

Andreas Eschbach
THE SMARTEST MAN IN THE WORLD

Sample Translation by Alexandra Roesch



Novel

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Bastei Lübbe AG
Foreign Rights Department
Schanzenstraße 6-20 · 51063 Köln · Germany
Tel: +49 (0)2 21| 82 00 - 27 64
Fax: +49 (0)2 21| 82 00 - 17 64
Giuseppe Terrano (giuseppe.terrano@luebbe.de)

One of the women who shared my bed over the course of my life told me once that I was probably the smartest man in the world. To this day, I am not sure whether she actually meant this as a compliment. Neither am I sure that it is correct. Perhaps it is. Perhaps it isn't. But in the following pages, I will tell you about my life and then you can judge for yourself.

Where do I start? No matter. I can start here and now. Here and now, I am sitting on the terrace of my suite at the *Rosenpalais* hotel, which offers a fabulous view across the city. The weather is great, there's a light breeze, not too cold and not too warm. However, at the moment I am not really taking in the fabulous view, as I am facing a computer and see myself mirrored in the screen while I write.

Opposite, a room service waiter is busy at a small table, preparing a snack. I can see a piece of cake with whipped cream, a basket with fresh rolls, a bowl of fruit, golden orange juice in a glass. Arranged on a plate are salmon, a few slices of avocado, cheese and ham, as well as butter and creamy horseradish on white porcelain. There's a small pot of coffee and a glass of champagne.

The waiter is obviously putting a lot of effort into making it all look as nice as possible for me. I, on the other hand, am not exerting any effort, I just sit in my armchair and write in order to finally come up with a beginning. If someone was watching us, they would get the impression that I am not paying any attention at all to the waiter, but that is not true. I do observe him, but in an inconspicuous manner.

He is still quite young, not yet thirty I would guess, seems diligent, well trained and determined to serve in the best sense of the term. A useful element of society, one could say. Whereas I am lazy, unencumbered by any talents or special skills and focused exclusively on me and my personal needs. To put it briefly, I am entirely useless. But I am the one who will later sit down at that table and ingest all those delicacies, while the brave young man, once his shift has ended, will leave the hotel hungry; he will go home to a very humble abode, which is all he can afford, given the meagre pay that is the norm for hotel staff.

If you have the impression that there is a message in this, you are correct. One could say that this is the topic of this book *en miniature*.

‘Bon appetit, Mister Leunich,’ he says as he leaves, smiling cheerfully, as if he actually enjoyed his task. Perhaps he did. Nowadays people are stingy, even in hotels of this category, so he may not often have the opportunity to arrange such a lavish table.

I am not stingy. I have no reason to be. It’s been ages since I spent any money that I have earned myself, so why should I be a miser? By the way, the hotel bill, too, will be funded by someone else in the end.

I merely give him a brief ‘thanks’. It may well sound casual, probably even condescending. I have a suspicion that over the years I have adopted a patronizing tone that I don’t even notice anymore. If that should be the case, then it is not because I consider myself better than people who actually work – absolutely not – but because this attitude and tone simply work better. It is terrible how many people practically hunger for the possibility to serve and admire someone who they think is above them. That is the foundation upon which aristocracy is built. In the course of my life, I have encountered many aristocrats, and most of them were empty-headed, lazy slackers whose only skill was to keep the people around them from having any doubt that they were something better.

Presumably the state of the world as it is could be derived from this strange desire: an interesting thought that I would like to pursue further. But, how should I put this? I won’t have the time to delve more deeply into these thoughts because as things stand, in ten days’ time I will be dead, and that is why I am rather more concerned with other questions.

The waiter has left, I am on my own again. It is a lovely moment. One could take a photograph of me as I sit here in this armchair, a small computer on my knees, and it would yield the perfect picture for an advertisement: a well-dressed elderly gentleman in front of a breath-taking panoramic view of the city and sumptuous flowers, next to him a lavishly arranged table.

If I turn my gaze to the left, I can see through the railing and onto a spacious square featuring beautiful patterns. People cross it in purposeful strides, some from left to right, the others in the opposite direction.

None of them have an inkling that I am sitting up here and observing them. None of them have an inkling that I will die in ten days. I don't know yet how, but it may well be that I end up down there, right in this spacious, beautiful square, smashed, a disgusting bloody mess that other, useful members of the society will have to clean up. That will then be the last time I have been entirely useless and a burden on others.

People will wonder why I did it. They won't be able to figure it out. That is why I am writing down these recollections. They, too, will not be useful for anyone, but at least they will offer some answer.

[In the two following chapters, the narrator looks back at his life: his youth as an outsider, and five weeks of travelling across India after finishing school, where he met a 30-year-old woman from Austria, Gertie, and accompanied her to an ashram run by a Hindu guru by the name of Swami Navreen. Back in Germany, he takes on a job as a chauffeur for an interior designer. During this time, he encounters many wealthy people, among them a family of millionaires who own a castle. This leaves him much impressed and enthusiastic, but also scared by the immense costs involved in the upkeep of a castle. The narrator decides to accumulate as much money as possible, in the shortest time and with the least effort possible, in order not to own a magnificent mansion but to be able to live in luxury hotels for the rest of his life.]

8 Days Left

[pp. 61 – 87]

As I said, I now had a goal – even if I didn't have even just an inkling of a plan.

But having a goal is all it takes to change one's attitude to one's existence. Without a goal, you are a ship bobbing up and down in the water, tossed about by even the smallest waves – but with a goal you're a ship that has set sails, and all it takes is a little breeze to get you going. And it is this movement that keeps you stable.

In other words: once you have a goal you stop being bored, because you keep thinking of something to do, try, attempt.

In my case, that meant using every spare moment to go to any library within my reach and read. I read newspapers, current ones as well as old editions in thick bound volumes or available only on microfilm, looking for reports about cases where someone had managed to make lots of money very quickly. I read about fraudulent manoeuvres and tax evasion, about blackmailing and bank robberies, about organized crime and money laundering and much more, all the while trying to understand the financial world, which of course I did not manage to. At the time, I attributed that to my stupidity, but now I know that this was by design: nobody who steers the financial industry or profits from it wants you or I or, heaven forbid, even everyone to understand how money works and how it all hangs together; that is a risk these people don't want to take. So they hide everything behind the smokescreen of a secret language that is inaccessible to normal human beings, they mention 'arbitrage' when they mean 'quick profit', they say 'disagio' when they could simply say 'costs', and so on.

In brief, these hours of diligent reading did not offer me many insights, but this one: whatever I would come up with, it couldn't do any harm to have a numbered account in Switzerland.

In the meantime I had earned some money and also studied how rich folk behaved, and so I plucked up my courage and, pretending that I was going to attend a diplomatic reception, rented a high-quality suit. Then I took the train to Zurich.

I picked the first bank I came across and walked in. I couldn't tell any more you which one, but I am fairly sure that it was the *Züricher Kantonalbank*. My request to open a numbered account was received with openness, but in the end failed because one had to have a minimum amount of ten thousand Swiss francs.

'Hmm,' I said with regret in my voice, 'it looks like I will to come again another time. I don't have that amount on me.'

Which wasn't even a lie, because all I had on me was the money for the train ticket back.

I fared no better at the second bank; on the contrary, they asked for a deposit of twenty thousand Swiss francs.

The third bank I tried as the *Wozchod Handelsbank*, a Soviet bank under Swiss law, but I only found that out much later. I was too nervous to pay much attention to the decoration of the counter hall, and so I cannot say whether there were any Soviet flags or Lenin portraits on display. In any case, the staff spoke German with a Swiss accent and complied with my request to open an anonymous account without asking any questions or imposing any conditions. I had to fill in and sign a number of documents, and when I stepped outside again, I did so as the owner of a Swiss bank account.

Shortly after this, my interior decorator regained his driver's licence, which meant that my employment with him ended. As a farewell present, he included a bonus of two hundred Deutschmarks, in recognition of my work during the complicated survey of the castle, wished me well, and we parted ways.

I counted my savings, was impressed by the amount, and told my parents that I would fly to New York for a while.

'And your studies?' my mother asked, aghast.

'We'll see,' I replied.

Did I have a plan? Not really. I wanted to go to New York because that's where the owner of the castle was making more money than Dagobert Duck. I wanted to find out how he did that. How? No idea. I had some vague ideas of getting insider information and turning that into money on Wall Street, or of becoming rich by trading commodity futures, whatever that might be.

When I boarded the plane to New York, I felt like an experienced globetrotter, an old hand; and why not, I had made it on my own in India, and not

too badly so, I told myself. The US would be a piece of cake in comparison.

But then I arrived, stood in an endless queue for immigration control until my legs went numb, and then had to take one of those disgusting, dirty busses into the city. There I ended up in an excruciatingly expensive, run-down hotel room which was hardly bigger than my clothes cupboard back home and must have housed hundreds of chain smokers before me. Depressed, I counted my money, which suddenly seemed to be a lot less. Whichever way I calculated, under these conditions I would not last long.

I recalled Swami Navreen, my first stop on the journey with Gertie, and how he had said: *If you trust in life, it will give you what you need.*

That's easy for a swami to say, I thought morosely; he sits in a spacious ashram built by donations from his followers, he's not lacking anything. Didn't I put my trust in life? But how could that result in me needing such a dump of a hotel room?

For, and I did recall that, the swami had gone on to explain that this didn't mean we would get what we desired. Our desires could be foolish, even bad for us, and so life would not mean well for us if it blindly fulfilled those. If we found ourselves in an uncomfortable situation it was our task to look inwards and recognize what lesson there was in it about ourselves.

However, at this late hour I was far too hungry to engage in meditation. Instead, I pulled on my jacket and headed for a fast-food joint on the next corner, intending to eat a burger and some french fries.

This is a good moment to mention that in later years, New York was among the cities I rather avoided, due to its despicably bad value for money.

Sure, there are some appealing accommodations to be found in New York, I'm not denying that. I recall, for example, the *Mandarin Oriental* on Columbus Circle, which offers delightful suites with an unimpeded view of Central Park, through floor-to-ceiling windows. The furniture is of the highest quality, the contemporary art gracing the walls is genuine, the bathroom held entirely in marble – however, you pay three thousand dollars for this, and that is just one bedroom! Furthermore, I would have the discomfiting sensation of not residing in the best suite in the building, which is what I normally do. That would be the Presidential Suite, 250 square metres on the 53rd floor. From here you can see all the way to the Hudson Rivers; it has its own kitchen, with the requisite staff, of course. But that costs sixteen thousand dollars per night, which is far above my budget.

Therefore, I kept the duration of my later stays in New York to a minimum.

If I really couldn't avoid being there, I usually chose the *Plaza Hotel*, also on Central Park, for its butler: he will take care of his guests in the suites, run one's bath water, polish one's shoes to perfection and fulfil even the most extravagant requests for drinks.

But first we must return to my very first evening in New York. There I was, sitting in that grubby little fast-food joint, having just ingested my first hamburger, an item of unfamiliar – typically American – proportions. I felt sated and thus a lot better than before. As I felt no inclination to return to my tiny hotel room, I ate the remaining fries as slowly as possible, stared out at the hustle and bustle on the other side of the window pane and, yes, turned my attention inward a little. (When I think back to that moment now, it seems to me that I could hear Frank Sinatra singing from the radio behind the counter: *If I can make it there, I'm gonna make it everywhere* – but I believe that the song “New York, New York” did not actually exist back then, so I am probably getting this detail wrong.) And as I sat there listening inward, underneath all that despondency I felt about things evolving so very differently to how I had pictured it, I sensed a hidden delight in this adventure. I had dared forth into this city all on my own, this city that so many people call the greatest in the world.

This was an adventure, I told myself. Literally anything could happen now.

What did happen was that a weird looking guy squeezed himself onto the stool next to me, nodded a short ‘Hi!’ and then hungrily attacked the same menu of which there was barely any left on my tray. He had long hair tied into dreadlocks, which looked strange on a fair-skinned person such as him, and he wore a wild but somehow also cool mixture of clothing items. I had never seen anything like it and began to wonder whether perhaps he was an extra in a science-fiction film and had just come off set.

He asked whether I'd liked my hamburger, probably because he'd noticed my curious gaze. When I replied in the affirmative, he said with great zeal: ‘They make the *best* hamburgers in the world here, *believe* me!’

And so we got talking, and strangely enough we got along very well right from the start, as if we'd known each other for years. What was my name, he eventually wanted to know, having introduced himself as Peter Banks.

‘Jens,’ I said. ‘Jens Leunich.’

‘Oh, Hans!’ he exclaimed. ‘So you're from Germany?’

Yes, that's correct, I replied, but my name was Jens! He waved me off: he'd got it. Hans. All good.

At this point I shrugged and resigned myself to the fact that I was Hans for him. And why not? He was an artist, he said – paintings, large, colourful, wild, ‘you know what I mean,’ he intimated. His landlord had just raised the rent, and now he was looking for a new flatmate to share the costs. Where was I living, and how about moving in with him? There was plenty of space, his place was so big that his girlfriend sometimes put on the roller skates indoors.

It was as if I could hear the swami whisper at the back of my head: *Life gives you what you need*. I asked how much the share would be, and he named a price of, I think, eighty dollars per month, in any case, hardly more than I was supposed to pay for my hotel room per night.

I did not hesitate and shook on the deal. The night porter, after I’d given him a tip of twenty dollars and the assurance that my room was basically untouched, let me go and so I and my new friend went off to Brooklyn, where he lived. ‘It’s not Greenwich Village, sadly,’ he said, ‘that has become way too expensive.’

And indeed, the apartment turned out to be a huge, albeit cold and draughty entire floor in a former factory. A smell of old lubricating grease hung in the air, and you could still see where the machines had been screwed into the concrete floor. On the bright side, here was no risk of developing claustrophobia here. The furniture consisted of a table and six chairs picked up from the dump, a kitchen counter, shelves for tins and crockery, a huge refrigerator and a fascinating miniature kitchen on wheels which included a three-top stove and an oven, all running on gas. An ancient steel wash basin, a good ten metres long, was mounted on one of the walls; one door led to a toilet with five cubicles, another to a gigantic shower room with space for an entire football team. Apart from all that, huge, coloured canvasses were standing around everywhere. It wasn’t luxurious, but generous, and I liked that.

I was given a mattress which was old but a lot less smelly than the one in the hotel, and I could select my own corner. Without being conscious of my choice, it put me at the greatest possible distance to Peter’s sleeping corner, and this should prove to be very useful: his girl-friend, a trippy girl called Layla, was anything but discreet when it came to having sex.

‘This is Hans,’ he introduced me to her when she showed up later, a bottle of red wine in her hand and on her face more make-up than I had ever seen on any woman. ‘Hans Wernick.’

I had given up trying to correct him. I simply smiled, shook her hand and said, ‘Nice to meet you.’ I recognised her from the paintings she had modelled for Peter, usually naked.

We opened the bottle and then, well-filled glasses in hand, followed Peter from one painting to the next and listened to him explaining what the problem still

was with this or with that one. That is to say, he explained it to us, but I can't claim to have understood. But that didn't seem to matter.

From then on, we lived together, the two-and-a-half of us you might say, as Layla seemed to have accommodation somewhere else as well and only dropped by sporadically in order to put on weird music and dance while Peter painted, or to model for him. She obviously enjoyed taking her clothes off while I watched. And sometimes she did indeed roller-skate across the hall. She was pretty good, at least she never bumped into anything, nor did she knock over any of the numerous easels, something I barely managed to avoid doing just walking, when I had to use the toilet at night. Which in turn happened frequently, as Layla always brought alcohol and we couldn't very well let her drink that on her own.

I spent the first few days travelling around New York and admiring the sights: the Empire State Building, the World Trade Center, the Statue of Liberty, Central Park, Times Square and so on. When I got to the famous Wall Street, I was taken aback by how dirty and seedy all the side streets leading off it were; I was reminded of India, but here, in this rich country, the sight was much more repulsive than in Bombay. This is where people were making millions which they then spent on buying and renovating old castles in Europe? Based on the look of this streetscape, I would never have guessed.

Peter and Layla handed me a street map and always gave very detailed instructions where I could go and where I shouldn't, as it was dangerous. I followed these instructions to the letter; indeed, there were areas that looked more like combat zones than residential areas. As per their advice, on the subway I took care only to ride in compartments where there was also an armed security guard, and on the platform I would always stand in the areas covered by the surveillance cameras. Nothing ever happened to me, but I did always feel I had to on my guard.

After a few weeks I had basically seen everything there was to see for a tourist, and I felt the sights were getting rather same-samey. I remembered that my initial purpose of coming here was not as a tourist. On top of that, I was slowly running out of money, since I shared payments not only for the rent but also for food. And so one evening I asked my two companions what I should do to find a job.

'Preferably in a bank,' I added.

This, it turned out, wasn't all that easy, since I only had a tourist visa, which did not allow me to work. Layla knew some people who were here illegally and still had jobs, 'but not in a bank.' Just the thought of it made her laugh out loud. Any job without the required papers would yield shitty pay: that's how it was.

I asked what kind of papers were required and learned that in the US there is no central registration authority, nor such a thing as identity cards, but that a

driver's licence was recognised everywhere as proof of identity and that above all, one needed a social security number.

As Layla was explaining all this to me, Peter observed me in a curiously intense way and finally said: 'Hans could simply use my papers. We look very much alike.' To prove his words he got his driver's licence, and indeed, the picture on that looked a lot more like me than him.

'What about you?' I asked.

'I am a free man,' he replied. 'And I don't intend to change that.'

So that's what we did. I practiced his signature, memorised the important details I needed to pretend to be Peter Banks, and off I went to look for a job. My German accent, both had assured me, would not be a problem; they claimed that I spoke English better than many Americans.

And indeed, soon afterwards I found work, in a bank no less, the *Manhattan Credit Bank*. But my job was as a cleaner, and I was not hired by the bank but by the service company owned by the bank. That way they could pay me less.

I was scheduled for the night shifts. That meant an end, for now, to getting drunk together every evening and then suffering through the late-night displays of moaning and groaning in the dark, spacious hall. Instead, I pushed my cleaning trolley through the corridors of the Manhattan Credit Bank, emptied waste bins, wiped off tables, collected litter from here and there and hoovered the floor. All the same, I now had a master key that opened almost any door to me! I felt a little exhilarated at that.

Less exhilarating, however, was the state of most of the offices. The people who worked here were unbelievably messy. Whatever dropped next to the waste-paper baskets just stayed there; they left jackets hanging over their chairs, wallets on their tables, and once I even found a pantyhose on a chair, a black lace one.

I chucked the pantyhose into the garbage, but the wallet presented more of a problem. What should I do with that? I could take it and hand it in, but what if the owner later claimed that there was money missing? I could just leave it lying there, but our cleaning tours were meticulously planned, and if the wallet disappeared later, people would know that I was on cleaning duty for this office.

Wondering what to do, I tried opening one of the drawers in order to hide the wallet there, and lo and behold, the top drawer was not locked. I expanded my research to other desks and discovered that none of the top drawers were locked; the desks were built in a way that only the bottom drawers could be locked.

This did not prevent the bank's employees to put documents labelled 'internal use only' in the top drawers.

In the following weeks I gained a reputation as a diligent but slow worker. 'Peter,' my supervisor said, 'you do realise that you are paid by the shift and not by the hour, right?'

I offered my most dopey smile – this had often served me well in school – and replied: 'I prefer to do a thorough job.'

In reality, I was cleaning less thoroughly than before, as I was spending more and more time reading those documents from top drawers and trying to understand what they were about. In addition, I started separating the content of the waste-paper baskets very carefully; anything that looked like it might be interesting did not end up in the garbage bag but inside my overall so that I would have something to read during the day.

As I said, the people in this bank were pretty messy. Every office had a shredding machine but hardly anyone bothered to make use of it: that would have meant getting gup and walking all of five steps. When I arrived at night, the bags inside the shredders were frequently empty. All the more instructive for me, who, thanks to this, made a big haul.

However, not all offices were empty at night. There was one department involved in overseas trading, at the Tokyo stock exchange for example. The people who worked there usually had a telephone clamped to their ear and were talking frantically, sometimes even in Japanese. They basically didn't notice me; I probably could have walked in there naked without anyone paying attention. I emptied their waste-paper baskets – here, too, they could have shredded confidential papers but didn't – listened to them, glanced at the papers they had in front of them, and left again.

And then there was the IT centre. Here, too, people sat around at night, chain-smoking while they wrote programmes or did some other work to do with computers. There were usually empty pizza boxes, coke bottles and burger and fries wrappers for me to tidy up. I did not take any paper home from there, although there was plenty of it, but I didn't understand a word of what was written there.

And yet, my visits to this department were the most instructive. While I was taking my time to engage in my cleaning tasks, it often happened that one programmer would explain some of the bank's processes to another. These explanations always went into great detail; that seemed to be necessary in order to translate it for the computer. In this manner I learned how to do international transfers, how tax havens worked, what the bank's protective measures against fraud were and much more.

As far as I know, these operations are conducted very differently these days. So there's nothing to hold me back from speaking freely about how things were done back then. Just consider that this was in the late Seventies, when

computers were the size of a refrigerator, and working with them required magnetic tapes and punch cards.

So: at the time, the Manhattan Credit Bank had a booking department where staff did nothing but move billions of dollars across the globe, every day, from one bank to another. Depending on the technical facilities of the receiving bank, they would use either the computer, to which they had dedicated access, a telex machine, or the telephone. I never found out what exactly had to be done, but I did learn how these instructions were processed. In practice, any employee authorised to make transfers simply called the booking department and issued a specific instruction, which was then carried out promptly. For verification purposes the employees making the call had to give a secret code, which was issued daily and which was handed to the employees in question every morning in a sealed envelope that looked like the envelope my father would receive his salary statements in. They had to sign a receipt for this envelope, and before they issued their instructions, they would take care to close the door – the employees authorised to make these transfers all had their own individual offices.

In this manner, I gathered a lot of information about accounts and banks, which anyone in possession of the code would have been able to put to good use. But it was impossible to get one's hands on these envelopes.

Until fate stepped in. Every now and then, a member of the cleaning staff – usually me, as I always stayed longest – was given the additional task, before going home in the morning, to pick up a computer tape from this or that department and take it to the cellar, where an incredibly fat man – the archivist – would lock it away in a safe. These tapes contained the so-called 'data back-up', we were told, which on some days of the months took so long to run that the guys from the IT centre had already gone home to bed and therefore couldn't pick them up themselves.

Of course it was irresponsible to let cleaning staff carry out such an important task, but the general sloppiness came to play here, too: it was convenient to do it this way, and nothing had ever happened. In any case, this data back-up was hardly ever actually needed, the archivist assured me on more than on occasion.

Time passed. Peter and Layla had progressed from alcohol to harder drugs, stuff which you had to inject and that, as the girl told me with shining eyes, was 'better than sex'. Indeed they hardly ever had sex anymore, and overall life in our strange flat-share arrangement became increasingly uncomfortable, since they kept trying

to persuade me to 'give it a go'. I kept refusing and trying to wean them off their trip, and so I gradually became an outsider.

I decided to give it four more weeks and then give notice and move on; however, I made sure to keep these plans to myself.

Soon after, I once again was tasked with picking up a back-up tape before the end of my shift; this time it was from the booking department, where to my frustration I had already fished many an expired code sheet from the waste-paper basket. That morning I went to the booking department fairly late, around half past eight, but the 'job', as this computer task was called, still wasn't quite done yet; the tape machine rattled and hummed quite busily, and the number '99%' flashed on a tiny display.

So I waited and watched the tape jerk forward again and again as it was wound onto a spool in a grey, semi-transparent plastic box. While I was waiting, a man entered, chucked his briefcase underneath the desk right next to me and dropped into his chair without even so much as a glance at me. He switched on his telex machine, then his computer terminal, which began to hum; he pulled the envelope with the day's code from his jacket, tore it open, took out the printed paper and ... pinned it to the wall, directly above his desk!

Then he started to compose a telex.

I felt like in a dream. From where I stood waiting, I could read what was written on the sheet, and still today I see the numbers in front of me, hammered onto the grey paper in the slightly staggered style of a computer printer in those days: 47 11 48.

A kind of intoxication came over me, a cheerful buzz, which rendered everything a game, nothing was serious anymore. The display jumped to '100%', the tape machine beeped three times, I took out the tape and left without a word, and without being noticed at all by the man.

That moment, when the door to the booking department slammed shut behind me, it was as if I heard God whisper to me: 'Now!'

I took the elevator down to the cellar, delivered the tape and changed clothes. Then I went up the stairs to the lobby and to one of the pay phones. I dialled the number of the booking department. A woman answered, she sounded young; she must have arrived after I had left.

'Hello,' I said, 'this is Hank Carlsen from the international department.'

'Hello Hank,' she replied. 'What's your office number?'

This was standard procedure, and I was prepared. '286,' I said.

'Okay,' she said. 'What's the code?'

My heart should have been bursting from my chest at this moment, but no, on the contrary; I felt an almost supernatural calm spread through me. And anyway:

what could possibly happen to me? Nobody saw me make this call, and the technical equipment used in those days made it impossible for her to see that my call was indeed originating in the same building, but not from an office.

'47 11 48,' I said serenely and then asked her to make transfer of 'exactly thirty-one million one hundred thousand dollars' to the Iridium Trust Company in Chicago, to be credited to the *Wozchod Handelsbank* in Zurich. I gave her the number of my account, which she repeated back to ensure that she had noted it down correctly.

'Great, I've got it,' she said. 'Now I still need your internal accounting number.'

I pulled a scrap of paper from my pocket which I had salvaged only the previous day and read the number written on it out loud. She thanked me, and I hung up.

At that moment, I'll admit it, I broke out in sweat. What had I just done? Could it really have been that easy? It couldn't – could it? This wouldn't work. Never.

I went home, trembling inside. It felt as if an entire battalion of dwarves had moved into my body and now started rearranging everything on the inside. Perhaps I was falling ill, I told myself as I lay down in bed and tried to sleep while Peter was painting and playing classical music at low volume.

The next night was scheduled as my night off anyway, and I basically slept through it. At some point the day after I left the apartment, found a telephone booth and called the *Wozchod* bank in Zurich. Yes, I was told after I had given my account number, the money had arrived.

This took my breath away. 'I would like to like to withdraw it in cash,' I said. 'Is that possible?'

'But of course,' the gentleman at the other end replied in his delightful Swiss accent. 'Which currency would you prefer?'

'Swiss francs, if possible,' I said.

'One moment please.' He seemed to be looking up something, at least there was a rustling noise. My head was entirely void of any thought. I was not even afraid that everything would turn out to be a major error. 'Your money will be waiting for you as of the day after tomorrow,' he eventually promised.

'Thank you,' I heard myself say in a lordly tone I had picked up from the discontented millionaires in their castle, a tone that was still alien to myself back then. 'Then I will be there the day after tomorrow.'

'It will be our pleasure,' the man from the *Wozchod* bank replied.

I thanked him and hung up and made my way back as if moving through a lucid dream. Peter and Layla were sitting at the table, hung over; I told them my

mother had fallen gravely ill and I had to go back to Europe. They just nodded; I have no idea if what I'd said had registered at all.

I packed and went to JFK, on my back the same rucksack I'd had when I arrived. I bought a ticket to Zurich with most of my remaining dollars; the little cash I had left was just enough for a final hamburger and a coke as well as a call to my company to hand in my notice. I used the same excuse: my mother had suddenly fallen ill and I was obliged to return to Germany.

'But you're still owed your wages!' the man I was speaking to called out. 'Eighty-three dollars and twenty-seven cents.'

At this very moment, all I still had was three cents, shiny, newly minted coins carrying George Washington's profile, and for an instant I actually considered how I might get my hands on that money. Then I came to my senses and said: 'Keep it for me. Perhaps I'll be back.'

As a matter of fact, I did not go back, and I would really like to know whatever became of that money. Are those \$ 83.27 still lying around in a drawer somewhere? Or did a kind soul circulate them again?

My flight was scheduled to depart at 19:45 but kept being delayed, without any information as to why. I must admit that I experienced this time of waiting as terribly long and became very nervous; all I could think of was that I had been found out and would be arrested at the very last moment. But that was not the case; at 21:10 Pan Am flight no. 90 to Zurich finally took off, and with it I escaped into a stormy night across the Atlantic.

The seat next to me remained unoccupied, the only free seat on an otherwise fully booked flight, and so I could sleep quite comfortably. I don't recall what time we landed in Zurich, only that it was early morning.

I was not entirely destitute upon my arrival; it was only dollars I had run out of. I was still in possession of an iron reserve of two one-hundred Deutschmark bills, tightly folded and ironed and hidden between the pages of my vaccination certificate. I now exchanged these for Swiss francs, went into the city and bought two cheap but large suitcases.

For I had spent the last few hours before touchdown calculating the volume of thirty-one million dollars in Swiss francs and had come up with some astounding numbers. I had found the exchange rate in one of the newspaper handed out on board the plane, and according to that one thousand dollars resulted in a little over one thousand five hundred Swiss francs; in other words, there were possibly about forty-five million francs waiting for me! Even in notes of one thousand each, this amounted to 45,000 notes. Assuming that one hundred notes put on top of each other were approximately one centimetre high, we were looking at a four-and-a-half metre high stack! I wasn't quite sure how big a thousand franc note was, I

didn't even know if possibly I would receive smaller notes, but I arrived at the conclusion that I would need two voluminous suitcases in order to physically carry the money off with me. For that was my intention.

When I arrived at the *Wozchod* bank with my suitcases, the money was indeed waiting for me. The sum was even higher, a little over forty-six million, mostly in notes of one thousand, shimmering in purple and featuring the profile of a bearded man with a hat who was unfamiliar to me. I stuffed as much as possible into my suitcases, but in the end there were quite a few bundles left over, the equivalent of about one hundred thousand US dollars. I pocketed one of these bundles, as I urgently needed some money to live on. As for the rest, I asked for this to be credited to my account again; I would use it some other time.

I never did. A few years later, in 1984, the chief gold trader of the *Wozchod* Handelsbank caused some heavy losses for the bank, which was dissolved soon thereafter. Once again, I wonder what became of my remaining credit.

I for my part have only good things to report about the bank's staff at the time. Once everything was counted and stashed away and I had signed off on receipt of the money, they held the doors open for me, expressing their regret that they could not offer me more help; unfortunately they had no trolley, which otherwise they would of course have lent me.

However, I was young and strong and willing to achieve this last task under my own steam. And so I made my way with my two enormously heavy suitcases, taking my time and several breaks, and enjoying the fact that nobody bothered me, which was a particularly nice change from the dangerous streets of New York. I reached the Zurich city centre, rested one final time, and then climbed the steps to the *Kantonalbank*.

'Gruezi,' I said cheerfully when it was my time. 'I would like to open a numbered account.'

The gentleman behind the counter raised an eyebrow in indignation at my attempted greeting in Swiss German and explained what I had heard before in this huge, marbled hall: Certainly, but this required a minimum deposit of ten thousand Swiss francs.

'I have forty-six million here,' I said, pointing at my suitcases.

All indignation ceased immediately. I was asked into a spacious office in the rear of the building, and things took their course in a very pleasant tone and accompanied by coffee and Swiss chocolate. I watched as my money was diligently counted and bundled, and at the end of this process I was the owner of an anonymous numbered account with a balance of 46,117,000 Swiss francs, the origin of which no one would be able to establish.

It was just about noon when I left the bank and entered my new, my true life. I had lunch in the best restaurant I could find (I only learned years later where the truly good restaurants in Zurich are); afterwards I went to the most expensive looking men's clothing shop and had myself fitted from head to toe in new clothes; I asked them to dispose of my old clothes. And after all this, I took a taxi to the *Hotel Savoy Baur en Ville*, recently reopened after renovations, and took the most expensive suite, the one with a view of the Paradeplatz. (I had originally intended to stay at the centrally located *Hotel Schweizerhof*, but that was being refurbished at the time and was closed – 1978 was a turbulent year for Zurich hotels!)

In my recollections, this afternoon still has a glow like, well, like an orgasm spread out over the entire day. I was in high spirits; I had reached my goal, I had fulfilled my dream. I wasn't quite aware at that moment that I had possibly pulled off the greatest bank robbery in history – it had been far too easy for that. I had not fired a single shot, had not needed a weapon, not even a mask – only a telephone and a six-digit number.

[END OF SAMPLE]