

THE
TRADING TRIBE



A Novel by Pia Varma



INCLINE VILLAGE

September 2008

The plane taxied into the gate at Reno Tahoe airport and came to a halt. The seat belt sign beeped off and the cabin instantly came to life. Chase sat with the new Thomas Friedman book in his lap and his headphones around his neck. He waited until other passengers rustled around their seats and the overheads getting their bags and belongings together. He wasn't in a rush. He put on his headphones on (Pixies 'Where is My Mind') and looked out the window at the mountains in the distance. He definitely wasn't in Manhattan anymore.

When the aisles were a bit more manageable he got up, threw his backpack on and walked towards the exit. He nodded and thanked the stewardesses as he walked off the plane.

An hour later he was in his rental car driving in the direction of Incline Village, 'Where is My Mind' now playing on the car stereo. The notion of being in a place where he knew no one filled him with a sense of freedom and peace. Although he knew that would soon change. Human beings have a funny need to create entanglements everywhere they go.

"What the hell's the matter with you?" Chase jumped in his seat.

"Jesus Christ, Mom." Peaceful moment interrupted.

"Why the drippy music? And the forlorn face? Did somebody die?"

"Funny." Chase turned down the music.

"Seriously, what's wrong with you? Look at the view? The Sierra Nevadas. Isn't it gorgeous? New adventure. Why aren't you more excited?"

"Umm...because this isn't exactly some kind of teeny bopper movie life change montage. I'm not Elle fucking Woods." Chase did realise he'd become a bit of a Debbie Downer as of late but he figured he had more than enough excuses.

"No, but that was a cute movie."

"I'm a man on bail. Who may go to jail in a year." A wave of fear swept over him.

"I know, I know. But just do me one favour."

"Whats that?"

"Cut it out."

"Mom!"

“I’m serious. Cut it out.”

“Mom, no offence, you know I love you. But you can be a real asshole sometimes.”

Nina laughed. “Chase! Language!”

Chase sighed begrudgingly. He looked around as per his mom’s orders and actually felt a bit taken aback by his surroundings. His mom interrupted the moment again. “Maybe you’ll meet someone.”

“Mom!”

“Sorry.”

“Firstly, as mentioned before, might be going to jail in a year. I don’t know any woman who would be enticed by the prospect of conjugal visits. And secondly, I don’t know if I can find a woman to meet your expectations of my perfect counterpart. The one that you have in your head.”

“She’s out there somewhere. I know it.” Nina leaned back.

“Fine. Can we change the subject?”

“Can we change the song? Put on some Stones or Tom Petty or something.” Chase did as he was told. *Start Me Up* blasted from the stereo and turned it up.

“Better?”

“Yes, sir. Thank you.” She did her best Mick Jagger dancing impression for a few seconds and then relaxed into her seat.

Forty-Five minutes later they were passing a sign made of stones welcoming them to Incline Village. It had such a cute mountain town feel to it. Pine Trees galore and brick and wooden buildings. Nina was grinning ear to ear. Chase started to feel happy too.

“Ok, so I figured I’d go and introduce myself to Millie and drop my bags off. Then maybe get some lunch in town.”

“Whose Millie?” Nina asked inquisitively with a bit of an agenda. Chase gave her a look. “What? I’m not always eavesdropping.”

“She’s the woman who owns the house I’m staying in. She’s going to be my roommate. Or housemate or whatever.”

“Really? Is that safe for her? Opening her house to a random man she doesn’t know? No offence.” Chase gave her a look that told her he’d had enough of her piping in. Nina shrugged her shoulders and put her hands in the air. “No worries, I’ll make myself scarce. Anyway, that’s not very like you. A housemate?”

“Yeah, well, I’ve put myself on austerity measures.”

Chase drove through the windy roads around the mountain overlooking Lake Tahoe below. He was trying to follow the sat nav whilst being careful not to careen off the cliff. A few minutes later he pulled up to a house. “I think this is it. Yup. It is.” He pulled into the driveway. A perfect mountain cabin with a beautiful garden and stone pillars outside. Chase got out of the car and walked up to the door and knocked in his very Chase way.

“Coming!”

The door swung open and a woman in her late 30s with shoulder length mousy brown hair (currently wet), greeted him with a big “Hi! You must be Chase. I’m Millie.” She reached out her hand to shake his. Chase smiled. She was charming.

“Millie. Hi. Yes, Chase.”

“You’re very punctual. I was just out for a run and managed get here and shower just in time.” He smiled again. “Please come in. Welcome to the abode...and to Incline Village. Did you have a good flight?”

Chase saw Nina in the background giving him a little wink and thumbs up. “Subtle mom,” he thought to himself.

Just then a big fluffy dog with cream coloured hair with hints of browns, blacks and blondes came up to him to do a thorough nose interrogation of the visitor. He had piercing blue eyes. “This must be Yuri.”

“Yup.” Chase knelt down and stroked his soft hair and behind his ears. The dog calmed right down.

“Beautiful dog. Is he a husky?”

“Thanks. Yeah a Siberian Husky. He’s cool. But he needs way more attention than I give him at the moment, unfortunately. So when I can come home in the middle of the day and take him out for a run I try and do it.” Chase stood back up.

“Well, I could use some companionship during the day so hopefully we’ll get on.”

“Do you play guitar?” Millie looked down at the guitar case on the floor. “Yeah a bit. It’s kind of how I relax. I’ve got a little practice amp in my bag. But don’t worry. I’ll play when you’re out. Or very quietly.”

“No, that’s cool. I’d love to hear you,” she assured him. Chase smiled. “Anyway, shall I give you a tour and you can get settled in?”

“Yes, that would be great. You have a beautiful home.” Chase said looking around the place.

“Thanks I bought it a few years ago, along with a few other smaller cabins I rent out. I took advantage of the times. But this one is too big and too expensive for me. So I rent out the room. It’s nice to have the company.” She was pretty, Chase thought to himself. She reminded him of an actress but he couldn’t quite put his finger on who it was. He also felt a bit leechy for thinking she was pretty. He just wanted to be a nice, reliable temporary housemate. Not the tetchy creep on trial for insider trading.

The kitchen was modern but had a warm and cozy feel. There was a wall of DVDs in the living room. A huge sitting area and a large stone fireplace. High ceilings galore. He noticed fresh cut, perfectly arranged flowers dotted around the place. She had nice taste.

“I love it. It’s really homey but also spacious.”

“Thanks.” Millie opened the doors to the backyard. A beautiful garden with lovely landscaping and flowers. “I do like to garden so if you can’t find me I’m often pottering around outside. Also, there’s a hot tub over there and bbq. Feel free to use any of it. Basically, except for my bedroom, bathroom and office, you have access to everything else. There’s another small little den over there which you can use as an office if you like. It’s got a desk in it. And a spare screen if you need it. I know you traders like your screens.”

“Great. Thanks.”

“And then here is your room with en-suite.” She turned on the lights. It was perfect. Large bed, great view, nice lighting, big shower. Everything he needed. The bed was even turned down with a piece of chocolate on it and a bottle of Evian water on the side table. “Turn down service?”

“Umm...yeah. I’m the manager at the Hyatt Regency so...umm...hospitality is kind of my thing. I kind of can’t help myself. So just...umm...You will eat my chocolates and love my towel swans, God damnit.” She made a kind of psycho expression. “Just kidding...sorry.”

Chase laughed. There was a towel swan. He raised his hands up. “Hey...I am not complaining.” He grinned at her weirdness. Then he snapped his fingers together. “That’s who it is! The girl from the Notebook!”

“Ah yes. Rachel McAdams”

“You get it a lot?”

“Once or twice.”

“She was a hotel manager in that airplane movie with Cillian Murphy. Thats how I remembered.” Chase seemed very self-satisfied.

“Yes. Red Eye. But I’ve been a hotel manager for years before that movie came out. Rachel didn’t even consult me for her character. The nerve.” Millie squinted her eyes and shook her head. Chase laughed.

“Fair enough. So does this hotel have a good restaurant too?”

“I can do a pretty good brunch. Great Belgium waffles if I do say so myself. But only on occasion...and only on weekends. Other than that you’re on your own, buddy.”

“Thats ok. I’m pretty good at foraging for scraps. But I *may* end up having to give this place a 1 star review for poor service. Sorry.”

“Thats ok,” Millie responded with gritted teeth, “I appreciate your feedback and will take your concerns into consideration.”

Chase smiled then changed the subject. “Speaking of food, I’m starving and was just going to go out in town and grab some lunch if you want to join.”

“I’d love to but I can’t. I have to get back to work. But try Austins.”

“Ok, great thanks.” Chase went to the entrance and grabbed his belongings and brought them back to the room.

Millie picked up a few things from the TV console. “Here are your keys. Front door, garage door, back door. Here’s the garage opener. You can just park in the one on the right. And here’s a little piece of paper with how things work; remotes, jacuzzi, alarm etc. wi-fi info, my phone number, hotel number, vet number just in case God forbid.”

“Thanks Mom“

Millie gave him a look. And then continued without missing a beat. “And don’t forget to eat breakfast and take your multivitamin!”

Chase laughed. “Ok ok.”

They turned out the light and walked out the room and then Millie turned around with a serious look on her face. “And make your bed!” She turned back and then turned around again. “Oh and don’t forget to call your father!”

“Now you really do sound like my mom.” Chase smiled. Millie laughed.

“But, anyway, I’m usually back around 5:30ish unless there’s an event at the hotel or something. I’m probably going to just order a pizza tonight if you fancy?”

“Yeah that sounds great. Ok, well, if you’re shooting off I might just change out of these airplane clothes and maybe hop in the shower for a minute. But I’ll see you later.”

“Yeah. Sounds great. I’m just going to quickly dry my hair but will definitely be gone by the time you’re out. Have a nice afternoon.” Millie turned to go to her room and then turned around. “Oh one more thing! If you put anything in the trash can outside, remember to close it properly. Otherwise the bears will get into it and it will be a huge mess.”

“Bears? Oh shit. I forgot we’re in bear country.”

“Yeah...don’t leave your car door open or anything. They’re huge...and scary...and they’ll probably eat you alive.”

Chase could not figure out if Millie was being sarcastic, so he decided he would err on the side of caution. “What happens if I’m confronted by a bear?”

“Pepper spray.” Again was she being serious or sarcastic? He couldn’t tell.

“Thanks for the advice.” Chase went back in his room and closed the door.

*

“So she’s sweet. And funny!”

“Who? Millie?” This was a conversation happening in Chase’s head. He wasn’t looking like a complete mental patient in a restaurant.

“Yeah.”

“Mom, I’m staying in her house. The last thing I want to do is get myself in another messy situation. One on my plate is enough. But she seems like she will be good company.”

Nina didn’t seem convinced. “Yeah probably smart idea. Ask her what her favourite book is. You can always get a good sense of someone from their favourite book.” Just then the phone rang. Chase picked up.

“Sunil...hey...how are you?” It was nice to hear his voice.

“I’m doing ok. And you? How is it?” Sunil was trying to speak with his daughter chatting in the background. He walked in another room where it was quieter.

“Well, I haven’t been here for long but it is pretty beautiful. I’m currently sitting on a restaurant patio eating a burger, surrounded by pine trees. Here one second.” Chase switched to video mode and scanned his surroundings.

“Wow...looks idyllic. Definitely a nice place to clear your head. When’s your first tribe meeting?”

“Tomorrow night.”

“Cool. Let me know how it goes. I’m intrigued. Look, I don’t want to talk business today because, obviously, you just got in and must be tired but my lawyer is asking about the San Francisco fund.”

“I mean what’s there to know. We set that up because we wanted to create a product with riskier assets and higher yields.”

“Yeah but the prosecution is asking about it. We just set it up to basically dump our toxic assets.”

“Uh. Yeah I mean it definitely looks that way. Look, I’ll check my laptop when I get back in a bit and look over some of the old correspondent about it.”

“Great. Thanks so much, dude.”

“No worries. I’m literally just here doing the Tribe, hanging out with a Siberian husky, learning how to trade and trying to make sure we don’t end up in prison so call whenever with whatever. Seriously.”

Chase finished his food, paid the bill and got in his car. He stopped into Ralley’s supermarket to get some supplies; cereal, milk, his favourite coffee brand, beer, juice, snacks, popcorn, M&Ms. He got back in the car and drove to the house.

He opened the garage door and was greeted by Yuri. He knelt down. “Hey boy.” He pet him affectionately and the dog rolled over on his tummy for a good underbelly rub. He started to get up but saw that Yuri clearly didn’t want him to stop. “Look, I need to do a bit of work for an hour or so and then how about you take me on a little tour of the area?”

Yuri obviously didn’t understand what he was saying but he was enthusiastic to have the company. Chase changed into some sweats and a t-shirt and made himself a coffee and opened the pack of M&Ms. He took out his laptop and started to search his emails.

An hour later, Yuri was still sitting dutifully by his feet. “Ok dude. Shall we go?” He shut his laptop, threw on his hoodie and put his sneakers on and grabbed Yuri’s leash off the wall. He left a note on the sideboard. “Yuri and I have gone out. Don’t worry...haven’t kidnapped him. Be back soon.” He knew he’d probably be back before Millie got home anyway.

Chase and Yuri walked down the pine tree-lined street. Chase looked up at them in awe. The mess of Manhattan felt a million miles away. The air was fresher and cleaner, he was breathing deeply.

(Expand of this)

An hour later they were back at the house. “Millie should be here soon, boy.” Chase was actually looking forward to her company. He grabbed a beer from the fridge and sat on the sofa and fiddled with remotes while reading her clear instructions. He put on some Glenn Beck for a bit and then switched to football with Yuri sitting on his lap. He assumed by the presumptiveness he demonstrated when jumping on the sofa, that he was allowed to sit on it.

Soon Millie walked through the door. “Hey guys!”

“Hey!” Chase said back. Then he realised the ‘hey’ was a bit too enthusiastic. He composed himself.

“How was your afternoon?” Millie took her handbag and jacket off and put them on the kitchen island chair. She took her shoes off and walked over the sofa.

“It was good. I went to Austins...good burger. And then picked up a few supplies and did some work. And then this guy showed me around your neighbourhood a bit.”

“Oh did he? Well, aren’t you getting spoilt, Yuri. You’ve got a friend around now to hang out with.” She went to pet him and give him a kiss. “What are you watching?”

“Uh, nothing. Just some football highlight reels.” He turned off the TV.

“I’ve got a bit of work to do. Just some supplier order forms which shouldn’t take too long and then we can order pizza and you can tell me all about the crazy year you’ve had.” Millie started walking towards her room.

“Oh jeez. Haven’t you read all about it?”

“Well, yes, but nice to hear it all from the horse’s mouth.” She turned around. “Oh! And I want to start a new series if you’re interested which I’m hoping you haven’t seen yet? Breaking Bad?”

“Oh yeah, everyone’s talking about it. I’d love to watch it. I just finished the latest season of True Blood so I need a new series.”

“Oh was that good? I’ve been into Californication.”

“Yeah, love it. Very good. As is Californication. But yes, definitely on Breaking Bad.. I’m going to jump in the hot tub for a bit. I’ve been warming it up.”

“Ok, cool. Enjoy it.”

Chase put on his swim trunks, threw a towel over his shoulder and grabbed his beer. Yuri followed. “Sorry, boy. Don’t think you’re allowed in here.” Yuri laid down on the floor nearby. Chase put his beer on the side and walked up the steps and then dipped his toe into the hot, bubbling water. “Oh thats good,” he thought. Before he knew it he was covered in warmth and surrounded by pine trees and nature. He sat on the seat and laid his back against the side and took a deep breath. This was bliss.

An hour later, a showered and t-shirt and sweatpants’ed Chase knocked quietly on Millie’s office door. “Come in.”

“Hey! Is this the pizza place?” He held up the menu he found on her fridge. Millie looked up from her computer. She had her glasses on.

“Yes, that’s it. Shall I order?”

Chase signalled her not to get up. “No. You relax. I’ll get it. What would you like?”

Millie thought for a second. “Umm...Hawaiian?”

“Really?” Chase was taken aback.

“Yeah, why?” Was it a weird choice she wondered?

“No, that’s my favourite but everyone makes fun of me.”

Millie smiled. “Really? Thats ridiculous. It’s the best combo.”

“I know.” Chase finally felt justified. “Ok, so I’ll just get a large Hawaiian. And some sides? Umm Garlic bread and chicken wings?”

“Yeah that’s perfect.”

“Ok, great.” Chase closed the door and got to ordering.

*

“Holy shit.” Chase laughed.

“That escalated quickly.” Millie responded.

They had just finished 2 episodes of Breaking Bad. The table was covered in food; the pizza box, the empty chicken wings box, garlic bread, beers, chilli oil. “All that blood! I mean, he’s going to be found out. There’s DNA evidence everywhere.”

“What did we just watch? Who knew Hal from Malcolm in the Middle had it in him.” Chase paused, “And what kind of like crazy response to getting cancer. Becoming a crystal meth manufacturer? And I thought my mom was crazy for taking up art.”

“Your mom has cancer?” Millie’s tone changed.

“Had. She died like...jeez almost 2 years ago now. Where does time go?”

“I’m so sorry. That must have been really hard for you.” Millie sounded empathetic. The kind of true empathy that told him she really understood his pain.

“Yeah it was. I mean still is but this past year has been so intense that I haven’t had much time to come up for air. In some ways it’s been a good distraction.”

“Yeah it’s amazing how quickly life goes on. That’s why you have to hold on to the little things. Songs, movies, birthdays.”

“Have you lost someone close to you?”

“Yeah, my brother, Alex. But it was a really long time ago. I was 9 at the time and still in the Soviet Union and he was quite a bit older than me...He was 22. But we were really close. It was intense at the time. But time has an amazing way of healing. Sorry that sounded really cliché.”

“No, you’re right. About time. Not cliché at all. I mean, yes cliché...but those exist for a reason. I can’t imagine going through something like that at 9. Also, I didn’t know you were born in the Soviet Union.”

Millie softly smiled at the acknowledgement. “He loved the Beatles. Especially the song, Black Bird. He was always humming it. So every time I hear it, I get all misty eyed. And Back In The U.S.S.R. He used to put on sunglasses and do the funniest dance.”

Chase interrupted. “They had the Beatles in the Soviet Union?”

“Black market. I don’t know what his ways were but he had them. ABBA was the big one for us. Everyone loved ABBA.” Millie paused. “I think the best remedy for a grieving person is having someone bear witness to the fact that you’ve gone or are going through something tough. They don’t need to say anything or give advice or anything. Just to be acknowledged. Isn’t that what we all want? To be seen?”

“Yeah. No, you’re right. You’re exactly right. How did he die?” Chase really couldn’t have put it better.

“He was in the army. The Soviet army. He died in Afghanistan. Not the recent one. The Soviet/Afghan War in the late 70s. We left Russia the following year and moved over here.”

“Wow. What a history. So you and your parents were all born over there?”

“My dad was. My mom was born in the Ukraine but fled to Russia with her family when she was very young during WW2. She basically escaped the Ukraine holocaust. At some point she moved to Moscow. I don’t know when. I need to ask her actually. They both studied engineering, as most Russian Jews did at the time. I would probably be an engineer if I was still in Russia.” Chase listened intently. Millie continued. “Oh you want to hear the whole story.” He had his hand on his chin now.

“Yes please.”

“Ok, so anyway my brother was born in 1957, so he was like 13 years older than me. And basically that same year there was a Jewish man who fled the Nazis named, Anatoliy Daron, who invented Sputnik.”

“The giant satellite potato?”

Millie gave him a look. “I usually love a good Friends reference but...” She laughed “So anyway, my dad was so inspired by this and becoming a dad that he joined the Vostok space program And he was there when all this cool stuff happened like Yuri Gagarin going to space, the first woman going to space, you get my drift.”

“Yeah...golden age of space exploration. How amazing. He must have some great stories. Is that where Yuri gets his name?”

“Yeah...I was going to name him after one of the space dogs but their names were all way too Russian....Belka, Strelka, Laika, Rizhik. Those were the easy ones to pronounce.”

“Yeah, Yuri’s way easier to remember. He’s definitely a Yuri.” He ruffled the fur on Yuri’s head.

“So anyway, then *I* was born.” Millie points to herself with both pointer fingers in a self-satisfied way. “And then 9 years later my brother died and we moved over here. There was a whole wave of Russian Jews moving over at that time. Its like around the same time Sergey Brin’s family moved over...the Google guy. And my dad worked in aerospace and became a professor at Stanford. And that’s where I grew up. And then I came here to Sierra Nevada to study Hospitality and just loved and I got a job at the hotel after college and just stayed.”

“So do you want to stay in the hotel industry then?”

“No, I mean, I love it. But I want to continue to buy holiday rental properties up here. Obviously, it’s a bit more difficult now that the no doc days are over. But I want to own a bunch of holiday rentals. I was recently reading about this new company called Airbed And Breakfast. I love that idea. That I can rent out my places like hotels. Anyway. Sorry I’m waffling on now.”

“No, no I think it’s fascinating.” He meant it.

“Anyway, you were supposed to be telling me about you.” She hit his arm.

“Oh God. About me. Not an interesting story. Until recently. Typical Manhattan rich kid. My dad is kind of a big deal on Wall Street. He started off with junk bonds.”

“Like Michael Milken?”

“Yeah, with him actually.” Chase was impressed that she knew who he was. “And then he made a lot of money during Black Monday. Anyway, I don’t say that to brag. Just wanted you to get an accurate picture. Although, I am proud of his accomplishments...and grateful for my upbringing.”

“Don’t worry. I don’t see you as a braggart. Which is surprising. I thought you would be one. Wall Street guys have that reputation.”

Chase was relieved. “Both sides of my family have been in New York since like the early 1900s. Dad’s father was in banking. And, actually, my mom’s dad was coincidentally, also in academia. He was a tenured professor at Columbia...Physics. My mom’s mom was an artist. Her stuff was kind of popular. I was raised in Manhattan with him and my mom, who was awesome. Just a really cool, down to earth, smart woman. And then I went to boarding school in Connecticut. This place called Choate. What else? I went to Harvard Business School and wanted to be a trader. I read like everything on trading. But then I got a job at Braun and started doing Fixed Income and then you know how it goes from there.”

Millie clearly understood that life didn't always go according to plan. Chase was starting to see that there was a wisdom in her he hadn't noticed earlier. Her upbringing in the Soviet Union explained it.

“So this past two years my funds imploded, I lost people a shit load of money, my mom died and my girlfriend broke up with me. So I thought I'd go back to some of the old things that used to inspire me. Like this trader, David Sterling, who I'm seeing tomorrow. I'm excited to kind of go back to the basics. Until, of course, I go to jail. Speaking of which I should probably find a gym and start lifting weights.” He felt a bit more lighthearted talking about it. Like as long as he stayed here at Millie's house in Incline Village he was safe.

Millie really felt sorry for him. She could feel that he needed a friend. “Wow what a few years you've had. You've really had your butt kicked. I'm so sorry. Must be scary and overwhelming. But at least you're facing your mistakes head on. And trying to do things differently. So many people are not like that. And, from what I've read, not that I've been stalking you too much. But from what it sounds like, the government is really trying to turn you and your partner into scapegoats. As if you're the only ones who did anything wrong. So they don't have to take any responsibility for what happened.” She paused. “Abolish the FED!” She threw her arm in the air in a revolutionary fashion.

“You are Ron Paul supporter?”

“Hell yeah. I loved him. But, obviously, he didn't stand much of a chance. I don't usually get involved in politics. Probably the apathetic been there/seen it/got the t-shirt Russian in me. There are so many things that I see or my parents see where we're like ‘uh oh...I can see the slippery slope to where this leads. You know? Do people always have to learn the hard way? But, yes, I did give some money to him. But I didn't have a lawn sign or anything.”

“That's funny. I liked him too. Just wish he was a bit younger and had a stronger presence. Like Mitt Romney. If you put Ron Paul's idea and principles with Mitt Romney's looks, swagger and financial background you would have the perfect candidate.”

“That's a good idea. Maybe you should call the Republican Party and tell them. Just need some kind of human Manchurian candidate blender.”

“Now you're talking.”

Millie smiled and paused. “What time is your meeting tomorrow? And what exactly is it?”

“Umm...its actually in the evening. 7pm. Its a very well-known trader named, David Sterling, and he's set up this thing called the Trading Tribe to help traders deal with their emotional baggage.”

Millie seemed amused. “What? You mean like an AA meeting for Traders?” Chase gave her a look.

“Kind of. Yeah. But there’s nothing Dr. Phil about it or anything.”

“Suuure. Do you have to lie down on a sofa?”

“No but there is a hot seat. I think it’s intense. Basically, what David says is that the market gives us what we want deep down. So, like, if you’re angry you could take it out on the markets. Or if you have something to prove. That sort of thing. So if you can deal with those issues in something like a Trading Tribe meeting, they won’t rear their ugly head when you’re trading. Do you get it?”

“Yup. My name is Chase and I’m a market-a-holic. Sorry. No that’s cool.” She paused for a second and thought. “Oh wait. I think I’ve heard of him. I had a young guy working at the hotel for a while and he really into trading and I think he was talking about this.”

“Hopefully, he went to a meeting. Would be a shame to live so close to a trading legend and not go to a meeting.”

“I can’t remember. That’s cool though. Sounds a bit stressful though. To let out your innermost demons and feelings in front of total strangers. Especially for men. I mean, from my experience you aren’t the most emotionally aware creatures on the planet.”

“Yeah, that’s probably true. But isn’t the fact that I’m admitting it separate me from most men.” Chase raised one eyebrow.

“Hey, acceptance is the first step to recovery.” They both laughed.

“Do you know the book Atlas Shrugged?”

Millie gave him a look. Of course she knew the book...she was Russian. And a Ron Paul fan. “I know Ayn Rand. She’s a crazy Russian who overthinks. I’m a crazy Russian who overthinks.”

“David asked if I’d read it. It was like a right to entry or something.”

“That’s cool. And had you? Read it?”

“Of course. And Fountainhead.”

“So are you going to the Gulch?”

“That’s what I asked!”

Millie smiled, She looked at the clock. “Ah, I should go to bed. It’s getting kind of late.”

“Yeah, me too. Jet lag definitely kicking in. Oh, by the way, no need to come home for Yuri tomorrow if you don’t want to. I can take him for a long walk somewhere.”

“Are you sure?” Millie didn’t want to burden Chase too much.

“Yeah I’d love to.”

“Ok, that would be great. Well, hopefully, you’ve got everything you need. And obviously there are some little toiletries in your bathroom as you might have noticed.”

“Yeah I saw that. Nice touch. You climbed back from your 1 star rating.”

Millie sat up proudly. “I aim to serve.”

Chase scanned the table. “I think our eyes were definitely bigger than our stomachs. I’ll put some of this stuff in the fridge.”

Millie was grateful for her new helpful house guest. “Great thank you. There’s foil in the drawer below the oven.” She stood up and paused. “Well, good night. Nice meeting you and...umm...welcome to Incline Village.”

Chase was still sitting stacking the boxes. “Thanks Millie. Have a good night. See you tomorrow.”

Chase cleaned up and got ready for bed. He got under the most comfy, feather down duvet ever. He put his head on the Tempurpedic pillow and sunk down as if he was being hugged by the universe. He felt so comfortable and relaxed and taken care of. Was it un-masculine to relish in this feeling? Chase didn’t care. He closed his eyes and quickly fell into a deep sleep.

*

“Did you sleep ok?” Chase and Millie were both up and about, although Millie was dressed for work and Chase was still in his pj pants and a t-shirt. But the time difference had him up very early.

“Yeah...like a baby. That bed is so comfy.”

Millie smiled, “Oh good. I’m so happy to hear that. Coffee?”

“Yes please.” Chase walked over to one of the cupboards and grabbed his box of Rice Krispies and a bowl. He then grabbed some milk from the fridge and poured it in. He grabbed the sugar bowl and sifted in one scoop of sugar, then another and then another. He looked at Millie who had been watching this entire process. “Can I help you? Are you eyeing up my Rice Krispies?”

“I’m just quite fascinated by the amount of sugar a grown man can have in his cereal.”

“Hey, it’s the altitude. And the walking. I need to keep my energy levels up.”

Millie nodded her head slowly. “I see.”

“Anyway, stop eyeing up my Rice Krispies. I know you want some, but you made it very clear yesterday that it was every man for himself in this place. That’s why I didn’t offer you any.”

“Ah you’re right I did.” Millie put away one of the coffee cups she had taken out.

Chase paused. “Look, I’ll trade you. A bowl of cereal for a cup of coffee.”

She thought for a minute. “Deal. How do you take your coffee?”

“Just black.”

“Just black? But you put 3 scoops of sugar in your rice krispies?”

“It’s a totally different thing. How do you take your rice krispies?”

“Just one heaping spoon of sugar please. But quite widely dispersed on the cereal. And not too much milk. Like enough but not drowning it in.”

“Yes, ma’am.” Chase did as he was told.

“Thank you.”

“So, since we’re being generous, I’ll make some dinner tonight. I was planning to eat at 6pm and then head out but, obviously, you can eat whenever. Maybe a chicken chow mein or something?”

“Ok, that would be great. Thanks. Does this mean I have to cook tomorrow though?”

“If you want to be a reciprocating human being, then yes. But, honestly, I like cooking so I’m quite happy to do it.” He felt lighter and bouncier than he had all year.

“Wow, the perks of having you as a housemate just keep mounting.” Millie cheered the air with her coffee cup.

“Yeah, that’s true. At some point I think I should be able to stop paying rent and start getting paid. Live-in dog walker, personal chef.” His phone rang. Rebecca.

“Ah shoot. Sorry one sec.” He picked up, “Hey Rebecca. Oh hey Gavin. I was actually going to call you in a bit. Could I call you back in like 20 minutes or so? Ok great. Thanks Man.”

Millie was eating her cereal and looking at her schedule.

“That was Gavin. My ex-girlfriend’s new defence attorney beau. He has kind of become my knight in shining armour throughout this whole process, which is a remarkably humbling experience.”

“Really? That’s evolved. So he’s your attorney?”

“One of them. He’s really good at what he does. And such a nice guy, which is so annoying. But he makes me feel better, so...”

“Are you still upset about it? Him and Rebecca?”

“No, not at all actually. I was upset but only because of my delicate male ego. I knew Rebecca and I weren’t right together. Her and this guy are great and she seems way happier now so...” Chase put his hands up, “who am I to stand in the way of true love.”

“Do you think it’s true love?”

“I don’t know. I have no idea what true love is. Does it really exist? Who knows.” Chase looked at Millie stuffing her face with cereal. “Do you need a bib? You’re going to choke.”

“Oh shut up. I’m in a rush, you dickhead. Anyway, I don’t know why we’re getting so deep first thing in the morning. I should end this conversation before we get into the meaning of life.” Millie started to get up.

“It’s absurd.”

“What?” Millie smiled and looked confused.

“It’s absurd. Albert Camus said that that it’s all absurd so why look for meaning. Or maybe that the meaning of life is that it’s all absurd. Something like that.”

“He also said that we must find meaning...and happiness...the way Sisyphus did...In rolling a rock up and down a hill over and over again.”

“True, he did say that. Nice.”

“Don’t try to out philosophise me. You will lose.”

“Oh is that right?”

“Yes it is. And on that note, I must leave.” And with that Millie grabbed her bag and jacket and gave Yuri a pet and a kiss. “See ya later!” She walked over to the door.

“Later!” Chase said back.

Millie turned around. “Oh and don’t forget.”

“What’s that?” Chase was curious.

“The only way to deal with an unfree world is to become so very free that your very existence is an act of rebellion.” Camus.

Chase smiled. “Nice.”

Millie smiled and walked out the door.

Chase was still smiling. Then he snapped back to reality. “Come on, boy. Time to rack up some billables.”

*

“Hey!” Chase was busy slaving away in the kitchen. He had borrowed her “No Soup For You! Next!” apron. “You’re going to like this, I hope. The noodles are perfect. A bit crispy, and a bit not.” He gave himself a chef’s kiss.

Millie got up from petting Yuri and walked up to the kitchen counter and put her bag and jacket down. She picked up the bottle sitting in front of her. “Fish sauce...nice.”

“Yeah it’s a necessity. How was your day?”

“Yeah it was good. We had a big meeting getting prepped for ski season.”

“Oh man...ski season. Of course, you guys must be slammed.”

“Yeah...we are. But! On the plus side...I get super discounted tickets and I imagine you ‘rich kid from Manhattan’ must be quite the proficient skier.”

“Actually, I’m not. I’ve only been a few times...and I suck. It wasn’t something my family and I did.”

“Really?” Millie paused. “Well, I didn’t learn until later in life. When I got here, so I’m not great either. We could do the really easy green runs together. It would be fun. Anyway, it’s not until November.”

“Uh, the universe seems to be telling me I’m not going to be able to escape this ski thing. Ok, ok I’ll go.”

Millie smiled. “Whats with the drum?” She picked up a little djembe sitting on the counter. “Oh it’s a djembe. I bought it today for the meeting. We need to bring a percussion instrument to the meeting tonight. Millie laughed and put her hands in the air. “Not asking. What happens in the tribe meeting stays in the meeting.” She paused. “But I am picturing some kind of howling at the moon male bonding ritual now. Sooo anyway...how was your day?”

“Yeah amazing actually. I worked on the case. But that’s not the amazing part. I went on this incredible walk with Yuri called the Monkey Walk? I just googled it. There was actually a rock that looked like a monkey. Well, a gorilla. Wow. What a view. I don’t even know where we were but we could see the lake and everything. We were out there for like 2 hours.”

“Oh yeah, incredible right. You must have loved that, Yuri. I love that gorilla rock.”

“Yeah I could have stayed out there all day. But I didn’t. I came and tried to think about my trading strategy.”

“Your trading strategy? Like what you’re going to invest in?”

“Yeah. But it’s more than that. Basically, a trading strategy is about 5 questions you ask yourself. And then once you answer those questions you set up rules or parameters that you try not to veer from. Easier said than done.”

“What kind of questions?”

“Basically like, What markets you want to trade, how much of your limited capital you want to invest, when do you buy or sell, when you want to exit the market with a win, when you want to exit the market with the loss.” He continued.

It's all about the exit strategy. That was my big problem at Braun. We invested in these products, but didn't really have any ability to cut our losses when the market turned against us."

"What you say makes logical sense. I mean, I totally get it. But isn't there is something to be said about not having an exit strategy. I mean, yes its riskier but if you believe in something, if something's important, isn't there something kind of romantic about going all the way with it." Mille paused. She wasn't sure where she was going with that last part. Chase was intrigued about where she was going. "Like think about Walt Disney. He didn't have an exit strategy. And he really put himself on the line. Like all in. I think he was rejected like 300 times AND went bankrupt. Same with Ray Kroc."

Chase looked at Millie, thinking very seriously about what she was saying. "Are you saying I'm like Walt Disney? Because I'm flattered." Millie hit his arm.

"I knew you were just an arrogant Wall Street guy deep down. But in all serious I do get what your saying. The markets, like life. are uncertainty and chaos and you're trying to find the discipline to navigate the chaos. In a way, it's very...zen."

"Yes...it is." Chase was happy she got it.

"Do you like what I did there? Allow man to be right so that said man becomes putty in your hands."

"Oh is that what you were doing, Miss Know-It-All? Well, it's a better tactic than the Loraina Bobbit approach you usually take. But, going back to Disney. You're right. He did get rejected 300 times. But you basically made my point. He took lots and lots of small losses. And in the process, prepared himself for the home run."

She gave squinted her eyes and gave him a look. She took a fork from the side and tried some of the chow mein. "Yum. So are you ready for your AA meeting tonight?"

"Its not an AA meeting. It's a badass trading inner circle meeting where we learn important secrets of the universe. It's more like the Knights Templar or Free Masons."

Millie was amused. "Marketing is an amazing thing, isn't it?"

"What do you mean?"

"Well, like its all just about personal development, right? Becoming the best version of yourself. Learning how to deal with difficult emotions. Things like that. Men think that stuff is sissy. Unless it's disguised as, I don't know, sports psychology or trading mindset. Feeling your emotions rather than suppressing them so you run more efficiently and perform at at a high calibre level," she said in her most macho sounding voice. "Just because it

sounds macho doesn't make it any different than what Dr. Phil or Oprah teach. At the end of the day you're just a bunch of guys, holding hands and singing kumbaya."

Chase gave her a look and went back to dealing with dinner. "Well, now that you have officially castrated me, I guess I can just admit to you that I am little nervous about tonight. I have those first day of school jitters."

Mille softened and became serious. "Really? That's so sweet. Aww. Really?" Her genuine concern amused him.

Chase changed his tone. "No. Fuck no I'm not nervous. I'm a champion. There's no crying in trading." He really did feel a little nervous but damn if he was going to give her the satisfaction of babying him.

She hit him with a tea towel. "You are such a dick."

He smiled. "Let's eat."

*

Chase pulled up to David Sterling's house at 6:50 pm. He looked at it from the car window. He had been used to oversized, fuck off houses his whole life. But there was something really special about this one. It was big...very big. But it felt warm and intimate. Well-loved. There was nothing pretentious about it. Sterling had a large, dirty pick up truck outside and a long windy drive way. It was getting dark and the house and front garden were warmly lit up like a magical Santa's grotto. "What a nice, simple life he must lead," Chase thought to himself.

"You'll be fine, sweetie. Go in. Maybe you'll deal with your issues with your father once and for all."

Chase looked over at his mom. "Yeah, maybe you're right."

He got out of the car and made his way to the front door. He rang the door bell and nervously shook his leg as he waited. He'd met some huge Wall Street heavy hitters in his time, even actors and actresses and models. But meeting David Sterling was different. He really wanted to make a good impression and he knew his reputation had already cost him points.

"Chase Cohen." He was greeted by a man in his mid-to late sixties who seemed totally at ease in his own skin.. "David. Hi. It's an honour to finally meet you in person sir."

Just then he was greeted by two big golden retrievers. He went to pet them.

“Likewise, son. This is Duke and this is Tucker.”

Chase stood back up.

“Beautiful dogs.”

“Thanks. They’re great. Come in. Quite a year you’ve had in the Big Apple. Must be quite a relief to come to this sleepy little town.”

Chase looked around the house. A big table stood in the entrance with a bouquet of flowers and deer horn chandelier above it. Most of it was open planned except for the kitchen, which was presumably off to the side.

“Yeah, a welcome relief. I’m loving it actually. The woman I’m staying with has a big dog as well and we’ve been going on some amazing walks. ”

“That’s good to hear. Oh, hey Suzie.” Just then a woman with short blonde hair also in her sixties with a warm smile came out to greet him.

“This is my wife, Suzanne. Suzanne, this is Chase Cohen. He’s the fella I was telling you about from Manhattan. He’s here in Incline Village for a little sojourn from city living.”

“Hi Chase. Nice to meet you.”

“Suzanne. Nice to meet you too. Like the Leonard Cohen song.”

“Yes, exactly. You a fan?”

“My mom was.”

Suzanne gave a little knowing smile. The *Leonard Cohen effect*. It gets them all, Chase thought to himself. “And Fire and Rain by James Taylor. You’ve been quite the musical muse.”

“I don’t like to brag about it too much.” She gave David a flirtatious look. “We do love James Taylor.”

“*Made.*” Chase thought to himself. He was referring to David. Susie was the quintessential mom/hostess. A bit like Sunil’s wife in that way.

“What would you like to drink? Cup of tea? Coffee? Something cold?” She asked.

“Cup of tea would be perfect actually. Just flat white please.”

“Sure thing.” Susie walked in the direction of the kitchen.

“Thank you.”

David looked at his watch. “Marta will come and bring it. Here, come. The others are waiting.”

“Cool. I feel like I’m going into a Free Masons meeting.” Chase had no idea what he was walking into.

“Well, not sure it’s as cool as that. But we do try to be a bit discreet.”

Just then Chase saw a banjo out of the corner of his eye. “Oh that’s right. You play the banjo. I forgot.”

“Yes I do . Do you play anything?”

“Guitar.. Acoustic and electric. Slightly sexier than the banjo. Unless, of course, you’re into...sorry, that joke’s wrong.”

“No, I don’t do any duelling banjos.” David responded.

Chase laughed.

“We should have a jam some time. I have a little group that gets together. I can’t say its all that sexy but we have a good time..” Chase laughed again. “Yeah that would be great. I’d love to.”

Just then, David opened the door to his den where a group of guys were already sitting around chatting.

*** (Not ready to write the tribe meeting yet. Need to do more research and think it through more.)

*

“So how was it?” Millie had already made Chase’s coffee. She had helped herself to some of his Rice Crispies. “Thank you. It was good. Awesome actually. Really intense. I just mostly listened this meeting. I’ll join in next week.”

“Well, I’d love to hear all about it but I have to actually shoot off. We’ve got a wedding to prep. But...tonight’s Friday night. I’m assuming you don’t have any plans this weekend?”

“No I don’t.”

“Ok, well maybe we can get dinner somewhere and then go out for a drink and I can show you the local colour.”

“Yeah that would be great. I would love that.” Chase was genuinely excited.

“Ok great. Have a nice day!” Millie walked out and shut the door behind her.

*

“So what you’re saying is it’s like an exorcism, to expel the demons from your body.”

“Umm...yes...I guess so actually. More sake?”

“Yes, please.” Chase poured some warm sake into Millie’s little cup. They were sitting at the sushi bar at Yoshimi Sushi.

“Does some woman come out and say ‘this house is clean?’”

“Umm...no.”

Millie looked disappointed. “Still sounds intense. I can’t believe you didn’t do it. What a wimp.”

“I’m not a wimp. I just like to observe before I get my hands dirty.”

“Hmm...so what story are you going to tell.”

“I was thinking about telling the tragic tale of the emotional and physical abuse I’ve endured at the hands of my new housemate in Incline Village.”

“Hey, you call it abuse. I call it toughening up. There’s no crying in trading, remember?”

“Thats true. I mean, we traders and speculators do need a thick skin as we get blamed for practically everything these days. Have you read there’s currently a temporary ban on short selling? Does anyone at the SEC actually understand the stock market? Will you pass me the soy sauce?”

“Sure.” She passed it over. “What do you mean? So like traders can’t take a short position on the market? Even though it’s going down?”

“No, not at the moment.”

Millie looked at her plate. She couldn't eat another bite. "Do you want this last roll? I'm completely full."

"Are you sure?"

"Yeah."

"Ok." Chase grabbed the last piece of dragon roll with his chopsticks and dipped in his wasabi/soy sauce mixture.

"Good sushi."

"I'm glad you like it. Unfortunately we don't have the same kind of restaurant scene as Manhattan but we have a few good places. Anyway, you were saying."

"Oh yeah. so anyway, speculators are always the bad guys. But, ask yourself, where pray tell would we be without them? Farmers and airline operators don't want to be in the business of speculating. Consumers don't want volatile prices everyday... And traders don't mind it. We assume the risk. And we factor in the losses as just a part of doing business." He looked at Millie who was listening intently so he kept going.

"And, I mean, think about the basic concept of a mortgage-backed security. What it is? Its just a way to spread the risk so that more and more people have access to mortgages. More people can own homes. It's a good instrument, provided you're dealing with a normal environment.

"And , while I'm on the subject of short-sellers, don't get me started on pension funds. Pension funds and mutual funds are long only. So when the market collapsed they lost 50% of their value, they just have to take the punch. What kind of strategy is that? Sorry, *I'm* waffling now and probably boring you to tears."

"No, not at all. It's fascinating. And you probably needed a good vent. I guess it's kind of like, if you can blame speculators then no one will pay attention to the fact that the whole system is built on funny money."

"Yeah exactly. Look, I'm not saying that what happened with my funds wasn't 100% my fault and my responsibility. I know it was. But I don't like the entire crash being blamed on me. You know?"

"Yeah, I get it."

Chase sighed "Should we get the check?"

"Sure."

Chase signalled the waitress with a writing motion. When she delivered the bill he quickly put his card in before Millie could say anything. “Thank you.”

A few minutes later he signed the bill and they were off. “Lets go.”

*

“Hey Dan the Man.” A big guy with a backwards baseball hat, medium length hair and a short scruffy beard turned around. He had dimples and smiled with his eyes. Millie got on her tiptoes and gave him a hug over the bar. “Millie my love, how are you?”

“Good. This is my new housemate Chase. Chase...Dan.”

“Chase, nice to meet you. Welcome to the Village Pub. Our casa is su casa.”

“Nice to meet you too. Millie is giving me a taste of the local flavour. And she claims she’s a pool shark so I need to see it with my own eyes.”

“She is. You have no chance, dude. What can I get you guys?”

Millie looked at Chase. “Two beers?”

“Yeah, works for me.”

“Two beers and we’ll just keep the tab open.” Millie gave Dan her card before Chase could say anything.

“You’ve got a sugar momma?” Dan raised his eyebrow.

“I guess so.” Chase shrugged and Dan both smiled. “Here you go, guys.”

Chase and Millie made their way to the pool table. Then twenty minutes later, after Millie thoroughly kicked Chase’s ass, they went to a booth.

“Wait, so that is a ridiculous story. He just continued to ask beautiful women out, assuming that a few would agree to coffee and eventually one might sleep with him. Who is this guy?”

“He’s a famous trader. He uses the story to explain odds and trading. That you need to cast a wide net.”

“Thats ridiculous.” Millie paused. “What about magic? Soul mates? That kind of thing? Serendipitous moments that you just aren’t expecting. Does everything have to be about playing the freaking odds? It’s just so boringly logical.”

“Do you work for hallmark or something?”

“No but I believe strongly in...destiny. You know, even Blaise Pascall, who literally invented probability theory, ended up having a come to Jesus moment.” Millie paused. She wondered if he found it weird that she just referenced a 17th Century mathematician and philosopher. She continued. “I mean what is this guys end goal? Just to have sex?” She paused. Then it hit her. “The orgasm.”

“What?”

“The orgasm. Thats what this is all about.”

“Oh God, don’t go all When Harry Met Sally on me.”

“Don’t worry I wasn’t planning to. Sorry. But you and this guy talk about processes, right. Enjoying the process of trading, sticking to rules and let the outcome take care of itself.”

“Yeah what’s your point.”

“My point is that most men are so focused on the orgasm that they don’t really care about the process. The foreplay, the build up, the intimacy, the fun you could have in bed, connecting to the person you love because it’s just all about getting to the end and then pulling out when the trend goes against you. I bet you he doesn’t even stick around after he sleeps with said woman.”

Chase didn’t know quite how to respond. He was slightly embarrassed because she just summarised his and Rebecca’s sex life in a nut shell. “Hmm...thats a good point. You’re astute, Ms. Balakin. Maybe a little too astute. But you’re being a bit judgemental, don’t you think? How do you know he didn’t fall in love with the woman he took home.”

“Because he left it up to the odds. He put too much power in the hands of the women. To pick him. You’ve got to be master of your own destiny. What if there was one woman who he really liked who was one of the women who rejected him. But he didn’t have the balls to go after her. Or become the man that she wouldn’t reject. Like in the Notebook. Ally was out with a man and Noah literally hung off the ferris wheel. Like really high in the air to get her to go out with him.”

“Yeah, but that was kind of manipulative right? I mean, if she said no she would have had blood on her hands.”

Millie thought of a comeback. And then just laughed.

Just then they were interrupted.

“Hey Millie. How’s it going?”

“Hi Sam.” A pretty girl with wavy blonde hair came up to the table.

“Who is this?”

“This is my friend Chase. Chase this is my good friend, Samantha. She’s actually a ski instructor in the winter. We were just talking about orgasms.”

Sam laughed. “Is that right? Well, its really nice to see Millie enjoying the company of a man. Although, I do try to tell her to be a bit demure.” She raised her eyebrows and gave Millie a look. “Are you here for long?”

“Not sure. Playing it by ear a bit. But at least 6 months.”

“Nice. So we’ll properly get to know you.” She looked over to the bar where she was being signalled. “Oh, I’ve gotta get to the bar and do a shot....yuck...but let’s have a sing along in a little bit.”

Millie looked at Chase. “We should put a song on, don’t you think?” They walked up to the juke box. “What should we pick?”

“No, ladies first.”

“Ok. Hmm...this is dedicated to you. In honour of your recent breakup.” Millie put her quarter in and put a number in the machine. White Snake’s *Here I Go Again on my Own*. That had the entire bar signing at the top of their lungs. That was followed by many more classics. *More than a feeling, November Rain, Sweet Child of Mine, Heaven is a Place on Earth, Like a Virgin, Pour Some Sugar on Me, Total Eclipse of the Heart*.

By this point, Millie had introduced Chase to everyone she knew in the bar. “Its a really small town. Everyone kind of knows each other here.” She explained over the music. They also did one round of shots on the bar “ski.”

“Ok Chase its your turn. Make it a good one.” The whole bar was counting on a good one. And Chase did not disappoint. REO Speedwagon’s *I Cant Fight This Feeling Anymore*.

*

“Who knew that what I really needed all this time was to belt my heart out to 80s hair metal?”

Chase and Millie were walking down the street towards where they were going to be picked up by their cab.

“Works every time.”

“Thanks for taking me out, Miss Balakin.”

“No problem. Although I didn’t really take you out. I can’t believe you got the drinks in the end. How did that happen?” She had her arms around her front to keep warm.

“Look, I’ve just been indoctrinated at a young age so don’t even fight it. Plus, I told you. It’s all coming out of my rent. Chef, dog walker, escort service.”

“Escort service?” Mille laughed. “Aww...am I really that sad that I need an escort on a Friday night.”

Chase laughed. The cab pulled up and they got in. “Good night?” The cabbie asked. “Yeah super fun.” And before they knew it they were driving up the windy streets of Incline Village, eventually pulling up right outside the house.

Millie let them both in and Yuri greeted them at the door. “Oh my God, I’m so tired.”

“Are you working tomorrow?”

“No, I’m not actually. Want me to take you on a little tour?”

“Sure, that would be great.” Chase looked at Millie, maybe for a tiny bit longer than he should have. It was awkward. “Well, good night. Thanks again.”

“Thanks for coming with me.” Millie turned off the lights and both went into their respective rooms.