having played Rugby together, dropping off Zoë at Heathrow for her holidays. As we stepped into the terminal we were greeted effusively with loud remonstrations by two dark men in their twenties, who had taken it upon themselves to stop us dead in our tracks.

“Azhar,” Zoë said, “this is Frank. You won’t believe it. We picked him up off the street in Tunbridge Wells this morning for the match, let him get pummelled a bit on the pitch, and here he is.”

“Well, nice to meet you, Colonel Frank,” said Azhar. “Tunbridge Wells *is* populated by retired colonels, no? You should change your tailor though.” He was eyeing my ill-fitting jeans that I had just borrowed after the match. “Anyway, let’s get Zoë through quickly. Give me your tickets, Zoë, and we’ll let these guys be on their way once we’ve got you sorted out.”

Zoë told me that Azhar worked for the airline. It made it all so easy. He would just bring us straight out to the plane.

“Where are we going?” I asked, as we all set off in the direction of Departures?”

“Frank, surely you are not the type to let a lady walk home on her own. You’re taking me to the plane.”

“We can’t. There’s passport control.” Azhar was just clipping a badge in a plastic holder onto each of us.

“Leave it to me,” he said. “My father, you know, is an international businessman and he’s over fifty years old. Every time he flies in or out of Karachi where we live my grandfather is there, right there on the concourse. That’s our custom, and with a little help from our airline we do the same here.”

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“Come on, Frank! It will be fun!” Zoë said. “You’ll even get some Champagne.”

One moment we were landside and then we passed through security and, without passport control, next moment we were airside. I was used to passing through without showing a passport for European flights and it occurred to me that I did not actually know where Zoë was going. Sure enough, after the few standard kilometres of corridors, there we were, and I mean all of us, on the upper deck of a 747, like passengers on the Titanic waiting for the announcement that those not sailing should disembark.

“Isn’t this airline dry?” I asked, thinking about the promised Champagne, and they all laughed.

“We bring our own Champagne, Frank.”

Sometimes you awaken from a dream, and it still seems to continue as you lie dozing in bed. If it is a pleasant dream, maybe you even encourage it to stay on a bit, as you stretch warm limbs under the covers and think, Sunday, no need to move yet.

And this was a pleasant dream, as an elegant female, clad in a colourful green robe, moved towards me.

In the background I heard, “It’s a high class Parisian fashion statement.”

“Sorry?” I mumbled.

“I thought you were admiring the stewardess. They commissioned a French fashion house to design their livery years ago”

Now I *knew* I was still dreaming. This was Zoë speaking to me. As the pleasant sensation of the dream was replaced by confusion, I began to feel a stiffness in my limbs and bruising around the ribcage. So I was obviously dreaming about the Rugby match. Or was the Rugby match part of the dream? Suddenly I had an urgent and angry need to check this dream out right now. Eyes wide open, I turned to Zoë in the full expectation she would turn into my dog, a TV screen, or just be a portal to another part of the dream, whatever happens in dreams. But no, there she sat, with a faint smile, prompting my perfectly reasonable question or questions: “What

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are you doing here? Where am I? What is going on? I think I had better wake up now.”

“You are awake, Frank. We’re an hour outside Karachi.”

Panic immediately set in, the way it does in dreams. You want to move, but you are powerless. You want to struggle and then the vision changes and it gets worse, the nightmare grips. But I could move, I was not powerless, and Zoë still sat there, half smiling, and the panic was still there, no the panic was surging, and I wanted to wake up now.

The voice came from across the aisle. Hamid: “I think we have some explaining to do, Frank.”

I swung round and there was Hamid. I looked back and forward: a few rows of empty seats, the hostess now gliding down the spiral stairs, a door to the cockpit. I had a sense of complete disorientation: this was definitely worse than shopping in the supermarket.

“It’s just us on the upper deck. They don’t get heavily booked these days, even though no one else flies this route non-stop anymore.” Hamid said.

I looked at Hamid. Although I was fully aware that the only reasonable explanation was that I was still in the dream, a string of thoughts ran through my head as time stopped for a moment, the way it does at the acute moment of a car crash. Was I in a coma? Had I been kidnapped? Was this some kind of theatre? This wasn’t a birthday treat, like a kissogram, was it? Well, it wasn’t my birthday. My thoughts coalesced into a question. “Where on earth does my wife think I am?”

“She’ll think you’re with Jeremy,” Hamid responded.

“With Jeremy?”

“Yes, Jeremy from Windsor.”

This was getting to be strange. “How do you know that I know anyone called Jeremy in Windsor?”

“Well,” Hamid questioned, “how do you think you happen to be on a plane to Karachi? We’ve been studying you. As to your first question, we told your wife that you had taken a knock in the game, nothing serious, but an X-ray was in order and it was the usual four hour plus NHS queue. We told her that if it got too late, you would stay with Jeremy (who by the way is on holiday), and she thought that sounded sensible in the circumstances.”

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“OK,” I interrupted, still not sure if I was in a dream, a plane or elsewhere, but willing to play along for the moment, “but that still doesn’t tell me how I got on a plane at Heathrow without a ticket. Airports have security, you know.”

Zoë leant across. “Frank, calm down. We bought your ticket. Azhar simply checked you in with your passport, and us too, before we got to the terminal. Our airline can be quite passenger-friendly compared to many European carriers. You didn’t really believe that nonsense about seeing me off from the cabin did you? That doesn’t happen these days.” Her smile was still as sweet as ever, but I felt rage building within me. As I stood up from my seat, she said, “Frank, we haven’t kidnapped you. You came willingly. There was no duress. OK, I admit you didn’t know we had your passport. It must have been an oversight on my part not to mention it, and I don’t think anyone down there will be interested anyway.” She pointed to the stairs. I could see a certain logic in that. It would be futile to accost another passenger: *excuse me, sir, I think I may have been kidnapped; or, could you tell me where this plane is headed?*

I had to clear my thoughts and work out what was going on, and more importantly, why. So let’s say this was real, and they were telling the truth. I had somehow been lured by a Rugby match (improbable but true) and tricked into going to the airport (probable and true), only to board a plane in the belief of seeing off someone I did not know, on an international flight, to I knew not where, apparently without passport and ticket (improbable and, from my current perspective, apparently true). They must have drugged me. Why me?

Zoë obviously had sympathy for my confusion, as if reading my thoughts. “Yes, you did seem a bit drowsy from that glass of *Champagne*,” giving a little knowing smile, “when we boarded. The point is that you fitted our profile very well. We got to know a little about you, and thought we would like to know you better. We’ll be landing in Karachi soon, so why not have some late supper. Be fresh. You’ll learn more then.”

“Who are you?”

“You know. We met earlier. I’m Zoë.”

“No, not ‘you’, ‘you plural’.”

I looked left and right to Zoë and Hamid, and left again to Zoë,

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only to see a wall. My panic had subsided. No one was threatening me. They would simply have to put me on the first plane back. Supper.

Karachi airport is an ultra-modern, marble clad complex, less than ten years old, designed to high specifications by the French. This is not the third world: this is just a refreshing stroll through the air-conditioned arrival zone. I expect many aid workers think they must have taken the wrong plane or missed their stop. We passed straight through passport control with a wave from the booth before I even had a chance to start my questions. I was relieved because it would be problematic to deal with a junior officer at this point, before even entering the country. In the customs hall a group of a dozen smart white uniformed officers stood to one side of the hall. Three of them broke away towards us, and this was the first time in my life that I felt a real sense of relief to see customs officers moving towards me. I would be able to explain everything to someone of authority in the group.

Some people may experience intimidation from customs officers in these countries, but business travel had taught me a few tricks of the trade. Anyway, I could pull out a business card from my wallet and establish my credentials as a banker. So it may be awkward and unusual but the airline would have to take me back to the UK, that is the procedure if they land you anywhere without a valid visa. I had even seen it happen to colleagues with expired passports, to their embarrassment

Considering that only an hour ago I was not sure whether I was awake and this was real, I now felt confident and up to it. In the worst case I was going to spend Sunday in Karachi, before boarding an evening flight, that is if I could not get on a flight right now. There ought to be a few planes landing and turning round over the next couple of hours. I could even be back for work on Monday. Strange, how normal you can feel in the most inexplicable of circumstances; how you think you will just sort it out with an: *“excuse me sir, I think I should not have been on this plane. Could you let me know which plane to take now for my return flight to London?”*

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At this point I learnt that Zoë was really a “Zara”, as she introduced me to the senior of the three officers and apparently the Controller of Customs. He was very affable and welcoming. His assistant, Javed, would take care of our every need, and he, the Controller, was always there if needed. The first thing Javed did was to produce the visiting card of his cousin.

“He’s just qualified with an MBA from the Lahore University of Management Sciences. He has vast experience of the business world, would be of greatest value to an international institution. I would be most grateful, if you could recommend him to officials within banking institutions with which you are acquainted.”

Things seemed to be going my way: I would express great interest in helping Javed’s cousin, and Javed would help me, though I was still not quite sure of what to do about Hamid and Zoë/Zara, who were still hanging around, as if they were part of the proceedings. Javed ushered us through a well-camouflaged door and seated us across from him at a rosewood table.

“Tea-coffee, green tea?” Javed enquired politely. “Excuse me Mr...”, looking at my passport, “...Francis Chardonnay. I assure you this is the merest formality. I must ask if you have goods to declare to me in your luggage. Certain luxuries must be taxed. Do you have alcohol?”

I looked at him; time to get the ball rolling. “As far as I know, I have no baggage.”

“He has nothing to declare.” Hamid cut in.

And this is when I launched into my story, somewhat mystified, as I set out my demands (if necessary to be met by higher authority), by Javed’s continued equanimity and lack of either surprise or concern.

“You wish to leave?” He reached into a draw. “The next available flight out is via Frankfurt. They are scheduled to land shortly and will then take off for Germany. This is a ticket in your name, your boarding card and your baggage checks.”

I sat back, looked across at Javed, a dim suspicion in the back of my mind. “I am relieved. Nonetheless, how did you know that I was arriving, let alone that I would want to depart on the next flight out?”

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“Actually, we would prefer you to stay,” Zara cut in. “We do have a more interesting proposition.”

I did not want to hear her proposition. “Tonight sounds great.” I reached for the tickets.

“I would just point out the baggage checks,” Hamid said.

“What do you mean?”

“Well, you said you have no baggage, but your air ticket has checked baggage for loading.”

“So it can’t be mine. I shall simply have them leave it.”

Javed resumed, “That will not be possible. I have checked it for you.”

Doubt spread across my face as I looked at him. “How do I know you are an assistant to the Collector of Customs, or, indeed, that he was the Controller of Customs?”

“In light of your strange circumstance, Sir, I take no offence. He is the Collector, but no matter for you. You are here, and I am here. You want to leave, and I have your ticket, which I will give you. You will land in Frankfurt. Unfortunately, you will have to pass through customs at Frankfurt, unusually, because it is the booking that I have made for you. On leaving through the “nothing to declare” channel, you will be met, relieved of your twenty five kilo suitcase and permitted to proceed to London, with the ticket you will be given in Frankfurt, that is to say if you have not been examined by the German Zoll, customs. My uncle has just returned from a day trip that ended up lasting seven years. He was very unhappy: all he needed was a little extra money to complete his hotel construction. Alternatively, I am satisfied that you have no contraband or dutiable goods with you, and I am happy that you should proceed with your friends into Karachi.”

Nothing about the room suggested anything sinister. The pleasant smiling faces of my new friends and Javed should have lent warmth to the atmosphere. Yet, I felt a sickening curdling of the spirit, defying even the best of skills to retain equanimity and negotiate, learnt at endless management seminars.

“This is not entrapment,” said Zara, or was it Zoë. My mind floated free. “Listen. We are offering you an alternative, a proposition. It will be good for your career.” Some chance, I thought. I’m finished, trapped in a drug smuggling set-up.

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“This is not a smuggling exercise,” I heard Zara say from three thousand miles away. “This is just our way of encouraging you to listen to our plans.” Hamid smiled encouragingly.

“You can be home by Sunday afternoon, and no one will even have the slightest suspicion you came to Karachi. There isn’t even a visa in your passport. Most people would anyway think it impossible that you could have been in Karachi, what with the alibi of the Rugby match, but the flights work – as long as you have the stamina, or sleep, like you did, on the way over. We’ll get you on a flight to Gatwick and have one of the Rugby team drop you home, as if nothing happened.”

This was obviously meant to bring me back to the real world, which it appeared I had vacated for a few seconds, and settle this very simple innocuous conundrum I faced. It did settle it. I stayed.

Yellow taxis lined up outside the airport, awaiting passengers from the incoming international flights despite the late night hour. We were ahead of the game flying non-stop from London. Karachi used to be a hub many years ago. Today it is cheaper to refuel where the oil is, across the Gulf, and a stopover in the Gulf allows the airlines to include passengers for Dubai, Abu Dhabi, Bahrain or Muscat, wherever they stop, to improve seat occupancy. In front of us was a sizeable parking area. We did not take a taxi, for a black Landcruiser materialised as soon as we stepped out of the building, very VIP.

Not every city has its unique smell, but Karachi has. You might not notice it the moment you step out of the airport, but in certain areas of town it grows on you about as quickly as salmonella flourish in under-cooked chicken, while in other parts there is the scent of sub-tropical vegetation, and then the salt breeze off the sea. The highway into the city has another unique advantage over a city like, say, Vienna: you do not seem to have to stop when the traffic lights turn red, at least not during the night, and that is irrespective of what the other traffic may be doing.

“We don’t have much time,” Hamid said, “but now that we are out here, I am going to propose that we win an extra day. You can take the flight first thing on Monday. Then, if you take the Gatwick

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Express up to town, you'll be in the office before lunch. I'm on the same flight. Your cover story won't change really. We'll just fix the extension for you. Don't worry. It's all planned like that anyway. I just thought you would be more comfortable coming with us if you knew you could still get out today. And apart from that, why not take a look at Karachi!" A heavily ornamented truck without lights rolled across the intersection in front of us, heavily skewed to one side, with an unbalanced load and dud springs. Seconds later we flew through, as if oblivious to the danger.

"First, give me a clue," I suggested.

This was Zara's cue. "Before we reach the hotel, you will know why you are here and what we think you can do for us. As far as we are concerned, this is all above board, if a touch unusual. Then we will have twenty four hours to discuss the groundwork for the practical implementation of this project." This was beginning to sound less and less like a Rugby excursion.

"I shall introduce us a bit better, rather than the simple exchange of names in Tunbridge Wells. We are not an organisation: I think I would best describe us as business people, but we have a kind of extra dimension, let's say. Hamid is in finance, like you, but more accountancy. He is originally from Karachi, a Mohajir, meaning his family moved here in 1949 when Pakistan was founded by Jinnah, Indian Muslims. Me, our family is really spread through Iran, Afghanistan and northern Pakistan, hence the red hair, but they don't call me Zoë here. Hamid, I and a few others have worked together for a while now."

"Let me make a point now about banking. In the West you join a bank, and traditionally you work for that bank, a loyal employee. OK, you'll say it's changing, but you get the point. Here we are part of a community, and the community wants to have its people in the bank, to serve it. That's the difference in the East. You want a loan; you go to NatWest and fill in a form. We want a loan; we go to our man in the bank who puts us in touch with his friend in the bank etc. We all owe one another favours. Look just over there to the right. Just up the road there is the Agha Khan Hospital. When you went to have your X-ray yesterday, (OK I know you didn't really), but if you had, you would have felt you have a right to go to casualty and demand attention. If we go to hospital, we look for the guy

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from our community (maybe we have pre-arranged it), but certainly if we are a villager, we seek out the guy from our village, who passes us on through his system of contacts.”

“So where is this leading? Well, we think you have an interesting profile to be our man in your bank. Stop, hear me out.” I was opening my lips in objection. She leant in closer and the Landcruiser maintained the outer lane.

“You have an interesting scope of business, and this is a great chance to enhance your banking career. Your job requires you to work with clients in your bank’s geographical region comprising Europe, the Middle East and Asia, to help clients raise funds and organise their projects. We, that is to say friends of ours, have projects of this type, and we are going to bring them to you and your bank. As far as your bank is concerned, you will be working on bona fide projects with us. You will travel the region on this business. Your bank will earn fees. Your career will be enhanced.” And she added incongruously, “Money breeds money.”

“May I interrupt?” I cut in. “Back at the airport it looked as if one option was for me to smuggle drugs for you. I don’t think this is the basis for a business discussion, and yes, I think I should take the flight today.”

“I don’t disagree,” Hamid said. “Those weren’t our drugs, by the way. How do you expect us to get you through immigration and customs without a visa, if there’s no prospect for them (sorry, I mean for certain individuals, just like in customs anywhere) to make a buck? We’ll come back to that, but don’t jump to conclusions. We’ll go through the details during the course of the day, and night if you like, and then you can tell me. After all, having bothered to come all the way here, why not check it out?”

His logic seemed irrefutable to a UK banker, stuck in a speeding Landcruiser, violating every known western traffic convention, on a December night in Karachi, with no visa, no stamped passport, no real sense of why he was here, how he was going to get out, and with the occasional but distinct sound of automatic gunfire in the background. At least I had some new Rugby pals.

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We arrived at our hotel to the remnants of an airline's annual event in gardens leading down to the waterfront.

"Get your key at reception. They have your name. Breakfast at nine." Chirped Zara as she slipped away in a swirl of red hair.

Even in the most extraordinary circumstances, we still act as we normally do. It is only in an emergency, when the adrenalin flows, that our breathing shortens and our behaviour becomes unpredictable. Well, I was breathing normally, so I would do what I normally do – I strolled into the gardens to see if I could get a beer. The band had long since departed, but a few clusters of revellers were standing among the round tables, set up by the open air dance floor, others seated in twos and threes at tables, one big noisy group over in the corner. The lawns led down to a kind of jetty at the waterfront, at the end of which a barge was moored. The water was still and black, clearly not the ocean, but beyond the ornamental lighting of the barge was darkness, limiting my view. Drinks were still being served at a table to the side, and it truly was German beer flown in for the event.

I took a beer and wandered into the palms. I looked at my watch: it was just over thirteen hours since the match ended, just gone one in the morning at home. I thought of my wife and daughters back there, my son, but it all seemed so distant, another world. Yet I did not feel threatened, I was not locked up, handcuffed. I was just left free to do what I wanted. Maybe I was being watched. I did not know. I felt as if I were having a nice cool beer on a pleasant summer's evening outside after dark, and I suppose I was, except that it was winter. I cannot say my mind was in turmoil. It just seemed I would have to wait and see what it was they wanted. I had not done anything wrong, had I?

"This is by invitation only. Still I guess you look as if you could be eligible." I turned to see a tall blond man in his late forties on his own at a table a few feet away. I moved across and sat down a couple of chairs around the curve of the table.

"I thought there'd be a few pilots here. I'm Sid, by the way, from down under. It's really for local businessmen and expats, only the hard core left now, who'll probably stay till breakfast. Still, where else do you get a free beer in Karachi? I fly out of the Gulf by the way. A lot of us Aussies ended up in the Gulf, after we went on strike

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and the government sacked us all, and put the air force pilots in. You look like you just got in, and your not an expat. You wouldn't stay at this hotel if you were. It had its heyday many years ago."

"Hi." I wasn't sure if I should say my name. This was the first interaction with the real world since the UK, I mean, assuming I really was here.

"When I stop over in places like this, I just sit and drink beer," Sid continued. "Just make sure I stop drinking six hours before I'm due to fly the plane. We have very strict alcohol rules. Who are you flying with?"

"Not sure yet," I said. "The Monday morning flight, probably. Breakfast time. London via Dubai."

"Hey, that's mine. We leave at six, so if you catch me drinking after midnight tomorrow, I guess that's tonight now, warn me!" He chuckled. "I'll get us another couple of cold ones."

I watched him move across to the bar. Several others were now leaving through the arch to the side of the hotel. He came back with four beers.

"Right. They were closing down, so I thought we had better get a couple in."

I'd missed out on most of the Rugby booze-up, slept on the plane, why not?

"Hang on." I said. In all of ninety seconds I was back with another four beers. A few other tables were still sparsely populated. Ours was the only table supporting eight beers, but then, to give the others their due, it was almost breakfast time.

After an active day's sport, flying all afternoon/evening, virtually nothing to eat, it does not take long to drink four beers, but at least I had a touch of normality before heading off to my room, and Sid had a bit of company, albeit still non-pilot company. Sid was right about the hotel. My room looked as if it had been updated in 1956: clean, but paper and paint peeling, gaps around a window-mounted air conditioning unit. It had a phone but whom was I going to call? I took off my Rugby-club-borrowed jeans and shirt, and noticed an open canvas bag in the corner with some clothes and toiletries in it. Must be mine, I thought.

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I awoke to a phone ringing by my bed.

“John Stanley here.” A polite English voice, well to do.

“Who?”

“I shall expect you here at 8 a.m. Two doors down to the left, 609.” And he had rung off.

If I was going, I had ten minutes.

I knocked and the door opened to a powerfully built young man with almost coal black skin.

“I’m here to see John Stanley.”

“This is he. Do come in.” In cultivated English tones. “I do tend to surprise people. Anglo-Indian. It’s legendary that just a couple of hundred English ruled the entire Indian sub-continent, the District Commissioners. They had rather more extended and more scattered families, than might have been the case, had they stayed at home. I’m one. My great grandfather’s fault. Some of us were recognised; hence my middle name, Saint John (pronounced Sanjun, frenchified), so I go back to William the Conqueror.” His dark brown eyes smiled. “Bit of a joke really John Saint John. Do sit over here at the table. Excuse the state of the décor.” His introduction had given me a moment to get my bearings, and this suite was certainly no more elaborate than my room.

“You may wonder why you’re here.”

“Not at all,” I broke in, but he was not perturbed by my tone.

“We have forty-five minutes to get down to business. I am expected to brief you, and that is all. You may ask me questions for clarification, which I will answer. No commitment is expected from you, nor decision. You may relax, but I suggest you stay alert and listen to what I have to say. Let’s go.”

Sanjun proceeded to explain to me how a banker of my profile had been chosen. Still in my thirties, experience of business across cultures, including the Middle East, slotted into the right kind of position in the right type of international bank. According to him, my profile dovetailed into their plans. He talked at length about the multi-faceted business interests they represented; they were not planning illegal operations, he insisted, merely endeavouring to ensure that they had their own people, on their side, in the banks that would be assisting them and representing their financial interests. I should regard it as an informal arrangement that would

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ensure that interesting and lucrative propositions would be directed with first right of refusal to me and my bank. This would be good for the bank and, of course, for my career.

The assignments would be varied, so it would not be clear to my bank that they would be in any way linked, which would make me look even better as someone who brought in new business for the bank from various sources. This would be “our little secret”. From their side, they would expect from me frank and open lines of communication, and given that I would be working substantially on their transactions, they would expect me to take a very pro-active advisory role, and to be available to travel with them on their business on a regular basis. All transactions would be proposed on an arm’s length basis, meaning I could reject any particular deal that did not look right for my bank, and they would be subject to the normal processes of evaluation and approval of my bank.

“Not unlike what you are doing at present,” he summarised.

“And if I don’t?”

“That’s not part of this discussion. Breakfast is downstairs at nine. Thank you for joining me this morning.” He stood up, donned his jacket, opened the door and left. I never saw him again.

I returned to my room to ponder this proposition. What was there to ponder? Despite hardly an hour’s sleep, I felt fresh. The sleep on the plane had sufficed, I suppose. Apparently, I was not being asked to do anything, at least not right now, so I might as well get through the day and hop on the plane tomorrow morning, return to normality, steer clear of impromptu Rugby match invitations in future, and *maybe*, just maybe, I would be OK. Not a convincing train of thought.

Sure enough, at nine, Hamid and Zara were ensconced at a table near the buffet, he in casual, she in the local shalwar kameez, light baggy trousers and a tunic, combining colours with a translucent sheen, a scarf over the left shoulder. She looked across, gaily waving an invitation to an old Rugby team chum, I suppose, me. I looked around the room. Clearly my Australian buddy from last night was either still drinking beer somewhere, to get enough in before the self-imposed pre-take-off dry spell, or else taking a snooze, so I joined their table.

“My programme started at eight. It seems we are squeezing in

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breakfast. What's next? Or should I make my own plans today?" I asked.

"You're looking good this morning," Zara chirped, showing greater American flair than I anticipated from the hotel buffet, eggs maybe, but no doubt light on the bacon.

"We have a good hour to kill before things open up around here, so let's have a really good breakfast. Then, since you *are* here after all," she said, turning her head towards me with a smile, "you might like to start your Christmas shopping early. Rugs, silver, jewellery, you name it; we've got it here, like nowhere else. Get your wife some gold necklaces. You simply pay by weight. The workmanship, which by the way can be exquisite, is virtually free. Take a look at the leather goods."

"So the formal programme is over is it? What about my passport and tickets? I thought we had twenty four hours *to lay the groundwork*, as you put it in the car last night."

Hamid handed a packet to me. "John seemed happy that he had achieved all that in forty-five minutes. He is a very capable young man. We do have a dinner you can join this evening, but otherwise it's for you to decide what you do with or without us. We are here to help."

I checked the packet. Sure enough, passport and a ticket to Gatwick via Dubai. I looked at the passport, checked old visas, and could tell it really was mine. What now? Hightail it to the British High Commission and explain the story. It would not work, would it? Too implausible. Anyway, what about the implications for my job, any future job: *did you hear about Frank Chardonay? Some cock'n bull story about alien abduction to Karachi for the weekend*. No, since I now had a way back, let me assume it to be real, take it, take stock back in the safety of the UK and not upset the apple cart here.

"So what?" Zara was appraising me.

"Yeah, Christmas shopping this morning, since I *am* here, after all."

In daylight, I could see that we were located on a creek of fairly turgid looking water, bounded by what appeared to be mangrove swamps.

"Is this Karachi's holiday hot spot, sub-tropical paradise?" I enquired, as we pulled out of the hotel.

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Zara laughed. “ Karachi’s not a holiday spot. It’s a commercial city and port, but it has great bazaars. Actually, the beach is quite nice. Maybe you’ll see next time.” No way, I thought. We sat in the back of the Landcruiser, a good choice of vehicle as it turned out. We weaved between trucks, camels, buses with people hanging off the roof, motorised rickshaws, motorcycles individually transporting entire families, heading for the centre of town.

“Lovely day,” I said.

“It always is this time of year, mid November to April, blue skies and sunshine, but we need you in the UK for the time-being, Frank.”

“Just as my spirits were reviving, you have to bring that up. Well, I guess, I’ll just treat this as our honeymoon then.” One up to me. Maybe shopping could be fun after all.

So many events piled into such a short space of time. I realised I had not really - how should I put it? - noticed who these people were who had brought me here, other than immediate appearances and impressions, certainly not their persona. I glanced at Zara, who might just as well be a photograph in a magazine for all that I knew of her; or in her case I revised this to the cover of the leading women’s magazines. Following her along the crowded street, the breeze catching her clothes and hair, as she weaved her way, I perceived an advantage over the more traditional Muslim practice of the female following four steps behind, but still I had no idea of who she was. I admired the confidence and charm with which she deflected the shopkeepers’ practiced skill of selling unwanted goods to outsiders at prices over the odds. But then she did not seem to be an outsider: cheerful greetings and chats punctuating our progress through the bustling shopping streets. She showed no hesitation in meeting my Christmas shopping needs in a jewellery store at prices that even I could accept, although it did strike me later that I should not have left an audit trail with my credit card.

“I’ll take you down to Clifton Beach. It’s just ten minutes. It will be beautiful today. Let’s get out of the crush here. Come on. Look the driver’s just over here.” He pulled up to us, and we boarded.

“Zara, I shouldn’t have used my credit card, should I?”

“Frank, why’s anyone going to check your credit card? Though I

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admit you might not want your wife to see the statement, before you tell her where you've been."

"Tell her where I've been?"

"Why not? In due course, once you've got used to the idea. You haven't done anything wrong. At least, not that I know about. OK, it might make you look a bit stupid, but I guess she knows you well enough. She did marry you. I mean, I wouldn't have joined some crazy Rugby trip like you did. But no harm done. I'd leave out the bit about the Frankfurt suitcase, if I were you."

"You're full of good advice, Zara. I wish you'd told me when we first met. What are those pillars?" We were approaching a roundabout.

"Those are the three swords of Islam. Impressive, huh? You see how this crazy traffic is moving in all directions, weaving over all three lanes on this side and over the three across the concrete barrier. Listen to this. A few years ago there's this man, totally blind, gets on his motorcycle, sitting facing backwards. Blindfolds himself for good measure. He starts back there, at the three swords roundabout we've just passed, and rides through the traffic up to the roundabout we are approaching and back again, using only his sense of hearing. Can you believe that? Sitting backwards? Blind?" Frankly, I found it hard to believe that our Landcruiser was left unscathed through this medley of Highway Code violations. It struck me that the blind man might actually have used his sense of smell, fragrant vegetation occasionally punctuated by the result of blocked drains, but I decided against raising this for the moment, as I was beginning to enjoy Zara's company. We took the next roundabout, two swords at this one, something vaguely naval or maybe cotton spinning at the next.

"We are in Clifton. On the right is the British High Commission. I'm sure the idea of a visit occurred to you last night, but good sense prevailed. I admire your resourcefulness, finding not only beer but also a drinking partner on your first night in Karachi. My room overlooked the gardens. I was watching you, Frank. He was a nice looking guy, I thought."

We stopped on the promenade at the beach and walked down to the sand. The beach stretched out in a wide bay and was scattered with people and camels. A few kids were playing in the water, and

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there were whole families, full clothed, in as deep as their knees and way out to sea, obviously a very shallow shelving beach, all sand.

“Isn’t this unusual. I mean, you and me on the beach, unchaperoned.” I asked.

“No, I love it, Frank. Isn’t it great to be out of the grey UK?” The sun glinted in her hair, a sense of fun emanating from her.

“You up for a run?” And we set off up the beach, a light following wind, sand heavy underfoot.

“Why did you go into banking, Frank? I mean, it’s not like the kind of philosophical and medieval stuff you did at Cambridge – sorry, I’ve seen your CV.”

“You’d be surprised at the weird stuff some of my banking colleagues studied. Or then again maybe not, since you’ve probably seen their CVs too.” I was being defensive, erecting barriers, and instantly regretted it, so I continued. “But no, banking was my plan all along. It seems that mostly when you choose, you cut out all the other possible choices. You know; if you’re a lawyer, you do law; if you’re a doctor, you do medicine. It seemed to me that if you do international banking, you get involved with all kinds of activities, and often with a view from the top. And that’s pretty much how I’ve found it to be, but it’s changing, as the focus switches to markets and financial instruments. We don’t really look at the real business any more in the way we used to. What about you?”

“I’m your pro forma young professional, suitable to fill any slot in the organisation.” She turned towards me and spoke with her eyes, behind the words that came out. “When the European Community expands far enough eastwards, they’ll take me on at the European Investment Bank; or I might end up in Central Asia for the Asian Development Bank, when *they* expand west. I’m happy where I am for the time-being.”

“And where’s that?”

“Here, on Clifton Beach with you, but only for the moment.” She looked up to where the driver was coasting along the road beside the beach, waving to her from the open window of the Landcruiser.

CHAPTER TWO - DUBAI

London, 4 December 2000

I landed at Gatwick well ahead of schedule. Hamid and I had sat apart: there was nothing to discuss. Straight off the plane and onto the Gatwick Express, and I was in the office before lunch. Jill, our child secretary, right out of university, slim tall and blonde, greeted me with a quip about where I could have found the sun in December. I had the feeling she was jealous of my tan, but I did not think she would have accepted an invitation to join me next time. I was not her type, approaching middle age in my early thirties, passable but not striking of appearance, slightly balding. She was more interested in the young guys in computer support. She said she had seen my note about the external meeting this morning (did this surprise me, even though I hadn't left her one?), and now I was at my desk. I called home, but the answer phone was on, so I said "Hi" and hung up. I felt safe, a return of normalcy, but who were these people from the Rugby trip?

As Zara had bid me farewell last night in Karachi, I had asked, "Zara, what would have happened, if I had done the normal thing and ignored the *invitation* to join your Rugby trip?" She had looked me in the eyes and replied, "Frank, you have blue-grey eyes, like mine, we go well together," turned with an elegant swirl and left.

Right. No reminiscing. Let's get on the Internet. Where shall I start? Facts. The screen came up. Heathrow departures. No, it's got arrivals; where are departures? OK, Google search. Let me find the flight I was on. Gradually I worked my way through a few billion

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artificial synapses, so familiar to us users of the modern electronic world, in one billionth of one second. I don't believe it: when our flight was scheduled to depart we were still in the Rugby club bar in Windsor. So the flight was late. But we had tickets for this flight. The timing could never have worked if the plane had left on time. Who were these people? Could they really have delayed a flight? For me? I felt 100% less relaxed about the whole thing than I had been on getting back to the office.

How could they have known that I would join the Rugby trip? What if they didn't? Let's think. I agreed to join the Rugby trip. The bus arrived at that moment and I boarded. What about the missing two players? In fact Hamid had not played, and yet we had been a full team of fifteen. This means that there had been no missing players. Sitting back, thinking this through, it gradually dawned on me that they had never intended me to join the trip.

My impromptu decision had nearly scuppered their plans, most likely. Their plan was to intercept me in Tunbridge Wells, and then, somehow or other, to get me on the flight to Karachi. So when I got on the Rugby club bus they would have had to rethink their plans. Maybe Hamid was never intended to fly with us, but this became a necessary ruse to get me to accompany them to the point where we boarded the plane. They must have cleared me through security on some other ticket, and then taken me to the Karachi plane. I still could not work out how: it was all so implausible, but it had happened.

Then the other mystery: they had had my passport. I keep it in the safe at home, but no, I had sent it last week to the Romanian consular office for a visa. Did I get it back? After all that had happened, I could not remember for the moment. Had they intercepted my passport? Let me think about this. I would have given the passport to my secretary, who would have sent it by internal mail to the in-house travel office. They would have used a courier to send it to the Romanians and to retrieve it with the visa. So that process has three possible weak links: my secretary, internal office mail and the travel office, given that neither the Romanians nor the courier service seemed likely. But then whoever stole my passport would also have needed the information that I was applying for a Romanian visa. If that limits the field, then it had to

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be the travel office or my secretary, and the latter I really could not believe. I was admiring my talents as a sleuth when Jill popped her head around the door with a secretarial prompt.

“Frank, it’s the two o’clock meeting.” The Monday afternoon meeting. Great!

I was among the first to enter the boardroom, evidencing that to say no one really rushed for these meetings would be an understatement.

A trite: “Hi, Frank. Good weekend?” greeted me.

“Yeah. Got roped into a Rugby match actually. Still a bit sore.”

As always I was telling the truth, at least to the extent required by the circumstances. I sat at the middle of the table, fake mahogany with space for fourteen, or more at a pinch, as others filed in. I looked around: Derek, looking through his notes, getting ready to tell everyone about all the wonderful things he had done, which everyone knew was crap; Jonathan, about to tell us success stories, others’ successes, claimed for himself; Jennifer, ready to rap anyone’s knuckles, with her sickly smile; Mike, already preparing for next weekend, once the inconvenience of being in the office was out of the way; Bill from compliance acting as if he was everybody’s best friend and was there to smooth the bureaucracy for us; and no one was quite sure who was going to try and grab the meeting chairmanship today.

I have often wondered, as I sit through all the nefarious little games and stratagems being played, whether the others are sitting back and looking at me in the same way as I am looking at them. I snapped out of my reverie: it was my turn. As I reached the end of my recital about how many millions of dollars I had almost earned last week and how surely the deal flow would translate into hard cash maybe even as early as tomorrow, our Illustrious Leader, as he did not know himself to be known, who had unusually turned up to chair the meeting today, slid a fax across the table to me.

“You remember Julian Vermouth. Worked for us, years ago,” he said. “Well, obviously he’s turned up in the Gulf with a bank out there. Wants you to give them a call. Some kind of joint deal with them. Let me know what happens. And, Frank, cut the crap next time.” The meeting exploded into laughter to the satisfaction of our leader. The message was clear: it was my turn to “shape up or ship

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out”, which is the terminology he had used in this very meeting to address the last guy who had “left” the bank. Such a subtle way this buzzard had.

“Vermouth, hello. I said, hello.” I heard on the end of the line I had just dialled.

“Oh, hello. This is Frank Chardonnay. We did meet up once when you worked with us. I was referring...”

“Frank. Yes, I certainly do remember. We had a fair bit of correspondence, one way or another. How are things doing over there? Give my regards to everyone. OK. Hang on; I’m just bringing in my colleague. I’ll put you on the speaker. Hello, can you hear? Frank? This is Danny Malbeque. Danny, this is Frank Chardonnay. Wants to hear about our deal. So over to you, Danny. Bye, Frank, and do give my regards. Nice to speak to you.”

“Frank, this is Danny, and by the way before you say it, *snap*, I mean on the grape varieties. I have your email address, so I shall put a couple of files through to you right away.” There was an Australian twang to his voice. “We have a Powerpoint presentation, which is a kind of executive summary of the transaction, and an Excel spreadsheet with the numbers. Take a look at those when you get them. I won’t go into detail over the phone, but here’s the rationale. We are already mandated to do this deal but we don’t have the expertise to carry it out on our own. First call, you might think, would be one of the biggies, a bank or accounting firm, but realistically, they would simply endeavour to take over the mandate to all intents and purposes. Cut us out. We would not look good in the eyes of our client. We think we could work on a much more co-operative basis with someone like you, your bank. We manage the client relationship; you bring product expertise and a window onto the international market out of London. You get it.”

“Danny, this sounds exactly like the kind of role we can fulfil, especially given the existing relationship between our two banks. What we need to do is go over the scope and identify roles.”

“That’s right. Are you free to travel? Have you got a bike?”

“Have I got a what, Danny?”

“A bike, a mountain bike.”

“Well, yes.”

“OK, Frank, here’s the deal. You look over the email. I have box

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loads of documentation here that you will need to see. If it looks like a flier, book yourself a flight to get in on Thursday night. Friday is our day off here, so bring your cycling gear. I'll pick you up at 9 a.m. at the Jamilla Beach Resort - we'll get you a booking there - and we'll head for the hills. If you want to make a weekend of it, bring your wife. Sorry about the short notice, but it's the usual story. It's all happening now. I could have been talking to you three weeks ago and we would have been way down the line, if the client had only signed the mandate, instead of poncing around, like they always do. Get back to me to confirm your flights."

So this was it. Maybe I was going to get a major assignment. It would take my mind off this last crazy weekend in Karachi. Business-wise I could get ship-shape.

It is the case that bankers' wives, certainly where international business is concerned, grow accustomed to their husbands disappearing at short notice for a couple of days. Usually this does not carry over into the conduct of their private lives, as was the case with my impromptu weekend in Karachi, but the groundwork is laid, so it's not such a desperately difficult situation. My wife seemed to have been busy anyway that weekend, so after the standard interrogation on how Jeremy was, and I confess that I was probably as well apprised of that as if I had actually seen him, things were back to normal. By Tuesday the whole story was out, suitably modified and edited, and the prospect of a weekend in Dubai laid to rest any thoughts of retribution that she might otherwise have harboured.

The Jamilla Beach Resort stands on the long sandy beaches which run to the southwest of Dubai. You sweep up to the lobby in your limousine, if you have one, and it seems everyone else does, step out into the balmy evening air, displaying your jewellery if you have any of value, and move through into the atrium. To the back of the hotel, gardens interspersed with pool and bars lead down to the beach and the tranquil waters of the Gulf. It took us all of two and half minutes to see that a posting with the bank here ranked several grades above London in December, except for the cocktail parties perhaps. And standing right there in the sea is the seven star edifice

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of the New Arabian Tower Hotel, a mecca for Middle Eastern hotel *aficionados*: one of the few hotels in the world where you have to pay just to go inside, unless you are, to hazard a guess, one of those who turns up with three or four Russian dancers gracing his arm.

On the dot of nine I was downstairs in the lobby, wondering how I would recognise Danny. I need not have worried. A tall thin Australian dressed in cut-off denim shorts and a white shirt came up to me. "Frank?"

"Yes, hello. You must be Danny."

"Right. I've got everything we need in the car." He looked me over. "Good, I'm glad you have your helmet with you, what with the stony ground and the sun. Let's go."

We turned left out of the foyer and walked beneath the palms through manicured gardens to a dark green Landcruiser in the hotel car park. The temperature was a beautiful twenty odd degrees and the sky was blue.

Once in the vehicle, Danny passed across a notebook computer from the back seat. I opened it, hit the enter button, as he suggested, and it sprang to life.

"It's the route for today. I downloaded it from the GPS last time I did this ride. You have to get to know the rides around here. We did this route as a group. With the GPS I can do it on my own safely. Otherwise you risk getting lost. This time of year that's OK, but I tell you, in the summer, no way José, you're a gonner, no chance, vulture fodder."

"You have GPS on your bike!" I exclaimed, having not come across this.

"I sure do. This is it. Mounts on a bracket. Afterwards you download it to the PC." He pointed at a 5 cm black box on the dashboard. "Just check it out. We're going up a wadi, you know, a dry river. But just look at the route out and back. On the computer screen you can see both the way out and the way back, but sometimes the track's just three or four feet wide. Incredible accuracy this GPS has. They have it on cruise missiles, you know, CNN and all that, so why not on my bike?" Sure enough I could see the bicycle's spidery progress up the track with a few loops and deviations which were probably natural obstacles.

We drove up north and then across towards the hills which

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separate Dubai from Oman. Mostly the terrain was undulating desert with scrub, but as we approached the hills, the landscape became rugged and totally dry, I mean, absolutely totally dry.

“OK. Before we get on the bikes, click on the icon that says “mandate.doc”. Danny instructed me. This I did and spent a few minutes reading the letter, which set out the relationship to be agreed between our two banks. I looked closely at the paragraph labelled “fees”, since this would contain the ridiculously large sums of money payable to my bank for my paltry efforts. This is the most important clause in the letter to any banker worth his salt, and I have always counted myself in that category, even if my Illustrious Leader does not.

“I’ve reviewed the material,” I said, thinking exclusively of the fees, “and it looks good. Also you’ve been very precise in this letter, right down to fees.”

“As we ride, I’ll flesh it out for you,” Danny said, “put some meat on the bones, give you the background about how we come to be where we are and so on. In the meantime, let’s get these bikes sorted out. We’re here.” We parked next to what looked like heaps of natural shale. We unloaded and mounted the bikes. At first the going was tough, as I tried not to slide on the shale and crash ignominiously before we had even started. Danny set the pace riding ahead, twitching the GPS every now and then. We crossed the brow of a hill and descended to a small farming village. The school and mosque were new, everything was bright white, and there seemed to be some sort of minor commercial development with a few new houses. A group of villagers chatted next to a general store, where we stopped for a couple of bottles of water, an additional reserve just in case. From there, we headed up through the Wadi, with a steadily increasing gradient. The track become stonier and the size of the stones increased, suggesting a huge torrent hurling boulders down with it. Round each bend the track rose further to a new horizon and the gradient steepened.

“You have to watch out if it starts to rain. It can be very quick. Most years it doesn’t, but these wadis can turn into death traps with flash floods. Anyway, let’s talk. We’re out of range of everything, mobiles included. This is the type of place we like to talk. You know why you’re here, don’t you?”

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I had thought I knew, but this sinister undertone suggested a connection I had not even dreamt of.

“You mean...”

He broke in: “They briefed you, I assume. We went through your boss to make this an institutional contact, rather than your personal contact. That way you work for us in the bank on a bank deal rather than bringing your deal to the bank. You understand? I’m going to fill you in on the detail, or your bit of it.”

So there I was, back where I had started, just when I thought I was getting out of the mess. Now I was sinking fast in a morass which was dragging me down. Those were my thoughts as I realised I was into my first deal. The generosity of the fees in the mandate letter began to make sense, as well as the rather peculiar invitation to go mountain biking. Where else are you guaranteed freedom from eavesdroppers these days?

Danny gave me the works. A holding company was established, which was going to pull together various private power projects, get involved in distribution of electricity, restructure and float various parts on different stock exchanges. The principals, the big guys, behind all this were only mentioned in general terms. My bank’s role was to be primarily advisory in nature, which meant they did not have to provide money themselves but raise it from other banks, i.e. earn fees from lending other banks’ money. I realised now that there would be no difficulty in getting this kind of deal signed up with my bank. The bank’s money would not be at risk and we would simply rake in fees.

An hour into the wadi, Danny had brought me up to speed. There, among the rugged hills, we had reached a farm, just a few hundred square metres of date palms surrounded by stone walls and wire, no doubt watered by an underground spring. He suggested we turn round. I was in favour of that: his bike had full suspension, while I had a bone jarring experience which could only become worse at higher speed on the way down. The temperature was rising, and I knew the British winter had not acclimatised me to this kind of heat. Hard exercise dispels gloom, so I quickly accustomed myself to the shock of why I was really there. Looking on the bright side, this was just another sunny weekend, the second in a row, and I still did not know what it was they wanted of me.

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It was well before midday, but the sun shone high in a clear blue sky above the jagged hills. We drank from the water bottles, which were still cool from ice blocks Danny had packed into them. The reserve water, purchased at the village below, would be hot by now. Setting off back down the wadi, we sped along the rock-strewn track – not the place to take a fall. As I jolted over the rocks, Danny gradually pulled ahead, disappearing around a bend a couple of hundred yards down the track. There was no chance of taking a wrong turn here. There was just one way down the wadi to the plain below, so I slowed the pace, and I took a moment to think this through.

Again everything seemed normal despite the circumstances leading up to my being here, and the unusual location. It seemed that I was being offered a transaction that would be good for me, and good for my bank. Why were they doing this? Maybe this was a means of keeping a lucrative piece of business “in-house” from their point of view by creating an informal group of “partners”. Certainly, I had not been asked to do anything illegitimate. It was decision time, and so I used standard bank procedure: *play it by ear until you know what’s going on and then grab it or walk away as the case may be.*

Danny was waiting round the bend. “Great isn’t it, Frank. Less than an hour outside town, and we have this incredible scene. You can’t do this in London. I go out on the bike most weekends. We have some amazing rides around here, technically quite tricky. You can meet the other guys next time. They’re mostly expats, so we don’t get an early start, like we did today, before the heat gets up. Friday is our day off here so they are nursing their Thursday night hangovers and don’t want to get up too early. Drink some water. It’s heating up.”

“Yeah, this is an incredible sight.” I said. “These boulders look like they’ve been thrown down by some raging torrent, but everything’s bone dry. How do these thorn bushes survive?” I surveyed the few straggly bushes on the bed of the wadi and scattered across the hills on either side.

“Beats me,” he said. “I wouldn’t survive this ride without at least two litres of water, and I guess the thorn bushes get nothing like

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that. We'll need some liquid replacement when we get back. Let's go."

As we descended, the stones on the track diminished in size until the ride became relatively smooth. Then we approached the shale, rising before us like dunes. As we rode onto the shale, the temperature rose sharply, the sun's heat radiating from the dark stones. There was no clear path, so you could ride anywhere, but it was getting tricky to stay on the bikes, as they slid over the stones, and it was not easy to choose a route that avoided your sliding down into a hollow. This was not the weather for climbing out carrying your bike. I felt light-headed and was beginning to flag, when the Landcruiser appeared behind a mound of rocks, parked a couple of hundred yards away, a very welcome Landcruiser, an air conditioned Landcruiser with cold water in the back.

We loaded the bikes, downed the water remaining on the bikes, refreshed ourselves with supplies in the vehicle and settled into the air-conditioned ride back to the city.

"We'll go to my place," Danny suggested. "Liquid replacement. Priority number one." We took the road back through the sand, dunes and thorn bushes.

It was approaching one o'clock when we reached Danny's place. We drove into a square. In the centre were lawns and palm trees that Danny's house overlooked, lying on the east side of the square. Quite a contrast to the desert we have just been through, I thought.

"The women are out in town," Danny said. "Let's get changed and get on with it."

After a refreshing shower, we established ourselves on a patio with a small pool, more of a paddling pool for kids. A maid brought a jug of chilled water, which we swallowed in approximately zero point zero seconds. Danny pulled a couple of beers out of a fridge just inside from the patio door.

"I think we need a couple of cold ones. We've earned it," he said.

We then got into a business discussion on mutual past experiences, during which the pile of empty cans grew. The conversation changed and the pile grew further.

"Hey, it's getting on for four," Danny remarked. "I arranged that we would all meet back at the hotel. It's still a bit early. Let's have a couple more cold ones and then hit the road." He laughed and

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pointed at the pile of empty cans. By five we were ready to go. We went outside and got into his burgundy BMW.

“You don’t drink and drive here,” he said. “In fact, as a Muslim you take care about even appearing on the street after any alcohol. They sling you in jail for the night. The hotels just down the road.” Clearly, the beers back at the house didn’t count, I thought, but he added, “They won’t expect us to have had any beers yet, not at this time of day. My wife will drive home.”

As he pulled out into the road, the lights at the junction up ahead turned green. We swung left into the main road and hit 100 mph instantly, or so it seemed to me.

“I just got this BM,” he said. “Fun isn’t it?”

“Well,” I said, “you seem to subscribe to the theory that the faster you go, the less time you spend on the road, so the less likely you are to suffer accidents or traffic fines. Has it worked?”

“Yeah, I think that’s about right. They don’t drive very safely here, so I minimise my time spent on the road. Though I admit, Frank, I’d never thought of it that way until you drew it to my attention just now.” Another couple of turns and we were approaching the Jamilla Hotel.

“We’ve got here in just under three minutes,” he told me, and I was glad to have arrived. He pulled into the hotel parking.

“I don’t think they’ll be here quite yet, the wives. Punctuality isn’t known to be a female trait. Why don’t you call up to the room and leave a message on the machine to say we’ll be in the bar on the roof?”

We took the lift up the many storeys to the top of the hotel. From there, you look down into an atrium with an amazing modernistic display, which would qualify for the Tate Modern. We passed through into the bar, and then out to the open-air roof terrace overlooking the sea to the west and Dubai to the north. We took a table at the edge and ordered a couple of beers in the continued interests of avoiding dehydration from our bike ride, by now some five to six hours before. With Danny suitably softened by the liquid replacement therapy we had assiduously followed, I thought it an opportunity to probe a little.

“How long have you worked with these guys, Danny?”

“You might not know this, Frank. I was with your guys

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originally, but that was before your time. A lot of us here in Dubai are from that stable including Vermouth. As for me, banking's my hobby now. My main thing is mountain biking, every Friday, with training sessions first thing in the morning during the week. I wouldn't take this banking stuff too seriously, Frank."

"And what we're working on now?" I pressed.

"Cheers, Frank." He raised his beer glass. "Don't take it too seriously. Everything we do is above board. Keep it that way. No one expects anything else from you."

"But who's behind all this?" I continued to probe.

"Frank, I'll let you into a secret. I know a little more about your introduction to the group, but that's only because that's the way it is in Karachi, where I do business. We talk to our friends. So the group does have a couple of, what you might call "executives", who may from your point of view appear a little unconventional in their methods, but they're just getting the job done. Take your old prime minister: she may sink South American battleships, but if she had so much as pointed a Derringer at the leader of the opposition, she'd have been put away. Well, she was put away in the end, anyway, wasn't she, out to pasture, a bloodless coup? It's different with them. Out in the countryside a feudal lord still has serfs who prostrate themselves before him. He has power of life and death over his serfs, when he presides over the tribal court, and guess who they vote for in the elections, none other than their feudal lord. In Karachi he may behave like a businessman, while in the national or local assembly he has more arrows in his quiver than your Tony does: some of them have been known to kidnap or torture opposing factions; others roam town with bands of Kalashnikov toting thugs, loaded on trucks. What I am saying is don't bother to understand it: just do deals for your bank within the terms of your mandate – and go mountain biking. Let's get a couple more beers."

Clearly this was it from Danny for the time being, but I was intrigued by what he meant with "unconventional methods".

On Saturday morning Danny picked me up at the hotel to go to the office, the first day of the working week in Dubai. They gave me a meeting room, to go through the information on the energy projects. I would need to draft a full presentation to explain what the project was and the benefits of the mandate available to my

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bank, but this looked little more than a formality – we had not had an opportunity like this either this year or last at the bank.

I plagiarised information on the floppy disks and within an hour had put together a package which, as far as I could see, covered just about everything, from the rationale to the timescale of implementation and the financial benefits, together with detailed cash flow analyses. The only skimpy area was the project sponsors, but I guessed we would get by on what we had and, anyway, bank references were available.

At eleven they called me in to speak to Vermouth on the phone. It was a perfunctory call. He seemed somewhat preoccupied, and excused himself for not lining anything up on the social front, but he was in London and heading back to Dubai tonight and on to Singapore the next day on a business trip.

CHAPTER THREE – THE BOARD

Singapore, 10 December 2000

Vermouth usually took a night flight to Singapore. It was one of those inconvenient six-hour flights, where by the time you have eaten dinner, you barely have time to snooze before they are serving breakfast. The advantage was that he had spent Sunday at the office in Dubai, on his return from London, and would have the full Monday in Singapore to do his banking business, before the Board convened in the evening at the Golden Grove Hotel, Board with a capital B.

He was an unusual member of the Board, the only one who was neither from the Middle East nor Asia, and he was effectively the right-hand man of Suleiman, the Chairman of the Board, at least as far as Board matters were concerned. In other spheres he had strong competition. Yet he was in some ways more “ethnic” than some of them. He had studied classical Arabic and Farsi, as spoken in Iran, at Cambridge, to which he had added the ability to speak as an Egyptian or Syrian through later travels, but always with a discernable English accent. He also had a smattering of Urdu and Hindi. It was not this that commended him to the Board, however; rather the fact that he had the experience of a Wall Street banker and had included Hebrew in his repertoire - a number of important Israelis considered him to be on their side of the fence, a window for them on the Arab world. He sat back and pondered the day ahead.

The Board meeting would be almost routine: it was the more important agenda that occupied him. He hoped to persuade

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Suleiman to convene a subsequent meeting of the “core group”, so that he could win them over to the new project. It represented a drastic change from the way they had operated to date, and he felt they could move into another realm of possibilities, if they could work out how to implement his plans effectively. Only he and Suleiman had an inkling of the plan. As he juggled with the final presentation on his notebook computer, he was convinced that he had a powerful argument to demonstrate that this was panacea, the cure for all their problems, including his problems.

Singapore Airport is among the most efficient for the arriving passenger. Within ten minutes of touchdown Vermouth was on the East Coast Parkway, resplendent with roadside shrubs, heading for the centre of town. He would not have taken this route, but he had long since given up educating the world’s taxi drivers. The trick of international travel with a heavy schedule was to sit back and relax when you could. He would drop his bag at the hotel and then launch into the day’s meetings with two local and four foreign banks to conduct his banking business. After that it would be a brief rest, and then the Board.

The taxi headed for the city centre along Orchard Road, took a left turn and after a few hundred yards swung right into the Golden Grove Hotel complex. He gave the driver twenty-five Singapore dollars and stepped out into the humidity for the few steps to the air-conditioned foyer. They call it aircon in Singapore, and he smiled at the recollection of the old joke of the French community. When questioning a new arrival settling in, they would ask, “Tu as l’air con?” These facile thoughts were interrupted by the surprise of seeing Suleiman, the Chairman, at the far end of the foyer, almost out of view, in this vast plant filled foyer.

Suleiman was in conversation with Zenap, that red haired operative. How she irritated Vermouth! Suleiman seemed to trust her to go everywhere and do everything; and these stupid aliases she was always using. She never changed her appearance, so how come no one ever recognised her for what she was. Why didn’t immigration at Heathrow stop her: *Excuse me, Madam, we seem to recall having seen you pass through last week under a different name and passport. Would you mind coming with us?* But they never had.

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Vermouth was one of the few with an insight into what she did, or indeed, to even know she existed.

He did not see her as a threat; it was just her manner, her sense of her own power, that drove him mad. In any interaction with him she seemed to come off best, and then she would smile at him warmly. Aggression he could have accepted: charm was tough to deal with. Still he had no time to do other than check in at the hotel reception and drop his bag, nor would he anyway have acknowledged their presence without Suleiman's invitation, which was not forthcoming.

Suleiman saw Vermouth across the foyer, but he wanted to get the story on Frank Chardonnay from his redheaded friend, Zenap.

"So," Zenap was saying, "Murphy's Law cuts in right at the start, like the lights go red but we've stuck the gear shift in reverse and go shooting off backwards."

"Tell me. It sounds fun!" Suleiman said.

"Yeah. Well I have a duty to tell you because we took a big risk. I'll come to that. We had this guy who lives near him, Hamid, on the job. Now we don't want to do a snatch in broad daylight on the street," Zenap continued.

"I agree," Suleiman concurred. "These things can easily get out of hand or be observed, scotching the whole thing."

"Anyway, Hamid has worked out when Frank will come by on his morning jog, and it clicks with him that this is right past the pick up point for Hamid's next Rugby trip, and it's Hamid who organises the bus for them."

"Is this reliable?" Suleiman asked.

"Frank's regular, and we had a fallback. So this is how it goes. Hamid told the other players he had a bit of knee trouble and had called a friend who would be along in a moment to replace him. We'd worked out a few ruses about how we could stop Frank, but as it turns out, he goes for the very first one. Now everyone thinks this is a great joke when this guy comes running up and Hamid and I act like we're picking him up off the street, because they *know* he's supposed to be joining them as Hamid's replacement. But we *know* that he'll refuse because he doesn't know the first thing about it or even who Hamid is. Then Hamid will decide to play after all, the coach will drive off and we will do the snatch as planned. It'll look

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as if we were just a group of people having a joke, who then break up and leave separately.”

“So what went wrong?” Suleiman asked.

“You won’t believe it! We’re kind of playing for time to get to the point where the coach will be leaving, and Frank says OK he’ll play in the match and jumps on the coach. Who in their right mind would do that? Now we don’t see how to get him off the coach, and sure enough it pulls out. What’s more he plays in the match!”

“So this destroyed the entire plan of how to get him out of the country and down to Karachi,” Suleiman said, seeing the implications for timing of the plan that he had approved: they would miss the plane.

“It did,” she said, “but this when Murphy’s Law got trashed. We shifted through the gears right up into overdrive, starting with the fact that the plane was delayed two hours.”

“But you still had to get him on the plane, and our plan had fallen away,” Suleiman objected.

“This is exactly right,” she said. “I would never have planned what we did. It was so implausible that I would have said, no way. So the Heathrow guy, Azhar, says we can get him through security etc. The problem is what is Frank going to do when he gets to the boarding gate, if we get him that far, sees the destination, last call flashing, the works. But, I think to myself, if we abort now we lose a month.”

“Probably more,” Suleiman added. “What with their Christmas and New Year.”

“Yes. So I say, let’s take the risk. If he objects vehemently, we simply abandon him. I’ll be in the air, the others will evaporate, and he can explain why he’s the wrong side of passport control with neither passport nor ticket.”

“How did you do it then?” Suleiman asked.

“It was incredible. We all had badges like we were a group. Frank just walked straight through. OK, he’d had a few drinks after the match. Then he’s on the plane. A glass of laced Champagne and he’s out cold.”

“And now tell me about Karachi,” Suleiman said with a smile.

“That was even better.” Now she really launched into it. “He was scared out of his wits by the drugs to Frankfurt routine, spent the

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remains of the night knocking back beers in the hotel gardens, and after the first session in the morning, pre-breakfast, we decided we had our man.”

“So you just brought in the others as belt and braces,” Suleiman suggested.

“No need to pull in the rest of the team and go through the whole coercion programme. I mean, the reason we chose Karachi was because we couldn't have got half those guys visas to the UK, even if we had wanted. We had five guys lined up to put the third degree on him, tighten the thumb screws, stretch him on the rack. But we didn't need them. We could have done it in Tunbridge Wells. We just took him for a walk on the beach.”

Suleiman was visibly pleased: “Alls well that ends well.”

“Yup, and I hear from Vermouth's guys in Dubai, that the presentation Frank drew up for his bank the day before yesterday should fly. He must have landed back in London a few hours ago. We have the right man there, Suleiman: he's easy to manipulate. I think his bank will be on board within the week.”

Suleiman convened the Board at seven sharp. Every member would be punctual, and Suleiman would control the entire process of the meeting. A formal agenda was never circulated, but there was an established pattern. Whatever was discussed, one thing was certain, the meeting would be to the point and short. Vermouth was well aware of this, and it had taken Suleiman less than a minute before the meeting to agree to a meeting of “the core group”, after the Board meeting, and at a safe house.

Suleiman surveyed the members with authority. Each member admired and trusted him, but none knew why. Physically he was just short of six foot, powerful shoulders and strong features. Despite his fifty odd years his hair and moustache were jet black. He had always been a military man and still was, trained at Sandhurst, according to rumour later running several successful commando operations.

His manner was courteous, he knew when to apply humour and his dark eyes beamed out IQ. Maybe this explained how he also happened to be a professor of economics at an Internet based

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distance-learning institute. Incongruous maybe, but then he was also Chairman of the Board, not a position you would fill through an advert in the Appointments Section of the newspaper. The phrase the Board had coined to describe him was “a pragmatic idealist”, oxymorons being the order of the day as far as he was concerned.

As usual Vermouth sat to Suleiman's right, and his report was the first.

“In the last three months I can report that we have added three new banks to work with us, the last and most important addition being last week. This is in connection with the power generation and distribution business of which you are aware. We have started the implementation phase. I will report to you with progress and precise figures at the next meeting.” Vermouth had these figure in front of him, but he did not want to undermine the impact of his presentation later to the “core group”.

“As to existing commercial operations, I will address the three spheres of activity. First, in financial instruments, we have seen substantial growth in our portfolios, particularly from technology and Internet stocks, which as you know we liquidated to take our profits just before the market collapse. We have managed to use our corporate finance activities in mergers, acquisitions and public offerings, as a vehicle to move substantial sums of money to where we can use them, as you will see from the folder in front of you. Secondly, as to powder, we see no change of flows, but a 12% increase in revenues. Pretties no change.”

In the jargon of the Board “pretties” referred to the jewellery trade, and “powder”, well, that was the equivalent in UK Customs speak of “grade A drugs.” There you have it, gems and narcotics.

Only Vanesh or Suleiman would ever question Vermouth. Today they had no questions, and Vanesh proceeded with his report as Chief Financial Officer.

“The underlying problem remains. We have money where we do not need it, and we do not have it where we need it. We have mitigated this to an extent through the operations set up by Messrs Vermouth and Co., as he just mentioned, but we need to do more. This is the most crucial question that faces our finances. We have the money, but we still cannot use it all. In the last year our revenues have grown geometrically, both from the goods we trade and our

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investment of surpluses. My motion, which I have discussed with the Chairman, is that we turn our full attention to the funds transfer problem for presentation at an extraordinary Board meeting next month.”

The Chairman is taking me seriously, Vermouth mused. As always, Vanesh, with his Indian accent and clipped speech, had restricted himself to the only issues that counted, as brash as a any business school graduate with none of the profiling. Vermouth had always admired him and could see how he had got where he had. A small man, his piercing eyes burned with an intensity, sufficient, no doubt, to change the polarity of the magnetic pole.

Vermouth knew that Vanesh would be at the “core group” meeting. The only other of the eleven Board members, apart from himself and Suleiman, would be Jamal Ali. Jamal Ali always came on last at Board meetings, and he did today. His report would list their disbursements to “charity”. This was the sweetener, the reason why they did what they did. Hearing how the money was spent was a morale boost: it held each of them to his chosen path, justified the risks he took. The “charities” were typically fronts for organisations which either feature on the US sanction lists, or would feature on them if the US knew about them. There were few exceptions on today’s list.

In other words, the Board used the profits made from its businesses to support movements and groups actively engaged, whether by peaceful means or violent, in pursuing their causes and redressing what they held to be wrongs against their brethren. Some members were suspicious of how Vermouth fitted in, but none dared challenge Suleiman’s judgement.

Vermouth smiled to himself at the irony that they liked to meet in Singapore because it was so safe and secure, no riots, no terrorism, little crime. He looked across at Vanesh, the finance man. Vanesh had been in Suleiman’s study group at business school, both of them in their late thirties then. Despite or maybe because of their cultural differences, a south Indian and a Saudi, the two had become firm friends. Like Vermouth, Vanesh had joined Suleiman back at the beginning in ’87. They were a trading house at first, and Suleiman’s idea was to use his profits to support commercial enterprises in Arab countries. Well, he could do what he liked with his profits as far as

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Vermouth and Vanesh were concerned. Jamal Ali had joined as their commodities man, which became their main business. The other Board members came later, usually proposed by Suleiman for a tenure of three years, but Jamal Ali had taken a growing role in these appointments in the last five years. Perhaps it was Jamal's influence that explained the shift from support of commercial enterprises to political and religious groups.

Jamal Ali who had started his report on disbursements to "charity". He could almost be a seventeenth century Italian aristocrat, Vermouth thought, with his aquiline nose, olive complexion and black hair. He had a noble look in his eyes, but then he is a pious man, Vermouth mused, and the Koran does favour trading, well certainly over banking as I do it.

Jamal also held unconventional ideas. Although he was not involved in the gem business, he had come up with the idea that customs and excise were unlawful misappropriations by the West of the profits that rightfully belonged to the producers. He had checked out tanzanite, a rare product in East Africa, and moved them into smuggling. Vermouth was sure that Suleiman had adopted similar reasoning when he had, unknown to Vermouth, sold out much of the other business and moved into narcotics.

As the meeting drew to a close, Vermouth was thinking over his position since he had first become aware of the new narcotics business. The growing cash surpluses in strange places had alerted him. At first Vermouth, who anyway held his regular banking job and now acted only at the central level of the Board's finances and not with the operating businesses, had felt there was sufficient distance from him, and that he need not be concerned. It was the need to shift cash surpluses that had finally dragged him in. He had had to bring in other banks to handle the volume, and this had brought for him a sense of personal danger. Now with Frank Chardonay's bank, it concerned him that Frank was probably going to have to know too much, to be in a position to transact the business. If Frank knew too much Vermouth could be incriminated. Maybe his new scheme really was the way out, giving them alternative business.

The meeting closed within forty-five minutes and broke up without formality. Socialising was neither desired nor encouraged.

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Travelling to the meetings was a huge drain on busy schedules, but there was no alternative to face-to-face discussions. It was unlikely that bugging the meeting would provide value to an uninformed intruder, but video-conferencing was definitely out. It was not unknown for a participant to fly in on a long-haul flight and straight back out after the meeting. The only hard and fast rule was that there had to be a secondary route to the meeting for the eventuality that the first route was subject to delay, however inconvenient – neither absence nor unpunctuality was tolerated.

Vermouth always experienced a buzz at the Board's meetings, so he was fully hyped for the ensuing meeting at the safe house. They would each travel there separately, at least fifteen minutes apart, so the meeting was unlikely to start before nine fifteen this evening.

The safe house was actually one of four houses. Each of the houses was kept free for a different three months of the year. The rest of the time they would be rented out to companies on a short term basis for expatriate executives at the higher end of the market, in banking, oil, power and so on. The tenants would usually have a string of foreign guests, parties, other expats around, so that coming and going was the norm at the houses. In the three months of own use, the Board and visitors would blend beautifully.

The rental income and real estate values had risen dramatically over the years, so that this arrangement for safe houses had also become a valuable investment, held through their Singaporean intermediary. It reminded Vermouth of the offices and homes his old bank had maintained around the world in the old days. These properties had gradually been sold off over the years for a pittance, usually by managers trying to meet annual profit targets by realising the value in the house through sale. The justification would be something like: "We're in the business of banking not real estate." In practice the real estate had soared in value, while these clever bankers had lost money in one crisis after another: South America, foreign exchange markets, junk bonds, South East Asia, Russia, derivatives; you name it, they were there with their bank's money, losing it. What a contrast to the clear-eyed pragmatism of the Board, Vermouth thought.

The house in Andrew Road was the best of the safe houses. It was

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located just opposite the Singapore television studios, which meant that people were coming and going by taxi, car and limo at all times of day and night. The house, set in its own grounds, ran down the opposite slope from the TV studios in a series of split-levels. On the right was an open storm drain which led to jungle adjoining the Chinese cemetery, which in turn adjoined jungle stretching to the north of the island of Singapore and the short stretch of water to Malaysia.

Through the jungle, crossing just two roads, you could bring contraband or humans down from the sea to virtually the centre of Singapore, up the storm drain, dry except during the daily storms, and into the house. This route had been used many times. While the drain was potentially visible, the expats had again come to the rescue. The Hash House Harriers, those weekly international jogging groups, regularly ran along railway lines, through cemeteries, up storm drains and through swamps. The mountain bikers followed suit. Whereas in the rest of the world a drainage channel may be reserved for water and rats, in Singapore they were an integral part of the expat paradise.

Vermouth was the last to arrive. He stepped out of the taxi and passed through open electronic gates to the main door. The gates swung to behind him. He entered the house through the front door, descended red tiled steps to the first level past the dining room, and down another flight of steps to the lounge. On two sides of the lounge wall-to-ceiling windows opened to the terrace, and bougainvillea clad railings gave on to the pool fifteen feet below. Someone had dropped a white garden table and four matching chairs into the deep end of the pool and set places underwater together with a Champagne bottle and four glasses. With the pool lighting on it looked surreal. Vermouth was always tempted to try a dive into the pool from the railings, but he speculated that the only Board member who would clear the twelve odd horizontal foot leap and fifteen foot drop was Suleiman.

Vermouth was due to start his presentation immediately. He set up his notebook computer to project onto a screen set up at the end of the room. The other three participants were positioned on brown leather sofas, backing onto a natural brick wall. To the right was a two-foot high recess running at chest height along the entire wall.

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Set in the recess was a kind of 3D collage of Persian silver and brass jugs and vases, old musical instruments, antique Indian toys and miniature samovars, all backlit to shimmer and gleam.

The screen sprang to life with a world map, showing with multi-coloured arrows the routes taken by their merchandise.

“We have been very successful in trading,” Vermouth said. “We have built substantial investments which are now inside the world financial system.” He clicked a mouse and the world map broke up to reveal the New York skyline, the world financial centre.

“But mostly we are operating outside the system, and it treats us unjustly as far as our trading profits are concerned. We make money on commodities that the West wants, but they act as if we are criminals, and this is not true. We are not to blame if an Italian in Milan steals a car radio to finance his habit. It is not our fault and it is not our problem: it is Italy’s problem. We meet consumer demand in the free market economy, just like any other supplier of basic commodities.”

Vermouth was deliberately using arguments familiar to those in the milieu of his audience. “Yet they endeavour to confiscate our profits. They ask us where our profits arose. Even when we make money transfers which they deem legitimate, they charge us huge foreign exchange commissions. When the prophet, peace be upon him, rode through the desert, did anyone challenge him for what he owned? Did he pay out 5% on his credit card just because he was spending French francs from a dollar account? No.”

Vanesh added: “It’s the same with the fund managers: they charge us an up-front commission, hidden dealing charges, annual fees, and then they generate for us a profit below the stock market index, while paying themselves salaries of maybe ten million dollars a year or more.” Vermouth looked around at the approving nods, and made his point.

“So what do we do? We have to get inside the system.” Vermouth stated.

“I want you to really understand what I am driving at,” he continued. “I shall start with a very simple example. Let’s take a fictitious base metal. We’ll call it “tulium” to avoid confusion with the real world. Suleiman, you are an economist, among other things. If I buy a tulium mine, how do I make money?”

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Suleiman's response was immediate: "You invest in high quality equipment and extract tulium ore at the lowest possible cost, selling judiciously on world markets."

"That's equivalent to the approach we take in all our business today," Vermouth replied. "I want us to move on. Consider this alternative: we maximise our profits by extracting the least possible ore. As long as the ore is in the ground, we can continue to make money. As soon as we have sold it, it's gone. We have taken our profit just once instead of many times."

This was novel to Vanesh: "How?"

"We play both sides of the options markets. Our safety valve is to sell ore if, and only if, the market moves against us before we have been able to buy back at a lower price ore which we have sold forward earlier, or vice versa. Physical delivery we avoid at all costs; indeed, we may even take manageable losses rather than deliver. The point is that as long as the ore is in the ground, we can trade large positions in the markets with relative impunity. We can outmanoeuvre the end-users and middlemen indefinitely."

"So, you mean we sell ore at one price to deliver, say, next week," said Jamal, who had been listening intently, "but we hope that the price of ore has dropped before the week is out. Then we can buy someone else's ore at a lower price and use that ore rather than digging our own out of the ground."

"Exactly," Vermouth responded, "and as long as we have ore in the ground we can always play the market safely, because we can always deliver our own ore, if we have to. In reality we would play the market both ways. Our contracts to buy and sell will cancel one another out, leaving us with the profits. It is just as if we were selling our ore many times, instead of just once."

"But, gentlemen, I just wanted you to understand the principle. "This is where it gets complicated. We will be using other people's holdings, be they miners or end-users, rather than any product we own ourselves, and we will not be restricted to ore, but trade any product. This way we get the benefit of huge positions in the markets we choose to play for zero investment of our own." By now Vermouth could feel the atmosphere building. He clicked off the screen, preferring to move forward ad lib, addressing his audience as they reacted.

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“Before we move into the plan,” he continued, “I want you to consider one more angle. We are a pragmatic organisation. Mostly we deal with the doers, the people who actually get things done, at the various institutions we work with. Many of these people are highly qualified, experienced professionals. Some of them will rise to the top echelons; most will not, even though they are every bit as capable as their high-ranking colleagues. Some will rise because of their skills, commitment and the respect of their peers. Others, maybe most of those who do rise, will rise because they are willing to knife their colleagues in the back, lie, cheat and deny, all the standard procedures of corporate political life. They are motivated by ego and greed, and would probably make good politicians, present company excepted, of course. This latter group is ready to take risks and to put their self-interest above organisational goals.”

He could see he was losing attention, with this commonplace statement, so he came to the point. “What we will do is match the venality and greed of these people to the new opportunities of the derivatives markets and play middle-man.”

“I can’t comment on the rogue trader affair that happened right here in Singapore, other than what the press speculated: namely, that huge supposed profits prompted top management to ignore warning signs, refusing to admit the limitations of their own lack of knowledge of the markets, preferring to stay on the band wagon for as long as these supposed profits rolled in. But I do know of other examples, where it is my belief that the auditors were either negligent or implicated in the rape of a company. I don’t condone this, but if they are doing it, then we are going to help ourselves to the pirates’ buried treasure.”

Vanesh: “OK. How?”

Vermouth was ready for this one: “This needs a lot of work, but I have some ideas going with the lawyers. Let me first summarise the structure of one kind of deal and then talk about how we get it done. Let’s take the big oil and energy groups. They are taking huge positions of the kind I talked about for tulium, but in their own products. Sometimes this business is more profitable than their underlying business. Some would like to take larger positions, but they can’t. They would have to disclose the size of these additional commitments in their financial accounts and to the regulatory

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authorities. So what do we do? Well, we've come up with a limited partnership structure which takes this exposure out of their accounts. This means that they can do much more business by working with our structure. The bottom line is that they can take bigger risks and make more money."

Suleiman: "Why will they work with us?"

Vermouth: "We will cut the top officers, Chairman, Chief Executive, Chief Financial Officer, into the partnership profits personally. But let's make it even easier for ourselves. Let's look for a corporation that we can identify as already being underwater on its forward contracts. They may have hidden their losses for the moment, which is easy to achieve with some financial manipulation, but the losses will hit one day. Top management will be kicked out in disgrace, so let's give them a way out other than bankruptcy and public humiliation, at least in the interim."

The room remained silent and thoughtful, so Vermouth moved on.

"To do this we will need to use a combination of private bankers, accountants and consultants. The first two we have, the latter we will manufacture. We already have the man for the job on board."

He then presented the US dollar amounts he had in mind to a collective gasp from his audience. If this were true they would be doing the equivalent of twenty years of business in one year. Astonishing, but even better, all their profits would be right there in New York, clean, sparkling and fresh; no laundering required here. This was beautifully presented on the last slide of Vermouth's presentation, a cartoon sketch of the Board at lunch on Wall Street.

The "core group" examined the options, talked through different scenarios, and by midnight had reached a decision, a better decision than Vermouth could have hoped for: they would try to get the first deal going before the Board's next meeting, so that there would be something tangible to discuss. Vermouth was relieved. He was beginning to see a way of shifting to more legitimate business. He would not be dragged into the drug smuggling after all.

Unfortunately, Vermouth could not read the thoughts of the others. Suleiman was thinking, we'll play along and see, but it might be too big for us. Trading is what we know. Jamal was concerned by the elements of the structure which seemed to run contrary to his

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religious beliefs. Vanesh felt that if this scheme were to fly, then they would have to change the Board's objectives, because they could not give this kind of money to Jamal's friends. He felt that Suleiman had changed. He was entirely focused on running the business to maximise profits without regard for consequences. Suleiman is, Vanesh thought, becoming extremely proficient at doing well: it is just that he is doing the wrong thing very well.

They left the meeting as a group. It was less visible to casual onlookers.

CHAPTER FOUR - NATHAN

London, 2 December 2000

In the week preceding the Singapore Board meeting, London was grey and cold. Nathan sat, overlooking Beaufort Street below, in his first floor mansion flat in Chelsea. His mood was as grey as the December morning. Just when his career should have taken off, he was stuck in an impossible no-man's-land, outside the law and outside its protection. Six months ago he had seen himself as an up-and-coming private banker. Now he was supposed to betray his major client's confidence. How could he do this? Yet it seemed the only way out. He looked down at the dossier they had given him to study. He had studied it and still did not know where to start, or even if he should start. If he could just escape, start again, a new career, could he?

He thought back to a conversation with his first boss in private banking, when he had started in the business five years ago. Nathan, you have to understand the rules. What we do at the bank has to be entirely above board: we do not assist in illegal activity; we do not deal with illegitimate money; we do not help our clients move money out of their country in contravention of foreign exchange regulations. However, and listen carefully, when money is offshore in a legitimate account, then we want that money, we want to manage that money, that is our wealth management programme. Don't misunderstand me. We are not talking about handling a pirate's buried treasure trove: we are talking about legitimate offshore banking.

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The nub of the problem was that Nathan had become aware of evidence of apparent fraudulent activity, dubious financial transactions, and maybe worse, by his major client. Not a problem in itself: the problem was that the client knew this, and might, no would, want to do something about it. The choice looked stark: either he was in his client's pocket and would sacrifice a promising career; or he was dead. His information was dynamite, or so he surmised.

My bank will step in to protect me, he had thought at the time. But then he had tried to work out whom to approach in the bank. He had looked at the procedures, the compliance process he would have to follow, the committees that would debate steps to be taken, referral to the legal department, focusing principally on how to protect the bank, and in the end he would simply be re-assigned, and remain as personally at threat as ever.

He had experienced two anguished weeks of doubt, inner turmoil, until he concluded that he must secretly contact the Fraud Squad, in flagrant breach of his employment contract, but in tune with his sense of morality. A meeting had taken place. The Fraud Squad could do nothing. There was no proven crime and certainly no connection with the UK. He was left high and dry at the mercy of the bad guys, should they wish to move in.

Since then, he had spent three months in purgatory, trying to maintain his normal role at the bank but fearful of the impending demands of his client. He would check the street in the morning before stepping onto the pavement, vary his route to work and follow the most haphazard time-table which could fit his professional life, to outwit imagined pursuers. Then the call had come. There had been a bland meeting at which he was advised that a connection had been established between his client and international terrorism. His approach to the Fraud Squad had been noted, and it was considered that he might be of particular value in view of his special position. If he would be prepared to read a little background material, they would take the discussion further. There had been two further interviews at which it seemed he was vetted. He had agreed in principle to seek and provide information. He was to be an informer. Returning to the present, he looked at his watch; 11.30, time to go to the meeting. If he had been in purgatory, now he was descending into hell.

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Nathan donned his Barbour hanging in the hall. He studied himself in the mirror. I feel like Jesus on the cross, he thought, but nothing shows and I still look like Nathan. Green eyes stared back at him. Maybe I am a bit pale, he thought, but it is the same dark hair; perhaps a bit serious, but no, the corners of the eyes indicate a smile, a friendly smile; I am still five eleven, seventy kilos. Yes, I do look like some guy just off to the pub. He picked up a couple of letters for posting and headed down the stairs. He turned left into Beaufort Street away from the river, dropped the letters into the post box, and headed towards the King's Road. Turning left at the corner, he came against the flow of shoppers heading east, and continued to the Devil's Retreat pub. Pretty appropriate choice of venue, he thought weakly, stepping inside.

"Nathan, Nathan, do come along." A dumpy man, wearing a priest's dog collar under a tweed jacket, greeted him as he stepped through the door.

"You must be Reverend Coulthard."

"Yes, yes. Come, take a seat over here. I'll just get us a couple of pints of bitter – so that we don't stand out too much, you know."

Nathan watched him order at the bar. A short man, thin grey hair and a round face, somehow exuding a natural friendliness and, he thought, with insignificance flowing off him in waves. The Reverend returned, slopping the two pints as he walked. His appearance contrasted with Nathan's tall slim form, dark brown hair and clear open expression.

"Let's get the formalities out of the way, or should I say informalities. Call me Peter, not Reverend, most do. Don't be too concerned about the dog collar. I was a vicar once, C of E, until they, eh, defrocked me." An ingenuous grin played across his lips. "Cheers. To our, eh, con...eh, co-operation, whoops I almost said conspiracy. Let me explain. This is the sort of place I like to meet, have a couple of pints, pretty convenient for you, just around the corner. We won't need to do any clandestine undercover stuff, when we meet. We're part of the furniture here. We'll stand out as being familiar and hence blend in. Think, even spies must have their regular habits and friends. The laundrette doesn't get taken a part every time they drop by to operate the coin machine to wash their underwear. Normality, that's the best cover. And we've known one

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another for years, haven't we. Come on practice. Laugh." And they both leant back with a hearty laugh, and Nathan actually felt amused, well, at least a little anaesthetised.

"Now let me fill you in on a few basic points. It's unlikely that you will see anyone other than me. Mostly we'll chat right here, and you or I will make a few pertinent points in the course of the conversation, just as I am doing right now. But let me tell you rule number one in the Reverend Coulthard's *Everything You Need to Know to Stay Alive in Espionage*: if it's serious, smile, relax, lean back and never speak in an **undertone**." He raised his voice, but no heads turned. "Well, that's basically it. I never got on to rule two, and haven't found a publisher either." The Reverend smiled, drew a long satisfying draught of beer, and his eyes invited Nathan's confidence and trust.

"You should think of me as your guardian angel. If you think things may get tough, it is I who calls the cavalry. Custer answers to me, as far as you are concerned. Whoops, maybe Custer's a bad choice, didn't go too well for him did it. No, I'll tell you what, think of me as not just your guardian angel but as an archangel, if it gives you a bit more confidence, you know, omniscient that kind of thing." Nathan drank his beer in the ensuing pause, thinking of purgatory, and now, with the Reverend's banter, seeing a dot of light at the top of the mineshaft. The Reverend downed his pint.

"Don't go away. I'll just get us another. Same again?" The Reverend jostled his way through the growing lunchtime crowd to the bar.

Ordering took a little longer this time, giving Nathan the chance to ponder what it was that they would really expect of him. He had no idea of what he was supposed to do. Yes, he had read the file, but it all seemed so, well, Middle Eastern, and he really could not see how he would fit into the pattern. He could not see his client dropping him deep insights or even hints at his nefarious activities. What he had learnt had been by freak accident - he had clearly not been supposed to know, and that is why he was so, well to put it bluntly, terrified. The Reverend was back.

"Just let me say that the situation is moving fast." A new seriousness in his tone. "You've read the file, here's the face." He passed across a photo. "Take an appreciating glance now and put it

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in your pocket. Later I suggest you destroy it. She's very attractive, isn't she? Just let me point out that in the Church of England we do not have regular confession, unlike the Catholic Church, so," he quipped, "on that side of things you're on your own."

"Peter, I've read the file, and I honestly don't see where I fit into this. In fact, before reading the file I thought maybe, but now, well, it's all just so convoluted, and I can't for a moment see any of these people revealing confidences to anyone like me. I mean, I'm just so *establishment*."

"Absolutely, absolutely. Our Arabian friends race horses just like the aristocracy does here; in fact, they do much of their horse racing right here in England, hobnob with the Queen, that kind of thing, so don't worry about that side of things, old boy. In fact, your chap's even Sandhurst trained, good officers' mess material, just your type. We'll just take it in steps. Now this is it, and it's very simple. We believe this *femme fatale* in the photo is very close to the centre. She seems to have been involved in a number of what I would call recruitment operations in Europe, and is always on the look-out, and her judgement is trusted."

"We think she operates under an alias, and maybe more than one. For our purposes I have named her Jemimah. We believe they are pulling something together right now, and I will not burden you with that knowledge. She does not know this, but you are going to meet her on, we hope, Tuesday night, probably mid-evening, in a City wine bar. Don't ask me why, just turn up and get into conversation with her group. When we leave, I'm going to give you a couple of dialogue scripts to help out. If you gain her trust, she will report back. You will be immediately matched up at the centre with, well, let's say you, since they already know you through your work. And you are in."

"We'll see what happens. There is no way, I repeat, no way, that they are going for one moment to believe that this is anything other than happy coincidence, Christmas combined with Easter, triple "A" serendipity. Capito?" The Reverend seemed to enjoy the discrepancy between his manner of his speech and his priestly appearance. "So that's it, the agenda. Any other business? We'll have another pint - you're not driving this afternoon are you? - shoot the breeze for

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twenty minutes, our cover remember, and leave boisterously. Vindaloo!" He finished, echoing the refrain of a much played song.

On Tuesday Nathan left the office early. He thought he would have a beer or two to calm his nerves, before going over to the wine bar for his assignation. He strolled over to Leadenhall Market. The pubs were already busy in the pre-Christmas season, people meeting early after work as their workload dropped off for Christmas. He pushed his way through to the bar, and after some time managed to attract the attention of one of the chaps behind the counter to bring him a pint of lager. I know the girl's face, he thought, I have read the scripts, but how do *I* do it? I have never managed to pull girls in bars before; we get introduced by friends or family, and the Reverend had not been that much help with his boozy wit. He mused for a bit, but then he saw a couple of the dealers from his bank's dealing room crossing to the bar, and thought he had better get out of there quick, if he wanted to remain halfway sober for his assignation. He left the market, walked up Bishopsgate and turned into London Wall. It took him fifteen minutes to reach the wine bar. It was almost empty, so he took a place at the centre of the bar and ordered a bottle of Chablis. Centrally positioned, he thought, he would be able to move strategically when his target arrived.

He did not have to wait long: they entered as a group of five, three young men, the target and a girl in her early twenties. The equanimity won from two pints of lager and a glass of Chablis left him. "I don't even know her name, but hold on, I wouldn't, would I? I'm not supposed to know her. I don't know her. Will I give myself away? How? I've only seen her picture." Confusion raced through his brain. He began to flush. The five moved to towards the bar, sharing some joke, laughing, almost boisterous. She sat at the very end of the bar. He glanced across, trying not to be surreptitious and failing, as he poured a second glass of Chablis. The five continued with an animated discussion and the bar gradually filled.

He was soon on his second bottle of Chablis, wondering what he could do, as he eyed her, where she was squeezed into the corner. He could not just go over and say, *Hi, mind if I join you*, or, *Excuse me is this place free?* It manifestly was not free. He thought back to the meeting at the Devil's Retreat, the confident manner of the

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Reverend. Clearly they had chosen the wrong stooge here. He was hopelessly out of his depth with this kind of thing. He, Nathan, pick up a girl in a bar, or even introduce himself and start a conversation as they had suggested. Someone squeezed into the space next to him as he poured himself another glass.

“Hello, I can read your mind, I think, maybe.” A soft suggestive voice.

He turned and looked into blue-grey eyes surrounded by a mass of red hair, falling over her shoulders.

“Sorry?”

“You’ve been knocking back this,” she twisted the bottle to her, “Chablis, and glancing down the bar in our direction, my direction, since we came in, as if, like, well, you wanted to meet me. Do you?”

“I’ve blown it?” he thought. Well thank goodness for that; I’ll be out of this crazy situation. But her look held him, deepened and drew him. His courtesy took over and he offered her a glass.

Nathan woke late on Wednesday morning. He thought back to the evening before, to recollect what he had learned about her, and he realised it was nothing. It was he who had talked of his successes, his aspirations, at first. Then unintentionally, his true concerns had begun to voice themselves, but thankfully only in general terms. What would he say when the Reverend Peter called to debrief him? As it transpired, the Reverend didn’t seem interested. He called Nathan on his cell phone on the way to work, simply uttered, “Let me know when they make contact,” and hung up. But even if he had learnt little about her last night, she remained in the forefront of his mind, all Wednesday, all Thursday. Then on Friday, as he left the office after work, he saw an elegant redhead in a camel coat, walking fifty yards ahead on his side of the pavement, away from him. She cannot have seen him, but without thinking he had already quickened his pace. Too late, she hailed a taxi and was gone. Was it her?

It was gone seven by the time he was back in his flat. He had no plans tonight; somehow his mind was too unsettled. He needed something to happen, instead of living with the turmoil of these “what if” scenarios floating in circles round his brain, and they were mainly pretty nasty “ifs”. At eight the phone rang. He reached for it.

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“Hello.”

“Hello, I’m so glad to catch you at home tonight, Nathan.” A familiar female voice, which he could not place immediately.”

“Yeah, no special plans tonight.” He said, waiting for the clue as to who this was.

“You know, I had this incredible co-incidence. I was just mentioning our talk, and it turns out Bill Robinson knows you, or I mean, knows who you are. He was supposed to give you a call next week while he’s in London, so I showed him your card, and he said we ought to give you a call now, check what you’re doing tonight.”

Bill Robinson, Nathan thought, still no clue. “So who does Bill work for?”

“Well, not so much for as with,” the voice said. “Suleiman.”

It clicked. So this was she, the redhead from the photo, from the wine bar. Suleiman was the client from whom came the threat to Nathan’s existence. The Reverend’s plan had worked. Nathan was in. And a cold chill settled upon him.

“Nathan?” she prompted.

“Yeah, sorry, I was just looking at my diary,” he lied. “What do you propose?”

“Bill, wanted Italian, so we’ve got a table at Il Duce Bianco in Montpelier Street. We’ll be there at eight thirty. They have valet parking if you want to drive.” She said.

“Well, this is a pleasant surprise,” Nathan said. “I shall certainly look forward to seeing you again, and Bill, of course. Just shows you that you should chat to people in pubs and wine bars, doesn’t it?” He laughed.

“OK, see you later, bye for now.”

He called the Reverend. This bubbly little chap, full of jokes in the Devil’s Retreat, simply said, “Let me know what they propose,” and hung up.

Sure enough, as Nathan drove up to Il Duce Bianco, a uniformed valet stepped forward to take his car keys. The restaurant had been heavily decorated for Christmas, which he felt detracted from its elegance. He was punctual, but they were there, and he was ushered across to a table near the window. Bill Robinson, about five eleven, hair greying at the edges, stood to greet him. Like Nathan, he was

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wearing a dark suit. She – I still don't know her name, he thought with a moment's panic – remained seated.

"Bill Robinson," he introduced himself in a moderated American tone. "Glad you could make it at such short notice. As for me, this is a flying visit, so this opportunity to meet really does work very well." He waived to the seat next to him. The round table was set for four. Nathan was next to Bill but there was a chair between Nathan and her. Maybe someone else is coming, Nathan thought, but he did not ask.

She suggested that they start Italian style with aperitifs, choosing a Campari soda, and soon she was leading an animated discussion. Nathan relaxed and found he was enjoying himself. Bill was regaling them with an anecdote about a conference he had just been to in Delhi.

"So I had to fly in from Karachi on a Pakistani plane," he was saying. "Now the fact is, as I understand it, that Pakistani air traffic control always delays the Indians and vice versa, so this has escalated to about four hours of delays. Anyway it gets worse. I've got this Pakistani client with me. So once we finally land in Delhi, we're first off the plane, and I usher this guy ahead of me to immigration, and the clerk at the desk says – sorry, special forms for Pakistani, I get them later, back of the line – and the line is by now one whole aircraft long. So I breeze through, telling my client that I'll secure transport for us. Sure enough this young Indian from the hotel is waiting outside. I've met him before. He always turns up with a rose for me, which does not have the significance it might have here in London, by the way.

"After a bit of chitchat, he points to a spot thirty yards away and says there's a bomb. This is, like, right where all the international passengers are walking by. So I ask him how he knows, and he says, they threw a red anorak over it."

"Shows great presence of mind and public concern to mark the bomb," she chipped in.

"Yeah," Bill continued. "So he goes across to take a look, while I retreat behind a concrete pillar for safety. Then this big truck arrives, stops eighty yards away and this guy, all suited up in bomb disposal gear, waddles over to take a look, so do about a hundred Indians who are waiting at the bus stops, which are also right there. They all

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stand round in a tight circle peering in at the bomb in the centre. Only the one guy is suited up for the occasion.”

“I hope this has a happy ending.” Nathan said.

“So you *do* believe in reincarnation,” Bill laughed. “Then the bomb disposal guy gets out this big reel, ties it to the bomb and walks backwards, unreeling as he goes. Then he stops, gives the line a couple of tugs and reels it back in. By now the hotel guy is back, so I ask him what the reel is. He tells me it’s just a bit of rope. The officer wanted to check the bomb wouldn’t go off, he says, so he tied the rope on to give it a yank. It’s probably not high explosives is what he told me. Great, I think of the still living onlookers in a close circle around the bomb. The truck drives up to the bomb. They unload a big container into which they drop the bomb, reload the container and leave, probably right through the centre of Delhi, or maybe they wait for rush hour.”

“You know Kashmir’s not so far, and a couple of bombs did explode in cafés there recently,” said Nathan.

“I can tell you, I was very aware of that, as I stood behind my pillar.”

“In the meantime, we call the hotel, to hear that my client was taken out of the airport the back way, and has been asleep in bed for an hour. Such consideration for me, waiting for him at the airport. So now comes the punch line. At the conference the next day, this Italian comes up to me and says he heard there was a bomb scare at the airport last night. And I tell him, I don’t think so, I was there, yes, OK, there was a bomb, but no one was scared.” They all laughed and Bill leaned back in his chair.

“Now to business,” Bill said. “You work on the Suleiman account.”

“I do,” Nathan said, “but really just to kind of co-ordinate. I’ve met various representatives but never him, so I’m not fully apprised of his real needs.” Nathan was glad of the opportunity to distance himself, maybe get the message across that he was not a threat, they need not worry about what he may have inadvertently discovered. This balloon of hope was punctured instantly.

“Mr Suleiman,” Bill said, “is appreciative of your work to date and wishes to continue the relationship with your bank. However, he does have concerns about you.” Nathan looked at Bill and at her,

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but she seemed to see nothing unusual about the direction the conversation was taking. “I have told Mr Suleiman that there is a solution, and I am going to ask you if you wish to be part of this solution, instead of being part of a rather large potential problem, which has the potential to quash your professional life for the next five years – at best.” Nathan flinched at this *at best*, remembering his speculations of the last few months.

“But before I give you the solution,” Bill continued, “just let me give you some advice, or tell you the way I see this. We all do our bit; we’re each just a detail in the big picture. Mr Suleiman does his thing. I do my thing. He is not in my jurisdiction: he can do what he likes as far as I am concerned. You should be aware of this, as a private banker. And right now Mr Suleiman would like you to work with us. By that, I mean continue to develop the relationship with your bank. At the same time, we would like to introduce to you some new clients for your bank. This is the way Mr Suleiman operates. He likes his associates to deal with the same institutions. He sees business synergies in this. Very specifically, I plan a meeting with your boss on Monday, so I want to know your answer.”

Nathan was not sure he had been asked a question or that a proposal had been made. But if this was being routed through his boss, i.e. his bank, that should be OK, and he began to feel more comfortable about the whole situation. Maybe they were heading for resolution of his problem after all.

“Compartmentalisation is the keystone of my approach to business,” Nathan answered.

“Great,” Bill said, standing up, “I’m sorry I have to take off like this, but I’m sure you’ll appreciate that I was expecting to meet you tonight as little as you me. Got to get on. See you on Monday. No on second thoughts perhaps we don’t need that meeting anymore. I’ll give you a call.”

Bill left, and she turned towards Nathan. “I do hope this was alright, Nathan. You see this was such a co-coincidence. The subject came up because Bill was putting the proposal to me and I just happened to mention we had met. He said he was planning to approach you anyway. You see, you and me, we’re supposed to be working on the same programme.” This really surprised Nathan.

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Many things he may have anticipated but not this, so he reacted with the blandest of comments, in the manner of his profession.

“You know this has happened so fast, and, actually, I don’t recall your telling me your name by the way.” He felt somewhat awkward.

She leant across, “Howdy, partner. Shake.” She reached out her hand, which he shook and released, reluctantly. Her smile seemed to know that. “Nathan, to you I am Zelda, just to you. Let this be our secret. Zelda.” She held Nathan with her gaze, her lips holding a gentle smile.

“Nice to know you, Zelda,” he said. “Now what’s this about partners?”

“I think your bank will want to join in, when they hear about the programme,” she responded, adopting a more business-like tone. “We’re going to be setting up a number of private banking accounts related to the energy trading and derivatives businesses. Basically your bank will be providing account facilities, domicile for the operation, and so on, while a consulting outfit works out the appropriate structures with the lawyers. As to me, I’ve been asked to set up some meetings in the States, for the moment. You and I will be making the cold calls on these potential clients together.”

Nathan was not sure of what she meant by “domicile for the operation”, but this did not seem the best moment for a display of ignorance, so he nodded in agreement and thought he would be practical by exchanging contact numbers.

“We’ll need to contact one another. What’s your mobile number?”

“I don’t have one: I meet people,” she laughed and continued. “I’m glad Bill had to leave before the main course. If we’re going to travel together, we might as well get to know one another. And just to get off on the right footing, I stake my claim to half Bill’s veal when it arrives.” Nathan toasted her with another glass of Bardolino, admiring her slender form and elegant style.

“You cut, I choose,” he said, returning her smile.

“Farah! It is so wonderful to see you!” She said, as she opened the

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door. "I do miss you. Come in. Come in. It is very late, but I am so glad you came."

Farah's aunt had move to London three years ago. She lived in a purpose built redbrick building on the corner of Marloes Road and the Cromwell Road.

Parasites had formed an abscess in her liver and she had come for an operation at the Cromwell Hospital, a first class hospital in London with the very best liver consultants. Her doctor in Madras had trained in the UK in the fifties. As soon as he saw her problem on the ultra-sound scan he had called his friend who had established the hospital and arranged an appointment.

Farah had brought her to the hospital and rented an apartment as close as possible. When she came out of the hospital, Aunt Fatimah had loved to hear the languages in the corridors of the apartment block, so familiar to her, the cooking smells. Close to the hospital, the apartment block had become a favourite for middle eastern patients and their relatives. Life was so different from the big house in Madras: there she was important but lonely; here she would stop and talk to people coming into the building, often with relatives at the hospital. They would love to talk their languages with her in this foreign place. She had little space and no staff, but life was fun. She had stayed on.

Fatimah watched Farah's slim, elegant form as she moved through to the room overlooking the Cromwell Road, and she thought of her own youth, so different in Teheran. As Fatimah prepared tea for them both in a cubicle off the room, Farah sat and gazed into the middle distance. She felt so comfortable with her aunt, at home, a feeling she only experienced with her aunt, since the aerobatic accident when her brother had died.

Fatimah was a beautiful woman. She looked just like an older sister to Farah. Tresses of red hair hung around her shoulders. Her blue-grey eyes looked deeply into you, and her complexion came close to matching Farah's thirty years, cast in the marble used for Greek goddesses. Imagine the goddess, Diana, and you have Fatimah, and then if Diana had an identical daughter that would be Farah.

Farah always visited her aunt when she was in London, even when it was almost impossible, like tonight, close to midnight. It

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was her only link with her family, after her brother had died while she was in Moscow.

Fatimah brought the tea on a Persian silver tray and sat opposite her. They simply sat and gazed at one another, the mirror reflection adding years as the image of Farah came back from Fatimah.

"You know, Auntie," Farah said, "I so love what I do. I love what I want to do. I do it. And when I come to London, I see you."

"You are the only one now, Farah," Fatimah said with regret in her voice.

"You are tearful, Auntie. And so am I, but only with you."

"Farah, I remember them all when I see you," Fatimah whispered, thinking of the family in Teheran, as it was.

"I remember the harem," Farah said. "You were always there. We used to line up to see father every Saturday, in order of age. Jem was always in front of me, and she would pinch me and make me cry and get into trouble."

"She was my favourite," Fatimah said.

"But not mine. And then Zuri, in front of us, still young enough to be in the harem, would talk to father and Jem would be quiet. I would always listen to my brother Zuri as he told father what he had done during the week. I loved Zuri, Auntie. I loved Zuri."

"I loved you all, Farah," Fatimah said. She had not told Farah of that day, nor ever would, the day when she had rescued the young Farah and her eldest brother from the blaze that had destroyed their house, their servants, and - she could not bear to think of this and never did - their family, all the uncles and aunts and children, everyone they loved, in the Revolution of 1979 in Iran.

Farah was so young then. She had not known. Farah hoped she would never know. Fatimah had learnt to live with this. She did not want the next generation to suffer as she had. Farah's older brother had re-established the family in Bangalore. His death had been devastating, but also in a way a blessing, because he bridged the gap of knowledge between generations, now gone with him. With her, Fatimah, the painful memories would die.

Fatimah sipped her tea and sighed. In Farah before her she saw her father, Farah's grandfather. He had established the family, and now Farah seemed so intent on doing the same. It seemed uncanny to see this young girl, so like her father.

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“Why do I see you so seldom?” Fatimah asked Farah.

“You see me every time I come to London. Even now at midnight, when it is not possible.” Farah replied.

“Why not more often? Why not stay?” Fatimah asked her.

“I don’t know, Auntie. I know what I must do, and I do it. Somehow I just know what I should do.”

“What is that, Farah?” Fatimah melted into reminiscence of her youth, the life they had known, long gone. Farah gazed back at her.

“Auntie, I do not know. I think you know better than me. I do not know. I do it. I have no choice, Auntie. It is me.” Farah slid back in the armchair, exhaling deeply. Almost dreamily, she said, “Auntie, they have taken so much from us. I just feel it. You do not tell me, but I see it in your eyes. In my heart, Auntie, deep in my heart, I must redress this, redress this before I can be who I want to be. Auntie, I met a man tonight. I could love him, but not yet.”

Fatimah moved across to Farah and hugged her tight against her. And for Farah the outside world, the world in which she lived, was in retreat, but only for that moment.

Dubai, 21 December 2000

Vermouth had been impressed by Nathan, when he had met him in London in his role as Bill Robinson. Smartly turned out, Nathan was very clear headed, very competent, but above all upright and inspiring trust, a rare quality in such a young man. He was an excellent prototype of a private banker, Vermouth thought, who could go far. It was true that in a sense he had been “entrapped”, but he was making the best of it, and clearly seeking the solution which would allow everyone to come out clean. Apart from his unfortunate glimpse behind the curtain, there was no reason why he should not undertake the programme that had been presented to him. Certainly he was a cut above that slimy slug, Frank Chardonay, the type of guy who would slide from one disaster to the next, too weak-minded to have any semblance of control over his destiny. Maybe that was part of the penalty you paid for sticking it out in that tin pot bank where Frank worked, in Frank’s case for

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far too long.

As to the woman, despite his mistrust of her, he had to admit, that if he were to describe her in tennis terms, it would be that she only ever served aces. Where on earth had she got the information on Constexo Energy to start with? How did she manage to get their chairman, Brewster, to bite? Vermouth had worked with some pretty slick operators but this was uncanny. What was it about her that he did not like? Some visceral, some innate mistrust. The wicked witch? In fact, he thought she was more like a female Dorian Gray, charming the world, while...

The telephone interrupted his reverie. The call he was expecting, routed through from a spare line on the switchboard. "Hello."

"Hello, this is Nathan, calling from London."

"Nathan, thank you for returning my call, and thank you for meeting us in London. I was very impressed by your understanding of the programme, and I am looking forward to working together with you."

"Thank you, sir," Nathan replied.

"I'm sorry it took a while to get back to you. Travel, I'm afraid. Now Nathan, the real reason for my call is to say that the calling schedule has been set up for January and your tickets are on the way. Now that it's definitely going ahead, I want to make two points to you: the first is that this is a private banking matter and your disclosure and confidentiality requirements are exactly those in the policy of your bank; and the second is that I am running this programme, so for the purposes of this programme, save as I have just mentioned, you report to me and no one else. Don't bother to call me, however. I will ask you what I need to know and that will suffice as far as this reporting line is concerned. I know what I need to know. Is that clear?"

"That is very clear," Nathan said. He had a good feeling that this new dotted line boss knew exactly where things were at.

"As to your partner," Vermouth continued, "she has a track record of achieving every objective and more, and half the time that's before we've even worked out what the objective is. The point I am making is that you should not hesitate to use her as a resource. I wish you success."

Vermouth put down the phone and smiled. He thought he had

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pulled off a pretty good Bill Robinson earlier in the month in London. What would he tell Nathan, when they met? *Yes, funny you should mention that, others have said we're very similar.*