

# Cecilia's Portfolio

John Bandler

Having set Cecilia's portfolio to tank, then meeting her face to face, a high-strung, computer-cracking quant tortures himself over the likely source of the pretty hospitality worker's undocumented wealth.



Cecilia's Portfolio by [John Bandler](#) is licensed under a [Creative Commons Attribution-NonCommercial-NoDerivatives 4.0 International License](#).

Copyright © 2009, 2011, 2022 John Bandler  
All rights reserved by the author



Published by Bandler Corporation [www.bandler.com](http://www.bandler.com)

# Cecilia's Portfolio

by

John Bandler

Nothing. Neither trickle nor drip could he muster in the club's gloomy, stale-piss john. Not while some drunk fruit-cake with pierced lips and pink hair breathed down his neck, nor while his tattooed buddy strained the capacity of the adjacent urinal.

He'd squeezed it and yanked it—damned, useless thing. He couldn't even jiggle it or give it its ritual shake—it had jammed into something hard and it hurt. So better zip up—gently now—and vamoose. His urinary tract would pass nothing, well, not until it faced its inevitable evisceration—if not by the bouncer or Cecilia's friend-for-the-hour, then by her pimp.

Headline: "Disgraced derivatives trader buried under rosebush." Why rosebush? Because "rosebush" sounded better than "dumpster."

Yi-ouch! He'd snagged his penis after all, but still managed to duck out of that weirdo's clutches. "Hey, watch your aim, dude—"

"You okay?"—a girl's voice.

What was she doing in the men's—? He strained open an eye and looked around the dark room. Neither fruit-cakes nor weirdoes slithered in the corners—no, it was just the two of them here in his suite, he and Cecilia, and she stood at the foot of his bed while he lay naked under the sheets. "What time is it?" he said.

"Four."

She must have shut the blinds to cut out the afternoon sun. She. Cecelia, still in her natty suit. Right. Who the hell else could he have been expecting? Obviously her boyfriend, surely

one of those rat-banger, psycho-pimp types that a clean, no-visible-sign-of-makeup, conservative-looking knock-out always fell for.

Oh, oh. She was reaching for the blinds—

No, not while his head hurt, not while everything hurt. “No,” he said. “Please.”

She turned and waited. But what was she waiting for? He couldn't make out her face—only her silhouette against the sunlight that flared around the blinds.

This morning, when he saw her for the very first time, she looked older in her dark, pin-striped pant-suit than her twenty years, and she was taller and slimmer than he'd imagined—and her hair, brown and straight, was much longer than in her driver's license photo . . .

No, she wasn't a hotel guest grazing at the breakfast buffet. In fact, considering her chores, she moved across the dining patio in the atrium with detached elegance—guiding a laden cart, clearing tables, checking the buffet, occasionally stopping to point something out to an always much older and less snazzy underling.

Rushing water, a tropical garden, and a big-screen color TV—what more could you crave during a high-calorie breakfast, indoors, under cover? That is, if you could tear your eyes away from Cecilia, which he couldn't. He'd munched and watched her and munched and watched her. . . .

“You threw up,” she was saying, holding out a glass of water. “All over your clothes.” She motioned at the closet. “They're in there, though—all cleaned up.”

“Gee, thanks. Really! Aren't you off right now, I mean, shouldn't you be working at your *other* job, your *second* job?”

She came close to him and again held out the glass. “I switched with someone,” she said. “You talk in your sleep—”

“Oh, Jeez. What did I say?”

“Rosebush, something about rosebush and limos.”

Limos? “You’ve been in, in my room here, all this time?”

A small silence, then, “I wanted the front desk to credit you for the night, you know, because—”

“Because you think it was the food?”

“But they said your stay here was free anyways. Some kind of promotion.”

Right. His very own *self*-promotion—if she only knew—to boot, in the hotel’s best suite. He’d cracked their computer and offered himself a full week gratis.

He pulled himself up to take the glass from her but instead jumped out of bed and, with a “Sorry, shit, I just have to go,” he brushed past her and locked himself into the bathroom. His nausea returned as he hovered over the toilet bowl and pissed and recalled what he’d planned . . .

This morning. So long ago.

He was a writer, he’d decided he could say, and he had some questions for her. Yeah, always on the lookout, designing characters, just doing research for my art. Right now? Oh, right now, well, I’m into freelancing story-lines for computer games. You want to research a hospitality worker for a computer game? Don’t knock your profession, Cecilia—you’re a supervisor around here, aren’t you?—and I’m just a nerdy game artist who needs to know how anyone, even a server in a two-and-a-half-star—pardon me, three-star—restaurant might react or think of reacting under certain provocations.

So, cup in hand, he strolled up to her at the buffet. “I’m a writer,” he said taking a sip from his mug.

She stopped stacking plates and looked at him, not annoyed, rather she looked poised like a bridge-player awaiting the next player’s card.

Okay. Take a deep breath. "I'm a writer," he said. "Do you have time to answer a few questions?"

"Sure," she said and gestured at the tables. "I work till ten-thirty, eleven."

He could have startled her with the future of her small portfolio, or made a stab at what might have been running through her mind just then. Ammunition he had, albeit too sparse—that was partly why he was here. If his opening salvo backfired, though, he mightn't get a second chance. Wrong place, wrong moment to lob a grenade. Besides, neither her face nor her demeanor offered anything except a hint of—what could he call it?—stress? Perhaps just plain fatigue.

He returned to his table with a bowl of fruit and set to it with a fork—

"Room number, please."

He jerked up. She stood there waiting for his reply.

"Six-fourteen," he said and she swung around. He watched her go, an almost boyish walk—nah, too bony for a strip-club.

At ten-thirty, hotel notepad and pen in hand—who the hell was kidding whom here?—he perched on the edge of an armchair beneath a potted orange tree. The dining area was deserted, the serving tables almost naked. Cecilia was nowhere yet to be seen.

Her room-number question? Routine—her job required it. Anyway, *he* knew where *she* lived—her address on record pointed to a "mobile" estate—alias trailer park. He knew too that she owned a driver's license, a social security number, one bank account, but no credit cards, no e-mail account, no cell phone (imagine!). Still, she was vulnerable. No one's e-life was safe, indeed, he could system-shadow and meddle with any stored or stream of e-data, for which, if caught, he faced an easy hundred years in prison.

Around eleven, he spotted her fussing with some dishes on a counter. She stood with her back to him as if oblivious of their appointment. Surely she hadn't forgotten him already! He approached her. "Hi," he said.

"Let's find a place to sit down," she said unhesitatingly and led him to a vacant table in the still un-crowded adjoining dining room.

She settled opposite him, erect and as if glued to her seat.

He asked all the questions. Small talk. But never at a loss during the hour that zoomed by, she responded, glancing at him mostly when he looked away as if not to lose her concentration, and she hardly gesticulated. Same as she had been for several months, she said quite matter of fact, she was currently working the hotel's four-thirty a.m. to noon shift. Breakfast duty. She chatted about her wages, her tips—her paltry tips—and about interpersonal crap with her hourly co-workers, but about him she asked nothing, as if disinterested in his project, his stated reason for this meeting.

He said, "Do you, I mean, do anything else back there?"

She smiled. "Like, cook? No. I help clean up, though."

Maybe his client had planted Cecilia on him, maybe, in this setup, it was *he* who was being used. His new algorithm, set into an infinite loop, still hadn't cracked his client's ID—for all he knew his client might be a foreign government or drug cartel. He could neither retrieve nor alter his encrypted e-mails with his client—once read or sent, they vanished. Better reveal nothing to her, keep his cool, get ready to feed his client some tame stuff, get this ordeal over with.

"I have a second job," she was saying. "I need money to put myself through school."

School. Why not? And money. He could get her all she wanted. Plenty.

He'd made a blow-up of her driver's license photo. But here, seeing her in high-fidelity in the flesh, well, the proverbial camera *had* lied.

"When I started off here," she said with more than a hint of pride, "I worked at the front desk. They want their best people, you know, those with topnotch personalities, to represent the hotel."

It must be getting close to twelve, but he daren't check his watch. Perhaps he should ask her if she wanted a drink, lunch maybe. Does one invite a server to dine where she worked? In a gentlemen's club he would be expected to pay for her drink, but this wasn't a gentlemen's club and neither of them had hinted at refreshment. He could ask her for a date, but does a snake ask its prey out? Sure it does.

"Right now, thirteen," she said and she meant per hour, her rate of pay.

She toiled here for little more than minimum wage, yet funneled five thousand a week into an investment account, a portfolio that would nosedive to oblivion at Monday's opening bell—he'd made sure of it. Shit. He must check out her undocumented second job, but no way would he ask her straight whether she worked as a hooker.

"Dump your account," he could urge her. "There's still time, even to backdate the transaction." "Are you with the bank?" she might ask. "Kind of," he would reply. About his own accounts, if he had to, he would say, why bother, he kept them small. Does the richest man in the world need to hoard an ocean-full of water when he already controlled the entire planet's supply?

Accordingly, he stored his own essentials on just two memory sticks, one right here in his pocket, the second circulating through the FedEx system. He switched the one in transit with an updated stick whenever it arrived back on his doorstep.

"Well," he said standing up. "Thanks. Good luck and everything."

But she remained seated. And, oops, he didn't feel too good.

"Is that all?" she said.

He thought of those useless electives that might have brought down his average if he hadn't cracked his college's data base and made the necessary adjustments. Then on to bank accounts, tax vaults, Google—no problem. But Cecilia? He wished he could crack her look, read those brown eyes. As he'd suspected, this flesh-and-blood hypothesis-testing his blind contract called for—fully confidential, not invasive, no subcontracts permitted—led strictly nowhere.

Her eyes held steady. "If you want, I can take the afternoon off," she said.

A bordello would explain her source of fortune, of course, and she was damn pretty, but bordello-girls presented more on the chunky side—certainly the girls *he* picked had been chunkier.

He'd better end this prelim and whiz down to the closest Squeaky+ outlet, his second case study. Squeaky+, a non-franchise, regional carwash chain boasted an immense throughput of cash, seemingly scrubbing millions of vehicles at warp speed.

He'd better escape—onward, his complimentary rental car awaited him.

"I can take the afternoon off," she said.

Right. That was what he thought she'd said and he gave in to his urge to throw up.

Now safe inside the bathrobe she'd handed him through the bathroom doorway, he sat with her at the table in the living area. She'd folded his clothes, she told him, and helped the maid clean up his room, "but we didn't mess with your computer." She showed no signs of wanting to leave—steaming full mugs of the tea she'd just brewed stood between them, her purse lay beside the microwave oven, her jacket hung neatly over a chair, and she'd just finished opening the second button of her shirt.



“What do you do?” she said sipping her tea.

He popped the travel-sickness pills she'd found for him—“for your stomach”—and washed them down and silently recalled that the high cut of her suit had revealed little. Likely a hotel rule. But cleavage indeed she had, as well as a suggestion of makeup and perfume. “I consult,” he said.

She put down her mug but held onto its handle. “You're obviously not a doctor.”

He pointed at his laptop, always connected to the internet, always monitoring the blade cluster at home in his basement control-room. “I model financial systems.”

She laughed. “Sort of, like . . . sculpture?”

“You're beautiful.”

Had she just flinched? Maybe. But she *did* shut her eyes for a moment and *did* stroke her hair. “Do I remind you of someone?” she said.

His hotel's one-size-fits-all garment was slipping. He shrugged it back onto his shoulders and said, “There's no girlfriend in my life, right now, if that's what you mean.”

“Where—?”

“—I live with my mother.”

“She nice?”

“I guess.”

She pulled her hair forward and let it fall over her chest. “My mom lives in Vegas. Haven't seen her in years.” She turned and looked out of the glass doors to the ocean-view balcony. “I married this guy once. It ended pretty soon 'cause the creep was still married to someone else. He left me his trailer.”

Jesus Christ. Thank God, though, she didn't make mention of being left with a baby.

“What's that called?”

She was referring to the music that had started up on his laptop, a signal that a message from his client awaited him. "Claire de Lune. Debussy."

He could still reach into her e-life, reverse her luck or, engineer new wealth for her. No way.

"Makes me want to cry," she said.

Oh God, he felt sick again. So up he got and back to the bathroom he went. At the sink, he put his head under the running faucet. He propped himself on the counter, looked in the wall-to-wall mirror, and tried to block the hideously growing ache in his chest.

Suppose *he* were his client with unlimited funds. He would, one, assemble an arsenal of consultants, two, keep them ignorant of each other, and three, expect them to compete unto death. The winning contractor must break the code, identify the competitors, and cannibalize their secrets.

All was lost. No, wait. He must simply pull himself together and kick his ass back out there.

He shut off the faucet and made for the door.

She sat at the table across from the bathroom door, tears rolling from her eyes.

For a second, he imagined bringing his fist down on the table. Instead, he snagged his toes on the carpet and crashed into the table sending mugs flying, falling to the floor. Hot tea splashed her face and her shirt. "Sorry," he said.

She sat—unmoving. "Your music came on again."

"You stash away five thousand bucks a week."

She reached for a napkin and wiped her eyes. "It's my dad's," she whispered as if afraid of being overheard. "Trust me."

Perhaps her dad owned Squeaky+. No, then she'd have millions and would hardly need two jobs. Still—"Is he in the carwash business?"

"Are you totally out of your mind?"

He was frightening her *and* he was frightening himself. "Okay, put in a call to your fund manager. Tell him to liquidate. Oh, and use your cell phone."

"I don't have one."

Right. No cell phone. Where was his? He went to the bedroom and found his cell phone on his bedside table. "What's the number?" he called out to her.

But she was by his side, unbuttoning her shirt. "Let's get into bed," she said quietly.

His fingers trembled over the phone's keypad. "I'll backdate the call. You'll be covered for losses."

She reached out and touched him. "We don't have to make love if you don't want to."

He stepped away from her. "Cecilia, you'll lose pretty much everything you have if you don't do exactly as I say."

She pulled her shirt out of her pants and undid her bra. "I'm not losing anything." She carefully set her bra on the dresser.

She was right, though, a few keystrokes and he could restore the market value of her portfolio and more. "How did you know?" he said.

"Know what?"

He fetched a towel from the bathroom and dried his hair and stared at her breasts. His heart raced. Sweat ran into his eyes. He tore back into the bathroom, locked himself in, and slid, trembling, to the floor. He pressed his face to the door and stifled a sob.

"Shush," she said. "Just open the door."

Everything she said was so utterly unpredictable. Of course, she was weaving, yes, through the singularity-minefield of his causality bender.

"Let's go for a walk," she said.

Yes. A perfect day for a walk on the beach. The elevator. The lobby. But outside, a black limo—pulling up, blocking their way. Right. She'd mentioned a limo. A stretch limo. A window opening a crack. A finger beckoning. Her boyfriend? Her pimp?

"It's my dad's money," she said.

He stood up and opened the bathroom door and she fell into his arms.

"Let's get one thing real clear," she said when they finally eased apart. "I fill in as receptionist in a shelter, a *women's* shelter. That's my second job."

Cecilia *had* caught onto him. Earlier, when she'd reported his upset stomach, the duty manager shared his suspicion about him with her, but couldn't pin down the fraud. That evening, while they strolled, she asked him to reimburse his many involuntary benefactors.

"I want you to give it all back," she said. "Will you?"

"I can do better," he said.

As they swung away from the beach, she linked arms with him and said, "Now, watch you don't step through the floorboard and—don't laugh—my Honda's done half a million clicks."

END