

the hardest word

Paul Samael

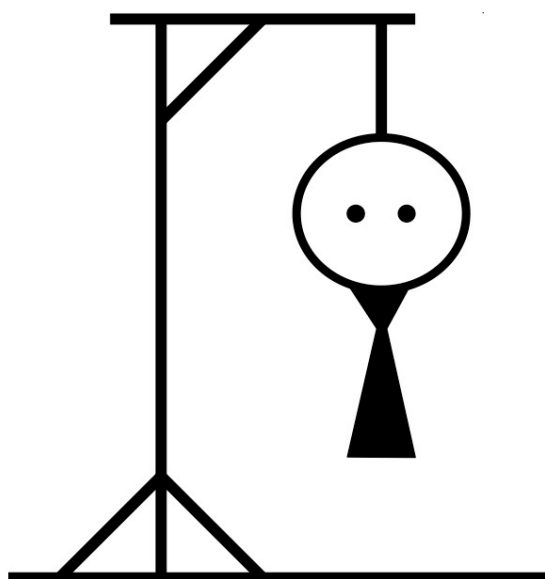


What this story is about

This is a short story about an investment banker. Did you see what I did there? Did you see how I engaged your sympathy for my central character in under ten words? Masterful, eh?

What's that? You don't like him *because* he's an investment banker? Well, you never know, he might turn out to be really kind, sensitive and caring – and not remotely greedy, arrogant or grotesquely self-absorbed.

He's also about to be kidnapped. Does that make you feel better? Good. Oh, I see. Now you want to know if he'll be made to suffer terribly for all the economic woes he's brought upon the world. Well, that would be telling. Maybe. Maybe not. You'll just have to read the story.



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The hardest word

At 7.18 am, a couple of minutes later than usual, a tracksuited man emerged from number 18. The imposing front door swung shut behind him with a muffled thud. The noise was just loud enough to convey an impression of reassuring solidity, whilst at the same time hinting at the presence of elaborate, hidden cushioning mechanisms, so that no matter how hard you pulled the door shut, it would never slam and - God forbid - disturb the peace of this leafy corner of West London.

The man was in his early forties, his hair neatly cut and just starting to go grey. He descended the steps leading down to the street and started jogging, past all the other four-storey houses with imposing front doors, past the signs which said "Residents' Parking Only", past all the top-of-the-range 4x4s, high performance sports cars and luxury saloons and, as he neared the intersection with another street of equally desirable real estate, past a white transit van. There was nothing particularly unusual about the presence of the van. Someone somewhere was always having some work done - the installation of a new kitchen, home cinema, sauna, wet room or swimming pool. So he paid no attention to the two men inside, watching him intently as he passed.

The older of the two was the first to speak.

“There goes our man, eh?”

“Yep, that’s him. Kevin Samworth. Global Head of Investment Banking at the People’s Bank. A total wanker.”

The older man sighed, took off his glasses and began cleaning them.

“That ‘People’s Bank’ line is getting a bit tired, don’t you think, Dave?”

“Hey, I’m just telling it like it is. We own that bank. You and me, Harry, and the rest of us taxpayers. When they nationalised it, they should have bloody well renamed it the People’s Bank, because that’s what it is now. I should be able to go into one of their branches and say, ‘Excuse me, I’m a bit tired, bring me a chair and a nice cup of tea,’ and they should go ‘Yes, Sir, right away Sir,’ and there should be plenty of bowing and scraping and forelock-tugging because at the end of the day, *I own that bloody bank*. Well, me and about thirty million other taxpayers.”

Harry sighed again. Dave’s heart was in the right place, but his constant need to reaffirm his view of the world could be a little wearing at times.

“I know, I know,” he said, putting his glasses back on and looking Dave squarely in the eye. “Now, you’re absolutely sure there’s no wife or girlfriend on the scene? No kids?”

Dave nodded. “He doesn’t seem to do much except work. Never seen him come home with anyone. But frankly, who cares? He’s a banker. He deserves it. They all do.”

“Look, we’ve been over this. We need to make sure he won’t attract public sympathy.”

“Well, if you ask me, we could choose any one of them at random and the great British public would be cheering us on.”

“I’m not asking you, am I?” muttered Harry, and then wished he hadn’t said it.

Dave lapsed into an aggrieved silence.

“Look, I’m sorry,” said Harry, after a moment or two. “But you know as well as I do what’s at stake here. We need to keep people on our side. If we don’t, the banks will just carry on getting away with it. I’m as angry about it all as you are. But we’ve only got one shot at this. All I’m trying to do is eliminate any unnecessary risks.”

Dave smiled and shook his head.

“What’s so funny?” asked Harry.

“Oh, it’s just you and your risks this and risks that. I was talking to Gazzer about it yesterday. He said that if the bloody banks had been even halfway as obsessed with risk as you are, we probably wouldn’t be in this mess. He reckoned it was all very *ironic*,” said Dave, making great play of rolling the ‘r’ of ‘ironic.’

“I’m surprised Gazzer even knows the meaning of the term,” said Harry.

“Gazzer’s a lot sharper than you give him credit for. Speak of the devil, here he is now.”

A heavily-built man in a leather jacket and check shirt had come into view at the end of the street and was walking slowly towards them, finishing a cigarette. He flicked the butt into the road and climbed into the back of the van.

“Well?” asked Harry, turning towards him.

“Same route as always. So I reckon we do it where you said.”

“And you’ve checked for CCTV cameras?”

“There’s one at the end of the road but it’s always been pointing the other way. We just need to check it again tomorrow before we go ahead.”

“OK,” said Harry. “Well, in that case, I think we stick with Plan A.”

Gazzer grunted. “If it were up to me, I’d just shoot him in the head.”

“And what good would that do?”

“It’d make me feel a whole lot better. I was thinking about it on the way back here. I’d get him to kneel down in front of me and I’d hold the gun to the back of his neck. I’d press it right in so I could feel him shaking, really feel the tremors in his body travelling up the barrel of the gun. And I’d hold it there for maybe a minute or so. Long enough to give him time to think about why this is happening to him and what a total shit he’s been. And then – bang! End of banker.”

Harry glanced at Dave and rolled his eyes. This was not the first time Gazzer had waxed lyrical about the joys of dispatching bankers, vigilante-style. But it was all just talk. At least, he hoped it was. After all, Gazzer always seemed to agree with him when they discussed what they were actually going to do.

“Thanks for that, Gazzer,” said Dave. “You are the Charles Bronson of the financial crisis, single-handedly wiping the executive scum off the mean streets of Kensington and Chelsea.”

Gazzar smiled.

“Come on, let’s go. Big day tomorrow,” he said and slapped them both on the shoulder with his meaty hands.

When Kevin came to, he had a splitting headache. He also found that he couldn’t see anything or open his mouth. A moment of panic ensued, where he imagined that not only had he lost his eyesight but his lips had somehow fused together as well. He forced himself to breathe in and out through his nose. After a minute or so, he managed to regain a degree of composure. He surmised that there was a strip of duct tape across his mouth. His head appeared to be covered in a hood or blanket, which did not make breathing any easier. He couldn’t remove it because his hands were tied behind his back. He tried to sit up, but his legs were tied together as well. In the end, it felt more comfortable to lie back down again, even though the floor was cold and hard.

He had no idea how long he had been unconscious for. The last thing he could remember was being grabbed from behind and having a cloth pressed over his face. It had a sickly sweet smell and must have been impregnated with some chemical. He had tried not to breathe it in – but they had held it firmly in place as they bundled him into the back of a vehicle. He vaguely remembered having walked past a white transit van just before he was attacked. He’d tried to twist his head so that he could see his attackers, but the brief glimpse that he had

managed to obtain told him nothing; their faces were covered by balaclavas. Once they had got him inside the van, one of them had sat on his chest pressing the cloth down firmly over his mouth and nose. Another must have been holding his arms. One of them hissed: "Why isn't it working? Why's he still conscious?" But the more he struggled, the more he needed to breathe, even though it involved inhaling through the cloth pressed over his face and he knew it was probably the wrong thing to do. After a minute or two, he felt the strength ebbing away from his limbs and that was all he remembered.

He wondered where he was being held. If he listened carefully, he could hear people walking about on the floor above. There was some distant traffic noise, but not much else. The room he was in had a dank, musty smell. It was probably a cellar or basement. He tried wriggling about in the hope of loosening the bindings on his arms and legs, but only succeeded in banging his head and limbs repeatedly against what he assumed must be walls, boxes or pieces of furniture. Eventually he gave up and just lay there, panting from his exertions.

It had become uncomfortably stuffy inside the hood and he longed to tear it off. He felt the same sense of panic returning that he had experienced when he first regained consciousness, but he told himself that he had to calm down and get a grip. After a few minutes of breathing slowly and lying still, it became slightly more bearable inside the hood. He tried to think rationally about his position.

The important thing was that he was still alive; if they had intended to kill him, they would surely have done so by now. But why kidnap him? Money seemed the most likely

explanation. If so, that might not be entirely bad news, because it suggested that they were professional criminals, who could be reasoned with.

He felt confident that, as soon as his disappearance became apparent, the Bank would act – they would have people who knew how to deal with these situations. And if necessary, they would pay a ransom to ensure his safe return. It was common enough practice in a number of countries where they did business – although not, it had to be said, in the UK, where kidnappings were pretty much unheard of. But he couldn't see any reason why the Bank would adopt a different policy here. After all, you couldn't have a situation where your executives were being exposed to those kinds of risks and their employer didn't stand behind them. And there was usually insurance to cover any losses that the Bank might incur.

The trouble was, it might take a while for anyone to realise he was missing. In the meantime, he needed to come up with a plan to keep his captors happy. Here too, the likelihood that they were motivated by money was probably no bad thing. It would be a simple matter to transfer funds to their account. So he might even be able to talk himself out of there by just offering them cash. Half a million to a million seemed a reasonable starting point – high enough to make them think twice about turning it down, but leaving a decent amount of headroom for further negotiation. He resolved to go up to two if he had to.

It wasn't the thought of losing all the money that made him set a limit – the Bank or its insurers would pay out if the cash couldn't be recovered. It was simply that it would be well

nigh impossible to liquidate much more than that. Of course, if they wanted to push him higher, they could – but he'd have to start selling assets, which would almost certainly be noticed once it was widely known that he had disappeared. If they were professionals, they would know that. So it should be possible to persuade them that it was better to do a deal quickly for less than to hold out for more.

Lulled by these moderately comforting thoughts, he eventually drifted off into an uneasy sleep.

He awoke with a start. Someone was kicking him in the ribs.

“Wake up, you tosser.”

He felt himself being hoisted onto a chair. Someone started untying his hands. His first instinct was to struggle, but his arms were being held tight and brought round to the front, where he could feel more rope and tape being wound round them, binding them to the arms of the chair. The hood was lifted up to expose his mouth and the tape was pulled off.

“Here. Drink this.”

A cup was put to his lips and he glugged down the water. His throat was parched. They let the hood fall back down over his mouth but didn't replace the tape, thank God.

“What do you want?” he asked, relishing the freedom to move his mouth. No answer.

“Is it money? I can pay you half a million pounds right now. I just need a laptop with internet access. The transfer will

go through - you have my word. You'll be able to check it against your own account." Still no answer.

The chair was being lifted up off the ground now. He could hear the men grunting with the effort. It felt like they were carrying him up some stairs.

"Will someone please tell me why I am here?" No answer. He felt impatient. Couldn't they just dispense with the theatrics and get down to business?

At last, the chair was deposited unceremoniously on a flat surface and the hood was taken off.

It took a moment or two for his eyes to adjust to the light. He was facing a large mural of a giant squid in a pinstripe suit with its tentacles wrapped around a globe. The squid had an enormous grin on its face, showing off its vampire-like fangs. The globe, on the other hand, looked to be in a bad way; the cities were in ruins and populated by beggars, the factories were derelict and the oceans, which were painted a sickly green, were full of half-submerged container ships. At the bottom of the picture were lots of tiny starving Africans, who seemed to have fallen off the globe altogether. They were either being throttled by some of the squid's spare tentacles or drowning in all the blood that was dripping from its fangs.

Then the chair was spun round. Judging from the graffiti on the walls and the lack of any proper furnishings, he appeared to be in a squat. The windows were all boarded up and a single bare light bulb hung from the ceiling. Beyond that, there was just a small table with a laptop on it and three wooden chairs.

His captors were all wearing black balaclavas. The one closest to him, who had spun the chair around, was the biggest

of the three – over six feet tall and powerfully built, wearing a red and black check shirt with the sleeves rolled up. He was standing with arms folded and legs apart in the pose of a nightclub bouncer. His two companions were over the far side of the room. One of them was wearing combat trousers and a faded green top. He was about medium height with a much slighter build and was bent over the laptop. The third was shuffling some papers on a table. This one wore glasses over the balaclava, the stems tucked carefully into little holes next to his ears, giving him a mildly comic appearance. Or at least, Kevin might have found it mildly comic had it not been for the presence of something in the corner of the room which made him wonder if he had seriously underestimated what these people were capable of. It was a video camera sitting on a tripod, pointing straight at him. Jesus fucking Christ, he thought, surely they weren't planning to do one of those Al Qaeda-style beheadings?

He found himself starting to shake.

"What do you want?" he asked again, aware that the fear was all too evident in his voice, but unable to do anything about it. Why didn't they answer? The shaking was getting worse. It was making the whole chair rattle around. He didn't want to die. It wasn't fair. Why him? Why not some other bastard?

There was a damp feeling around his groin.

The big man noticed it first. "I don't believe it," he muttered. "Hey, guess what! Our very own Master of the Universe over here has wet himself."

The others turned to face him. "If only we'd got that on film," said the one in the combat gear.

The one with glasses walked across and looked down at the damp patch on Kevin's trousers. He sniffed and turned to the others. "Make sure we only have his head and upper body in shot. We can't use that on film. It smacks too much of humiliation."

"I was only joking," replied combat-gear man, sounding peeved. He walked over until he was standing in front of Kevin, who continued to shake. "I do feel a sort of sense of achievement, though. I mean, just think, guys like this have been hauled up in front of MPs and Select Committees and stuff and it all seemed like water off a duck's back to them. But here we are, three ordinary blokes – and that's enough to make this guy piss in his pants. How the mighty are fallen, eh?"

"Can we stick to the script please?" said the man in glasses, sounding irritated.

At last, Kevin found his voice - although he barely recognised the tremulous noise which emerged from his throat. "What do you want? I don't want to die. Just tell me what you want. Is it money?"

"Money?" said the big man, scornfully. "That's all you lot think about it, isn't it? But you know what? We're not after your money. We want you to make an apology."

"An apology?" repeated Kevin, dumbfounded but still shaking.

"Yes," said the man in glasses. "An apology to the people of this country and the people of the world for the suffering you have caused through your selfish, greedy and short-sighted conduct."

“But,” added combat-gear man, “it’s not like we’re totally disinterested in the money. Because to show you’re serious about the apology, we want you to donate a million pounds to charity.”

“If you wish,” added the man in glasses, “you can choose which one, but it will need to be approved by us. We thought that splitting it fifty-fifty between a charity tackling poverty in the third world and a debt advisory service for people on low incomes here would be appropriate. You see, despite appearances, Mr Samworth” - he gestured at his own balaclava – “we’re really quite reasonable people. We just feel that no one has been properly held to account for the banking crisis. It has cost UK taxpayers alone billions of pounds – to say nothing of all the losses incurred elsewhere around the world. It was caused by conduct of the utmost greed and stupidity by you and people like you. Yet no one responsible for this state of affairs has gone to prison or been faced with any meaningful sanction. Instead, people like you have gone back to their jobs, with your multi-million pound bonuses, fancy cars and fancy houses, while others are made to suffer. It is a grave injustice. And since governments aren’t doing anything to make you face up to your responsibilities, we feel that we have no choice but to take matters into our own hands.”

“An apology?” repeated Kevin. So they weren’t going to execute him on live TV. A sense of relief flooded through him and the shaking began to subside.

“Yes,” said the man in glasses, “an apology.” He gestured at the video camera. “As you can see, we plan to film it and then post it on the internet. Our hope is that it will be a

cathartic moment – that once people see a proper, full apology for what has happened, they will demand that everyone in senior positions in the banking industry does the same. The pressure will simply be too much to resist. Governments will then be forced to take meaningful action to hold you people to account and tackle the problems which caused the crisis in the first place. We’ve taken the liberty of preparing a text.” He held out a piece of paper in front of Kevin. “As I say, we’re reasonable people, so we’re prepared to discuss changes to the final text. But there needs to be a full acceptance of responsibility and a genuine apology. Take your time reading it.”

There was silence as Kevin looked over the text. It said:

“My name is Kevin A. Samworth and I am head of the investment banking division at Royal United Bank. I wish to apologise to the British people and to people around the world for the greed, short-sightedness and serious errors of judgment of which I and others in similar positions in the banking industry are guilty. I realise the massive damage which my actions caused to the world economy and I profoundly regret the unnecessary suffering and hardship which I have inflicted upon many millions of people. I accept that I and others in positions of responsibility at major banks and financial institutions could and should have foreseen the risks of our activities and taken action to prevent the crisis which resulted from our conduct. I would also like to express my heartfelt gratitude to British taxpayers and taxpayers around the world for the incredibly generous support which they have provided, both in order to avert an even worse crisis and to rescue the Bank which I helped to ruin. Furthermore, I profoundly

regret the fact that even after this assistance was provided, people such as myself have continued to receive massive salaries and bonuses, despite the scale of the financial problems faced by our employer and despite all the evidence that such excessive remuneration was a major cause of the banking crisis...”

And so it went on, for nearly two whole pages. Kevin stopped reading and came to a decision.

“Fuck you,” he said. “I’m not apologising for anything.” And he began to laugh. The big man and the one in combat-gear turned to look at the one with glasses, apparently expecting him to take the lead. But he too seemed lost for words. Kevin decided to spell it out for them.

“You can’t force me to apologise. What are you going to do, shoot me? If you do that, you’ll all go to prison for life. You know that as well as I do. So you’re the ones with the most to lose here, not me. But here’s the deal. Let me go now and I won’t go to the police.” He paused, before adding: “It’s a good deal. Think about it.”

The man in glasses sighed disapprovingly: “Mr Samworth, I don’t think this is the moment for macho posturing. That sort of behaviour may go down very well in the boardrooms which you frequent, but out here in the real world, people see things differently. What they want is an apology. That’s all you have to do, then you’re a free man. My colleagues and I have waited long enough for this moment. If we have to wait a few more hours or even days, then so be it. You never know, you might even feel better about yourself afterwards.”

Kevin laughed again. He hadn't meant to, but he found that he just couldn't help himself.

"A few minutes ago you were asking for a million pounds as well. Didn't take long to drop that demand, did it?"

"We haven't dropped it," snapped the man. "That's not what I said." Kevin thought he sounded slightly rattled now. "I was just making the point that an apology isn't much to ask. Perhaps you need to spend some more time in the cellar in order to come to your senses," he added, ominously.

"I don't think so," said Kevin. "Like I said, I've got nothing to lose. You lot, on the other hand, have everything to lose. So let me go now and we'll say no more about it. But I'm not apologising. There's nothing to apologise for."

The big man suddenly lunged forward, seizing the arms of the chair and bringing his face right up to Kevin's.

"I could hurt you," he said, softly. Kevin caught the smell of stale cigarettes on the big man's breath.

Now that he was sure he wasn't going to die, Kevin no longer felt afraid. He sensed that he had thrown them off balance. He looked back at the big man. He knew it was a provocative thing to say, but what the hell, he was going to say it anyway:

"I think I've seen you," he replied, coolly, "waiting around outside my house."

"Bollocks."

"Hmmm, let's see, you've got ginger-ish hair, but it's starting to recede quite badly now. You look a bit like Wayne Rooney before he had that ridiculous hair transplant – only rounder and chubbier. Most of the time you were stood outside

my house, you were wearing the same shirt you've got on now and you were chain-smoking..."

Gazzer had managed to land one punch before the others stopped him. Harry and Dave then man-handled Kevin back into the cellar, leaving Gazzer to calm down.

"I can't believe it," said Dave, as they came back up the stairs. "What the hell happened? He'd pissed in his pants. He was shaking like a leaf. He should have done anything we told him to do."

Harry shook his head. His mind was on something else. As soon as he opened the door to the front room, he rounded on Gazzer:

"How could you be so stupid, letting him see you keep watch like that? You were supposed to be discreet. We're screwed now. If he knows what you look like, the police'll easily track the rest of us down. All they need to do is pick you up then work their way down the list of your known associates. Well, thanks a lot."

Gazzer shrugged. "We'll just have to shoot him then, like I've been saying all along."

"Oh for Christ's sake – get real, Gazzer! We can't bloody well shoot him. That may be who you are but it's not who I am."

"So what do you suggest, Harry? What's your master plan, eh?"

Harry said nothing. He slumped down in one of the chairs, took off his glasses and began to clean them.

Kevin was not much given to self-doubt, but after they had put him back down in the cellar, he began to wonder if he had done the right thing. Once he had realised that they weren't going to kill him after all, he had experienced an amazing feeling of euphoria. It reminded him of the buzz he got after a big deal went through, only much, much stronger. He had peered into the abyss, but he had survived. In fact, his brush with death had made him feel almost invulnerable. But what if he had misjudged the situation? What if they were up there now planning how to torture and execute him?

He'd never had much contact with people like this before. The closest he had come was on the various May Day anti-capitalist demonstrations in the City. He remembered returning after a boozy post-deal lunch one year and spending a happy afternoon with a couple of colleagues photocopying a fifty pound note. Once they had found a window which they could actually open (no mean feat in the Bank's sealed, air-conditioned tower), they had launched the copies out of the fifth storey so that they floated down onto the demonstration below. All the protesters could do in response was jeer at them – which sounded rather feeble by the time the noise reached the fifth floor (especially once they had shut the double-glazed window again).

The demonstration as a whole had been utterly ineffectual – there had been very little disruption and the next day the City was back to business as usual. He couldn't understand the protesters at all. Hadn't they heard of the fall of Communism and the abject failure of the planned economy? Didn't they realise that capitalism had won, that there was no longer any alternative? At the time, he had written them off as the last desperate remnants of a species which – like communism and anti-capitalist ideology the world over – would soon be extinct.

But the banking crisis had given them a whole new lease of life. Oh look, they said, we were right all along, even though they had no viable alternative. And they couldn't let go of this idea that they were owed an apology. Why couldn't they see that there was no point crying over spilt milk? You just had to move on. There was no doubt that the Bank and economy were in a bad way. But how would apologising help to put it right? Dwelling on the past was just a distraction when there was urgent work to be done in the present. Besides, if you apologised, you were admitting you'd got it wrong – and after that, why should anyone listen to a word you had to say? An apology would mean throwing away any chance of being able to use your authority to get things back on track.

But the more he thought about it, the stronger his conviction grew that they would not kill him. After all, if you were a ruthless Bolshevik fanatic, you didn't ask the capitalist pigs to apologise – you just shot them in the back of the head in the name of the revolution. His captors, on the other hand, were not revolutionary fanatics. They liked to think of

themselves as reasonable, civilised people. That was why they expected him to say sorry. And that was also their weakness.

He awoke again with a start. The big man was kicking him in the ribs, none too gently. They strapped him into the chair again and carried him back upstairs. The room looked the same except for a flip-chart which had been erected close to the camcorder. Kevin also noticed a large sheaf of papers on the table, next to the laptop.

The one with glasses took the lead again. “OK, are you ready to apologise now?”

Kevin shook his head.

“Well then, we seem to have reached a stalemate.” He sat down on one of the chairs, removed his glasses and began polishing them.

“Maybe,” said Kevin. “But I have a proposition for you.”

“Alright, let’s hear it.”

“I’m not going to apologise. But I will give a million pounds to charity and I won’t go to the police. It’s not quite what you wanted – but I’m offering to meet you half way.”

“You really don’t get it, do you?” growled the big man. “It’s not about the money.”

Meanwhile, the one in camouflage gear had gone over to the flipchart. With a somewhat theatrical flourish, he tore off the top sheet to reveal the words: “IT’S THE APOLOGY, STUPID!” scrawled across the sheet below in black marker pen. They all looked at him expectantly.

Kevin rolled his eyes. Did they really think a childish stunt like that would make him change his mind? These people clearly had no idea how to run a negotiation.

“Look,” he said, patiently, “my position on the apology hasn’t changed. I’ve told you what I’m prepared to offer. You get a million quid for the charity of your choice and I won’t go to the police.”

There was no response. Kevin sensed that something was up. They no longer seemed to be thrown off balance by his refusal.

The one with glasses looked at the other two and then slowly removed his balaclava, revealing a frizzy mass of grey hair. The other two followed suit, although Kevin thought they seemed a little reluctant. He noted with satisfaction that the big man matched his description. But what the hell were they were up to?

“There you are,” said the man in glasses. “Now you can see what we look like. You can also see that we’re not afraid of your threat to go to the police – we’re quite prepared to face prison if that’s what it takes to get you to apologise. I think we should probably introduce ourselves as well, just to show that we’ve got nothing to hide. My name’s Harry, this is Dave and this is Gazzer. So, how about it – are you going to apologise now?”

Kevin considered the implications of this new state of affairs. If they were not afraid of going to prison, then they had effectively neutralised his threat of going straight to the police on his release – and in the process, destroyed much of the value

in the deal he was offering them. So to that extent, the balance of the negotiations had shifted in their favour.

But what were they planning to do if he continued to refuse to apologise? They might threaten to kill him - but he remained convinced that they'd never be able to bring themselves to actually do it. So they would just remain in a stalemate. And the longer that went on, the more likelihood there was of the police or the Bank tracking him down. So he just shook his head and said nothing.

"Alright then," said Harry, "have it your own way. Dave, get the camera ready. Let's start the trial."

"You can't put me on trial," said Kevin contemptuously. "This is just a kangaroo court. Who's going to be the judge?"

"The people will be the judge. We're just the prosecutors. Don't worry, you'll be given an opportunity to put your case. But I don't think the people will have too much difficulty deciding who's right and who's wrong."

Kevin refused to take part in the trial, keeping up a stubborn silence in response to Harry's painstakingly thorough cross-examination. Harry ploughed on regardless, sticking to what appeared to be a prepared list of charges, supported by pages of evidence, which he insisted on reading out in full. He seemed to enjoy playing the role of the great prosecuting barrister. Whenever Kevin failed to respond, Harry would turn to the camera and say: "Ladies and gentlemen of the jury, once

again, the defendant has nothing to say in response to these accusations. I invite you to draw your own conclusions.”

Kevin felt pretty sure that it wasn't going to make riveting viewing on YouTube or wherever they planned to post the video. He noticed that the other two exchanged glances from time to time, as if they had misgivings about the whole enterprise, but neither of them dared to interrupt.

As the hours passed and Harry showed no sign of flagging, Kevin's frustration began to get the better of him. How much longer was he going to have to put up with this crap?

The whole thing reminded him of the hours he had spent with the other directors rehearsing for their appearance before the Select Committee. At one stage there had even been talk of putting him forward as one of the Bank's representatives. But the PR people had vetoed it, arguing that he had been too abrasive, too unwilling to admit any fault on the part of the Bank. Brilliantly argued, they said, but now's not really the time for that – we need to strike a note of humility. So they had sent that emollient puffball of a chairman along to soft pedal and sound ever so humble and contrite. What a missed opportunity that had been.

Harry was now in the midst of a long-winded rant about how the Bank's credit default swaps frequently had explanatory documentation running into thousands of pages. He turned to Kevin: “How could anyone be expected to read all that and work out what those instruments actually contained? I put it to you that this was a deliberate tactic to conceal the toxic content

of those products.” He was about to turn to the camera to deliver his usual line when Kevin suddenly burst out:

“I’m fucking sick of this Stalinist show trial.”

Harry froze, momentarily taken aback by Kevin’s unexpected intervention. Kevin pressed on:

“Listen, you can go on all you like about what the Bank did or didn’t do. But at the end of the day, our job was to make money. Nothing we did was illegal. We did everything within the rules. Maybe the rules were wrong – but that’s down to the regulators not us. They’re the ones who ought to be in this chair, because they were the ones who were asleep at the wheel.”

“So none of this is your fault?” said Harry, sounding incredulous. “It’s all the fault of the regulators?”

Kevin shrugged. “That’s pretty much it. Banks were just doing what banks have always done – make money. It’s like that film ‘Heat’ – you know, the scene where Robert De Niro and Al Pacino have a coffee together. De Niro is this master criminal and Pacino is the workaholic cop who’s trying to catch him. Pacino’s trying to persuade De Niro to give it all up, but De Niro’s having none of it and he says something like ‘I do what I do best, I take down scores. You’re a cop. Your job is to take down guys like me. You do what you gotta do and I’ll do what I gotta do.’ Or something like that, anyway.”

Kevin was proud of his De Niro impression, which had been a regular feature of the Bank’s Christmas parties over the years. His current audience, however, was less easily impressed.

“So basically you’re saying that we left bank robbers in charge of the bank,” said Harry, unable to conceal his glee at having scored what he clearly thought was a palpable hit.

Christ, these people were tiresome, thought Kevin. “No, you’re twisting what I’m saying. I’m just trying to explain that regulators and banks have very different roles, requiring different skills. The role of banks is to make money for their shareholders. And to do that, you need to be able to hustle, you need to be a bit of a street fighter. Regulators, on the other hand, are there to make sure that all this money-making is done within the rules – and that the rules themselves are sensible. We did our job – we made money, tons of money. It was the regulators who didn’t do theirs.”

“Hang on a minute,” said Harry, “you said your job was to make money for the Bank. But you’ve lost billions. How can you possibly say you did your job properly?”

“Because I was doing exactly what my shareholders wanted. If I’d said, ‘Hang on a minute, maybe we should do a bit less of this, even though it’s clearly within the rules,’ I’d have had shareholders on the phone saying ‘Why the hell aren’t you doing what all the other banks are doing? Why the hell aren’t you going all out to make as much money as possible for me?’ And I’d have been sacked for underperforming. I was behaving – the Bank was behaving - exactly the way you’d expect us to behave, given our role in the system. We thought we were dividing up risk into smaller and smaller parcels so it couldn’t hurt us. And that’s what the regulators thought too. The credit rating agencies and auditors didn’t question it either,

even though it was their job to keep an eye on what we were up to.”

“Let me get this straight,” said Harry. “You’re saying that you had no responsibility to look ahead and think to yourself, maybe we’re about to drive off a cliff? You could just not bother to look out of the window at all, press down on the accelerator and go faster and faster until someone else told you to stop or change direction?”

“It’s not that we weren’t looking out of the window. It’s just that when we did, we saw signs from shareholders, regulators, auditors and credit rating agencies all pointing in the same direction we were travelling in. I mean, we had meetings with them all of the time - they used to come into the office to see us. I suppose you could say that some of them were even in the car with us looking at the map and checking on the condition of the engine.”

“Must’ve been a big car,” muttered Gazzer, his only contribution to the proceedings so far.

Kevin smiled. That snot-nosed kid from the PR agency had used the same ridiculous car analogy at one of the rehearsals for the Select Committee hearing. He had enjoyed wiping the smile off the kid’s face – and he noted with grim satisfaction that his reply appeared to have had much the same effect on Harry, who didn’t seem to know how to respond either.

“Hang on,” said Dave, taking advantage of Harry’s silence to enter the fray. “Just now, you said regulators were asleep at the wheel. But who was meant to be actually driving

the car – was it the bank or the regulators? And er.... is the car meant to be the bank or the economy?”

Poor Dave, thought Kevin. Having seen that Harry was floundering, he'd tried to pitch in with what he obviously thought was a clever point – but he'd opened his mouth before he'd worked out where he was going with it. Kevin was about to reply when Harry cut him off:

“Oh, forget the bloody car analogy,” he said irritably, glaring at Dave. He turned to face Kevin. “You say it was all the regulators' fault,” he said, jabbing his finger at Kevin's chest. “But before the crisis, you and all the other banks were going around saying there was too much regulation and it was holding you back. You can't have it both ways.”

“Well, what d'you expect us to say?” said Kevin. “If we didn't put up a fight they'd regulate us out of existence – we'd never make any money. Look, if I think more money can be made for my bank by getting rid of some rules, I'll say get rid of the rules. But it's not for me to decide if that's the right thing to do – that's up to the regulators. They didn't do their job properly. End of story.”

“Rules, rules, rules,” muttered Gazer. “Sounds like it's always one rule for you and another rule for the rest of us.”

Harry just ignored Gazer's intervention. “But with any normal business that got into financial trouble,” he continued, pushing his glasses back up onto the bridge of his nose, “it would never occur to anyone to put all the blame on the authorities. Everyone would say it was your responsibility to look after your own business and make sure it didn't get into trouble in the first place.”

Kevin shrugged. “Banking is different. It puts petrol in the tank of the global economy. It can’t be allowed to fail because if it did, everything goes down the tubes. That’s why we operate in a much more tightly regulated environment than most other businesses. So we aren’t really in charge of our own destiny in the way that other businesses are. Maybe if we’d been allowed a bigger say over what we could and couldn’t do, we’d have had more of an incentive to do the long term, big picture thinking that regulators were supposed to be doing, but didn’t.”

He smiled, then added: “And you know what? I think we’d be a lot better at it, too. The trouble with regulators is that they’re rarely able to attract the brightest and the best to work for them. That’s not a problem we have.”

Harry was now rummaging around in his file of papers. Kevin could see that he was fuming. Things had obviously deviated so far from the script that he didn’t know quite where to go next.

“Surely you’ve got to admit that some of the things your bank did made things worse,” put in Dave, trying to ride to Harry’s rescue again. “I mean, I used to get loads of letters from banks and credit firms offering me cheap loans. I was a real sucker for it – it always seemed like a good idea at the time but the interest rates were sky high. And then I always got stung when I went overdrawn. What really bugged me was the way you bastards would let me go overdrawn, like you were doing me some enormous favour. And then you’d hit me with a massive penalty charge, way more than I’d pay if I’d taken out a normal loan for the same amount.”

Kevin smiled patronisingly. It was going to be easy to hit this one for six.

“Dave, you and your friends here criticise the banks for being irresponsible. But shouldn’t you have been more responsible with your own finances? After all, you could have just said no to all those offers. And if you’d made sure you had enough money in your account, you’d never have gone overdrawn. The Bank was just responding to your demand for credit. I mean, you don’t have a go at betting firms for allowing punters to lose their shirts, do you? Why should banks be any different? Like betting, it was perfectly legal for us to offer you the money if you wanted it. No one was forcing you to take it. That was your decision, not ours.”

Harry shook his head. “I can’t let you get away with that. You said banks were in a special position. That’s got to mean they have a special responsibility too. You can’t just wash your hands of it all.”

Kevin let out an exasperated sigh. “You lot have just got this whole thing out of proportion. Look, everyone accepts that we were due for a market correction – that’s what markets do, they get a bit carried away every so often. But if the fucking regulators hadn’t overreacted and shot Lehmans in the head, we could have had a soft landing – just like we did after Long Term Capital Management, Enron or the dot com bubble. So the banks are really the victims in all this. But from the way you’re carrying on, you’d think we’d been involved in mass murder or something. I mean, it’s not like anyone’s actually died as a result of anything we did or didn’t do.”

Suddenly Gazer's shape loomed in front of him. He could move with surprising speed for such a big man. He had seized the arms of the chair and stood once again with his face close to Kevin's, breathing heavily.

"You think you're so clever, don't you? You snivelling little bastard. And you think the others are too scared to hurt you. Well, you're dead right about that. They're much too civilised, old Harry and Dave. But I'm not like them. I'm more Old Testament, me. An eye for an eye and a tooth for a tooth, that's what I say."

He reached into the pocket of his trousers and pulled out a gun. "Take a good look," he said, waving it in Kevin's face. "This isn't an imitation firearm. It's the real thing." He moved around behind the chair and pushed the end of the barrel into the back of Kevin's neck.

"So what's it going to be, Kevin? Are you going to apologise? Or am I going to put a bullet through your head? Because believe me, Kevin, I have fantasised about this moment."

There was a click. "I've pulled the safety catch off now. Yes, you're not as brave as you think, Kevin – I can feel you trembling. Because you know that of the three of us, I'm the only one that's capable of pulling the trigger. So how about that apology now?"

Kevin's throat was dry and his whole upper body was shaking, rattling the chair. He looked over at Harry and Dave, who seemed rooted to the spot, unsure how to handle the situation. Then Harry took a step forwards.

“Stay back!” snarled Gazzer. “We’re doing things my way now.”

Harry obediently retreated. “Gazzer,” he said, evenly, “this isn’t the way to do it. We’ve got to keep the public on our side. We can’t allow the banks to make out that they’re the victims in all this.”

Gazzer grunted dismissively. “It’s too late for that now. We’ve tried doing it your way and it’s getting us nowhere. We need to get this fucker to face up to what he’s done.”

Kevin could feel the sweat pouring down his back. Whilst he might have been right about Harry and Dave, it was dawning on him that he might have fatally misjudged Gazzer. The muzzle of the gun felt as if it was boring into the back of his neck.

“Now,” said Gazzer, calmly, “I’m going to tell you a little story, Kevin. When I’ve finished, you need to decide whether you’re going to apologise, or whether I’m going to put a bullet through the back of your head. But listen to my story first.”

Kevin felt the gun being withdrawn from his neck. There was a rustling noise followed by another click. He heard Gazzer exhale deeply and a plume of cigarette smoke drifted into view. Then he felt the muzzle of the gun being pressed against his neck again. Finally, Gazzer began to speak:

“It’s about my brother. He used to have his own business. A removals firm. You’re probably too busy with your fancy financial instruments to bother with ordinary businesses like that. He’d built it up from scratch and he had about thirty staff. That’s thirty families who depended on him for their bread and butter.”

He took another drag on his cigarette and exhaled deeply again, sending another plume of smoke over Kevin's head into the middle of the room.

"The trouble was, he'd just invested in some new vehicles when you lot made the whole economy go tits up. His order book dried up and he needed more time to pay back to the loan. But your Bank said no. And d'you know what reason they gave him? Do you, Kevin?"

Kevin attempted to shake his head, although he was shaking so much already that it was hard to tell whether the movement was voluntary or not.

"Well, I'll tell you. They said it was 'too risky.' Too risky! Can you believe it? After what you lot did, you had the nerve to tell him it was too fucking risky!"

He paused to take another drag on his cigarette.

"Then they pulled the plug on the whole thing. He lost everything - the business, the house, his marriage, everything. And now he's dead. Suicide, they told me. But we know who really killed him, don't we, Kevin?"

There was a noise from outside. "Attention!" said an amplified voice. "You are surrounded by armed police. Come out of the front door with your hands above your heads and you will not be harmed. I repeat, come out with your hands above your heads and we will not harm you."

"Apologise," hissed Gazer, lowering his head so that he was whispering right into Kevin's ear. "Apologise or I'll pull the trigger."

“Gazzer, please stop,” said Dave. “If you kill him, you’re just making yourself as bad as he is. Just give me the gun.” He took a step towards him, his arm outstretched.

“Stay back!” shouted Gazzer, his voice shaking.

“This is the police,” came the amplified voice again. “You are surrounded. Come out of the front door slowly with your hands above your heads.”

“Gazzer,” said Dave again, “this isn’t what your brother would’ve wanted. He wasn’t like that. So come on, give me the gun.”

Kevin didn’t think he could stand this much longer. He didn’t want to die. Why didn’t the police just storm the place? Didn’t they realise what danger he was in?

But then he noticed that the muzzle of the gun was no longer pressing into the back of his neck. And Gazzer was walking away from him. He seemed to be wiping tears from his eyes. Dave took the gun from him and gingerly put it down on the table. Gazzer crouched down next to it on the floor, his head in his hands, sobbing. It was pathetic really.

Harry, who had been busily tapping away at the laptop, went over to Gazzer and put his arm round him. “Come on,” he said gently. “We agreed that if we got caught, we’d go quietly. Let’s make a dignified exit. I’ve put the statement up on the website about what we were trying to do. And like I said, our own trial will give us another platform. Think about the injustice of it. After all the misery they’ve caused, guys like him still haven’t gone to prison – but we’re going to be jailed just for asking him to apologise. We can make ourselves into

martyrs. Think Nelson Mandela. Think Aung San Suu Kyi. We can do it. We'll do it for your brother. OK?"

Gazzar stood up, unsteadily. Then he turned and headed towards the front door. Dave and Harry went after him. None of them gave Kevin a second glance.

Somewhat to his surprise, he felt almost affronted at the manner of their exit. He had expected them to leave slowly, heads bowed, like sportsmen after a particularly heavy defeat. But the speed of their departure suggested that they could hardly wait to be out of his presence; it somehow didn't accord him the measure of respect that he felt he deserved.

In the minutes that followed, all Kevin could hear from outside was a lot of shouting. It sounded as if someone – he guessed it was probably Gazzar – was refusing to kneel down as instructed. Then there was the sound of a shot and he could hear shouts of "Get an ambulance!"

Fuck the ambulance, he thought, what about me? Finally, after what seemed an age to Kevin, several armed police appeared cautiously through the door, guns at the ready. They completely ignored him at first, treating him like a piece of furniture as they worked their way through the rest of the house.

"Hey!" he shouted at them. "Isn't someone going to untie me? The place is empty, so just bloody well untie me, will you?"

He could hear shouts of "Clear" as they established that the place was indeed empty, just as he had told them. Eventually, one of them came back and untied him.

“Are you alright, Sir?” asked the officer, as he used a knife to release the binding around Kevin’s arms and legs.

“Oh yes, I’m just fine, it’s been great sitting here while you lot play soldiers around the house.”

“Sorry about that, Sir, but we had to check we’d got them all. Can’t be too careful, you know.”

“Well, if you’d bothered to ask, I could have told you there were only three of them,” said Kevin, testily. “What happened out there?”

“Ah well, Sir, I’m afraid one of the kidnappers refused to do as he was instructed. He made a threatening move towards one of our officers. As the officer was concerned that his life was in imminent danger, he had no choice but to return fire.” Kevin wasn’t sure why the man felt the need to justify his colleague’s actions, least of all to him.

Outside, another policeman asked Kevin again:

“Are you alright, Sir?”

Kevin glared at him. “Well, what do you think, officer?” he snapped. “I’ve been kidnapped, assaulted and threatened with execution. It’s been brilliant. I can’t wait to do it again. But what I really want to know is, what took you lot so fucking long?”

“Well sir, it wasn’t easy to track you down.”

“Oh, save your excuses. You’re fucking incompetent, you lot. I could sue you for this.” He paused. The policeman looked as if he couldn’t believe what he was hearing. Perhaps suing them was a bit harsh, in the circumstances. And this guy was obviously just some lowly officer, who probably wasn’t

paid enough and badly needed the overtime. With grunts like that on the job, no wonder they had taken so long to find him.

“Alright, I tell you what,” said Kevin, magnanimously. “Here’s the deal. Get your Chief Constable to send me an apology and we’ll say no more about it.”

And with that, he climbed into the waiting ambulance and slammed the door in the astonished policeman’s face.

About the Author

Paul Samael lives in the UK. He is the author of a novel, “In the future this will not be necessary” and writes a blog called “Publishing Waste.”

To find out more, go to: www.paulsamael.com

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