

Floating Point

A Tale of Avarice

John Scott G

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gnud

"Let's all get gnud!"

0001

ONE

Fingers worked their way across a computer keyboard and the clacking sound echoed in the large, semi-darkened room. Sharing the sonic space was the whirring of cooling fans and a transistor radio softly playing the Night Owl Show, at this moment featuring a current Top Ten hit, “Bette Davis Eyes” by Kim Carnes. As the typing continued, glowing, clunky, jagged-edged letters appeared on a cathode ray tube screen at one of the workstations in the data processing lab:

LOAD: SECRETS

RUN: SECRETS

Randomly generated passwords began rapidly scrolling on the monitor. The woman sitting at the workstation reached for her thermos, poured a capful of coffee, took a sip, and waited impassively. Suddenly, the screen flashed a new message:

SYSTEM ACCESS
STATUS: READY

The woman inserted a floppy disk into the machine and typed:

LOAD: TRANSFER
\$XX.XX TO ACCOUNT 1646-228958
RUN: TRANSFER

Sipping her coffee, the woman waited again. Another flash on the screen, followed by more text, this time much more satisfying to watch:

\$58.16 TO ACCOUNT 1646-228958
\$11.02 TO ACCOUNT 1646-228958
\$91.13 TO ACCOUNT 1646-228958
\$44.89 TO ACCOUNT 1646-228958
\$12.10 TO ACCOUNT 1646-228958
\$08.09 TO ACCOUNT 1646-228958
\$30.04 TO ACCOUNT 1646-228958
\$00.05 TO ACCOUNT 1646-228958
\$38.49 TO ACCOUNT 1646-228958

\$00.74 TO ACCOUNT 1646-228958
\$14.95 TO ACCOUNT 1646-228958
\$07.35 TO ACCOUNT 1646-228958
\$21.18 TO ACCOUNT 1646-228958
\$33.19 TO ACCOUNT 1646-228958
\$34.29 TO ACCOUNT 1646-228958
\$72.43 TO ACCOUNT 1646-228958
\$02.20 TO ACCOUNT 1646-228958
\$60.82 TO ACCOUNT 1646-228958
\$99.32 TO ACCOUNT 1646-228958
\$84.25 TO ACCOUNT 1646-228958

On and on it went, continuing to scroll, transaction after transaction, money transfer after money transfer. None of them large, but dozens of them, hundreds of them, thousands of them.

The woman began quietly singing, “A dollar here, a dollar there, grab some dollars everywhere...” somewhat synchronized to the radio as it now played The Rolling Stones’ “Start Me Up.”

0010

TWO

From far off in the background came a tintinnabulation that increased in volume until it become apparent that it was the theme music of a television news program. “Computer crime is big business,” intoned an announcer’s voice, full of manufactured urgency. “The explosive details of electronically ill-gotten gains are next on The Evening Report. And now, from the newsroom, here is Christine Andrews.”

The theme music faded down as anchorwoman Andrews began: “There are bank robberies that take place out-of-sight and that may be enabled by criminals you might never suspect: bank employees. Sometimes, they may be employees who have had years of service with the banking institutions.”

Professional tension filled the air on the set of the live news broadcast. After working together for a long time, the crew functioned smoothly. The huge RCA TK47 video

cameras were skillfully guided into position as Christine proficiently read her lines off the teleprompter: “Millions of dollars stolen electronically? Robberies at the touch of a button? How can these things happen? And could this be happening to *your* bank account? We go now to The Evening Report’s Lionel Benson for a live update.”

Christine stared into the camera lens, her gaze unwavering. On video monitors in the control room, the image of Christine’s businesslike visage dissolved to a live shot of the exterior of a branch of InterCommerce Nationwide Savings and then to field reporter Lionel Benson, who began speaking into the camera but the volume was turned down so his voice wasn’t heard inside the studio. As Lionel continued to speak, photographs of various InterCommerce banking officials and a recently convicted banking thief, a man named Stanley Mark Rifkin, flashed on the screen next to him.

Floor Director Marty Sidens barked out, “And we’re CLEAR! Coming back in 90 seconds.”

Christine's expression instantly changed to one of haughty indifference. She picked up a telephone from beneath her desk and spoke into it angrily but with her voice too low for anyone else to hear. During her phone conversation, a make-up artist rushed up to her and made some last-second adjustments.

"Okay, people," Marty said into his headset mic while striding toward a door at one side of the studio. "We've got a back-and-forth with Christine and Rodgers, followed by a two-shot with Christine and the guest." Three video camera operators maneuvered their bulky cameras into position as Marty stuck his head through the doorway and waved over Captain Mathew Hytner. The man was in a business suit but held himself with the tautly erect bearing of an Army officer. "Okay, Captain Hytner, you're on next instead of later. The story got moved up."

"Understood," Hytner said firmly.

Marty grabbed Hytner by the arm and awkwardly guided him to his chair across from Christine's desk. "There you go,

Captain.” Before Hytner could even acknowledge him, Marty was already moving away and barking out orders. “Somebody want to bring up the audio on Lionel? Thank you.”

The audio came up too loudly, causing several people to flinch.

“—yesterday, according to police,” Lionel was saying in his live report. “It is estimated that tens or perhaps even hundreds of millions of dollars are electronically embezzled or misappropriated every year by white collar criminals.”

On the floor of the studio, Marty muttered into his headset mic, “What the hell is the difference between embezzled and misappropriated?”

Sitting across from Christine, the captain tried to get her attention, saying, “Excuse me, what are we—”

“You wait right there,” she said without looking at him.

“I see, but—”

“Who are you again?” she asked.

“I—”

“Christine,” Marty said through her headset, “this is Captain Hytner, the computer crimes expert.”

“Captain Hytner,” she said, none too enthusiastically. “I thought he was later.”

“No, he’s moved up. We come back, you throw it to Rodgers for a back-and-forth, and then when he returns it, then it’s you and Hytner.”

“Nice to see we’re sticking to the schedule all the way through the first two minutes of the show,” Christine said sarcastically and returned to her telephone call, again speaking so softly that her voice was just a murmur.

“Coming back in twenty seconds, people!” Marty announced.

Christine put down her phone and shuffled some papers. Captain Hytner took a sip of water from a mug that was on his side of the desk. They both listened to the audio of Lionel completing his report:

“Professor Henry Sorenson of the Rawlings Institute, perhaps you can help explain some aspects of computer theft to us,”

Lionel said and then thrust his microphone up to Sorenson's face.

“Certainly,” said Professor Sorenson. “Computer crime is a fact of life in today's electronically-linked society and it is something called ‘the float’ that makes it impossible to easily trace the illegal transfer of funds.”

In the studio, Marty signaled to Christine and shouted, “Back in eight seconds! Where's Rodgers?”

“Right here.” William Rodgers, finance reporter, stepped up to another desk similar to Christine's.

“Okay, coming back, Christine and Rodgers.” Christine had her usual annoyed look on her face.

On the monitors, Lionel continued, “Until banking institutions find a way to control or at least get some oversight on the float, we will continue to see this kind of crime. This is Lionel Benson reporting.”

Christine instantly assumed her professional demeanor as she looked into the teleprompter and began reading, “In the

official explanation of this multi-million-dollar crime, we've heard an unfamiliar term: 'The float.' For a fuller explanation, here is our own financial expert, William Rodgers. Can you explain some of this for us, Bill?"

"I'm going to give it a try, Christine. We have all experienced the wait between the time somebody writes us a check and when the money is actually available for us to use. The same thing happens when corporations send money to each other electronically. For a very brief amount of time, the money is said to be 'floating' between accounts. The trouble is, if someone tampers with those funds during the float, the only way to tell is after it has happened. And the only way to get an accurate accounting of everything is to shut down the whole system and start an audit. And that is impossible because, well, because business must go on. Christine?"

"What kind of dollars are we talking about with the float, Bill?"

"It's huge, Christine. It is estimated that the amount of money that will be transferred by computers during this decade is around

three trillion dollars. That's trillion, with a 'T,' Christine."

"And all of it is vulnerable to theft or embezzlement?"

"Well, that's just it, Christine—no one knows what part of these funds will be vulnerable and what part might be considered safe."

"It's a staggering amount of money at risk. Thanks, Bill." Christine turned to the man sitting across from her. "With us here in the studio is Captain Mathew Hytner, a computer crimes expert. Captain, what can you tell us about the history of law enforcement dealing with computer theft?"

"The history of prosecuting computer crimes is woefully short," Captain Hytner replied. "Unfortunately, there just isn't much of a track record in that area."

"Well, you're the expert, Captain Hytner, so can you explain why these types of crimes are so difficult to prosecute?"

"I believe I can, yes. Electronic embezzlement or electronic theft can be tough to convict for a number of reasons. First,

what's inside a computer might not be available as hard, physical evidence.”

“No ‘paper trail,’ is that part of it?”

“Yes, and there are techniques for erasing what's in a computer. For example, there's a computer sciences professor in Los Angeles who has discussed with his colleagues and his classes a type of computer program that removes any evidence of itself.”

“That seems impossible.”

“No, that's very real. After all, what's inside a computer is made up of what are called bits and bytes, and they are basically just pieces of energy so you can move them around or even remove them.”

“All right, so the thief gets access to a computer at a bank or a savings and loan, or an investment firm, and—what then?”

“The thief electronically enters a computer system with a program that moves money around, and—”

“I'm sorry, ‘moves money around’? What does that mean?”

“That's when computers electronically transfer money to other computers in other

locations. Then, the thief introduces a program to re-route the money, and then introduces another program that eradicates the traces of the previous program. The money is gone and the evidence is gone.”

“Just like that?”

“It can appear to be just like that, yes.”

“That’s amazing, and frightening. How often does this happen?”

“No one knows. It could be happening right now, somewhere. That’s part of the problem.”

“This sounds like science fiction. Where do you get your information, what’s your background?”

“I was in signal intelligence in the Army, then I worked at the RAND Corporation, and now I run a consultancy business.”

“So, you’re a kind of fiduciary private eye?”

“That’s not a bad description,” Hytner said with a small smile. “It is something similar to that.”

“What is your expectation of an arrest and conviction in this case?”

“Very low. Besides, banks don’t like to prosecute these cases.”

“They don’t?”

“No, they would rather just take the loss and move on. A prosecution and a trial would call more attention to the fact that bank computers are vulnerable. That’s not good publicity for the banking industry.”

“Thank you, Captain Hytner.” Christine turned to look directly into the camera. “This information makes you think about keeping your money in your mattress. We’ll be back in a moment.”

0011THREE

To many people whose jobs brought them into contact with computerized financial transactions, there was a delicious irony surrounding the electronic embezzlement of funds from InterCommerce Nationwide Savings: that particular financial institution was warned about just such an eventuality only a couple of months before the theft occurred...

Tapping his fingers on the front of a bound document headed *Data Safekeeping Analysis Prepared for InterCommerce Nationwide Savings*, computer security expert Douglas Turner addressed a grim group of people in the bank's conference room.

"Fiscal data is vulnerable to all the normal problems of computerization," Turner told them, "including glitches, bugs, and even power surges and outages. More importantly, financial data files are susceptible to unauthorized manipulation, mischief, and malfeasance. The appropriation of financial

data can result in fraud and outright fiscal theft, all of it performed without guns or burglary. In short, electronic file penetration and mismanagement can be very expensive to you and many of the people and firms who deal with your institution.”

Turner began counting on his fingers as he stated, “Computer crime can be costly to your customers; computer crime can be costly to your affiliates; and computer crime can be costly to your investors. These challenges are referenced here in our report where you will be able to read about some of the many ways your institution faces potential exposure in these areas.”

As the data processing professional who had prepared the document, Turner was easily able to converse about all aspects of the report. Speaking quietly but firmly, he tried making eye contact with each of the bank’s officers who were with him in the wood paneled room.

Seated around the table were several dour looking officials, including one of the bank VPs, Gordon Swenson, and the bank’s

Assistant Manager of Operations, Cheryl Price. During the meeting, the men would send appreciative or speculative glances toward Cheryl. As was her usual practice, her attire was fashionable as well as in perfect taste. No matter how modestly she dressed, it was not possible to hide her beauty and poise. She generated a primal response from many people. In particular, there were stirrings of desire in Swenson and Turner. She, in turn, was not opposed to looking at Turner who was a neat and trim 44. Swenson, on the other hand, was at 50 already a man who was showing the effects of a sedentary lifestyle combined with a disregard for consuming healthy proportions within the major food groups.

Coming out of a reverie in which he imagined himself ravishing Cheryl, Swenson turned to ask Turner, “What, exactly, are you recommending the bank should do?”

“There is a fifteen point plan in our report but our primary recommendation is to enact much tighter security measures regarding all electronic fund transfers.”

“Mr. Turner, we already utilize the best security systems in the banking industry.”

“Yes you do, but that is not a high bar.”

“Is that so?”

“Yes, you are definitely vulnerable in that area.”

Rising from the table, Swenson said, “I must tell you that the bank’s corporate office only agreed to this study because of pressure from some worried stockholders.”

“I understand, but the fact remains—”

“Personally, I’m not sure it was money well spent.”

“I gathered you felt that way.”

“And I’m not about to send good money after bad.”

“Unfortunately for you, that is exactly what might occur,” Turner said, also getting to his feet.

There was an awkward pause. Cheryl stood up, walked to the door and opened it for Turner. He closed his briefcase and moved to the doorway. “Well, I thank you for your time. I certainly hope someone here reads the full report and, most importantly, acts on it.”

He received no reply. He and Cheryl exchanged glances. She made an almost imperceptible shrug. Turner did the same, then walked out the door and headed down the corridor.

Cheryl turned to speak to Swenson but he and the others were already moving out of the conference room through the doorway to the executive suites. Cheryl picked up Turner's report and began flipping through it as she exited the conference room on the way to her office.

That evening, Douglas Turner's office answering machine received a call and the device's cassette tape captured the following message: "Hello, this is Cheryl Price from InterCommerce Nationwide. I'd like to discuss a few things from the report you made for the bank. If you have a moment, can you please give me a call at my office later this week? Thank you." She left him the number of her direct line.

Cheryl ended the call and stepped out of a phone booth beside the library of the state

university. She strode purposefully through the quad. Because she was still in her workday attire, she stood out from the students who were in much more casual outfits. Cheryl walked into one of the college buildings.

Entering a classroom, Cheryl took a seat next to Melissa, another woman still dressed in her professional clothes, having also come straight from work. “Hey,” Melissa said in a half-whisper.

“Hey,” Cheryl replied, equally sotto voce.

They both unpacked pens and notebooks while watching Professor Bartolo write lines of computer code on the blackboard.

“Uh-oh,” Melissa said quietly to Cheryl. “Albert alert.”

“I see him,” Cheryl replied.

Albert slid into the chair next to Cheryl, grinned expectantly and semi-whispered, “Hi there, Cheryl.”

“Albert,” she said, not meeting his gaze.

“You,” he whispered, “you are an amazing example of feminine pulchritude.”

“Yes,” she said, “yes, I am.”

“Did you get your assignment for working in the lab?”

“We all did, Albert.”

“We could trade our time slots so we could be, you know, lab partners.”

“Oh, gosh and golly, Albert,” she said flatly, “that’s quite an offer. Thank you, but no.”

“So, did you think about getting together? Maybe coffee?”

“I did think about it, Albert. I ruminated over it, in fact. But I came to the same answer as before.”

“Well, can’t fault a guy for trying.” He gave a half smile and then moved to take his seat across the room.

“You can try,” she muttered.

“You know,” Melissa said to Cheryl, “one of these days, he’s going to give up.”

“I hope so,” Cheryl replied. “Even if I wanted to see him, I don’t know how. I’m about to get busier.”

“Busier? You’ve got your job and this class and this class’s lab work, what next?”

“I’m also taking third year French and I’m going to start some new projects at work.”

“They don’t pay you enough at that place.”

“That’s right,” Cheryl said in mock indignation, “they certainly do not.”

They both laughed and then attempted to suppress it as they drew an annoyed glance from the professor.

0100

FOUR

Next workday, Cheryl wasn't inside the bank. Instead, she was in vocal booth "B" at Five Star Recording, a studio that serviced advertising agencies and public relations firms in the city. It was the beginning of one of her new assignments: recording the narration of a corporate video for the bank. The script was a collection of banalities formed into meandering sentences that dripped with feel-good corporate hype.

She couldn't help thinking of the realities of her workplace while reading the disingenuous puffery of the script. As she intoned the line, "Let us now shine the light on some of the boardroom-level officers of InterCommerce Nationwide Savings," she thought of how Gordon Swenson ordered the removal of 40 percent of the lights in the business offices and hallways of the bank buildings and 70 percent of the hall lights in the rental properties owned or managed by bank subsidiaries.

While she recited this line of narration, “Chairman of the Board Jonathan Morton Mennack has a strong hand on the tiller as he guides the fortunes of InterCommerce Nationwide Savings,” she was reminded of how often bank officials saw his personal nurse help the 93-year-old move from his desk to his private bathroom and back again.

When reading the line, “David Rowlands, the President of the bank, is a model of strength who is always focused with laser-like precision on the realities of the business world,” she couldn’t help but think of the way Rowlands always adjusted his toupee every time he passed a mirror.

And as she recorded the line, “Bank Vice President Stephan Lander takes a hands-on approach to critical areas of fiscal operations,” she flashed back to arguments Lander had over the color of picture frames on bank walls or the number of paperclips in anyone’s desk.

Privately, she often sighed and rolled her eyes at the various examples of stupidity throughout the institution. While on the job,

however, Cheryl appeared to be a subservient and docile employee who moved in lock-step with the dictates of upper management. Which is why it would have surprised all of them to see her at lunch the next day with Douglas Turner.

Turner quizzically regarded Cheryl as they shared a salad and glasses of wine. There was some small talk during which he tried dancing around the topic that most concerned him. She seemed quietly bemused by his puzzlement. “Tell me,” she asked. “Do you often keep things all bottled up like this?”

“What?”

“You heard me,” she said evenly.

He thought a moment and finally said, “Well, all right, I have to confess that I’m not sure I grasp the purpose of this meeting.”

“Is that so?” she asked, volunteering no further information.

“I mean, at first, well, I’m afraid I had the typical male reaction.”

“Why, Mr. Turner, I do declare,” Cheryl told him, batting her eyelashes. They both

smiled. “But really, Douglas,” she said, using his given name for the first time, “there’s no reason why things can’t proceed along two courses at once.”

He regarded her with new interest. “Is that so?” he said quietly.

“Certainly,” she said. “For example, why don’t you tell me about how one might... penetrate... a computer system.”

“It would be... my pleasure to do that.”

“Good. You may begin,” she said with mock imperiousness.

“Okay, well, to start with, there isn’t a data processing installation in the world that cannot be breached. Or penetrated, as you put it.”

“Any DP system can be cracked?”

“Correct. ‘Hacked,’ they call it.”

“No matter what kind of security they may have?”

“Certainly. Hackers have gone into defense department files, court records, the Internal Revenue Service, corporations, foreign governments...”

“I’ve read about some of that.”

“Sure, there has been some coverage of data breach situations, if you’re keeping a sharp lookout for it.”

“A sharp lookout?” she asked.

“The institutions that are hacked often try to hush things up but the fact is that you can electronically break into anything if you’re good enough. Hell, even the Pentagon was hacked.”

“Really?” Cheryl was eager to hear Turner discuss such a high profile target. “What can you tell me about that?”

“Well, I’m not sure if I should go into something of that nature...”

“Pretty please?” she said. He still hesitated. “Oh come on,” she stated, “impress me with a good story.”

He considered the situation for a few seconds and then decided to continue. “Well, all right,” he said. “It’s a humorous tale, in a way,” he added. “It started when a few of the Pentagon computer hotshots were bragging about the work they had put into their security protocols. They were kind of lording it over some of their computing consultant friends,

one of whom is a friend of mine, the one who told me about it. He probably shouldn't have done that, and I probably shouldn't tell you, either."

"But you know you want to," she said. She gave him her best Mona Lisa smile and waited to see what he would do.

"Well, yeah, I guess that's true," he admitted. She watched and waited patiently. "So," he continued, "these private sector guys told the Pentagon guys that they could break into the government system. The Pentagon guys said no you can't and they all got into a friendly argument about it."

"What happened?"

"They made a bet. If the outsiders could break into the system within three months, then the Pentagon staffers would buy them a big steak dinner at the next national data processing convention. Or if they couldn't breach the security in 90 days, then they'd have to buy dinner for the Pentagon team."

"And they got in?"

"Oh, it's better than that. They got in, they changed the pay grades of the Pentagon

crew, and then they erased the evidence of the break-in. It wasn't until the next payday that the government security hotshots realized they'd been screwed."

"So the outsider team demoted the Pentagon team?"

"It's better than that. Some were raised a pay grade, some were lowered."

"Devilish," she said with a smile.

"Very. The team at the Pentagon had to scramble to make everything right without their own departments finding out about it. Almost cost those guys their security clearances."

"It's always 'guys,' isn't it?" Cheryl noted.

"Not a lot of women in the DP field. Not yet, anyway."

"Perhaps that will change in time," she said. They sipped their wine for a moment before she asked, "Do you know anything about this Stan Rifkin case?"

"Oh yeah," he said, "and that's where the news is getting lots of things wrong."

"It looked that way to me, too," she said.

“Really?” he responded with genuine interest. “Tell me what you think about it.”

“Well,” Cheryl said, “the story we get in newspapers and on TV is that this data security consultant, Stanley Mark Rifkin, is a computer criminal. That’s not true,” she said.

“Is that so?” he said, smiling to urge her to continue.

“He was advising Security Pacific bank on computer safekeeping practices and he just copied down a passcode when he was in their offices. Then he used it to phone into the bank’s wire transfer department and placed an order for money to be sent to a foreign bank account. No illicit computer penetration occurred.”

“Very observant,” he said, nodding. “Anything else?”

“Yes,” she continued. “The news reports and the police keep saying he stole ten million dollars. That may or may not be true.”

“What makes you think that?” Turner asked with a small grin.

“They keep telling us that the crime involved ten million simply because he went

to Europe and bought ten million dollars in diamonds.”

“And you see a logic leap in that conclusion?” he asked.

“You bet,” she replied. “Security Pacific doesn’t know how much he stole, or if they know, they’re not saying. The fact that he bought ten million bucks’ worth of diamonds doesn’t prove that’s the amount that was stolen. He could have taken fifty million, deposited forty, and used the rest for the jewels.”

“That’s exactly right,” he said. “Amazing,” he added.

““Amazing’?” she said.

“Well, sure: beauty *and* brains. Quite a powerful combination.”

She smiled and nodded her head in acknowledgement of his compliment. “So,” she said, getting back to her main area of interest, “setting aside where the news gets things wrong, you would agree that there are some wild computer stories that hit the news and some of them are not as unbelievable as they sometime seem?”

“That’s for sure,” he replied. “Listen, I have a colleague who was asked to read the script of a movie they’re hoping to put into production. The script writers asked my friend to look it over and tell them, you know, is this possible, could it happen, did we get the terminology right, and so on.”

“Okay...” she said with a nod.

“So, the situation in the film is that a teenager hacks into the NORAD system, the North American Air Defense system, and accidentally signals the start of a Russian nuclear attack. They thought it was an interesting story but they were worried it might be too far-fetched. My friend pointed out to them that the situation in that film wasn’t fiction. He told them that it had already happened.”

“Wait, really?”

“Absolutely,” he told her. “Actually, it has happened more than once. And one time it even made the newspapers before it was hushed up. Which is to say that the media was politely but firmly discouraged from pursuing the story.”

“That’s remarkable,” she said.

“Yeah,” he agreed, “and a little scary.”

“I’ll say.”

“The point is this,” he said, “anything can be hacked.”

“Well, that’s not really the point in our particular case,” Cheryl told him.

“No? What is the point?”

She looked him straight in the eye and said, “Do you have the ability do what they did?”

“Of course. I have to be able to perform such an operation in order to know how to prevent it. That’s part of my job.”

“So you could cut right through our bank’s security system and get at the money?”

Turner hesitated. Where was this heading, he wondered, but he answered her: “Well, technically, yes, I suppose that is possible, but, well...” he wanted to let the thought fade away.

She took a sip of wine and again looked him straight in the eye. “I think we’re going to have to take this to the next level,” Cheryl told him.

“What are you driving—”

“Put your money where your mouth is.”

He looked at her with puzzlement that verged on alarm. “So, you’re saying, what, exactly?”

“Your ability to break-in and erase any evidence of the break-in...” she said.

“Yes...?”

She looked him straight in the eyes. “You’re going to have to prove it to me,” she said.

0101FIVE

Douglas Turner stared at Cheryl Price and for the moment he was unable to reply. On the one hand, he told himself, this intoxicating and alluring woman... this arousing and erotic creature... this desirable female... was causing the most delightful reactions throughout his body. He was definitely pleased to respond to her onslaught of femininity. On the other hand, there was consternation because it appeared as if she was asking him to... to... do what, exactly—commit a crime? What was going on here, he asked himself.

He cleared his throat, swallowed, and took a deep breath before replying. “Well,” he said, “to break into a bank’s computerized financial system under supervised and controlled circumstances is, um, how can I... well, for that I would need to have signed authorization. Otherwise—”

“Can you do it or not?” Cheryl challenged him.

“Yes, of course, but—”

“And after you breach the system, you could remove all trace of the intrusion, correct?”

Turner stared at her. He felt as if he was weightless. “Well, yes,” he stammered, “that’s possible, but—”

“Fine. I am an officer of InterCommerce Nationwide Savings and I say proceed with a demonstration.” She met his gaze. She stared at him, unmoving. Seconds ticked by and she mercifully broke the uncomfortable silence. “I think it’s time you gave me a tour of your office.”

“Now?” he asked.

“Why not?” Cheryl said, getting up.

In a daze, Turner paid the check and they left the restaurant.

The drive was pleasant. Turner had recently taken out a lease on a new Lincoln Continental Mark VI. “It’s a bit gargantuan,” he said as he held the passenger door for Cheryl, “but it’s a smooth ride. Plus, it impresses potential clients.”

Cheryl was not immune to the comfort of an overly large, expensive, and immaculate automobile. She got him to talk about the car as he maneuvered through the traffic to his office. He was pleased to discuss the features of his new toy. “Have you named it?” she asked with the faintest hint of sarcasm.

“Haven’t settled on one yet,” he replied with the same level of mockery. “I’ve narrowed it down to a few choices.”

“Do tell,” she urged.

“Well, there’s Von Neumann,” he said.

“For the mathematician who pioneered digital computing?” she asked.

“Very good,” he said. “I’m impressed.”

“Hey, I didn’t just fall off the turnip truck,” she said.

“Apparently not.”

“So, the other choices?” she inquired.

“Sure. There’s also The Landboat, for obvious reasons.”

“Um-hmm,” she said.

“And, uh, Margot.”

“Really,” she said. “What’s the reason for that selection?”

“That’s the name of the femme fatale who kills the man in *Laughter in the Dark*.”

“So you think this car might be the death of you?”

“Hell yeah,” he said. “Look at this thing. It’s a monument to twentieth century overconsumption.”

“Yeah,” she admitted, “but what a way to go.”

“Yeah,” he said with a smile.

“You love it,” she told him.

“I do,” he admitted. “Look at the stitching on the upholstery. Look at the polished chrome. Look at this digital instrument cluster with the fluorescent display.” She glanced at it but made no comment. “It’s more impressive at night,” he admitted.

“I also noticed that this boat has pushbutton keyless entry,” she said.

“Right,” he said. “But it’s the interior that really sold me on the car.”

“Very comfortable,” she said as she settled back into the leather seat. “This is the fuel-injected model, right?”

He was pleasantly surprised that she knew something about the latest features on automobiles. “Gotta like a woman who likes powerful cars,” he said. She smiled enigmatically at that. He noticed the scent she was wearing. “That’s the perfume that was all over the news a while ago, isn’t it?”

“Yes it is,” she replied. “It’s called Opium. That’s why it got the publicity.”

“It’s quietly intoxicating,” he said.

“Ummm, excellent,” she said. “That’s just the effect I’m looking for.”

He pulled the car into an underground parking garage in the building containing his consultancy business. They went up in the elevator and he let them into a suite of offices. There was an empty receptionist desk, an empty conference room, and a double door leading back to a couple of offices. “My assistant is on vacation,” he said, “so for a few weeks, I’m doing everything.”

Cheryl slowly walked through the place, taking it in. “Orderly,” she said, “uncluttered, and quietly tasteful. The lithographs and illustrations are very nice. I see we both

admire the work of Charles Bragg and David Levine.”

“Yes, well, we both have good taste,” he said with a smile.

Poking her head into one room packed with computer equipment, she said, “My, what a lot of gear you have.”

“The better to amaze you with, my dear,” he replied.

She looked at a door at the back of the room. It had no handle or doorknob. “Sooo,” she said.

“Yes?” he inquired.

“What’s going on back there?” she asked.

“Private room,” he replied.

She cocked her head at the door and studied it for a moment. She stepped up to it and lightly ran her hand along the jamb. Pushing slowly but firmly, she felt the door move a quarter of an inch until there was a noticeable click. Lifting her hand, the door swung open a few inches. She glanced back at Turner. Seeing no objection, she slowly

opened the door, stepped into the room, and flicked on the light switch.



The woman's face was huge and glowed with colors that seemed alive. The painted canvas sat on the wood paneled floor, leaning against a shelving unit covered with black muslin. Cheryl was captivated by the facial expression, most especially the eyes. "That is stunning," she said.

"I agree," he replied.

"Why is it in here?"

"Not sure where to hang it," he said. "Doesn't really go with the rest of the place. Maybe it'll end up in my living room," he said, "if I want to be haunted by those eyes every time I decide to watch some TV."

"Who is the artist, and where did you get it?" she asked.

"I can never remember the person's name. The artist is reportedly an art forger."

"Really?"

"Um-hmm," he replied. "I did a computer audit of a very wealthy widow's estate and it turned out that she had a relative who was one of Europe's finest forgers. I admired this canvas when I was visiting the mansion and one day it was delivered along

with a check for my services. I don't really know what to do with it. I come in here and look at it once in a while. It is... therapeutic, somehow."

"Art can be like that," she said. She stood transfixed by the visage for another moment before returning to the office with the computer gear. She paused by one of the machines, turned to him and said, "Okay, big boy, let's see how you do it."

"What?"

"I want to see your... technique," she told him.

"Oh, well, I don't know..." He was caught in a dichotomy of conflicting desires. He didn't want to break the law but he wanted Cheryl and this seemed to be part of the path towards having her. "I don't know," he said again.

"You'll be in control for the whole thing," she assured him. "You can... pull out at any time."

He thought long and hard. Because he was long and hard. "All right," he said, "but we are not going to touch, move, or disturb

any of the financial data in any part of the institution. I want that clearly understood.”

Cheryl nodded, smiled, and turned to one of the computers. “This one?” she asked. He nodded and so she sat down in front of it and typed in one of the phone numbers of the bank’s computer system. He switched on the modem, hit the appropriate keys on the computer, and they started down a primrose path.

Later that week, they had a date. Turner went to pick up Cheryl expecting that they would go get a bite to eat or attend a movie but they never got out of her apartment. He knocked at the door, she opened it, reached out a hand and took him in her arms. Kissing proceeded to caressing which led to undressing which resulted in lovemaking. His mind was clouded by the sensual pleasure she offered; her mind was still on the progress of her speculative computer crime even as the progress of their lovemaking moved forward.

“Ummm,” Cheryl had said when they were back in his office working on the computer penetration escapade, “we’ve made contact.”

In her apartment, they continued caressing each other.

“Okay,” Turner had said when they were in his office, “we’ve got to feel our way around to find what we’re looking for...”

“Can’t I just ask for what I want?”

“Sure,” he said, “you can try that.”

In her apartment, Cheryl took his hands and brought them to her ass. “Okay, let’s see what happens here.”

“It’s always easier when you know where you’re going and what you want to have happen,” Turner said.

“Is that why a lot of computer crimes are inside jobs?” Cheryl asked him.

“You bet,” he said.

Cheryl brought his hands up to her breasts. “We’re making good progress so far,” she said.

“Right,” he said, “but now comes a tricky part.”

“How so?”

“We need the password,” he said.

“Okay, hotshot, how are you going to pull that off?” she asked him.

He removed her blouse while she took off her skirt. “We use a program that generates random passwords.”

“Ooooh,” Cheryl said. “Show me.”

“Like so.”

“Don’t a lot of these systems shut down after three attempts to guess a password?” she asked.

“Yes,” he replied, “but my program resets their algorithm so we can keep generating random combinations until we uncover the prize.”

“I like that. You’ll have to let me show you some of my technique sometime.”

“A man can hope.”

Cheryl removed her bra and seemed to glide onto her bed, still wearing her nylons and panties. She handed him a condom from her bedside table.

“Umm,” she said. “Now this next part might take a little while, don’t you think?”

“Sometimes it seems slow, sometimes it seems too fast,” he said. “We’ll just have to see how it goes.”

Turner climbed on the bed, kissed her, and then slowly removed her panties.

“What’s that?”

“All right! It seems that the program is done with all the preliminaries. It found the password. So—”

“—We’re in,” they said at the same time.

Cheryl and Turner were breathing heavily as they writhed on the bed. Turner’s body, engaged in rhythmic motions that pleased both of them, seemed to be powered from some hidden force. Cheryl was in ecstasy, lost in desire.

When they had been working together back in his office, Cheryl had asked him, “So now we could fool around with any of the files and then run the erasing program, right?”

“Right. Here, I’ll show you.”

“Nice. Nice job.”

“Thank you, Miss Price.”

“You are more than welcome, Mr. Turner. That was fun. I can’t wait to try it on my own.”

“That wouldn’t be right,” he cautioned.

“Oh, I won’t do it to the bank. I’d just do it to your files.”

“You couldn’t break into my system. I have a much stronger security protocol than at most banks.”

“You’re saying I’m not good enough to get into your files?”

“I’m not just saying it,” Turner told her. Cheryl pouted at him. Turner smiled, hesitated a second, then said, “Sorry, but no, you are not good enough.”

Cheryl was happy to take that as a challenge. When they were apart, she used her free time to get on her computer and attack his. She attempted to penetrate his system and he defended his electronic turf. It became their private competition.

Sitting alone at her apartment, she would finish her studies, fire up her machine and go on the offensive. At first, his security precautions stopped her from doing any

mischievous. Once, he was online at the same time so he practiced a little offense of his own by uploading a game to her computer.

“You bastard,” she said to herself but played the game for a few moments before signing off. She knew she was getting closer to her goal. She knew there would come that wonderful day when she would be able to get into his system, extract a file, erase her tracks, and get out undetected. She knew it. She could feel it.

0110SIX

Cheryl studied an array of choices for her new company's stationery. Thin, thick, thicker. Coated, uncoated, textured, smooth. White, off-white, arctic white, mostly white, Kansas white, simple white, chalk, ghost, powder, ivory, eggshell, seashell, lace, iceberg, white mushroom, vanilla, beige, flax, antique, cornsilk, linen, bone, ecru, cream...

She fanned them out like a deck of cards, and couldn't decide. She ran her fingers across the selections, and couldn't decide. She played solitaire with them, and couldn't decide. She tossed them onto her kitchen counter, and couldn't decide. She closed her eyes and grabbed one. That was the one she took to the shop called Quality Printworks. She handed over the sheet of paper she had selected.

“Good choice,” the man said. “We’re going to have to order this, though. Is that a problem?”

“Not at all,” she replied, “I’m not actually starting up for another few weeks.”

“Hey, whataya know, someone who’s planning ahead,” the man said approvingly. “We don’t usually see much of that.”

“I’ll bet,” she said.

“On the business card,” the man continued, “you want the thicker paper stock we talked about the last time you were here?”

“Nice of you to remember,” Cheryl said. “Okay.”

“You sure?”

“Not really,” she replied, “but let’s go with that, shall we?”

“Okie-dokie,” the man said. He pinned her selection to an art board that held mockups of letterhead, envelope, and business card. “So you’re President of this company?” he asked, pointing to the letterhead.

“That’s me,” she said.

“Good for you,” he said.

“Well,” she admitted, “for right now, I’m President, CEO, Vice President, Secretary, Receptionist, Errand-Runner, and Waste Basket Emptier.”

The man laughed but added, “Feels great being your own boss though, doesn’t it.”

“Yes. Yes, it does.”

“I know what that’s like,” he said. “This,” he said with a sweep of his hand, “is all mine.”

Cheryl gave him a smile and a nod, and they shook hands.

After watching her exit the shop, the man took the art board to the back room, setting it down on a table covered with print jobs in various stages of completion. Cheryl’s choice of layout for the top of her stationary was simple:

DSSI 2000

Data Security Systems International 2000

Cheryl R. Price, President

It was beneficial to her plan that people were totally in the dark about the fact that data security was the last thing on her company’s agenda.

0111SEVEN

At the conclusion of Cheryl's next night class, the chalkboards were covered with lines of computer code, the wastebasket was overflowing with discarded printouts, and students were clutching their scribbled flowcharts as they rapidly departed for the parking lots or dorm rooms. Cheryl approached the professor and interrupted him as he was packing up his briefcase.

“Professor Bartolo? I was wondering if you can help me for just a moment.”

“Yes? What is it?” he said, glancing at the wall clock.

“Well,” Cheryl said, “it's this program.” She held up a sheet of paper with computational instructions hand-printed on it.

“Uh huh...” Bartolo said, cocking his head to read her lines of code. He quickly scanned the program and his eyes widened at the implications of what Cheryl had written. “This is dangerous,” he admonished her.

“Why?”

“You’re trying to write a program that erases itself.” His tone was more than disapproving.

“Exactly,” Cheryl said without a trace of guile. “But it’s not working. I can’t figure out what I’m doing wrong.”

“What you’re doing wrong is trying to write such a program in the first place.”

“But you have taught this, or at least spoken about this technique in the past, isn’t that so?” she asked.

“Yes, yes,” he said impatiently, “but this is absolutely not the kind of thing we want everybody to have.”

“Well, I’m hardly ‘everybody,’ in fact, I am actually—”

“Look,” he said, “this program, it’s, it’s... Well, okay, sure, it’s a damn good exercise in writing code, but this kind of program can be used to cover up something illegal.”

“Yes, I realize that, Professor Bartolo. But here’s why I need to know about it. I’m an officer at a bank.” She pulled out her

InterCommerce laminated identification card to show him. In doing so, her jacket slipped off her shoulders and she expertly grabbed it with her free hand before it could hit the floor.

Bartolo didn't notice her quick reflexes because he was regarding Cheryl's sweater top. What he found attractive wasn't the fact that it was quietly stylish. Nor was it the fact that it was an ideal color for Cheryl. It was the fact that it appeared to be one size too small.

"Look, Professor," she said, waiting for his eyes to dart back up to hers. "My job's on the line here. You can see that, can't you?"

Professor Bartolo looked at her I.D. card and then his eyes wandered back to her sweater.

"Uh, I don't know..." he began.

"You see, Professor Bartolo, I need to understand how this type of program works in order to know how to recognize when someone might be trying to use it against the bank."

"Um," he said. The straining fibers of the sweater were gently calling his eyes.

“If I can just get a grasp of this, maybe I can help write something that will work to prevent it from happening to the depositors’ funds. You see that, don’t you?”

“Uhhh,” he said.

“Won’t you please help me?” She placed a hand on his arm.

He glanced at her hand and then at her eyes. Cheryl smiled at him. There was a pause while the professor’s heartbeat increased. She was playing him, and somewhere inside he knew it, but under the circumstances (sweater!) Professor Bartolo didn’t really mind.

“Well...” he said hesitantly.

“That’s great. Thank you!” She pulled a chair near his desk. They sat, Cheryl supple and eager, the professor happily befuddled. Slowly, inexorably, she got Professor Bartolo to reveal the intricacies of writing a computer program that erases itself.

1000EIGHT

Cheryl Price sat on a park bench, casually dressed in a pair of Gitano jeans and a denim work shirt. A few yards behind her was a woman lounging on a blanket while her young daughter stood to one side, languidly playing with a Ms. Heavenly Hippo doll and swaying gently to music only she heard. The woman was reading a romance novel, ignoring her offspring who was becoming bored with the outing.

In her ongoing efforts to speed up her learning of French, Cheryl frequently recited phrases to herself. “...*épater les bourgeois*...” she said quietly. (“...to amaze the middle class...”) She repeated the entire paragraph.

A soft breeze wafted a few strands of her hair as she turned pages of the book. Encountering another phrase she wanted to practice, she said, “*Au-dessus de la mêlée*... *Au-dessus*...” (“To be above the struggle...”)

Behind the bench, the now curious little girl approached to listen as Cheryl read aloud

to herself, "*La propriete, c'est le vol.*" ("Property is theft.") The child stepped around the far end of the bench to sneak a peek at Cheryl. Their eyes met.

"Are you foreign or American?" the young girl asked.

Cheryl smiled and decided to continue the deception. "*Ah, une jeune fille Americain. Bonjour.*" ("Oh, a young American girl. Hello.")

They smiled at each other. The girl's mother suddenly noticed her daughter had wandered over toward Cheryl. At first annoyed and then wary, she quickly pushed herself to her feet and approached the two. Before she could interrupt, she saw Cheryl lightly tap herself on the collarbone while saying to the little girl, "*Je m'appelle Cheryl. Et tu?*" ("My name is Cheryl. And you?")

"Emily."

"*Bon. Enchante, mademoiselle Emily.*" ("Pleased to meet you, miss Emily.") They formally shook hands.

"Excuse me," Emily's mother said. "My daughter isn't bothering you, is she?"

“*Je ne parle-pas Anglais,*” Cheryl told her.

“Oh, I took French in high school! I never get a chance to use it. This’ll be fun!”

“*Tout vient à qui sait attendre,*” Cheryl said quietly. (“All things come to those who know how to wait.”)

“No, don’t help me,” the woman said. “Um, let’s see... okay. *Je rappelle Margie. Charcuterie a son gout.*” (“I ski Margie. The pork butcher to his own taste.”)

“*Pardonnez-moi, Madam?*”

“Um, wait—okay, uh, here: *Quoi libre vous lecture?*” (“What freedom you reading?”)

“*Philosophie.*”

“Ah, *philosophie! Oui, je ne compenser-pas plus philosophie. Ou tous lecture et vomir, c’est-ca?*” (“Yes, I don’t compensate most philosophy. Or you read and vomit that?”)

“*Très difficile, mais vaut la peine,*” Cheryl told her. (“Very difficult but worth the effort.”) Cheryl was having some difficulty keeping a straight face.

“I think every American should know a little French, don’t you?”

“*Oui, absolument,*” Cheryl said with a wry smile.

“Okay then,” the woman said with a self-satisfied grin. “Well, we’ll leave you be. C’mon, Emily.” She took her daughter’s hand and began leading her away but called back to Cheryl over her shoulder, “*Merci pour parler de ma jeune fille de joie.*” (“Thank you for talking with my prostitute.”)

Cheryl gathered her things in a hurry and set off in the opposite direction, racing across the damp grass of the park with laughter pouring out in a torrent.

1001
NINE

Sitting at her desk in the corporate offices of the bank, Cheryl checked her notes, picked up the phone and punched in a number using the erasure end of a pencil. Waiting for the connection, she reached into her purse and quickly located the small plastic case containing the computer disk she needed for the next phase of her plan.

“Hello,” she said into the phone, “Douglas Turner, please.” She listened a second and added, “Cheryl Price calling from InterCommerce Nationwide Savings.”

Cheryl leaned back in her chair, put a foot on her desk and pushed, sending herself rolling over to a computer terminal. She inserted the disk and activated the computer.

Into the phone receiver she said, “Hi, it’s me. Is the seventh still looking good for you?”

Across town in his office, Douglas Turner brought a calendar up on the screen of his computer and said into the phone, “Let me check.” He clicked the keyboard and his

schedule appeared. Most entries were mundane, such as “Review of Bank of the West Presentation” and “Prepare Keynote Address for WRF Conference.” But there was also a more interesting one:

D. TURNER / MAY 7 - 9:00am

Meeting: C. PRICE @ Guarantor
Trust

Status: Tentative

“Okay,” he said into the phone, “so I show that we’re set for nine a.m. on May 7 at Guarantor Trust, right?”

“Right,” Cheryl said. She was cradling the phone receiver between her head and shoulder while tapping away on her computer keyboard.

“I still don’t see this as a good idea,” he said. “You’re just not ready.”

“I think I am.”

“They’re bound to ask questions you can’t handle.”

“That’s why you’ll be there with me.”

“They’re going to want to hear from you, too,” he insisted.

“Look,” she told him, “if they ask me anything I can’t answer, and you act like a complete dolt by not chiming in, I’ll say what I’ve heard lots of consultants say: ‘That’s an excellent question and it’s precisely the kind of thing our study is going to find out.’ I’ve seen that work time and time again.”

“Very funny,” he told her. “You’re quite glib, and you’re learning more all the time...”

“But...?”

“But, well, you seem good at anticipating what a criminal would look for, but you just don’t have the practical experience needed to jump up to this level so fast.”

“I am so going to surprise you,” she said with pride. When he didn’t reply she asked, “Are we doing this thing or not?” She let the challenge resonate and savored the tension she suddenly created between them. And he caved.

“All right, I’m firming it up.” On his screen, his cursor highlighted the word

“Tentative” and he pressed the “C” on his keyboard.

Suddenly, Cheryl saw something on her computer screen that made her jump to her feet. There was joy and satisfaction in her response, but a bit of trepidation as well. What she saw was the same as on Turner’s computer but the final word changed from “Tentative” to...

D. TURNER / MAY 7 - 9:00am

Meeting: C. PRICE @ Guarantor
Trust

Status: Confirmed

She had successfully hacked into his computer. She suppressed a whoop of joy, cleared her throat and spoke into the phone: “So,” she said, “what are you doing for dinner tonight?”

“Ummm,” he said, “how about dining with you?”

“Sounds great. Pick me up at six?”

“You got it.”

“I love dating you,” she said.

“I— I love dating you, too,” he replied.

“Bye,” she told him and hung up before he could say anything else. It was always fun to see how men handled the use of the word “love” in a not-quite-a-commitment manner like that. But Cheryl kept staring at her computer screen, standing over it, leaning forward slightly as she watched what was happening on Turner’s computer. Cheryl relished this electronic eavesdropping. She was concentrating so much that she didn’t even notice that Swenson entered her office. He was enjoying watching the taut outlines of her skirt as she leaned over the screen that displayed Turner’s computer as he typed an entry:

D. TURNER / TODAY - 6:00pm

Dinner: TWMGG

Cheryl was puzzled by the acronym but then Swenson’s voice yanked her away from the screen.

“How are things coming on the papers for the I.T.A.C. loan?”

She spun around to face him, making certain her body blocked his view of the computer screen. “The contracts are being typed and should be ready in an hour or so.”

“Good.”

She noticed the smirk on his face and told him, “Next time, use a camera why don’t you.”

“Maybe I will,” he said, turning to go.

Cheryl terminated her computer connection after one last look at the entry Douglas Turner had made on his schedule: TWMGG. “What the hell?” she thought to herself.

1010

TEN

Cheryl and Turner were seated in a booth at the comfortably chic and outrageously overpriced Galliano's Ristorante. Their dinner had been delightful and they were now enjoying coffee while sharing a single order of dessert. They took turns spooning some of the deliciously rich cheesecake into their mouths.

"Good, isn't it?" he asked.

"Um-hmmm," Cheryl responded.

"You know, a man can't help thinking of another kind of dessert when he's out with you."

"Is that so?"

"Well, this man can't."

She smiled at him. They took a couple more bites in a mock seductive manner.

"I've been meaning to ask you something," Cheryl said, "if you don't mind."

"You know," Douglas replied, "I've noticed that nothing stops you from doing exactly what you want, so you'll probably ask

me whatever it is no matter what I say or think or do about it.”

“You’re right about that.”

Hoping for something erotic, he gazed into her eyes and said, “Ask away.”

“Do you always maintain full security measures on your computer system?”

“What?”

“I mean, you told me about having layers of security, unlike what InterCommerce is doing. You pointed out that their entire bank-wide system is full of holes, security-wise. So, in contrast to that, you keep your system secure 24 hours a day, right?”

“Um, are you sure that techie talk is what you really want right now? I mean, isn’t it going to be more fun playing with the cheesecake and getting a little turned on?”

“Some techie talk turns me on,” she said.

“Oh, yeah?”

“Yeah,” she said, “let’s talk bits and bytes.” To emphasize things, she ever-so-slightly licked her lips.

“Okay then,” he said, grinning. “How’s this?” He cleared his throat and said with an

attempt at amorous undertones, “You know, we maintain full and complete data security 24-7.”

She only slightly attempted to match his phony-erotic style: “And you layer different security measures on top of one another, correct?”

“You got it,” he said.

“So if someone was able to hack their way into your system and not leave a trace of their presence, then that would demonstrate that they were pretty good, right?”

“Oh, you’re good,” he said in his best mock lascivious tone, “you’re very good.”

“Okay, big boy, let’s knock that off for just another minute,” she said. “Be serious.”

“You can be really difficult sometimes.”

“I know. Now answer my question.”

“Yeah, sure, if someone could get in and out undetected, that would indicate they were pretty slick.”

She smiled the smile of the self-satisfied. “Thank you,” she said.

“Wait, what are you talking about?” he asked.

She had been looking forward to this moment when she would offer proof of her prowess: “Tell me,” she asked him sweetly, “what does ‘TWMGG’ mean?”

It took a second for the implications of her question to register. “Oh my God,” he said with quiet intensity, “you did break in.”

“Mmmm hmmm.” Cheryl smiled and played with the edge of her coffee cup. A waiter halfway across the room noticed and hurried over to refill their cups before gliding away.

“You are good,” he said.

“At many things,” she said. “So what does it stand for?”

“What? Oh. That. Well, it’s silly, really... Okay, don’t laugh but it stands for The World’s Most Gorgeous Girl.”

She thought about it for a second and said simply, “That’s very sweet.”

He smiled and said, “Thank you for *being* the world’s most gorgeous girl.”

The waiter brought the check in a leather folder and slipped away again. Turner perused the bill and then beckoned for the waiter.

“Something wrong, sir?”

“I believe you’ll find that the bar undercharged us for the cognac.”

The waiter looked at the check, lips moving as he read off the items. “You’re absolutely right, sir. My apologies. And thank you for bringing it to our attention.”

“Not at all.”

“Uh, I do need to charge you for the liquor but allow me to remove the price of the dessert.”

“That’s very kind but it’s not necessary.”

“I insist,” the man said as he scribbled a note on the check. Out of habit, he placed the check inside the leather binder and once more placed it in front of Turner. “And again, thank you, sir.”

“No problem.”

Turner paid the bill, they got up, exited the restaurant, and once they were in the car, Cheryl asked him, “Do you always do things like that?”

“What? Correct a restaurant check even if the error is in my favor? Sure.”

“Why?”

“It’s dishonest not to.”

“So, does it bother you that I broke into your data files? Some people might say that’s not an honest thing to do.”

“No,” he said, “that’s different. You were doing it to prove a point, not to do anything dishonest. Right?”

Cheryl smiled at him. They drove in silence for a moment. “If you...” she began, but then hesitated.

“What?”

“If you had the opportunity to get away from your life... to really change, well, everything about your own existence. Would you do it?”

“I don’t know. Depends how you mean.”

“Haven’t you ever wanted to, I don’t know, get away. Start over again.”

“Sure,” he said. “I think everybody does, at least once in a while.”

“But we almost never do it.”

“Well, you want to make sure about what you’re packing up and what you’re leaving.”

“Right, right,” she said. “But some people just steal away,” she added.

“That could hurt a lot of people,” he said while sending a concerned look in her direction.

Cheryl gazed out at the lights as they rode on in silence.

The flash of a camera made Cheryl blink. Seated in front of a finely beaded silver-white screen, she was holding perfectly still, head up and staring straight into the camera. Her mind wasn't on posing so the expression on her face seemed distant and a bit foreboding.

“Maybe try one with a bit of a smile, okay honey?” the photographer said.

Cheryl didn't appreciate being called “honey” and she shot him a glance that caused the shutterbug to momentarily fear for the safety of his equipment and, possibly, his face.

“Well, uh,” he stammered, “there's no, uh, no problem, hon—I mean, Miss, uh, I mean, if you could just, um—”

“All right, all right,” Cheryl told him.

“It’s just that, uh, you know, if—”

“I hear you,” Cheryl said, cutting him off. “Look, it’s fine. I didn’t know we were allowed to smile for these things.”

“Oh sure, sure, it’s all good,” he assured her. “I mean, no mugging or clowning around, but a natural, friendly smile doesn’t hurt.”

“All right,” she said, letting him off the hook. “So, let’s try it again,” she said quietly. “Whenever you’re ready.”

“Uh, okay, just a sec... Okay, now.”

Cheryl turned her head toward the lens to deliver a smile that was positively angelic.

“Ooh,” the man said. Another flash. “Great!” Another flash. “Got it!”

“All right then,” Cheryl said. “These are going to be ready in a couple of days, right?”

“Absotively,” the man said, handing her a numbered receipt.

Cheryl nodded, took the paperwork and exited the small shop, passing under the ugly neon sign reading Passport Photos Here.

1011ELEVEN

Cheryl relished her time alone inside InterCommerce Nationwide Savings during the early morning hours of a weekday, long before the official opening time. Outside was the semi-darkness just before dawn; inside, the only illumination was the glow from her computer screen. She was sipping coffee while holding the phone. On her computer was the text of a letter that she had sent to another financial institution earlier in the week. She switched the phone from one ear to another and tried to remain calm as the discussion was taking more time and effort than she wished.

“Yes, that’s correct,” she said into the phone. “When we begin transferring the funds, we can try to have the transactions take place during business hours for your time and... Geneva time, yes... Right, but since the computers will be handling it, that shouldn’t make any difference. It will often be outside of our normal banking hours, and perhaps

yours as well, but if necessary all transactions can be double-checked and verified the next business day.”

She pressed a key on her computer and scrolled to a different part of the letter. “No, the funds won’t be coming directly from InterCommerce, they’ll be from the First State Trust of Wisconsin.” She listened a moment. “I don’t know why First State was selected. Maybe the home office of whoever is originating the funding is located in Wisconsin. Maybe First State is part of their business network. But you can ask them when you contact them about this.”

Cheryl listened again and then replied, “Well, I’m told they probably won’t be starting the transfers for at least a month or so.” Another pause, and then, “I don’t know the answer to that. All I can do is make the request for our clients. ‘Theirs not to reason why, theirs but to do and die,’ right?” She paused again. “No, it’s from a poem by Tennyson that was about the— Never mind. Look, I’m going to re-send the confirmation letter to you, okay?”

She leaned forward to tap instructions onto her computer keypad, keeping her head tilted so the phone remained cradled on her shoulder.

“All right,” Cheryl said, “it’s on its way to you. Let me know any problems at your end, will you?” She listened for a moment. “Great, thanks.” She listened again and said, “Oh, I agree. It’ll be good when we get this procedural stuff out of the way... Right, right... Well, you know, something tells me that a lot of money is going to be routed through your institution, so there should be significant fees and percentages accruing to your organization.”

After concluding the call, Cheryl went to get another cup of coffee. Sunup was moments away but it made more sense for her to just stay at the bank—if she went home, she’d arrive there about the time she would need to turn around and go back to work.

As other bank employees showed up, the office lights came on, all of the computers were fired up, more phone calls were made and soon it was a normal business day.

Denise, one of Cheryl's co-workers, dropped by Cheryl's office for a chat. "Hiya," Denise said. "Hey, I heard you're not taking your bonus day off. Again. What the hell, girl."

"I can use the time for all the projects we've got going here," Cheryl replied.

Denise just nodded absently. "Plus, you've got those night classes. You're taking computers and, and, what was it?"

"French."

"French?"

"This semester I've got Advanced Data Processing and Conversational French."

"That's a great combination if we open a branch in Paris."

"I wish."

"I'm not too keen on the whole computer thing. I mean," Denise lowered her voice, "the porn is okay sometimes, you know? But learning how to actually interact with the damn machines, jeeze, I don't know..."

"Computing is how all work will be done in business," Cheryl said. "Already being done, actually. Knowing more about it will be a way to move up the organizational ladder."

“Uh huh,” Denise said sarcastically.

“Well, okay, maybe not here, but in financial services at some other place. Maybe even a place that hasn’t been created yet.”

“You take computers at the university, right?” Denise asked.

“Right. Why?”

“It’s way across town. Don’t they teach it at the state college? It’s a lot closer.”

“There is an incredible computer installation at the university, and that brings better professors.”

“I see.”

“The French classes are at the state college. They are more oriented toward languages and the humanities.”

“Okaaaay,” was the not-too-convinced reply. “And why the French?”

“So I can watch those racy French flicks without craning my head to see the subtitles.”

“And who are you going to be seeing these racy French flicks with?”

Cheryl thought about that a moment. “Well,” she said slowly, “we’ll just have to work on that, won’t we?”

The foreign language practice rooms at the state college were cramped but clean and functional. Cheryl sat in one of the two chairs. Jean-Claude Charnier, her designated French tutor, sat in the other. He was young and fit, attributes that Cheryl noticed.

“J’adore le cinema. Et tu?” Cheryl asked.

“Oui. Moi aussi. J’adore le cinema,” replied Jean-Claude.

They were practicing from a pre-printed exercise.

“Avec moi?” Cheryl asked him.

That line was not part of the prepared script, so Jean-Claude was surprised. He looked at Cheryl and her expression made it clear she was interested in him. *“Oui,”* he told her, *“avec plaisir.”* He was at a loss for words at that moment and lapsed back into English: “Your accent has really improved a lot.”

“Tout en Francais, s’il-vous plait,” she told him. *“D’accord?”*

“Oui, D’accord.”

In semi-darkness, Cheryl and Jean-Claude were seated side-by-side and staring straight ahead. Light at the far end of the room flashed occasionally. They heard a man and a woman saying the same thing over and over: “Ohhhh, *Je t’aime!*”

They were watching a movie in a half-filled theater. Whenever a line of dialogue was heard in French, white subtitles popped onto the bottom of the screen: “I love you.” “Oh yes!” “More.” “Again!”

Cheryl uncrossed her legs and shifted them so one knee rested against one of Jean-Claude’s thighs. He turned to her and she offered her lips for a brief kiss. Then they settled back into their seats, snuggled against each other and holding hands.

The film soundtrack swelled and the scene on the screen showed men and women in a large room where other men and women were tied to bedposts, chairs, and the walls. Jean-Claude leaned over to whisper in Cheryl’s ear sarcastically, “*C’est use film educationale.*”

Cheryl looked at him, barely raising an eyebrow and turning the corners of her mouth into a seductive smile.

Jean-Claude was standing naked with his hands tied above his head. Braided leather cords were fastened to his wrists and reached up to a large metal hook in the beam of the ceiling. Cheryl was half-naked, wearing black and red lingerie. She moved forward to kiss Jean-Claude and then ran her hands over his body and waited for a reaction. Not getting it, she reached around and spanked him.

“Je t’aime,” he said.

“Bon,” she said back. She kissed him and then spanked him and again waited for him to speak. He debated for just a second. She reached around her back, fiddled with something he couldn’t see, then brought her hand around her body. She was now holding a riding crop that had been fastened to the back of her bra. She used it on him. He spoke immediately.

“Je t’aime.”

“Bon. Vous êtes ici pour mon plaisir.”

“Oui.”

“Dites-le.”

“Je suis ici pour vous faire plaisir.”

“Bon.”

She repeated the kiss and the strokes of the crop several times, eliciting the same statements from him.

Cheryl stepped back to survey the scene she had created. She walked to the bureau, opened a drawer and pulled out a gag and a choke-chain dog collar. She walked back to stand in front of Jean-Claude.

“Non,” he said. It was more of a plea than a statement.

“Oui,” she said. It was more of a certainty than a suggestion. She fastened the gag and the collar loosely around his neck. She gently lifted the gag to his lips. He resisted taking it in his mouth. She shrugged, stepped around behind him and tightened the collar while roughly pinching his nostrils together. He struggled for several seconds but eventually opened his mouth in an attempt to gasp for air. She deftly inserted the gag and expertly tightened it.

“*Bon,*” she said. Cheryl moved to the stereo and put on the Jon Vickers and Oralia Dominguez recording of Camille Saint-Saens’ *Samson et Delila*.

“*J’adore l’opera,*” Cheryl told him. She stepped to the bed, dropped the riding crop and picked up Jean-Claude’s trousers. She removed his leather belt and approached him, softly humming along with the aria that was filling the room with gorgeous romantic sound.

Gently swaying to the music, she slowly and lovingly caressed herself to ecstasy while using the belt to whip him.

1100TWELVE

Cheryl worked hard to get Douglas Turner to assist with the launch of her own consulting business. Using a mixture of flattery and the delicious bribery of sex, she had coerced him into serving as an ad hoc partner in a number of presentations to small, local financial institutions. As they made one of their pitches at Commercial Credit Bank, members of the organization's executive committee appeared to be pleased. While there was no immediate indication that a deal was in the offing, a dialogue was now established. After the one-hour meeting concluded, there were cordial smiles and handshakes all around.

Cheryl and Douglas were walking from the meeting room to the entrance of the building when Cheryl put a hand on Douglas' arm and said, "Oh, I just remembered something. I didn't leave my card with one of the people I need to contact next week. Why

don't you bring the car around and I'll meet you, all right?"

"Sure," Douglas told her. "See you out front."

Cheryl began walking towards the meeting room but surreptitiously glanced back at Turner. When she saw him exit the building, she abruptly changed course and headed to the office of Marvin Slezicks, one of many mid-level functionaries in the bank.

She combined her businesslike manner and her come-hither glances to get the man to agree to see her for a "very hush-hush" meeting after business hours. Later, working with Slezicks, she convinced him to consider writing a loan proposal for an out-of-state institution where stock options were to be utilized in order to—But that's not the point. All she really wanted was a way to obtain Commercial Credit Bank forms, memo pads, letterhead, and envelopes, not to mention the ability to use their internal date-stamp machine and access codes to their confidential files. Her idea was to have data files electronically transferred from institution to

institution, thus making following the money much more difficult.

Once she returned to the main branch of InterCommerce Nationwide Savings, Cheryl entered an area of cubicles where she often filled-in for lower-level employees if they were on vacation. This was one of the demeaning duties she endured in order to keep working at a job that was necessary for her plans. Conducting these customer service conversations never failed to make her want to start destroying furniture or dribbling used motor oil over the bank's furniture. At the moment, she had the phone receiver on her shoulder and was idly doodling on a notepad.

Next to her was Denise, also on the phone, also killing time. Denise broke off from staring off into space to comment about the sounds coming through her phone. "God damn cheesy music," Denise muttered.

"Tell me about it," Cheryl said. "I'm listening to a soporific version of a Steven Sondheim song. What have you got?"

Denise listened to her phone a second and said, “I don’t know. I can never tell if it’s bad elevator music or good new age music.”

Cheryl smiled, then turned businesslike and brought the mouthpiece up to speak into the phone. “Hello Mr. Fergusson. I’m calling from Intercourse Blanketwide Shavings with some unfortunate news about your loan. You must make some changes, and fast, or it will be curtains for you and all your money! But first, I have to put you on hold.” With malicious delight, she punched the hold button and slammed down the receiver. “Payback! Stew on that—our hold music is even worse than your hold music!”

Denise watched Cheryl impassively. “I have always wanted to do that but I’m afraid the bank is monitoring these calls.”

“Yeah,” Cheryl said, “you may be right.” She thought about it a moment. “Screw it. It was worth it. Oh, I almost forgot. I’m going to be taking a longer lunch today. My mom’s too sick to cook so I’m going over there to make some meals, freeze ‘em for her, that kind of thing.”

“Oh, okay. Um, I thought your mother lived in Ohio.”

Cheryl was caught off-guard for just a second. “Not since she got sick. Gotta go.” That was close, Cheryl thought to herself. Always stick to your basic lies, she reminded herself. No use bothering Denise and the others with the inconvenient fact that her mother died many years ago.

She vowed to go over her various cover stories again. Damn, it was hard work pulling a con job on everyone you know.

1101THIRTEEN

Her lunch breaks were becoming more and more productive. Ever since she had formulated her PFFI (personal plan for financial independence), Cheryl Price found that her midday sojourns out into the world held increased interest for her. Even the most mundane tasks often became a matter of some importance. At this moment, Cheryl stepped up to see a clerk in one of the downtown federal buildings. The window was marked Passports.

The clerk was pleasant, if a bit bored. “Application?”

Cheryl was sliding her completed application form across the countertop to the man.

“Uh-huh. Birth certificate?”

Cheryl had a copy in front of him.

“Okay. Vaccinations?” asked the clerk.

Cheryl was sliding the medical form toward him.

“Uh-huh, uh-huh, okay. Photos?”

Cheryl was already removing her photographs from between two pieces of cardboard. She slid them across the counter.

“Okie-dokie.” The man checked the appropriate boxes on his paperwork. “And finally...” the clerk began to say to her.

But Cheryl was sliding a check for her application fee across to the man.

He picked it up, gave it a cursory glance and then did a double-take. “Oh, cashier’s check,” he noted. “Nice.”

“It demonstrates the seriousness of my purpose,” she said with a feigned sense of importance. But she couldn’t keep herself from grinning.

“Your government thanks you,” the man replied with mock solemnity, and they both shared a chuckle. “Congratulations,” the man told her, “you are the most prepared applicant it has ever been my pleasure to serve.” He smiled and nodded his head at her in appreciation.

Cheryl acknowledged him with a smile and nod of her own. “Thank you very much,” she said.

“All righty then,” the clerk continued. “Your passport will be mailed to you at your residence in two to four weeks depending on time of processing, yada-yada-yada.”

Cheryl smiled and gave him a small salute before turning to leave.

“That was smooth, dearie,” said the woman who was next in line.

“Thank you, thank you,” Cheryl said with false theatricality.

Returning to InterCommerce, Cheryl entered the bank’s small data processing center. Several hourly workers were dutifully performing the same task: inputting lines of code. The room was dimly lit by the flickering light of computer screens and it was a quiet cacophony of fingers tapping on keyboards. But there was also something else—a mixture of several kinds of faint musical strains because almost everyone was listening on portable audio players.

Moving close to each person’s head enabled you to hear a muffled version of the soundtrack they had chosen. One person was listening to Broadway show tunes. Another

person was listening to rock. Another to folk. Another to classical. Cheryl sat down to put in her time while listening to an audio book of *La Maison de Rendezvous* by Alain Robbe-Grillet. Occasionally, she repeated a word or phrase spoken by the characters in the erotic novel.

Next morning, Cheryl once more came into the office very early to talk to people who were already at work in other time zones. Sitting in front of her computer, she was conducting conversations on two phones at the same time. “Hold on just a minute, please,” she said into one phone receiver, then swiveled it up and away from her mouth while swiveling the other one down to speak into it: “Okay, you’ll transfer funds from Fidelity Bank in Eureka to First State Trust of Wisconsin. Hold on a moment.” She switched the position of the phones. “Hello? Okay, you’ll be receiving a hard copy of our confirming letter by tomorrow or the next day and it will show the fee structure for your institution.” She brought both phones

into the speaking position. “Actually, you can both hear this because it’s the same for both of your companies: You’re going to be able to charge \$2,500 per transaction plus a holdback of one percent of anything over one million.” She listened for a second. “That’s right. And this is all in the confirming letters to you. They’re already in the mail but I’ll also send them via computer right now.” She paused and chuckled. “Well, as soon as I have a hand free—as soon as these conversations are over.” She listened a second. “Right, right, okay... no, thank you. All right, ‘bye-bye.’”

She hung up both phones and let out a huge sigh. She slumped down in her chair, almost ready to catch a nap. “Oh shit!” She sat up suddenly and began frantically clicking and clacking on her computer keyboard to send the letters she promised.

1110FOURTEEN

With her best businesslike expression (she called it her “corporate puss”) firmly in place, Cheryl was addressing members of the Board of Directors of Lincoln Citywide Bank. “Any data processing installation can be penetrated,” she said authoritatively. “Even elements of the nation’s defense department have been broken into,” she added for emphasis. “Each of you is holding documentation that demonstrates the hard truth of these statements.” She indicated the presentation materials emblazoned with the DSSI 2000 logo of Cheryl’s company.

While still holding down her job at InterCommerce Nationwide, she was doing more and more work for herself. The schedule was grueling but she seemed to thrive on it.

“What makes working with DSSI 2000 so valuable for a financial institution is that we can show you where your systems are vulnerable prior to illegal penetration.”

Cheryl quickly surveyed the boardroom and was not pleased with the expressions on the faces of her audience. While her pitch may have been holding their attention, it was not being met with much enthusiasm. She continued but switched to a different argument: “Let’s not overlook the fiduciary responsibility you hold, gentlemen. You owe it to this financial institution to do everything in your power to protect the firm’s assets. And more importantly, to see to it that assets are not turned into liabilities simply because of changing computational norms and practices.”

The board members exchanged glances. There was still not a great deal of enthusiasm for the proposal. Then Cheryl added:

“Of course, I’ll have to work closely with each of you to completely familiarize myself with your systems.”

This created a spark of attentiveness from the men.

“Now,” Cheryl continued, “I recognize that some sacrifices will have to be made. For example, I’ve found that private one-on-one

meetings are best to make certain all details are buttoned up, so to speak. And evening meetings are best so as not to get in the way of regular business.”

The men were each now nodding thoughtfully. It was apparent that they saw the advantages of Cheryl’s proposal. She smiled to herself, knowing that many a contract was won because of the attractiveness of the presentation rather than the facts contained within it.

Every day, computer-aided embezzlement became a bigger problem. This meant that the list of potential customers for DSSI 2000 was continually expanding. In only a few short weeks after she began working closely, diligently, and in some cases intimately with members of the board of Lincoln Citywide Bank, she had moved up in the financial world, as illustrated by her being invited to make a presentation to executives of the considerably larger Bankers Financial Fund Global.

Cheryl was ushered into a gleaming boardroom along with three officers of BFFG who now stood around her. They were Alan Weiband, VP of Finance; Jeff Klein, VP of Accounting; and Richard Albrecht, VP of Data Security. It was Albrecht who had been most disdainful about having Cheryl's firm involved with their security procedures and she made a mental note to single him out for a special part of her presentation.

The reserved young woman who had ushered everyone into the boardroom indicated that Cheryl could watch closely as she briefly introduced everyone to the bank's computer system. "This is, as you probably know, one of the latest models from IBM." Getting a nod from Cheryl, the woman continued: "It's the Model 5150. You know it?"

"With the 4.77 MHz Intel 8088 microprocessor?" Cheryl asked.

"Yes, that's right," the woman said.

"It looks a bit incongruous sitting here on the conference table," Cheryl observed.

“True,” the woman said. “No one but me wants it in their office, and, well, my office isn’t big enough.” She glanced at the three men, making a point that was a bone of contention in the executive suite.

“Let’s deal with that later,” Albrecht said with a trace of annoyance. “Can we get this over with?”

Cheryl and the woman exchanged a look of mutual understanding. “Let me get you into the system,” the woman said.

“That’s quite all right,” Cheryl told her. “If I may...” she indicated she wanted to access the machine’s keyboard.

“Certainly,” the woman said. They changed places.

“This will take a few moments,” Cheryl said as she began entering instructions to the machine. “Just talk amongst yourselves.”

“We could do with some coffee,” Albrecht said to the woman.

“I can call to have—”

“No, you get it,” Albrecht snapped.

Although the woman clearly wanted to watch what Cheryl was doing on the

computer, she dutifully went to get a tray of mugs and a carafe of coffee for the men.

Cheryl continued tapping on the keyboard and addressed the men at the same time: “You have double layer security on only some parts of your data storage, but even that isn’t going to be enough to stop people who will be coming after your files.”

“So you say,” Albrecht replied tersely.

“So I say,” Cheryl said, still working the keyboard. “And so you shall see in a minute or two.”

“Yeah,” Albrecht told her, “we’re waiting with only a finite amount of patience.”

The woman returned with the coffee, distracting the men for a moment while Cheryl kept snaking her way into their system. She was aware that the tension in the room had risen to an uncomfortable level.

“Any time now,” Albrecht hissed.

“I agree,” Cheryl said. “This part always seems to take forever.” With one final tap on the keyboard, she said, “There we go. It should be just a moment now.” The computer

screen went blank for an instant then the words SYSTEM ACCESS flashed on the screen. “There we are. I’m in.”

“No!” one of the men said.

“I don’t believe it,” said another.

“You’re going to have to prove it,” said the third.

She returned to entering instructions to the machine. “All right,” she said, “would you like me to show you details of your checking account balance, Mr. Albrecht?”

The men looked at the numbers on the screen and then at each other. “Well I’ll be damned,” one of them said. “Can anybody with a computer get access to that information?”

“Anyone who knows what they’re doing can get access to any information in your system,” she said. “That’s why you need the services of a firm like mine.”

“You’re saying you can block this sort of thing?”

“That’s not possible,” she said. “No one can block it. But it can be made more difficult to reach.”

“Well, if you can’t block it, what the hell good is that?”

“Listen to me very carefully,” she said. There was an undercurrent of menace in her tone. “The only way to block something in a computer system is to make certain no one can reach it,” she said. “If you make something impossible for anyone, even you, to access, that wouldn’t be practical.”

“Then I don’t see why—”

“This type of breach,” she said, cutting him off, “cannot be one hundred percent prevented but we can make it a great deal more difficult for outsiders to reach the data. We can add layers of security to the system.”

“Well, that doesn’t seem like it—”

“Plus,” she continued, “we can introduce warning signs, triggers, and algorithms that monitor access.”

“I still don’t—”

“Look at it this way,” she said firmly, cutting him off. “You have keys to your car. They can’t totally prevent your car from being stolen but they slow down and discourage theft. Add an alarm system and you have even

more deterrence. If you add a device that alerts you as to the car's whereabouts in real time, then you would have even more deterrence and protection. If you were able to add a video security camera focused on the exterior of the vehicle and another inside, that would begin to approach And what we are offering you here."

The men sent worried glances at one another. "Well, that's, um, interesting..."

"Yes, you certainly, uh, make some good points..."

"Gentlemen," Cheryl said, "There is something that you have to keep in mind about remaining in your positions in this business." She had their full attention now. "Once these deterrence and prevention methodologies become more widely known among the public, or at least among those with investment portfolios, it will be imperative to deploy them." She glanced from one to another and saw that her point wasn't penetrating their consciousness. "Look," she said, "your firm might be seen to be in dereliction of fiduciary responsibility if you

hadn't ordered these safeguards to be put in place. You may elect to hire a firm other than DSSI 2000, but if you want to go on being employed in this industry you sure as hell better hire *somebody* who knows this area of financial vulnerability.”

The men looked at each other, stone-faced. And with that, Cheryl knew it was only a matter of time before DSSI 2000 added another client. And by adding another client, Cheryl gained access to another network of computers.

1111FIFTEEN

Gordon Swenson was momentarily in a dream world. With an infantile feeling of contentment, he was gently caressing his new business cards. He slowly ran his fingers across the embossed logo and gazed dotingly at his name and title. He mouthed the glorious words to himself: “Senior Executive Vice President.” His gaze narrowed and he moved his thumb over most of his title so all he could see was the final word. “One day,” he thought.

There was a knock at his office door.

“Come in,” he said curtly, nettled that he had been prevented from extending the length of his reverie.

An assistant stepped tentatively through the door holding a stack of manila folders. “Did you want these to go directly to Cheryl or did you need to see them first?”

“Oh Christ,” Swenson said irritably. “Is that the small business loan paperwork?”

“Yeah, yes, that’s right.”

“That particular mess is in Miss Price’s bailiwick so you can take all of that administrative folderol and... No, wait. On second thought, let me take that to her myself,” he said with a sardonic smile. “Just put it down and I’ll handle it.”

“Sure thing,” the assistant said, stepping forward. “Um, where should I put it?”

“Just put it on the file cabinet.”

“Okay.” The stack was deposited on the wooden cabinet next to the door and the assistant slipped quietly away.

Swenson stole another glance at his business cards, then sighed, stood up and waddled over to the cabinet. Clumsily, he grabbed the folders. Nearly spilling some of the contents, he scuttled out of his office and down the hall.

Coming upon Cheryl’s empty office, he frowned. He checked his watch with some annoyance. He had been anticipating being able to direct his gaze in the direction of some of her most symmetric parabolas, although the way he would put it is that he enjoyed looking at her tits.

Dropping the file folders in a heap right in the center of her desk, he reached over awkwardly to pick up the phone. He punched the buttons for the branch switchboard. “This is Swenson. Can you find out if Cheryl Price is in the branch?” He listened a second and then said, “I see. Well, when you find out, let me know so I can page her.”

Cheryl had just entered the main floor of the branch when she became aware of her name being called on the intercom. Swenson’s whiny voice was paging her. She made a beeline for the back of the branch where double doors were framed by a phalanx of fake shrubbery. The doors led to offices of the lower-level executives. She breezed through them and turned into the first empty cubicle she encountered.

Just moments after the doors swung closed, an armed robbery began in the branch. The criminal crew was very professional at the start. Three men raced over to observe the teller windows, a fourth pushed a gun into the ribs of the security guard while eyeballing the

front entrance, and a fifth man began watching to see if any other security personnel came into the lobby from the executive offices via the elevator, the stairs, or the double doors through which he had just watched Cheryl exit. He then checked a stopwatch in his free hand. The other hand held a Smith & Wesson Model M&P Bodyguard 380 7-shot pistol.

Unaware of the robbery, Cheryl was punching numbers into a phone. “Hi, this is Cheryl Price. Are you anywhere near Swenson? He just paged me. I’m checking some paperwork down here in, um, actually I don’t even know whose office this is. It’s extension 1002. But tell him I’m on my way and I’ll see him—” She listened a second. “So he’s already on his way down? Great, thanks.”

She hung up the phone, walked out of the office and headed for the executive elevator to meet her boss but as she stepped out onto the main floor, she stopped dead as she witnessed the chaos that had erupted in the branch.

Despite the robbers' instructions to leave at least one bill in each slot of the cash drawer trays, one of the tellers had pulled out the entire stack of twenties, setting off a silent alarm. This alerted the internal security team who rushed to the main floor of the branch.

“Hold it right there!” shouted one member of the uniformed security force. His voice reverberated through the branch. It was loud. It was authoritative. It was totally ineffectual. One of the robbery crew turned and fired his handgun at him. The shot was shocking in its volume and intensity.

Then people began shooting from several positions within the branch. Customers screamed. Surprisingly, only security people and robbers were hit.

All the customers and bank staff were down on the floor or cowering in the hallways leading away from the lobby. Most people kept their heads covered by their arms but others couldn't resist lifting their eyes to glimpse the mayhem.

There were screams and shouts of “Stay down on the floor!” Several of the hold-up

crew began shouting all at once. “Get the money!” “Move it!” “Go, go, go!”

A woman holding her baby was moving along the back wall of the branch in a half-crouch, trying to be invisible as she shielded her child from the frightening scene in the bank. Unfortunately, as she passed the foliage by the executive elevator, the doors slid open. Swenson scurried out and bumped into her. “Look out, why don’t you,” he said with annoyance.

Robber No. 5 spun around and barked out, “Motherfucker!” as he jerked off a round without really aiming. The shot took out the clock on the wall above Swenson, sending slivers of glass down on him, the woman, and her baby. She bent over even further to protect her child. Next, Swenson did something despicable: he grabbed the woman and cowered behind her.

The look of distaste on Cheryl’s face was palpable. The masked gunman was darting his eyes from Swenson to the elevator to the stairs to the double doors and to Cheryl. She met the gunman’s gaze for a second and then

turned to Swenson with a look of contempt. Again locking eyes with the gunman, there was a strange sort of empathy that passed between them. They were, after all, engaged in the same business. And they both thought very little of the bank Senior Executive Vice President who was shielding himself behind a woman holding an infant.

In the distance, sirens were heard, and they were growing closer.

“Time! Wrap it up!” shouted Robber No. Five.

“Let’s go!” yelled Robber No. Three.

“But there’s more—” protested Robber No. Four.

“Fuck it! Let’s go!” ordered Robber No. One.

There was only a moan from the fallen Robber No. Two as he tried to stem the flow of blood from a wound in his side.

One of the still-erect robbers fired a couple of shots into the ceiling and ran toward the front entrance of the bank. The others followed suit, shooting the hell out of the light fixtures as they ran. Employees and customers

on the floor squirmed as shards of glass rained down across the main floor of the bank building.

Even before the last of the robbery crew was outside the branch, Cheryl stepped over to Swenson, grabbed his tie and pulled him upright. “You,” she spat out.

“What, wait, I—” he sputtered. Cheryl slammed the heel of her other hand into his nose. There was a satisfying crunching sound and then he staggered a few steps backwards, lost his balance and toppled over into the phony shrubbery.

Without bothering to watch Swenson collapse, Cheryl moved close to the woman, asking her, “Are you all right? Is your baby okay?”

“I— I think so,” she said while directing most of her attention to her child.

“You need some place quiet,” Cheryl told her. “Come on, come with me.” She helped her up and guided her through the double doors and to the empty office where the woman could comfort her child.

Amidst the confusion in the lobby, tellers approached the bank's fallen security people, shocked at seeing open wounds. One teller blurted out, "He's dead!" Another teller was holding the hand of the lobby guard as he writhed in pain on the floor. "Martin is alive!"

"There's an ambulance on the way," another teller shouted.

Cheryl re-entered the main floor of the branch as two uniformed police officers raced through the front entrance, guns drawn. They were breathing heavily and obviously jacked up on adrenaline. They warily moved further into the branch.

Tentatively, Cheryl moved forward so their paths would intersect. She said quietly, "You just missed them."

"We don't know that yet."

"Look around," Cheryl said. "There are no bad guys in here other than bankers."

The officers warily glanced around the lobby as people were standing up, brushing themselves off, and the shock was draining from the situation. "Right," one of them said, lowering his weapon.

“I don’t understand something,” Cheryl said. “They just ran out those doors. You must have seen them.”

“We saw them but we couldn’t shoot because there were pedestrians everywhere. Other units are in pursuit, so we came in here, alright?”

“Right, got it,” Cheryl said quietly. Then repeated it because of the rising noise in the bank. She took a deep breath and shouted, “Hey! People! Can we have it quiet, please, everyone?! Quiet! Medical help is on the way.” Then, with less volume but the same commanding tone, “All right, Denise, get the keys from Martin and lock the front doors. No one in or out except the police and the ambulance crew.”

“Right.”

“Tellers, listen up: stand by your stations to make sure no one touches anything, including you. There may be fingerprints, all right? Everybody got that?”

“Yes.”

“Understood.”

Cheryl turned her head toward the double doors as several bank employees tentatively entered the lobby. “Wally!”

“Here!”

“When the officers tell you it’s okay to touch anything, get a count of how much cash they got and how much of it was counterfeit or marked. Also, send someone to the back and make copies of all the video from the security cameras.”

“Will do!”

Cheryl turned to the lead officer and said, “Okay, what’s next?”

The police officer regarded Cheryl with a mixture of chagrin and respect. “Anything else you’d like to take care of while we watch?”

Cheryl smiled and said, “No, we’re good.”

“You the bank manager?”

“I’m not, but until our beloved leader regains consciousness, I’ll have to do.”

“Okay, we’re going to need to take statements. Customers first, then the bank personnel.”

“Right. What do you need from me, Sergeant...” she peered at his name badge, “...Turland.”

“Thank you, ma’am.”

“Keep calling me ‘ma’am’ and you don’t get as much cooperation from me.”

“Yes, ma— Yes, roger that.”

“Let’s go back there,” she said, once more heading to the double doors. “There are some offices through here where we can talk. Also, you’ll want to hear from a lady with a baby. It’ll help you understand why I decked our erstwhile Senior VP over there.”

“Excuse me?”

“That sorry excuse for a man who is currently bleeding onto the carpet.” She nodded her head toward Swenson, now attempting to roll out of the fake plants, his nose streaming blood onto the floor.

“Oh, didn’t see him at first.”

“That balances out because I see him all too well.”

10000SIXTEEN

Face swollen and shirtfront spattered with his own blood, Gordon Swenson sat slumped on the couch in his office, holding his throbbing head. Denise was also on the couch, but scrunched up against one arm of the sofa to be as far from Swenson as possible. Cheryl leaned on the edge of Swenson's large desk, surveying the scene with an impassive expression.

Several police officers shuffled in and out of the office to confer in quiet tones with Sergeant Turland as he spoke with the three bank employees. Technically, the police should have been dealing directly with Swenson, the highest-ranking bank official currently in the branch, but in his dazed condition most of the conversation was left to Cheryl and Denise.

“Okay, we're finished taking statements from the customers,” Sergeant Turland said. “The bank employees will be next.”

“Do you recommend we stay closed for the rest of the day?” Cheryl asked him.

“That’s up to you. You can probably operate while the repairs are being made, so play it by ear.” Turland glanced at the slightly moaning Swenson. “Does he need to make the decision?”

“No,” Cheryl said. “The—”

“Thank God,” Denise said under her breath.

“—bank’s Board of Directors can make the call.”

Swenson moaned again.

“Should he see a doctor?” the sergeant asked.

“He’ll live,” Cheryl replied. “Don’t worry about it.”

“If you say so.”

Another police officer entered the room with a sheet of paper in his hand. Without a word, he handed it to Turland and exited.

“All right,” Turland said, reading from the note, “it appears they got away with thirty-eight hundred dollars.”

“Any details on that?” Cheryl asked.

“About a third of it was marked and another third was in numerical sequence.”

“Any of it counterfeit?” Cheryl asked.

“Apparently not.”

“But still,” Denise said, “most of it will be traceable, right?”

“Yeah,” Turland said, “that is correct.” He shook his head as he looked at the slip of paper.

“What’s the matter?” Cheryl asked him.

“I’ll never understand these bank job boys.”

“What do you mean?”

“They’re facing five-to-ten for the robbery. That’s five-to-ten years in prison. When you add in the shooting, it can be ten-to-twenty. And since there was a fatality, they’re looking at life.” He shook his head again.

“So,” Denise asked, “this means, what, exactly?”

“Well,” the sergeant replied, “they’re looking all of that for less than four grand split between them.”

“But if they only use the unmarked and non-sequential bills,” Denise said, “then you might not be able to trace them.”

Cheryl was shaking her head “no” as the Sergeant replied: “Never happen. They’ll blow through all of it. And the paper trail will lead us, or the Treasury guys, right to them.”

Swenson groaned and asked, “Anybody got any Valium?”

Denise immediately reached into her jacket pocket. “Yup, here you go.” She noticed everyone looking at her. “What? I use it occasionally.”

““Mother’s Little Helper,”” muttered Cheryl.

10001SEVENTEEN

Making love. There is nothing better than sex to rid one's mind of the pressures of a hard day at the office, especially if that day featured an armed robbery, a shooting death, and the breaking of your boss's face. Cheryl and Turner were in the throes of mutual pleasure, he sprawled in an overstuffed easy chair, she sitting on his lap. Both were naked and both were facing the far wall of the room.

From behind her, Turner reached around to fondle her breasts. Relishing her position on top, she shimmied a bit and alternatively raised and lowered her hips, sliding up and down on his cock.

Somewhere in the background, glorious music was playing and wafting through the apartment. It was the Ivan Moravec performances of Chopin's "Nocturnes."

Cheryl enjoyed one small climax, then another. Turner proceeded from excited moment to excited moment until he reached

that tipping point from which there was no return.

“Oh,” he half-whispered. Then again. Then several more times, closer together.

She knew he was about to climax and she timed her next orgasm to coincide with his so their muscular contractions brought their bodies even closer together.

During their ecstasy, the room remained just as it was but Cheryl and Turner saw none of it. The part of the mind that recognized images now registered amorphous shapes and a whirling spectrum of colors. Their audio perception altered as well as the Chopin faded into a cacophony of stormy windswept beaches.

Afterwards, there was that mixture of exhaustion and exhilaration. A little more of the former for him and a little more of the latter for her. Once they had put on robes and slippers, they began pattering around the apartment.

“That was nice,” he said.

“Ummm-hmmmm,” she replied with a smile.

“Oh, hey, I’ve got something I want to show you.” He flicked on the TV and activated a video. She padded into the room and draped herself on his arm and shoulder as the screen flickered to life.

“Shouldn’t we watch the porn before we fuck?”

“No, silly girl, this is serious. It’s about that non-profit group I was telling you about a couple of weeks ago.”

“No pizza delivery man and horny housewife?” she mock pouted.

“Maybe next time.”

“Promise?”

“I promise. Now watch this.”

“Okay.”

He started the recording. On the screen, grainy and hand-held documentary footage displayed activist Betty Wilkerson making a clumsy but earnest report from alongside a polluted river.

“It was our group,” Wilkerson said, “Citizens for Civic Responsibility, that has achieved great progress in battling the use of chlorofluorocarbons, also called CFCs. We

fought against the corporations that wanted to continue using CFCs despite the evidence that they attacked the ozone layer that protects the Earth from the rays from the sun that are harmful instead of beneficial. We helped get chlorofluorocarbons banned.”

“That group probably has some very powerful enemies,” Cheryl said.

“Oh yeah, there are a lot of major industries against them,” Turner said.

“So why are you—”

“Shhh,” he told her. “Listen.”

The recording of Betty Wilkerson continued: “...so your tax-deductible contribution will help spread the word and spread the warning. It’s the right thing to do—and the right way to show your civic responsibility.”

Turner hit “pause” and the image froze on the screen.

“Do gooders doing good, there, you think?” Cheryl asked.

“Apparently.”

“How do they discover who to protest against?”

“One way is that they obtain city planning permits and feed them into the computer along with locations where children get ill in a higher percentage than the rest of the country. And where is a correlation, they move in and go to work.”

Cheryl sensed where this conversation was going and attempted to change the subject. “How about a glass of wine?” she asked while already headed to the kitchen.

“I think I can help with their data analysis,” he said while following her to the kitchen. “There may be other links between diseases and the effects of Western so-called civilization.”

“Uh-huh,” she said, pouring glasses of wine.

“Plus, there’s the fund-raising. I can write programs to help with that.”

“Uh-huh,” she said again.

“I’m thinking of going to work for them full time.”

“Judging by the production quality of that clip, they can’t afford you.”

“Yeah, it’s a pay cut, but there are compensations.”

She raised her eyebrows at him. “Such as?”

“I’ll be doing something worthwhile.”

She handed him a glass and raised her own. “Here’s to your new job.”

“I’d like you to come with me.” He was sincere and forthright and solemn and hopeful in about equal measure.

“Not my thing,” she said.

“I don’t mean the work.” He looked at her expectantly, longingly, lovingly. “This is a proposal.”

“I truly appreciate all the thought and planning that went into this,” she said.

“Wait, I didn’t mean to—”

“It was so nice,” she continued, “to make sure we were both dressed in our best outfits.”

“Look, I know we—”

“What girl’s heart wouldn’t be all a-flutter about a post-coitus bathrobe-clad proposal,” she said.

“I’m sorry!” he said with a bit too much volume. “I am sorry,” he said quietly.

“Hmm,” she replied. She took another sip of wine as a terrible curtain of silence emanated from her.

“It doesn’t change the fact of the proposal,” he said. There was no response from her. “Did you hear what I said?” Turner asked.

“I heard what you said.”

“I’m proposing to you.”

“Yes, I believe I just said that I heard you.” Cheryl smiled but it was chilling rather than warm. “I’ll think about it while you’re away.”

“Away?”

“We need to spend some time apart,” she said.

It is impossible to describe the level of pain this caused Douglas Turner.

10010

EIGHTEEN

Sitting at her desk, Cheryl attacked her in-box paperwork with angry efficiency: She quickly added the appropriate documentation to loan request forms; she placed sets of transcribed meeting notes in the appropriate files; she re-routed reports to the appropriate departments; and on and on as she served appropriately as one sergeant in the army of automatons who were all marching forward, inexorable, thinking yet not, living proof of the appropriately celebratory triumph of capitalism.

One slip of paper made her pause. It was the Human Resources approval of her request for vacation days. She thought about it for a moment, marked her calendar, and then got up to go spread the word.

Cheryl approached Denise's desk, sat on the edge of it and said, "Okay, I did it."

"Did what?"

"Put in for a vacation. It was just approved. I'll be gone one whole month."

“Good for you! Where are you going? And who are you going with?”

“It’s one of those Alaska cruises. I will be up close and personal with icebergs and Eskimos. And none of your business who it’s with.”

“Ooooh, yippie for you! Nothing like an ocean fuck.”

“Yeah, so you’ve said,” Cheryl said.

“No, but that’s great,” Denise said.

“When will it be?”

Cheryl leaned over to point at the calendar. She tapped the third Monday in the following month. “Starting right there.”

“That’s great,” Denise told her. “About damn time.” The phone on her desk began buzzing.

“Yup,” Cheryl said. “First one in four years.”

“It’s a good thing your job isn’t one that’s watched by the audit team or they’d have investigated you for embezzlement by now.”

Cheryl froze for just an instant on the word “audit” but had recovered by the time

the word “embezzlement” appeared in Denise’s statement so she was able to reply evenly, “No chance of that.” Nodding at the still ringing phone, she added, “Don’t you have a call?”

“Oh don’t worry,” Denise said with a shrug. “If I wait long enough, it’ll route to a different line or they’ll hang up.” Sure enough, after two more rings, the phone went silent. “See?” They both smiled and shrugged as they went back to doing what was required but usually no more than that.

Three thousand miles away, in a break during his new job, Turner made a phone call to Cheryl. Her machine picked up and he listened to her outgoing message: “You’ve reached DSSI 2000 at a time when we cannot take your call. Please leave your name, area code, phone number, and message after the tone.”

He followed some of the instructions: “My name is Douglas Turner. You have my number from my last couple of calls. My message is that I miss you. Things are going

great here. I know this was the right decision for me and I hope you'll be coming to a decision soon, too. I love you and—" The machine cut him off.

10011NINETEEN

For the first time since starting her night classes at the university, Cheryl was dressed casually. Her outfit was not unlike what the robbers had been wearing during the heist at her bank. She and her fellow students were working in small groups as Professor Bartolo wandered from cluster to cluster, checking on their work and answering questions with just the faintest whiff of condescension.

In Cheryl's group, all but one of them focused on writing lines of computer code. Cheryl's non-friend Albert appeared to be hyped up on amphetamines. He was chattering in an excited semi-whisper, talking to everyone and no one at once.

"C'mon, we could do this!" Albert said. "Really! We could find the largest prime. I mean, shit, it's already been a couple of years since Baker and Gruenberger did 'The First Six Million Prime Numbers' at RAND, and

we could top that, easy. We'd make the news. And all the mathematics journals for sure!"

"Albert, cool down a bit, please," Cheryl muttered.

"I mean, shit, we've got one of the biggest main frames in the country in that lab right next door, and they barely ever even let us near it. But you, you little teacher's pet," he was looking at Cheryl now, "you have a card key, right?"

"Albert," Cheryl replied, "a little more self control would do wonders for your interpersonal relationship problem."

"Or we could just tap into it," Albert barreled on without acknowledging her remark. "We'd only need one workstation," Albert continued. "They'd never notice. Hell, you could run a thousand times as many workstations off it as they have right now!"

Cheryl looked at her watch and began packing up her things.

"You cutting out?" her friend Melissa asked.

"I've got a lab assignment and I want to finish some of this work later without the

auditory distractions,” as she glanced at Albert who had turned to harangue one of the other students.

“Okay,” Melissa said. “See you next week.”

Cheryl smiled and quietly left the class. Out in the hall, instead of going toward the building’s exit, she turned in the other direction and walked to the secure area containing the large computer that so fascinated Albert. Using her card key, she entered the ultra-air-cooled room.

“You from Professor Bartolo’s group?” the student manager asked her.

“That’s me.”

“Okay, the shi- uh, stack of stuff for ya is on top of the metal cabinet right there.” He checked his watch and said, “Look, my shift is over in about fifteen minutes but I’ve got to be somewhere so I’m taking off early. Don’t let anybody in, all right?”

“No problem,” Cheryl told him.

“Right. Okay, well, good luck with all that crap.” He indicated the paperwork with a disdainful twist of the head.

Cheryl nodded and went over to take down the mound of paper. She pretended to go through the documents until the student manager slipped out. Once she was alone, she wandered around the large room and discovered a makeshift break area with a small refrigerator. She raided it, taking things from some of the lunch bags. From her leather purse, she took out a paperback copy of Alain Robbe-Grillet's *La Maison de rendez-vous*, settled into a chair and got some reading done.

After an hour went by, Cheryl put away her book and removed a small flashlight from her purse. She switched off the room lights. The hum of the computing machinery seemed louder in the darkness. She went to the far corner of the room, folded her jacket, dropped it on the floor, and sat down on it.

Now all she had to do was wait until the custodial staff cleaned the room and she would have one of the world's most potent computer installations completely to herself.

10100TWENTY

In the hallway outside the computer lab, a security guard walked rapidly, testing each door to make certain it was locked. He was unconcerned about anyone hiding inside any of the rooms because there was no reason why anyone would be hiding inside any of the rooms, and because he was in a hurry to return to his desk where he could listen to the ball game in peace.

Sitting quietly in the dark next to the gently throbbing machinery that made up one of the world's most powerful mainframe computer installations, Cheryl pulled on a pair of gloves and checked her watch. Any time now, she thought.

The seconds ticked by. Cheryl took a deep breath and slowly exhaled. She froze when she heard maintenance workers enter the hallway. The head of the custodial team used an electronic card key to permit each of her crew to gain entrance to the rooms. Cheryl listened intently as they got closer to the room

where she sat. There was a murmur of voices by the door, a metallic click, and the door opened. Once the worker entered the room, there was a flick of the light switch followed by a quick but efficient mopping of the linoleum tile and the emptying of waste baskets.

Three times Cheryl had to scurry across the floor to keep out of sight. She scrambled to her left, then right, then back again, always keeping pieces of furniture or sections of the machinery between her and the relentless member of the maintenance crew. There were close calls but she pulled it off and when the light was extinguished and the door pulled shut, she allowed herself a couple of deep breaths.

After several moments of straining to hear the maintenance team leave this part of the building, Cheryl stood up and made her way to one of the workstations where she settled in to begin her work.

She turned on a small transistor radio and dialed in the Night Owl show as they began playing “Bette Davis Eyes.” She started

typing. Glowing, clunky, jagged-edged letters appeared on the cathode ray tube screen:

**LOAD: SECRETS
RUN: SECRETS**

Randomly generated passwords began rapidly scrolling on the monitor. Cheryl reached into her bag and brought out a small thermos. She poured a capful of coffee, took a sip, and waited impassively. Suddenly, the screen flashed a new message:

**SYSTEM ACCESS
STATUS: READY**

Cheryl inserted a floppy disk into the machine and typed:

**LOAD: TRANSFER
\$XX.XX TO ACCOUNT 1646-228958
RUN: TRANSFER**

Once more, Cheryl sipped her coffee and waited. Another flash on the screen and the extremely satisfying images filed the screen:

\$58.16 TO ACCOUNT 1646-228958
\$11.02 TO ACCOUNT 1646-228958
\$91.13 TO ACCOUNT 1646-228958
\$44.89 TO ACCOUNT 1646-228958
\$12.10 TO ACCOUNT 1646-228958
\$08.09 TO ACCOUNT 1646-228958
\$30.04 TO ACCOUNT 1646-228958
\$00.05 TO ACCOUNT 1646-228958
\$38.49 TO ACCOUNT 1646-228958
\$00.74 TO ACCOUNT 1646-228958
\$14.95 TO ACCOUNT 1646-228958
\$07.35 TO ACCOUNT 1646-228958
\$21.18 TO ACCOUNT 1646-228958
\$33.19 TO ACCOUNT 1646-228958
\$34.29 TO ACCOUNT 1646-228958
\$72.43 TO ACCOUNT 1646-228958
\$52.20 TO ACCOUNT 1646-228958
\$60.82 TO ACCOUNT 1646-228958
\$99.32 TO ACCOUNT 1646-228958
\$84.25 TO ACCOUNT 1646-228958

Cheryl began humming to herself and then quietly singing “A dollar here, a dollar there, grab some dollars everywhere...” somewhat synchronized to the radio, now playing The Rolling Stones’ “Start Me Up.”

She moved to a second workstation and repeated the process. Then on to a third workstation. Resolutely, she did this with all but one of the workstations in the lab. Sitting in front of the last one, she sighed and went through the procedure with just one change. This time, she made certain that the transfers were made to account number 3220-8344574463 of Stonebridge Investments, which she had opened in the name of Gordon Swenson, her soon-to-be-former boss at InterCommerce Nationwide Savings.

She walked to the back of the semi-darkened room, her silhouette flickering from the glow of the workstations in the lab. She paused and watched the pixels percolating across the screens. The amount of money being transferred was huge and it would have attracted a lot of unwanted attention if Cheryl hadn’t already instituted programs at her

Swiss bank to disseminate the funds into many dozens of financial institutions: bank accounts, annuities, trusts, REITs, retirement accounts, stocks, bonds, and more. The managers at the Swiss bank were quite pleased at the activity since they made a percentage on every transaction.

She glanced at her watch. Past the time she had allotted for this part of her escapade. With a sigh, Cheryl slowly went around the room ending the transaction programs, and running her leave-no-trace-of-the-breach program on all but the last workstation. When she was finished, she removed the floppy disks and stuffed them in her bag. Soon, she would pass a powerful magnet over them before tossing them into a dumpster.

She was almost ready to leave but there was one more aspect to her plan. She selected the workstation at the front of the room and typed a message on the screen: “Money Is The Square Root Of All Evil.”

After departing the campus, she drove to the airport with one stop along the way. She pulled into the parking lot of a supermarket,

exited her rental car, and stepped into a phone booth. Using a surprisingly accurate soft Southern accent, she made an anonymous phone call to the FBI, letting them know that they would find details of computer crimes in the office of Gordon Swenson of InterCommerce Nationwide Savings. Then she continued to the airport where she boarded a plane for a flight to Montreal.

10101TWENTY-ONE

It wasn't until late in the afternoon of the following day that members of a joint FBI-Justice Department task force, accompanied by members of the local police department and the district attorney's office, entered the executive office suites of InterCommerce Nationwide Savings. Once there, a thorough search of Gordon Swenson's office revealed a pair of floppy disks taped to the bottom of the man's desk. Upon examination, the disks were found to contain a funds transfer program. There was no sign of any sort of program that erases evidence of itself.

Within a few days, a disheveled Swenson found himself in an interrogation room with Federal Bureau of Investigation Special Agent Herbert Myerson as well as Swenson's attorney, Bernard Klein, who sat next to his client.

Special Agent Myerson smiled a smile that was not at all sincere. "All right Mr.

Swenson, and Counselor, let me show you a few items that the state is going to use in any prosecutions that may result from our ongoing investigation.” He held up a baggie containing floppy computer disks. “These were found taped to the underside of your desk. As you know, they are disks containing computer programs and operating instructions.”

“I don’t—” Swenson began but was shushed by his lawyer.

“We also found this folder of what appears to be suggested vulnerabilities of your bank’s computer system.” Agent Myerson dropped the folder onto the desk. Printed across the front was the phrase “Money Is The Square Root Of All Evil.”

“Someone said that phrase holds some kind of code or key to working an embezzlement scheme, but I think it’s just an attempt at leaving a calling card, like the white monogrammed gloves in *The Pink Panther* movie. You know, something you were going to leave at the scene of each of your crimes. Out of ego, perhaps. Or to get publicity.”

Swenson was itching to reply but Klein put a hand on his arm to restrain him.

“Finally, there’s the matter of your foreign bank account.”

“I don’t have a foreign bank account!”

“Easy, Gordon,” Klein said to him. “There will be a time and a place for that.”

“But—”

“Not now!” Klein was squeezing Swenson’s arm and staring him down. When he was satisfied that his client was under control he turned to the FBI agent and said, “Anything else, Special Agent Myerson?”

“As I was starting to say, there is the matter of a foreign bank account, number 3220-8344574463. It is linked to your account here in the states.”

“That’s not—”

“This foreign account contains a little more than one point seven million dollars. We know you took tens of millions of dollars, of course, and the various financial institutions you targeted are eager to recover the money. In exchange, quite a few of the charges against you would be dropped or reduced.”

“But I didn’t do any of this!”

There was an embarrassing silence in the room. Myerson looked down at the evidence he had spread across the metal table. He sighed deeply and said, “The people feel confident in their case.”

Klein said, “All right, are we about through here?”

“Wait a minute,” Swenson sputtered. “Aren’t you going to—”

“Not now, Gordon!”

“You’re acting like I’m guilty! God damn it, what’s the matter with you people?”

“So,” Agent Myerson said, “I take it you are not willing to make restitution?”

“Restitution of what?”

“The money, Mr. Swenson. They want you to return the money.”

“I haven’t got any money!”

“I see. Very well.” Myerson quickly gathered up the evidence. As he did so, he said, “Counselor, be sure to let me know if your client changes his mind.”

“Damn it!” Swenson spat out. “You’ve got to talk to everybody else! Look, talk to

people at the bank. Talk to Cheryl Price. She's the computer expert. Why isn't she here? Why aren't you talking to her?"

But Myerson was already out the door. Two FBI agents entered to take charge of Swenson. Klein patted his client on the shoulder and hurried out after Myerson.

Walking down the corridor with the agent, Klein talked a little shop. "He's right about one thing, you know," Klein stated. "This Price woman needs to be contacted."

Myerson shrugged and said, "We don't need her for our case."

"Still, it would be good to question her."

"Well, you let me know when she gets back from her vacation."

"You know, it's amazing that my client was able to hide all those millions but then left the one and a half million right out in the open."

"And your point is?" Myerson asked, still striding down the hall.

"Look," Klein said, "it's like it was supposed to be found." When Myerson didn't

respond, he added, “Like he was being set up.”

“Or,” agent Myerson replied, “it could be that he was about to channel the funds into numbered accounts like the rest of the money but he just didn’t get to it yet.”

“Without that anonymous phone call, you’d have nothing. Looks like a set-up to me.”

“Or it could be someone who wanted a piece of your client’s action and this is payback when they didn’t get it,” Myerson said.

“Just out of curiosity, how much money was stolen?”

Myerson stopped walking and turned to Klein. “Want to hear something weird?”

“Sure.”

“We asked a couple of the bank examiners about the total. Know what they said?”

“What?”

“They said that they have no idea.”

“What do you mean?”

“Just what I told you.”

“Wait, you’re saying that they don’t know how much money is missing?”

“That’s exactly what they’re saying. One employee in one bank said ten million, another employee in another bank said twenty million, and so on. When asked to go on the record, they all clam up. Nobody’s talking.”

“What does the FBI say?”

“That would be confidential.”

“Unbelievable.”

“Oh, you want unbelievable,” Myerson said, “try this: the banks aren’t willing to press charges.”

“What?!”

“Yeah, it seems odd at first, but banks don’t want trials or publicity about this. They just want any talk about embezzlement of funds to go away. They especially don’t want any talk about computerized embezzlement. And extremely most especially they don’t want any talk about computerized embezzlement conducted by bank officials.”

“But you said that charges would be dropped upon restitution.”

“Right, but I was referring to what we would be willing to do as a favor to the banks. We’d step back if there’s restitution. Otherwise, we’ll go ahead with our case, with or without the help of those esteemed financial institutions. As things stand, we’ve got enough to send your client away for, well, for quite a while.” Myerson smiled grimly. “You better hope your client has other sources of funds to pay your fee because we’re freezing access to the account with that one point seven million.” Myerson let that sink it before turning to walk away. “See you in court, Counselor.”

10110TWENTY-TWO

Cheryl stood on the balcony of her new apartment, sipping a cup of espresso. She had enjoyed her past year in Montreal but was now adapting to life in Paris. She shielded her eyes from the sunlight and admired the stately wrought-iron latticework of Gustave Eiffel's iconic tower. She finished her coffee and swept her eyes across the park, the boulevards, and the Seine. She turned away from the bright Paris day and went back into the apartment.

Sauntering through her suite of rooms, she popped some American gum in her mouth, switched on the television, and turned to pout at herself in the mirror. As a news report came on, she fussed with her hair.

On the TV screen, news anchor Marie Langois was speaking intently to the camera. "*Le plus grand exemple de la fraude informatique dans l'histoire de Quebec.*" ("The biggest case of computer fraud in Quebec's history.")

Cheryl unfastened the top couple of buttons on her blouse and was paying only minimal attention to the TV news.

“Le directeur de la banque est interrogé par la police.” (“The bank manager is being questioned by the police.”)

Cheryl checked her lipstick as the news report continued.

“La plupart des gens ne comprennent pas que l’argent ne se présentent pas dans votre compte immédiatement.” (“Most people don’t understand that money doesn’t show up in your account right away.”)

Cheryl dabbed a bit of perfume on her wrists and went to answer a knock on her door. She smiled and kissed Kuni Takamura, who was unaware of being only one of her current boyfriends. He was holding two books and they got in the way of the hug-and-kiss so he tossed them across the room to thud softly onto her couch. The books were *Japanese: A First Year’s Course Study* and *Japonais Debut*. Both were teacher’s editions of the same books Cheryl had on her end table.

Cheryl and Kuni began a game they regularly played. Kuni chased her, grabbed her, and kissed her. Then they each removed one article of each other's clothing and she would race to a different part of the apartment until she let him catch her again.

The television news report continued and they both continued to ignore it: "*Les banques de toutes tailles doivent trouver un moyen de contrôler leurs propres transactions financières informatisées.*" ("Banks of every size must find a way to monitor their own computerized financial transactions.")

She stopped running from him and they removed the last of their clothes. She snapped off the TV and put on a recording she had made of her favorite romantic arias. Cheryl and Kuni walked into the bedroom and made love in the dappled sunlight streaming through her large windows.

When they finished, Cheryl and Kuni went through a ritual of cuddling, showering, sipping fruit juices from her icebox, and padding around the apartment while slowly getting dressed. Sometimes they were silent.

Sometimes they chatted. Kuni was in a talkative mood.

“When I arrived,” he said, “there was a story on the news about computer crime. That’s your area of expertise, isn’t it?”

“Computer security,” Cheryl told him.

“I hear more about that all the time.”

“My area of interest is getting more important all the time.”

“What does that involve?” he asked.

“It’s about the bits and bytes inside computers and how they can be made to move money from here to there.”

“You are a numbers freak,” he teased her.

“Not really,” she replied.

“Yes you are,” he insisted.

“Well,” she said, “if I was a true numbers freak I’d tell you that I climaxed three times this afternoon—as compared to four times when we did it two nights ago and just twice during our first fuck—and that you have the third-largest cock of any man I’ve slept with.”

“Wow,” he said.

“But as you see, I’m not really into numbers.”

“Thank god.”

“Change the subject back again?” she asked.

“Yes, all right,” he replied.

“Okay. Computers.”

“What about them?” he asked.

“Think about how you use your computer for a minute.”

“All right,” he said.

“What you can do with the computer, and the speed at which you can do it, depends on the—forgive me—the size of the computer, right?”

“Yes.”

“But it will not always be that way,” she said. “One day, we will carry around small devices that are just connectors and viewers, maybe even machine-to-brain interfaces, who knows. But the point is that the computational operations, the storage, the viewing resolution—everything will be housed elsewhere. The power of computing will be enormous for everyone. We will simply

connect to super-computers with a small device—maybe built into our bodies—and pay for the time of use. No one will have to worry about access to large computers because we'll all have access to a large computer all the time.”

“You are fanciful,” he said.

“Am I?”

“Beautiful, desirable, wonderful.”

“All right then,” she said.

They kissed.

“Now, it is time for the language lessons,” she said. She crossed the room, picked up the Japanese language textbooks and told him, “Let’s get to work.”

10111TWENTY-THREE

Cheryl went over the items on her checklist. Innoculations. Passport. Traveler's Checks. Cash of new host country. Letters of introduction. Letters of credit. Bank account numbers. Clothing. Shoes. Nodding to herself, she took the agenda into the kitchen and burned it on the stove. She stepped out of the kitchen briefly to flick on a shortwave radio and tuned in a broadcast from England.

The topic of the broadcast was "Legal Lawbreaking and Consensual Corruption." It was a panel discussion conducted at Cambridge University. Cheryl rinsed an apple and selected a paring knife. Straddling a chair in her breakfast nook, she listened to the English language program while cutting slices from the apple and practicing her Japanese by translating the discussion.

"...but there is legalized criminality throughout the American system," one of the

radio show participants said. Cheryl translated to herself between nibbles of the apple.

“For example,” the broadcast continued, “members of the U.S. Congress will take campaign contributions from lobbyists in exchange for voting one way or another on a piece of legislation. But they extend this legal extortion by making certain the proposed wording of the bill is only good for a couple of years, whereupon it comes up for another vote—just in time for the Congressman to receive new campaign contributions on that same point of law.”

“By the same token,” another panelist said, “you could state that the managers of annuities and IRAs have a legal way to steal money by moving people’s investments from this fund to that fund and collecting fees each time.”

Cheryl kept munching and translating to herself until the apple was consumed. She switched off the program and moved to her bedroom. She opened her armoire and removed a leather case. She placed it on her bed, flipped it open, and stared at the

contents. Hair dye. Colored contact lenses. Her new hand-stitched passport holder. First-class airline tickets. Computer software in protective cases. Numerous bank I.D. cards.

She took a deep breath, closed the case, and returned it to the armoire. She removed her clothes, crawled under the bedcovers, and tried to get some sleep. Tomorrow would be a busy day and her last one in France.

11000TWENTY-FOUR

Cheryl Price watched the computer screen dispassionately as she sat in the semi-darkened basement of the largest bank in Paris. While waiting for a program to load, she thought back over the past several years of business activity. First, she had branched out from being one of a slew of midlevel bank officers to operate as a corporate security consultant in the United States. Then she did the same thing in Quebec. In both instances, she had the satisfaction of watching, hearing, and reading about the events as they were presented in news reports. And now, after many months of work, she was a widely respected financial data security expert operating out of Paris.

After she made presentations to several leading banks, it was only necessary for her to introduce a small electronic hiccup to one bank's system. "They all talk to each other," she had said to herself. "It's practically incestuous." In the most recent case, someone

introduced a bug into one bank's computer system, a bug that made six hundred thousand Francs go poof into thin air. After which, that bank and several others had welcomed her team of security experts, invited them inside, given them access to their computer system, and unwittingly turned her loose amidst the bank funds.

Once inside the financial institution, achieving a position of trust with the French banking executives had been easier than she had expected. No matter what type of occasional rough spot may have presented itself, she always had one thing in her favor: financial institutions truly needed computer security. There were always glitches, crashes, and anomalies. Somebody had to resolve those issues. Why not the team with the curvaceous woman from North America who spoke French with an impeccable accent. Why not, indeed. After all, she told herself, she was highly skilled in an esoteric profession. She was confident, credentialed, knowledgeable, pleasant, professional, and had an impressive number of supporters and

references from highly-placed government officials, bureaucrats, and administrators on two continents. Not coincidentally, most of the references were from men or women who preferred the company of women.

This particular day began in a seemingly normal manner for the institutions situated in the center of the city's financial transactions. But of course it was not a typical day at all. "Today," Cheryl repeated to herself, "is withdrawal day."

On the computer screen in front of her, the pixels glimmered. Numbers. Letterforms in all caps. Symbols. Squint and it all appeared to be an op art masterpiece.

On one side of the screen display was a digital clock. Cheryl watched as the seconds ticked off until the system was switched from a mixture of automatic and manually-directed to fully programmed. At which point, Cheryl went to work. Disks inserted, passwords searched, access permitted, new withdrawal scheme put into action.

ACCEPTER SYSTEME

CHOISIR ACTION

Cheryl leaned forward a few inches and typed:

```
TRANSPORTER frXXX,XXX.XX A  
PQS-5080-6623935513  
EXÉCUTER DE PROGRAMME
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After a brief pause that seemed to echo into eternity, the transfer of funds began spraying across the screen:

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TRANSPORTER fr119,290.61 A  
PQS-5080-6623935513<  
TRANSPORTER fr041,253.53 A  
PQS-5080-6623935513<  
TRANSPORTER fr606,280.72 A  
PQS-5080-6623935513<  
TRANSPORTER fr500,509.34 A  
PQS-5080-6623935513<  
TRANSPORTER fr820,051.01 A  
PQS-5080-6623935513<  
TRANSPORTER fr238,622.03 A  
PQS-5080-6623935513<
```

TRANSPORTER fr040,779.37 A
PQS-5080-6623935513<
TRANSPORTER fr424,691.01 A
PQS-5080-6623935513<
TRANSPORTER fr110,080.02 A
PQS-5080-6623935513<
TRANSPORTER fr267,301.88 A
PQS-5080-6623935513<

In the time since her first escapade, she had made many improvements in her software. Not only did her new programs run much faster, now there were algorithms that automatically removed the evidence of numerical manipulations after every dozen transactions. That programming advancement meant that Cheryl didn't need to remain in the facility after launching her attack-from-within.

With an approving glance at the terminal screens, she turned to gather her belongings. One more look around the room and then she marched out of the bank, took a cab to the airport, and boarded an international flight scheduled to depart at dawn. Her plan was to

be long gone by the time the financial institution opened. The flight was delayed. She experienced a tightening in her stomach. It subsided when the air traffic controllers addressed the problem. She sighed as the plane took off. She checked the time; nine minutes after sunrise. She had been worried for nothing.

Later that day, when the bank opened, the computer system was accessed by dozens of employees and hundreds of commercial and public customers across the country. When they regarded their computer screens, they all saw... nothing out of the ordinary. Everything appeared to be as it should be. The missing funds would not be evident for a few days.

After the news broke, the bank officials worked diligently to deny the problem. Then they worked diligently to cover up the problem. Eventually they had to work diligently to avoid blame for the problem. Finally, some of them worked diligently to hire defense attorneys to cope with their part of the problem; once again, Cheryl had

arranged for incriminating evidence to be discovered, evidence that pointed at someone else.

A week following Cheryl's departure, a puzzled Kuni Takamura arrived at her front door for the third time in two days and was concerned when there once again was no response. Worried, he managed to convince the authorities to open her apartment.

After the police were done examining Cheryl's belongings, Kumi wandered through the silent and empty rooms, shaking his head sadly. He continued to believe she had not voluntarily left France because her closet still had most of her clothes and shoes. He continued to believe that for a long time.

In America, Douglas Turner began his last attempt to get in touch with Cheryl. He dialed her number and listened to the recorded voice: "The number you have reached is no longer in service. Please check the number and dial again." He carefully redialed and pressed the phone hard against his ear, which made the recorded voice sound slightly different, but the message was the same. He

hung up the phone and stared off into space. Eventually, his eyes moved to the bright colors in the painting of the mysterious woman's face, which now occupied one wall in his study. "Who are you?" he said quietly.

In another part of the world, the name Cheryl Price had outlived its usefulness. After perusing names from a directory of the deceased, she arranged for the name Naomi Tyler to appear on identity papers and business letterhead, and a long history of her accomplishments was created. Ms. Tyler was a successful business executive, having just recently assumed a leadership role in a private consultancy firm called New Century Fiduciary Responsibility, Inc. Just this morning, CEO Naomi Tyler was holding a meeting with the directors of Trust Partners Financial Group of Tokyo, who had been experiencing mysterious difficulties with their computer system.

About the Author

When you encounter a man with a twinkle in his eye, a compliment on his lips, and a song in his heart, you will know that John Scott G is somewhere else. A disreputable character of low cunning and little wit, the oddly-monikered slugabed claims to be “a writer,” as if. Despite being raised by a family of rabid emus, Mr. G has attempted to meld into polite society. His repeated outbursts of ugly and shocking profanity have nothing to do with Tourette’s Syndrome, so stop suggesting that, god fucking damn it!

~ johnscottg.com ~

