



Numbered Account

Christopher Reich

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NUMBERED
ACCOUNT

CHRISTOPHER
REICH

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*For Sue,
yesterday, today, and tomorrow*

This novel is a work of fiction. Names, characters, places, and incidents either are the product of the author's imagination or are used fictitiously. Any resemblance to actual persons, living or dead, events, or locales, is entirely coincidental.

PROLOGUE

LIGHTS. MAGNIFICENT LIGHTS.

Martin Becker paused before descending the stairs of the bank and gloried in the sea of glowing pearls. The length of the Bahnhofstrasse was festooned with row upon row of Christmas lights, strands of yellow bulbs falling from the sky like warm, electric rain. He checked his watch and with dismay noted that only twenty minutes remained before the last train to the mountains left for the evening.

And still one errand to run. He would have to hurry.

Clutching his briefcase, Becker joined the bustling throng. His pace was brisk, fast even for the dourly efficient executives who, like him, called Zurich their home. Twice he stopped and looked over his shoulder. He felt certain no one was following him, yet he could not help himself. It was a reflex born more of guilt than any perceived threat. His eyes scanned the crowd for a flurry of activity that might justify his apprehension—a guard yelling for him to halt, a determined face forcing its way through the crowd—anything out of the ordinary. He saw nothing.

He had done it and now he was free. Yet already his exuberance was waning, the triumph of the moment replaced by a fear of the future.

Becker reached the silver doors at the entry to Cartier as the manager was locking up. Frowning good-naturedly, the handsome woman opened the door and ushered him into the store. One moment a harried banker buying his wife's affection. Becker hurried to the counter. He had his receipt ready and accepted the elegantly wrapped box without ever losing hold of his briefcase. The diamond brooch was an extravagant gesture. A token of his fierce love. And a glittering reminder of the day he had decided to listen to his soul.

Becker slid the box into his pocket and, thanking the jeweler, left the store. Outside a light snow had begun to fall. He set off toward the railway station at an easier pace. Crossing the Bahnhofstrasse, he continued past the Chanel boutique and Bally, two of the city's numberless shrines to luxury. The street was filled with last-minute shoppers like him: well-dressed men and women rushing home with presents for their loved ones. He tried to imagine his wife's expression when she unwrapped the brooch. He could see her lips pursed in anticipation, her skeptical eyes squinting as she removed it from the box. She would mumble something about the cost and saving for the children's education. Laughing, he would hug her and tell her not to worry. Only then would she put it on. Sooner or later, though, she would need a reason. Marty, why such an expensive gift? And he would have to tell her

But how could he reveal the extent of his treason?

He was pondering this question when a foreign hand found the lee of his back and gave him a violent shove. He stumbled forward a few steps, his knees buckling under him. At the last moment, his outstretched arm found a nearby streetlamp, and he averted a nasty spill. Just then a city tram rushed by, passing no more than two feet in front of him. A blast of wind tousled his hair and spit grit into his eyes.

Becker sucked in a lungful of cold air, calming himself, then spun to locate the culprit. He expected an apologetic face eager to lend him a hand or a leering maniac ready to toss him under the next tram. On both counts, he was disappointed. An attractive woman passing in the opposite direction smiled at him. A middle-aged man dressed in a loden coat and matching hat nodded sympathetically and walked by.

Standing straighter, Becker ran a hand over his jacket, feeling the bulge that was his wife's presence. He looked down at the pavement, then at his leather-soled shoes. He breathed easier. The snow. The ice. He'd slipped. No one had pushed him into the path of the tram. Then why could he still feel the imprint of another person's palm scalding his lower back?

Becker looked into the stream of oncoming pedestrians. Frantically, he sifted their faces, not knowing what or whom he was looking for, only that a voice deep inside him, some primal instinct, was screaming at him that he was being followed. After a minute, he resumed his course. He had seen nothing, yet his anxiety remained.

As he walked he assured himself that no one could have discovered his theft. Not yet, anyway. He had, after all, taken measures to avoid detection. He had used his superior's access code. To be safe he had waited until the imperious little man had left the office and used his computer as well. There would be no record of an unauthorized request. Finally, he had chosen the quietest day of the year: Christmas Eve. Those that weren't already in the mountains skiing with their families had left the building by four. He'd been alone for hours. No one had seen him printing the files in his superior's office. It was impossible!

Becker tucked the briefcase under his arm and lengthened his stride. Forty yards ahead the tram was slowing as it approached its next stop. A swarm of passengers pressed forward eager to board. He moved toward the gathering, attracted by its promise of anonymity. His walk turned to a trot, and then to a run. He had no idea from where this sense of desperation had sprung, only that he was full in its grip and had no choice but to obey its commands. He closed the distance quickly, sprinting the last few yards, and arrived as the tram groaned to a halt.

Air whooshed, the doors opened, and a pair of steps extended from the undercarriage of the car. Several passengers descended. He forced his way into the rear of the crowd, rejoicing in the crush of bodies against him. Step by step, he neared the tram. His heart rate slowed and his breathing calmed. Secure in the jostling mass, he managed a short dry chuckle. His worry had been for naught. He would make the last train to the mountains. By ten o'clock he would be in Davos, and for the next week there he would remain, safe in the bosom of his family.

The restless crowd climbed one by one into the tram. Soon it was his turn. He placed his right foot onto the metal step. He leaned forward and grasped the iron railing. Suddenly, a firm hand fell on his shoulder and arrested his movement. He struggled against it, using the railing to pull himself into the tram. Another hand snatched a fistful of his hair and yanked his head back. A cool ball traversed his neck. He opened his mouth to protest, but no sound emerged. He had no air with which to cry. Blood sprayed from his throat, painting the passengers around him. A woman screamed, and then another. He stumbled backward, one hand groping at his ruined throat, the other mindful of its grip on the briefcase. His legs grew numb and he fell to his knees. It was all happening so slowly. He felt another hand on his, prying the briefcase from his grasp. Let go, he wanted to cry. He saw a flash of silver and acknowledged a tear in his stomach, something gnawing at a rib, then breaking free. His hands lost all feeling and the case dropped to the ground. He collapsed.

Martin Becker lay still on the cold pavement. His vision was blurry and he could no longer breathe. A stream of blood touched his cheek, warming him. The briefcase lay on its side a few feet away. He wanted desperately to retrieve it, but he could not will his arm to move.

Then he saw him. The man in the loden coat, the dapper fellow who'd been walking just behind him when he had stumbled. No, dammit, the man who had pushed him! His murderer bent over and picked up the briefcase. For a second their eyes met. The man smiled, then ran into the street, Becker could not see where.

Stop, he yelled silently. But he knew it was too late. He rolled his head and stared above him. The lights were so beautiful. Magnificent, really.

CHAPTER

1

IT WAS THE COLDEST winter in memory. For the first time since 1962 the Lake of Zurich threatened solid freeze. Already a shelf of blue ice clung to her shores. Farther out a transparent crust floated upon the surface. The stately paddle wheel steamships that called regularly on Zurich and her prosperous environs had taken refuge at their winter harbor in Kilchberg. At ports around the lake storm lamps burned red: danger, conditions hazardous.

The last snow had fallen only two days before, yet the city's roads were immaculate. Muddy piles of frozen slush that might sully the sidewalks of other urban centers had been removed. Recalcitrant patches of ice likewise. Even the rock salt and gravel spread to hasten their decomposition had been neatly swept up.

In any other year, the continuing bout of record low temperatures and unending snowfall would be reason for spirited discussion. Many a newspaper column would be devoted to a thorough tallying of the economic gains and losses to the country. To her agriculture and livestock—losers, as thousands of cows had frozen to death in low-lying barns; to her many Alpine ski resorts—all winners, and above all time, after consecutive seasons of insufficient snowfall; and to her precious water table—also a winner, as experts forecast a restoration of the national aquifer after a decade of depletion. Most conservative rags might even include a spiteful article pronouncing the much-feared “greenhouse effect” dead and buried.

But not this year. On this first Monday in January, no mention of the severe weather could be found anywhere on the front pages of the *Neue Zürcher Zeitung*, the *Tages Anzeiger*, or even the chronical and mundane *Zürcher Tagblatt*. The country was struggling with something far rarer than a harsh winter: a crisis of conscience.

Signs of turmoil were not difficult to find. And Nicholas Neumann, stepping off the number thirteen tram at the Paradeplatz, immediately spotted the most prominent of them. Fifty yards ahead, along the east side of the Bahnhofstrasse, a band of men and women were gathered in front of a drab four-story building that was home to the United Swiss Bank. His destination. Most held signs, which Nick, as he preferred to be called, could read even at this distance: “Clean Up the Swiss Laundry.” “Drug Money Is Blood Money.” “Hitler's Bankers.” Others stood with their hands shoved into their pockets, marching determinedly back and forth.

The past year had witnessed a parade of embarrassing revelations about the country's bank

Complicity in the wartime arms trade with the Third Reich; hoarding of funds belonging to survivors of Hitler's death camps; and the concealment of illicit profits deposited by the South American drug cartels. The local press had branded the banks "soulless instruments of financial chicanery" and "willing conspirators to the drug barons' deadly trade." The public had taken note. And now those accountable must be made to pay.

Worse storms had raged and passed, mused Nick, as he set off toward the bank. He didn't share in the country's self-inculpatory mood. Nor was he sure the nation's banks were solely to blame. But that was as far as his interest went. His concern was focused elsewhere that morning: on a private matter that had haunted the darkest corners of his heart for as long as he could remember.

Nick moved easily through the crowd. He had broad shoulders and stood just over six feet tall. His step was confident and purposeful and, except for a faint limp, commanding. Veterans of the paratrooper ground would note the curled hand laid along the rail of the trousers, the shoulders pushed back, the breath more than was comfortable, and immediately recognize him as one of their own.

His face was cast from a serious mold, framed by a crop of straight black hair. His nose was prominent and spoke of a distinct, if unlanded, European heritage. His chin was sturdy rather than stubborn. But it was his eyes that caught people's attention. They were a pale blue and surrounded by a network of fine lines unexpected in someone his age. They offered a furtive challenge. His fiancée said once that they were the eyes of another man, someone older, someone wearier than a twenty-eight-year-old had any right to be. Someone she no longer knew. She'd left him the next day.

Nick quickly covered the short distance to the bank. A freezing drizzle had begun to fall, whipped up by a stiff lake breeze. Flakes of snow darkened his trench coat, but the foul weather did not intrude on his thoughts. Threading his way through the crowd of demonstrators, he kept his eyes fixed on the twin revolving doors that sat before him at the top of a broad flight of granite stairs.

The United Swiss Bank.

Forty years ago his father had begun his employ here. Apprentice at sixteen, portfolio manager at twenty-five, vice president at thirty-three, Alexander Neumann had been on the fast track to the top. Executive vice president. Board of directors. Anything was possible. And everything expected.

Nick checked his wristwatch, then climbed the stairs and entered the lobby of the bank. Somewhere close by, a church bell tolled the hour. Nine o'clock. His stomach fluttered and he recognized the uneasy frisson of a mission at hand. He smiled inwardly, giving silent greeting to the once familiar sensation, then continued across the marble floor toward a lectern marked "Reception" in letters of gold relief.

"I have an appointment with Mr. Cerruti," he said to the hall porter. "I'm to begin work today."

"Your papers?" demanded the porter, an older man resplendent in a navy topcoat with braided silver epaulets.

Nick passed across the counter an envelope bearing the bank's embossed logo.

The porter withdrew the letter of engagement and looked it over. "Identification?"

Nick presented two passports: one navy blue with a golden eagle emblazoned on its cover, the other a bold red with a prim white cross painted upon its face. The porter examined both, then returned them. "I'll announce your arrival. Take a seat, please. Over there." He motioned toward a grouping of leather chairs.

But Nick preferred to remain standing and walked slowly through the great hall. He took in the elegantly dressed customers waiting for their favorite tellers and the gray executives hurrying across the shiny floor. He listened to the stubble of hushed conversations and the whisper of computer-assisted commerce. His thoughts drifted to the flight over from New York two nights earlier, and then back further, to Cambridge, to Quantico, to California. He'd been headed this way for years, without even knowing it.

A telephone buzzed behind the porter's lectern. The porter snapped the receiver to his ear and nodded crisply in time to his every grunted response. Moments later, Nick was being shown across the lobby to a bank of antiquated elevators. The porter walked ahead with perfectly measured strides, as determined to establish the exact distance to the waiting elevator, and once there, made a show of sweeping open its smoked glass door.

"Second floor," he said, in his clipped voice. "Someone will be waiting for you."

Nick thanked him and stepped into the elevator. It was small with maroon carpeting, burlwood paneling, and a polished brass balustrade. Immediately, he caught a scent of a medley of familiar fragrances: the blunt trail of stale cigar smoke; the nasal pinch of well-polished shoes, and more distinctly, the bracing note, at once sweet and antiseptic, of Kölnisches Wasser, his father's favorite eau de cologne. The masculine odors assaulted his senses, conjuring up a fractured image of his father: wine black hair cropped unfashionably short; unblinking blue eyes capped by unruly eyebrows; stern mouth locked in a downcast expression of disapproval.

The porter grew impatient. "You must go to the second floor. "Second floor,"" he said, this time in English. "You're expected. Please, sir."

But Nick did not hear a word. His back remained to the open door, his eyes staring blindly ahead. He struggled to fit the separate images together, to bind them into a finished portrait. He recalled the powerful feelings of awe and pride and fear he'd experienced when in his father's company, but nothing more. His memories remained incomplete and somehow disjointed, wanting for some essential fabric that he did not possess.

"Young man, are you all right?" the porter asked.

Nick spun to face him, banishing the disconcerting images from his mind. "I'm fine," he said. "Just fine."

The porter placed a foot into the elevator. "You're sure you are ready to begin work today?"

Nick raised his chin and fought the porter's inquisitive stare. "Yes," he said gravely, giving a

imperceptible nod of his head. "I've been ready for a long time."

Offering an apologetic smile, he let the elevator door close and pressed the button for the second floor.

"MARCO CERRUTI IS ILL. Out with some virus or bug, who knows what," explained a tall, sandy-haired executive well on the downslope to forty, who was waiting for Nick on the second-floor landing. "Probably the lousy water in that part of the world—Middle East, that is. The Fertile Crescent: that's our territory. Believe it or not, we *bankers* did not give it that name."

Nick stepped out of the elevator and offering the required smile, introduced himself.

"Course, you're Neumann. Who else would I be waiting for?" The sandy-haired man thrust out his hand and gave a vigorous shake. "I'm Peter Sprecher. Don't let the accent fool you. I'm Swiss. Like William Tell. Did my schooling in England. Still know the words to 'God Save the Queen.'" He pulled at an expensive cuff and winked. "Old man Cerruti is just back from his Christmas run. I call it his yearly Crusade: Cairo, Riyadh, Dubai, and then off to points unknown—probably a sunny port where he can work on his tan while the rest of us back at head office wilt. Guess it didn't work out as planned. Word's come down he'll be out at least a week. The bad news is you're with me."

Nick listened to the rambling outpouring of information, doing his best to digest it all. "And the good news?"

But Peter Sprecher had disappeared down a narrow corridor. "Ah, yes, the good news," he called over his shoulder. "Well, the good news is that there is a mountain of work to be done. We're a bit shorthanded at the moment, so you won't be sitting on your duff reading a sackful of annual reports. We're sending you out into the blue, pronto."

"Into the blue?"

Sprecher stopped at a closed door on the left-hand side of the hallway. "Clients, chum. We have to put somebody's pretty mug in front of our trusting customers. You look like an honest type. Got a few teeth, do you? Should be able to fool them."

"Today?" Nick asked, ruffled.

"No, not today," Sprecher answered, grinning. "The bank usually likes to provide a little training. You can count on at least a month to learn the ropes." He leaned on the handle and opened the door. He walked inside the small meeting room and tossed the manila envelope he'd been carrying onto the conference table. "Take a seat," he said, flinging himself into one of the quilted leather chairs. "Make yourself at home."

Nick pulled out a chair and sat across the table from his new boss. His momentary panic settled

giving way to the usual vague unease that accompanied his arrival at a new post. But he recognized a new sensation, too—a stubborn disbelief that he was actually there.

You're in, Nick told himself in the admonishing tone that had belonged to his father. Keep your mouth closed and your ears open. Become one of them.

Peter Sprecher pulled a sheaf of papers from the envelope. "Your life in four lines, single space. Says here you're from Los Angeles."

"I grew up there, but I haven't called it home for a while."

"Ah, Sodom and Gomorrah rolled into one. Love the place, myself." Sprecher shook loose a Marlboro and offered the pack to Nick, who declined. "Didn't figure you for a tobacco fiend. You look fit enough to run a damned marathon. Some advice? Calm down, boy. You're in Switzerland. Slow and steady, that's our motto. Remember that."

"I'll keep it in mind."

"Liar," Sprecher laughed. "I can see you've got a bee buzzing about your bonnet. Sit too damn straight. That will be Cerruti's problem, not mine." He lowered his head and puffed on his cigarette while studying the new employee's papers. "Marine, eh? An officer. That explains it."

"Four years," said Nick. He was trying hard to sit more casually—drop a shoulder, maybe slouch a little. It wasn't easy.

"What d'ya do?"

"Infantry. I had a reconnaissance platoon. Half the time we trained. The other half we floated around the Pacific waiting for a crisis to flare up so that we could put our training to use. We never did." That was the company line, and he'd been sworn to keep it.

"Says here you worked in New York. Four months only. What happened?"

Nick kept his answer brief. When lying, he knew it best to stay within the shadow of the truth. "It wasn't what I had expected. I didn't feel at home there, at work or in the city."

"So you decided to seek your fortune abroad?"

"I've lived in the States my whole life. One day I realized that it was time for something new. One day I made the decision, I got out as quickly as I could."

"Wish I'd had the guts to do something like that. Alas, for me it's too late." Sprecher exhaled a cloud of smoke toward the ceiling. "Been here before?"

"To the bank?"

"*To Switzerland.* Someone in your family is Swiss, isn't he? Hard to pick up a passport any other way."

~~“It’s been a long time,” said Nick, purposely keeping his answer oblique. Seventeen years, actually. He’d been eleven, and his father had brought him inside this same building. It had been a social visit, the great Alex Neumann poking his head into the offices of his former colleagues, exchanging a few words before presenting little Nicholas as if he were an exotic trophy from a far-off land. “The passport comes from my father’s side. We spoke Swiss-German together at home.”~~

“Did you? How quaint.” Sprecher stubbed out his cigarette and brought his chair closer to the table so that he sat directly facing Nick. “Enough small talk, then. Welcome to the United Swiss Bank, Mr. Neumann. You’ve been assigned to *Finanz Kundenberatung, Abteilung 4*. Financial Client Management, section 4. Our small family deals with private individuals from the Middle East and southern Europe, that is Italy, Greece, and Turkey. Right now we handle approximately seven hundred accounts with assets totaling over two billion U.S. dollars. In the end that’s still the only currency worth a damn.

“Most of our clients are individuals who hold numbered accounts with the bank. You might see their names penciled somewhere inside their files. Penciled, mind you. Erasable. They are to remain officially anonymous. We don’t keep permanent records regarding their identity in the office. That information is kept in DZ, *Dokumentation Zentrale*. Stalag 17, we call it.” Sprecher wagged a long finger at Nick. “Several of our more important clients are known only to the top brass of the bank. Keep it that way. Any inclination you may have about getting to know them personally had better stop now. Understood?”

“Understood,” said Nick. The help does not mix with the guests.

“Here’s the drill: A client will call, give you his account number, probably want to know his cash balance or the value of the stocks in his portfolio. Before you give out any information, confirm his name and her identity. All our clients have code words to identify themselves. Ask for it. Maybe ask the client’s birthday on top of that. Makes them feel secure. But that’s as far as your curiosity runs. If a client wants to transfer fifty thousand deutsche marks a week to an account in Palermo, you say, ‘*Prego Signore. Con gusto.*’ If he insists on sending monthly cash wires to a dozen John Does at a dozen different banks in Washington, D.C., you say, “Of course, sir. It’s my pleasure.’ Where our clients’ money comes from and what they choose to do with it are entirely their own business.”

Nick kept his wry comments to himself and concentrated on keeping straight all the information being tossed his way.

Sprecher stood from his chair and walked to the window, which overlooked the Bahnhofstrasse. “Hear the drums?” he asked, tilting his head toward the demonstrators who paraded in front of the bank. “No? Get up and come over here. Look down there.”

Nick rose and walked to Sprecher’s side, from where he could see the assembly of fifteen or twenty protesters.

“Barbarians at the gate,” said Sprecher. “The natives are growing restless.”

“There have been calls for greater disclosure of the bank’s activities in the past,” Nick said. “The

search for assets belonging to customers killed during the Second War. The banks handled the problem.”

“By using the nation’s gold reserves to set up a survivors’ fund. Cost us seven billion francs! And still we stonewalled them over direct access to our records. The past is verboten. You can be sure of one thing: Swiss banks must be built of the hardest Bernadino granite, not of porous sandstone. Sprecher glanced at his watch, then dismissed the demonstrators with a wave. “Now more than ever we have to keep our mouths shut and do as we’re told. Granite, Neumann. Anyway, that’s enough of Saint Peter’s pap for now. You’re to go to Dr. Schon at personnel to have an identification card made up, get a handbook, and take care of all the other niceties that make our beloved institution such a wonderful place to work. Rules, Mr. Neumann. Rules.”

Nick leaned forward, listening carefully while directions to the personnel director’s office were given. *Rules*, he repeated to himself. The admonition sent him back to his first day at Officer Candidate School. The voices here were softer and the barracks nicer, but all in all it was the same. New organization, new rules, and no room to mess up.

“And one last thing,” said Sprecher. “Dr. Schon can be a little testy sometimes. Americans are not his favorite topic. The less said the better.”

FROM HIS WINDOW on the Fourth Floor, Wolfgang Kaiser stared down upon the damp heads of the demonstrators gathered in front of his bank. Forty years he had worked at the United Swiss Bank, the last seventeen as chairman. In that time, he could recall only one other demonstration taking place on the steps of the bank—a protest against the bank’s investments in South Africa. He had frowned on the practice of apartheid as much as the next man, but politics simply didn’t factor into a business decision. As a rule, Afrikaners were damned good clients. Paid back their loans on time. Kept a decent amount on deposit. Lord knows they held gold bars up to their eyeballs.

Kaiser gave each end of his mustache a brief tug and moved away from the window. Though of medium height, he was a formidable man. Clothed, as was his custom, in bespoke navy worsted, he could be mistaken only for Lord of the Manor. But his broad shoulders, plowman’s back, and stooped legs testified to a common upbringing. And of his less than noble parentage he carried a permanent reminder: his left arm, damaged at birth by the enthusiastic forceps of a drunken midwife, was thin and limp, a paralyzed appendage. Despite constant exercise during his early years, the arm had remained atrophied and would always be two inches shorter than the right.

Kaiser circled his desk, staring at the telephone. He was waiting for a call. A brief message that would bring the past into the present. Word that the circle was closing. He could not expel from his mind the message written on one of the crude placards below. “Child Killers,” it read. He didn’t know what exactly it made reference to, but still the words stung. Damned press! Vultures were thrilled to have such an easy target. The evil bankers so eager to accommodate the world’s baddies. Horseshit! Not us, then somebody else. Austria, Luxembourg, the Cayman Islands. The competition was closing.

in.

The phone on his desk buzzed. He pounced on it in three swift steps. "Kaiser."

"*Guten Morgen, Herr Direktor.* Brunner speaking."

"Well?"

"The boy has arrived," said the hall porter. "He came in at nine o'clock sharp."

"And how is he?" Kaiser had seen photographs of him over the years. More recently, he had viewed a videotape of the boy's interview. Still, he could not stop himself from asking, "Does he look like his father?"

"A few pounds heavier, perhaps. Otherwise, a spitting image. I sent him to Mr. Sprecher."

"Yes, I've been informed. Thank you, Hugo."

Kaiser hung up the phone and took a seat behind his desk. He turned his thoughts to the young man sitting two floors below him, and soon a faint smile pushed up the corners of his mouth. "Welcome to Switzerland, Nicholas Alexander Neumann," he whispered. "It's been so long since we last met. So very, very long."

CHAPTER

2

THE OFFICE of the Director of Personnel (Finance Division) was located at the far corner of the first floor. Nick paused outside an open door and knocked twice before entering. Inside, a slender woman was bent over a messy desk, sorting through a collage of white papers. She wore an ivory blouse and navy skirt that fell one frustrated sigh below her knee. Brushing a wave of hair from her face, she rose from the desk to stare at her visitor.

“May I help you?” she asked.

“I’m here to see Dr. Schon,” Nick said. “I’ve just begun work this morning and—”

“Your name, please? We have six new employees beginning today. First Monday of the month.”

Her stern voice made him want to square his shoulders, fire off a salute, and bark out his name, rank, and serial number. That would make her jump. He told her who he was, and recalling Sprecher’s comments about his posture, made sure he didn’t stand too straight.

“Hmm,” she said, suddenly interested. “Our American. Please come in.” The woman craned her neck and ran a none too discreet eye over him, as if checking to see what the bank had gotten for its money. Apparently satisfied, she asked in a friendlier voice if he’d had a good flight over.

“Not bad,” Nick said, returning her appraising stare. “It gets a little cramped back there after a few hours, but at least we had smooth sailing.”

She was shorter by a head with intelligent brown eyes and thick blond hair cut to fall in a slash across her brow. A gracefully upturned chin and a sharp nose conspired to lend her an air of assumed importance. She told him to wait a moment, then stepped through an open door that led to an adjoining office.

Nick removed his hands from his pockets and without thinking wiped his palms on the rear of his trousers. He had known a woman like her before. Confident, assertive, a little too professional. A woman who relied on perfect grooming to improve on nature’s careless oversights. In fact, he had almost married her.

“Please come in, Mr. Neumann.”

He recognized the stern voice. Poised behind a broad desk sat the woman with the intelligent brown eyes. A testy one, Sprecher had warned, who didn't care for Americans. She had tucked her blond hair behind her ears and found a blazer to match her skirt. A large pair of horn-rimmed glasses rested on her nose.

"I'm sorry," Nick said sincerely, "I didn't realize . . ." His explanation petered out.

"Sylvia Schon," she announced, standing and extending a hand across the desk. "It's a pleasure to meet you. It's not often the Chairman recommends a new graduate."

"He was a friend of my father's. They worked together." Nick shook his head as if to dismiss the connection. "It was a long time ago."

"So I understand. But the bank doesn't forget its own. We're big on loyalty around here." She motioned for him to sit down and when he had, lowered herself into her chair. "I hope you don't mind my asking a few questions. I take pride in knowing everyone who works in our department. Usually we insist on several interviews before extending an offer."

"I appreciate any exceptions that were made on my behalf. Actually, I did interview with Dr. Ott in New York."

"It was rather perfunctory, I imagine."

"Dr. Ott and I covered a lot of ground. If you're asking whether he went easy on me, he didn't."

Sylvia Schon raised an eyebrow and cocked her head as if to say, "Come now, Mr. Neumann, we both know you're full of shit." She was right, of course. His meeting with the bank's vice chairman had been nothing more than an extended bull session. Ott was a short, fat, unctuous man, a unapologetic arm patter, and it seemed to Nick that he'd been told to paint the sunniest possible picture of life in Zurich and a career at the United Swiss Bank.

"Fourteen months," she said. "That's the longest one of our American recruits has lasted. You gentlemen come over for a European vacation, do a little skiing, take in the sights, and a year later you're gone. Off to greener pastures."

"If there's been a problem, why don't you conduct the interviews yourself?" he asked pleasantly, a counterpoint to her combative tone. "I'm sure *you* would have no problem weeding out the weak candidates."

Dr. Schon squinted her eyes, as if unsure whether he was a smart-ass or just an exceptionally perceptive individual. "An interesting question. Feel free to ask Dr. Ott next time you visit with him. Interviewing foreign candidates is his department. For now, though, let's concentrate on you, shall we? Our refugee from Wall Street. I don't imagine that a firm like Morgan Stanley often loses one of its best recruits after only four months."

"I decided that I didn't want to spend my career in New York. I've never had the opportunity to work in a foreign environment. I realized that if I wanted to move, the sooner the better."

“So you quit like that?” She snapped her fingers.

Nick was beginning to find her aggressive tone irritating. “First I spoke with Herr Kaiser. He contacted me following my graduation in June and mentioned that he’d like me to come to the bank.”

“You didn’t consider anywhere else? London? Hong Kong? Tokyo? After all, if you were offered a position by Morgan Stanley, I’m sure there were other firms that went away disappointed. What brought you to Zurich?”

“I’d like to specialize in private banking, and for that Zurich’s the place. No one has a better reputation than USB.”

“So our reputation led you to our doorstep?”

Nick smiled. “Yes, exactly.”

Liar, said a determined voice from a dark corner of his soul. You would’ve come if the place was buried in shit and the last shovel had just broken.

“Remember, things move slowly here. Don’t expect a promotion to the executive board anytime soon. We’re less a meritocracy than you Americans are used to.”

“Minimum fourteen months,” said Nick. “I should just be settling in by then. Getting to know my way around.” He smiled broadly to let her know that he wasn’t put off by her predictions of a short stay and that she should get used to him. But behind the smile, the determined voice had the final say.

I’ll stay, it promised. Fourteen months or fourteen years. As long as it takes to discover why my father was murdered in the foyer of a close friend’s home.

Sylvia Schon brought her chair closer to her desk and studied some documents on it. The room fell silent. The tension of a first encounter dissipated. Finally, she looked up and smiled. “You’ve met Mr. Sprecher, I understand? Everything satisfactory?”

Nick said yes.

“He explained to you, I’m sure, that his department is a little shorthanded.”

“He said that Mr. Cerruti was ill. He’ll be back next week.”

“We hope so. Did he say anything else?”

Nick looked at her intently. She wasn’t smiling anymore. What was she tiptoeing around? “No. Just that Cerruti had contracted a virus on his business trip.”

Dr. Schon removed her glasses and pinched the bridge of her nose. “I’m sorry to bring this up on your first day of work, but I think it’s best you hear it now. I don’t suppose you know about Mr. Becker. He also worked in FKB4. He was killed Christmas Eve. Stabbed to death not far from here. We’re still very upset. It’s an absolute tragedy.”

~~“He was the man killed on the Bahnhofstrasse?” Nick hadn’t recalled the name, but he recognized the facts from an article in a Swiss newspaper he’d read on the flight over. The brazen nature of the murder made for front-page news. Apparently, he’d been carrying some expensive jewelry. The police did not yet have a suspect, but the article had clearly stated that robbery was the motive. Someone at USB had managed to keep its name out of the paper.~~

“Yes. It’s appalling. As I said, we’re still in a state of shock.”

“I’m sorry,” Nick whispered.

“No, no. It’s I who must apologize. No one deserves to hear such terrible news on their first day of work.” Dr. Schon stood and circled her desk. A signal the meeting had come to its conclusion. She forced a smile to her lips. “I hope Mr. Sprecher won’t pass along too many of his bad habits. You should be with him only a few days. In the meantime, several other matters need to be taken care of. We’ll need a few photographs and your fingerprints, of course. Those can be taken down the hall through three doors to the right. And don’t let me forget to give you a copy of the bank’s handbook.” She brushed by him and walked to a cabinet against the near wall. She opened a drawer, then picked out a blue book and offered it to him.

“Should I wait down here for the ID card to be finished?” Nick peered at the handbook. It was half the size of a phone book and twice as thick. *Rules*, he heard Sprecher saying.

“I don’t think that will be necessary,” boomed a rich, male voice.

Nick raised his head and looked directly into Wolfgang Kaiser’s beaming face. He took a step backward, though if it was from surprise or awe he did not know. Kaiser was his family’s gray eminence: ever watching unseen from somewhere beyond the horizon. After so long, Nick was unsure how to greet him. As the man who had attended his father’s funeral and then accompanied the body to Switzerland for burial. As the distant benefactor who surfaced at odd moments across the years, sending congratulatory cards upon his graduation from high school and college and, Nick suspected, checks on the occasions when his mother had navigated them into particularly dire straits. Or as the celebrated icon of international business, the subject of a thousand newspaper articles, magazine profiles, and television interviews. The most recognized face of Switzerland’s banking establishment.

Kaiser solved Nick’s dilemma in an instant. Wrapping his right arm around his shoulders, he brought him close to his chest for a sturdy bear hug. He whispered something in his ear about the time that had passed and how he resembled his father and finally let him go, but not before kissing him smartly on the cheek.

“At your father’s funeral, you told me that one day you would come back and take his place. Do you remember?”

“No, I don’t,” Nick said, embarrassed. He caught Sylvia Schon gazing at him, and for a second he had the feeling she was sizing him up not as a trainee but as an opponent.

“Of course not,” said Kaiser. “What were you? Ten, eleven. Just a boy. But I remembered. I *always*

remembered. And now here you are.”

Nick grasped the Chairman’s outstretched hand. It was a vise. “Thank you very much for finding room for me. I realize it was short notice.”

“Nonsense. Once I make an offer, it stands. I’m glad we could lure you away from our American colleagues.” Kaiser released his hand. “Dr. Schon putting you through her paces? We saw on your application that you speak our dialect. Made me feel better about the small push I gave on your behalf. *Sprechen sie gerne Schweitzer-Deutsch?*”

“*Natürlich,*” Nick answered. “*Leider han-i fascht kai Möglichkeit dazu, weisch?*” The language fell heavy on his tongue. Nothing like the ease with which it flowed from his mouth in the dozens of silent rehearsals he’d conducted for this moment. He saw a cloud darken Kaiser’s animated features, then looked to Dr. Schon and saw the edges of her mouth turned up in a faint smile. What the hell had he said?

Kaiser switched back to English. “Give it a few weeks and it will come back to you. Ott told me that you did some research about the bank. He was impressed with it.”

“My thesis,” Nick explained, relieved to be back on solid footing. “A paper on the growing role of Swiss banks in international equity offerings.”

“Is that right? Remember that first and foremost we are a Swiss bank. We’ve served our community and our country for over a hundred twenty-five years. Before there was a unified Germany, our headquarters stood on this very spot. Before the Suez Canal was completed, even before a tunnel had been built through the Alps, we were open for business. The world has changed tremendously since that time, and we’re still open for business. Continuity, Nicholas. That’s what we stand for.”

Nick said he understood.

“We’ve assigned you to FKB4. One of our more important departments. You’ll be looking after a great deal of money. I hope Cerruti will be back soon. He worked under your father and was thrilled to learn that you’d be joining us. Until then, do as Sprecher says.” He shook Nick’s hand again, and Nick had the feeling he wouldn’t be seeing him anytime soon.

“You’re on your own here,” said Kaiser. “Your career is what you make it. Work hard and you’ll succeed. And remember what we like to say: ‘The bank before us all.’”

Kaiser said good-bye to Sylvia Schon, then marched out of the office.

Nick spun and faced her. “Just one question. What exactly did I say to the Chairman?”

She stood casually, arms crossed over her chest. “Oh, it’s not what you said. It’s how you said it. You addressed the Chairman of the fourth largest bank in Switzerland as if he were your close drinking buddy. He was a little surprised, that’s all. I don’t think he gets it much. But I’d take his advice and brush up on your language skills. That’s not quite the fluency we expected.”

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