

**Greed, Violence, and Sex**

**or**

**Chapter II of The Life and Times of Harry McInhill**

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*King Mark slew the noble knight Sir Tristram as he sat harping before his lady  
la Belle Isolde*  
By N.C. Wyeth



Having delivered his maiden paper at the Literary Club, Harry McInhill, retired international banker, husband of the beautiful Mary Clare Cargan, father of twins, sometime lecturer, historian, and amateur memoirist, raised his head from the lectern to survey the onlooking faces of his audience. Harry's paper had been reasonably well received. But when he stopped to consider its effect beyond the politely appreciative applause, Harry recognized too late he had missed the mark on one central point. He had failed to observe the Literary Club's long tradition that a paper's title should be skillfully misdirective such that its proper meaning might only be taken on board with the delivery of the last sentence. It was the expectation of the punchline, the joke, the double entendre, the great "reveal" at the end of a Club paper, that kept the audience alert, expectant, not wanting to miss the twist at the end, even after a cocktail before dinner, perhaps a glass of wine with dinner, and sometimes even a measure of port during the reading.

Harry's mistake had been that he was too literal. His paper was a memoir. The title, "Life and Times of Harry McInhill" said as much. How tedious; how unimaginative. If Harry were to keep his audience wanting more, soaking up his every word, if he were ever invited back to deliver a second paper, he needed a different approach. What might it be? This was a problem to which a practical solution was required, like the one his father dreamed up years ago in France, not long before President and Mrs. Kennedy moved into the White House.

At a time when the world seemed a much simpler and more innocent place, Harry's father was transferred to France as Managing Director of the very large Paris-based subsidiary of Harvester Company. Three months later, after McInhill Senior had established himself at the office and managed to find a suitable house for a large family, his wife flew with their ten children to rejoin the Pater in Paris. Exactly nine months later, the eleventh of Harry's parents'

twelve children was born. Apart from WWII, that three month period of separation in 1960 was the longest his parents ever had to endure in 66 years of marriage.

At the time, quite the “done thing” by corporate expatriates living in Paris was to have a family portrait painted. Talented French artists were plentiful; they were hungry for commissions; and prices were reasonable, even for a portrait of a family of thirteen. And so McInhill’s parents commissioned a painter from Alsace, with the unfortunate name of Wulf, to create a likeness of the McInhill family on canvas, in oil.

Matters took a wrong turn quickly. Wulf showed up in the drawing room the first day to begin painting from life the eldest daughter, Mary Catherine, then eighteen. He ma

de his entrance bedecked in a battered beret. From a cigarette to the side of his mouth precariously projected an elongated ash of the type only French smokers seem able to master. An open bottle of Beaujolais protruded from his case, the better he said, to inspire his work. Mary Catherine was elated – willing, waiting, wanting with youthful excitement and enthusiasm - to pose for a man of art, a painter of portraits, to play the part, unwittingly to be sure, of the “ingénue”.

Mother was appalled. “Bob”, she said that evening to McInhill Senior, “this won’t do. I can’t be running in every two minutes to check what that Wulf is doing with our daughter. You have to do something”. Father, who never confronted a problem he could not solve through the application of common sense, had a ready answer, “I’ll fix it first thing tomorrow”. And, so he did.

He gave Wulf a family photo taken on a very bright sunny day in the garden, both parents seated, each holding a child in lap, the rest of the family standing and gathered round Mother and Father as best they could. The result of all that sun-in-the-face, however, is that the painting is

not very good. Each member of the family appears to be squinting, which of course they all are in the photograph. All are focused on a single point, which can be very disconcerting to anyone looking at an almost life-size rendering of thirteen people, with twenty-six eyes, all staring back.

After both McInhill parents had passed away, no one in the family wanted the Wulf portrait, especially not Harry's youngest sister, who was never included in the composition for the simple reason she was born more than a year after it was completed. Being the family historian, however, Harry felt a duty to take it on. As a work of art, the picture is at best of sub-mediocre quality. But in the five years it has been hanging on his office wall, the painting has begun to grow on Harry. The portraiture itself is unimportant. What does resonate with him is the story behind the picture, the memories it conjures up of those long gone light-infused days of his youth in 1960s France, when everyone he knew was polite, life was unhurried, and the world seemed so uncomplicated.

There is a second reason for his growing admiration, one his father discovered later after repatriation to America. Mother was a fabulous hostess, frequently organizing luncheon parties, tea parties, and large dinner parties. When Father judged that guests had tarried at table too long, he was in the habit of saying, "Have I ever shown you the family portrait? You really must see it". And so, the party would rise from the table and head off to see the Wulf painting, which was hung conveniently close by the front door coat closet. Invariably, the unremarkable family portrait produced the desired result and the overstaying guests were quickly on their way.

McInhill Senior never did come across a problem for which he had no practical solution. So too with young McInhill. In considering subject matter for a putative Club paper, Harry's mind turned to what had inspired his first effort, an illustration by NC Wyeth, *The Death of Robin Hood*, for the classic children's novel named after the famous hero of English folklore.

Was there another work by Wyeth that might serve as catalyst to good effect? And then it hit Harry: a jim-dandy cracker-jack of an idea. He remembered the painting Wyeth had produced for another childhood book, *A Boy's King Arthur, Sir Thomas Malory's History of King Arthur, Edited for Boys*.

If ever subject matter were a guaranteed audience builder for the crowd at the Literary Club, Harry knew this one had it all: greed, violence, and sex. The picture, *King Mark slew the noble knight Sir Tristram as he sat harping before his lady la Belle Isolde*, shows a demonic black-bearded yet cowardly King Mark of Cornwall, greedy for the affections of Isolde, poised with raised trenchant glaive about to strike viciously from behind the hapless harp playing Tristram seated beside la Belle Isolde, his beloved, who will then die swooning of grief over the corpse of her beloved, Sir Tristram. Recalling that the book is a bowdlerized version for boys, Harry correctly recognized that underpinning the jealousy King Mark bears towards Tristram, and the relationship between Tristram and Isolde, is, in each instance, a case of raging hormones, in other words, sex.

With his inspired idea in mind, Harry submitted a proposed title to the Literary Club's Committee on Arrangements and Exercises, and then promptly forgot about it. He was therefore caught gobsmackingly unprepared a month later when advised his title had been selected and scheduled. Harry knew he could address greed and violence in a manner faithful to the spirit of his first paper: only events that actually happened; only people from Harry's life who actually exist; and solely places actually visited. Only the names, dates, and a small number of facts would be altered where absolutely necessary to accommodate the narrative thread, to suit artistic license, or for the simple fun of playing loose, occasionally, with the truth. As to sex, Harry would worry about that later, including how to tie all three themes together.



## **Part 1 – Greed**

Harry experienced many examples of greed in his long banking career, but mostly of the sort exhibited by bankers themselves:

- the credulous bankers so avaricious for fees they fell for nonsensical pitches on how to earn fabulous sums handling Argentine gold bearer bonds;
- the financiers wolfish for underwriting commissions who developed poorly thought-out valuation models to support the issuance of mortgage-backed bonds, irrationally assuming the value of the underlying real estate would only ever go up, never down;
- and the gullible financial institution officers grasping for piles of money to be made facilitating so-called prime bank guarantees. In principle, the instrument is one issued by a first-class bank but, in reality, the term is associated solely with spurious transactions designed to encourage inexperienced investors and stupid bankers to part with their money.

It was simply incomprehensible to Harry the number of times he had seen similar frauds perpetrated against and to the great cost of bankers, all of which schemes relied ultimately on the cupidity of the bankers themselves to be successful. On only one occasion in all Harry's time at the Dearborn, however, did he have actual personal experience of greed having played out to the cost of his cherished Dearborn Bank & Trust.

In 1989, the clouds of a financial squall were gathering in far off HK. Harry and his colleagues should have seen the blow approaching. It was a time of great political unrest in the British Colony. Reversion of HK to the People's Republic of China was only a few years away. Staff turnover at Dearborn's Branch had risen to 200% by the spring of that year. In such circumstances, it is almost impossible to maintain adequate risk controls over banking



operations. But, Dearborn's trade finance business was booming, profits were great and growing. A tempest of greed was about to burst upon an unsuspecting Harry, sent out to the Colony to reorganize, streamline, and automate Dearborn's remunerative export letter of credit business.

Something of the flavor of the times is to be glimpsed from passages in letters he wrote home to Mary Clare before they became engaged later in the year.

From Kowloon Hotel: *"May 22, 1989*

*Beijing is in turmoil and the reverberations are being felt in HK. Sunday, I took the ferry across to HK Island for shopping and dining in the central area. I was sitting in the mezzanine lounge of the Mandarin Hotel at lunch when large crowds began to pass by the hotel, shouting and carrying red and yellow banners. Fifteen minutes later, after paying the bill I tried to leave by the front entrance only to find it blocked by a mass of demonstrators. I next tried to leave by the hotel's rear exit but found that management had pulled down the steel shutters. Then I tried the pedestrian bridge from the second floor to the buildings across the street. It too had been shuttered. Not wanting to be around such a large mass of marchers, I decided to force my way out the front doors.*

*As it turns out, the demonstrators were protesting against the leaders in Beijing and in support of the students in Tiananmen Square. The HK crowd were in good humor and very well behaved. Nevertheless, I was only too pleased to be away from the mad press of bodies. I've seen how crowds can be very difficult to control. What was particularly scary was the inability to get information about the demonstration. All the posters were in Chinese, not one English speaker to be found. The radio this morning reports some 300,000 attended the rally. I long to be back with you in Chicago. Love, Harry."*

From the Mandarin Hotel: "July 31, 1989

*The flight to HK was uneventful, albeit delayed. The city was shrouded in mist when we landed. It may just be my imagination, but HK doesn't seem to have the same bustle I witnessed during my earlier visit. There is an apprehension here about the transfer of sovereignty in 1997 that is palpable. Those who can get out are, or are trying to. For all that, I did get to ride in style to the Mandarin Hotel. You might remember I telephoned the concierge to be collected at the airport. Much to my surprise, I was greeted at the terminal exit by a chauffeur in full livery, gray cap, double breasted jacket, breeches, boots polished to a mirror finish along with a monstrous midnight blue Rolls Royce, the size and weight of a small tank. I did try and look the part on the way to the hotel, as though I belonged in the limo and it belonged to me, but I am not altogether sure of success. How wonderful to be so pampered by the hotel.*

*The Mandarin gave me a 37.5% discount on the normal room rate. The hotel manager met me in the lobby and had me escorted to my room without any check-in formality and I have a room for four weeks with a full view of the magnificent harbor. Mind you, the occupancy rate at the hotel I learned is only 40%. With all that is going on at our branch, I only hope I get to visit Hong Kong under more pleasant business circumstance. With all my love, Harry*

What Harry did not write to Mary Clare, indeed could not write to her, was that he had just uncovered a massive defalcation at the Hong Kong branch, which was both crushingly deflating, and either stupidly humorous or humorously stupid: deflating because the large financial losses would mean the branch had to close, and humorous or stupid because Harry's boss, Paul Grandjean, either did not understand the meaning of the word "defalcation" or chose

to make a silly joke out of it. For when Harry reported the defalcation, Grandjean responded by asking who in the branch was having it off with whom?

One tenet rigorously adhered to by Harry was never to embarrass, ridicule, or disparage ignorance; another was to ignore the stupid or bad behavior of strangers and corporate bosses. McInhill held firmly to the view one must inform and enlighten anyone demonstrating a lack of knowledge. To remonstrate over bad behavior or silly jokes, especially when encountered in one's corporate Senior, was likely to be counterproductive and most assuredly ill-advised. The better course was to assume Grandjean had made a bad joke, ignore it, and move on, which is what Harry did.

As regards the misappropriation of over \$2 million by the branch's former Head and Deputy Head of Operations, Harry stuck strictly to the facts, reporting that the two defalcators had employed the usual techniques to hide their crime: fictitious loans, raided dormant accounts, unauthorized overdrafts.

When it came to resolving the mess however, Grandjean proved himself no slouch. The HK Banking Commissioner was promptly visited to explain the situation and need to close down the branch; retention bonuses were promised to staff if they would stay on for four months to manage an orderly wind-down, which they did; Arthur Andersen was called in to perform forensic accounting in support of a writ of extradition for the two malefactors, recently emigrated to Australia. Finally, the corporate investigations firm of Julius Kroll was contracted to locate the miscreants, Chan and Leung.

For three consecutive Saturdays, Harry sat in the branch's conference room reviewing surveillance photographs surreptitiously taken in Sydney, Melbourne, Brisbane, and Perth by Kroll operatives from inside automobiles - just as one sees done in the movies.

Was this our Eric Chan? No, too slender. Was that our Thomas Leung? No, too tall.

Was it this one? No. That one? No.

And then, one Saturday, there they both were, Chan & Leung, living it up in Perth, in living color.

Arthur Andersen is now defunct. But in 1989 it employed many talented accountants. The inch-thick forensic accounting dossier they compiled evidencing the criminal activities of villains Chan and Leung was watertight and ironclad. The Australian court issued orders for: seizure of their homes in Australia; sequestration of financial assets; and the opening of safety deposit boxes. The gold coins therein were seized and sold as were all their other assets which, after deduction of \$200,000 of mandated spousal allowances for the innocent wives so as not to leave them destitute, came to almost exactly the sum of fees, \$300,000, owed to Arthur Andersen, Julius Kroll, and lawyers who acted for Dearborn.

All the rest of the money stolen by Chan and Leung was gone, spent on girlfriends and gambling. Nevertheless, Grandjean and McInhill had the enormous satisfaction of seeing wrongdoers Chan and Leung returned to HK where they were found guilty and convicted to terms of six years and four years, respectively, in the Colony's hugely uncomfortable jails. As the saying goes, "pigs get fat, hogs get slaughtered", and so it was figuratively with defalcators Chan and Leung.

## **Part 2 – Violence**

Harry had known from a very young age that violence could and would intrude into the world of corporate business. For his father the Algerian War of Independence from France was a constant concern during McInhill Senior's tenure in Paris, beginning with shakedowns of the local Harvester office in Algiers by counterrevolutionaries. In 1961 two Harvester employees were killed by snipers. In the end, General de Gaulle conceded victory to the native insurgents and pulled out.

Nevertheless, Harry was completely unprepared for the acts of violence to come at an interval of eight years in New York, beginning with the first in 1993. In neither case was he physically present, but in both he played a role at Dearborn's emergency response command center in Chicago. A redacted March 1993 article from the *American Banker* tells the story.

“At 12:18 pm, on Friday, February 26, 1993, Gary Pettit, Vice President and Manager of Operations at Dearborn International Banking Corporation, was ejected from his chair by a tremendous explosion that sent shudders through the skyscraper. ‘I thought the building had been hit by lightning,’ Pettit recalled.

Employees rushed to the windows on the 39th floor to see what had happened. Far below they could see a man lying on the pavement as a crowd of people gathered around him. Pettit later learned the man was one of five confirmed casualties. Pettit and his colleagues at the unit of Chicago-based Dearborn Bank & Trust were among 50,000 people inside the twin tower complex when it was rocked by a car bomb explosion.

As was the case with other managers caught in the disaster, Pettit's first task was trying to assess the safety of his staff, while also trying to think about how to keep operating his payments business. Responsible for keeping funds moving around the world for Dearborn's clients, Gary

had to think fast. A dire situation was made worse by the fact that the unit was in the midst of one of its busiest days ever, transmitting more than \$27 billion worth of payments.

Two minutes after the explosion, smoke began seeping through the ventilation shafts in the ceiling. The office quickly filled with smoke so dense that Pettit couldn't see colleagues a few feet away.

Ironically, the employee smoking lounge seemed to have the cleanest air - it had a ventilating fan in the ceiling, so the decision was made by the unit's president, Sieb Houtendijk, and Gary Pettit to take refuge there. 'First off, we knew we all had to stay together', Houtendijk said. 'We thought there was a real danger of people getting hurt in the crowds rushing down the stairwells that were even more smoke-filled than the office. And we didn't know what we were walking into.'

At 1:18 pm the power company shut off electricity in the office complex to lessen the danger of other explosions. Landlines remained in operation, however. While most of the Dearborn staff took refuge in the smoking lounge, others continued to work. Payment release operators stayed at their computer terminals with wet scarves over their faces and continued to key in payments. 'The smoke was so thick, you could barely see them,' Houtendijk said. 'We kept trying to get them out of there, but they wouldn't leave for what seemed an age.'"

The Enquiries Team displayed similar poise and courage. Incoming calls could be heard to their telephones located just outside the smoking lounge. Repeatedly three employees from South East Asia crawled out of the lounge on all fours, low where the air was more breathable, and were heard to answer the ringing phones with the greeting, "Dearborn International, Customer Enquiries, May I help you?" And after a pause, "Yes, we're still here. Let me take down those details and we'll get back to you". After this same conversation was repeated

multiple times the three employees were asked by Peter Jamieson, Head of Marketing, why they took such risks answering the telephones in the choking smoke of the main office, to which one of the three replied, "Oh, this is nothing compared to when we were being shot at and bombed back home."

"Between 3:20 and 3:30 pm, more than a dozen firefighters arrived to conduct the Dearborn group down 39 flights of stairs with flashlights. 'At that point, we knew we were safe,' Houtendijk said later. Around 4pm, the Dearborn group emerged on the concourse level of One World Trade. 'A lot of people were very cool headed, real leaders,' said Houtendijk. 'There was a little screeching going on, but a lot of leadership; they reacted quickly; took on their roles without regard to personal safety.'" For weeks after the terror, vendors, suppliers, the landlord, the authorities, all were collaborating to clean up, overcome, and move on, even competitors. Two of them, "First National Bank of Chicago and Chemical Bank, called to offer assistance and office space. They could have, but did not try to take away business." The crisis had brought out the very best in people affected by it

Having survived the 1993 bombing of One World Trade Center, Harry's NY colleagues thought they had seen the last of such violent action. Nothing, however, prepared them for the horrific events eight years later. One story alone captures the enormity of it, a story that to this day causes Harry to choke up in the telling of it.

Four months before the twin towers crashed to the ground, the offices of Dearborn International were relocated to Broad Street. It was a difficult decision to make after the firm's business had been conducted so successfully for almost 30 years from World Trade Center, but the economics were just too compelling. So, relocate they did, but still within Lower Manhattan, within an area to be known as the "hot zone" after the two towers collapsed covering it with a

thick layer of fine white ash overlaying the litter and debris that rained onto the streets or still hung in the air, an area that had to be evacuated.

Three of Dearborn's evacuated staff, lugging their laptop computers, made it to the firm's back-up site in Jersey City, where they were able to perform credit control and release for the billions of dollars flowing through client accounts. Usually on any given day, the inflows and outflows of client money offset each other to within a few million dollars. But in one client account on 9/11 something odd was taking place. The credit balance started the day at under a million dollars. As the afternoon wore on it began to grow exponentially: fifty million, a hundred million, two hundred million, four hundred, eight hundred, a billion six, two point two billion dollars. Money was pouring in but none was going out. What was going on at the brokerage offices of Keene, Farrell, & Carr? Why wasn't the firm releasing payments to counterparties? The answer was soon clear. The 69 staff of Keene, Farrell, & Carr weren't in their offices. Nobody was there. They were all dead.

It's impossible to grasp the enormity of the loss. Far too painful. Grief counseling and psychological assistance were offered to all Dearborn International staff to deal with the desolation they all experienced to one degree or another. But every day for months after the events, a steady stream of reminders took them back to the horror: enquiries as to the whereabouts of loved ones, photographs of the missing on bulletin boards, funerals, memorial services, newspaper articles, documentaries, and on it went. Years later a 9/11 Museum opened in lower Manhattan to commemorate the events of 2001 and the 2,600 souls who lost their lives. But of Harry's NY colleagues, none of them ever visited the museum; none of them was ever likely to. It was just too painful.



### **Part 3 – Sex**

As concerns the third topic of his paper for the Literary Club, sex, Harry in fact had very little to say. His initial solution to this problem was that he would make a joke of it by leading his audience down the garden path, so to speak, only to declare that, sadly, embarrassingly, he had run out of time and that therefore there would be no time for sex. That was indeed the only solution to his dilemma until a conversation he had one Monday evening at the Literary Club with Delcie Ellsworth. The two had been talking about the Club's tradition of misdirective titles for papers when Delcie surprised Harry by correcting his understanding of the matter. Clever titles were only half the tradition. "Titles of papers", Delcie said, "should be witty, obfuscating, misdirective, or some such but, in addition, they had to be accurate".

Harry's escape hatch had just been firmly and authoritatively shut, which was now a major problem for him because, not only did he have very little he wished to say on the subject of sex but, as Mark Twain once observed, "no true gentleman", and if nothing else, Harry aspired to be one, "no true gentleman," Twain said, "will tell the naked truth in the presence of ladies."

How then was Harry to remain faithful to the Literary Club's tradition? What could he say that was remotely connected to the matter of sex? And then it can to him, an experience, oddly enough, that had occurred some month's after his father's death.

As is known, death touches those left behind in differing ways, to varying degrees, and often at unexpected times. For Harry McInhill, his father's passing did hit, but many weeks afterwards, very suddenly, so unexpectedly, and so very profoundly.

McInhill Senior died in the way almost everyone wants to go, but so seldom does. He went at home, in his bed, surrounded by his wife of 66 years, twelve children, their spouses,

many grandchildren, and all the familiar pictures and paintings that had covered the walls of his bedroom those final years.

For Harry, there were no tears at the bedside, none at the wake, none at the funeral, and not a single tear at graveside. The simple reason was that Harry had been exhausted by the whole long drawn out process of death.

His father had loved life so intensely, so fiercely, that he fought to stay on over a period of two years after his vigorous good health began to fail at age 92. Twice the doctor diagnosed death within the next months, and twice McInhill Senior was still resisting the inevitable pull six months later. Twice the family had gathered when the parish priest was summoned to administer last rites, and yet death was being held at bay many months afterwards.

The tug of death is, however, unrelenting, merciless, and cruel. Harry had known what to expect. He had been forewarned that as the body yields and falls rapidly into decline in the last stages of a long life, so too does the mind. Mental confusion, disorientation, hallucinations, verbal outbursts are all signs the end is near. And so it was with Harry's father. From nowhere, unprompted, in the last week of life, his father had let loose such a string of cusses and curses as had never, not once, been heard, by Harry or any of his siblings before. Harry did not know whether to laugh or cry, and could achieve neither.

The most difficult for Harry were the last two days, when labored breathing set in, the "death rattle". It was for Harry a kind of sleep apnea hell as his father's breathing repeatedly stopped, then restarted with startling suddenness. After each pause, Harry thought for sure his father was gone, but no, not this time, nor the next, nor yet again the time after. Surely he is gone this time, Harry would think, only to be contradicted when, with yet another loud, chest-heaving intake of breath, McInhill Senior fought on, for one breath more, one moment longer.

Long after the funeral Harry had still not wept over his father's passing. Harry was sure there had to be something wrong if he could not mourn with a single tear his father's death, until it came, suddenly, most unexpectedly. Harry had been meeting with his siblings to distribute the estate and had gone into the library to read the inventory. All the other chairs were taken, so Harry sat down in the only chair left, his father's Lazy-boy, the one where Senior always sat to enjoy his scotch and soda before dinner, play cribbage, exchange stock market tips, and watch the News at 5:30.

And then it hit Harry, an overwhelming hollowness, an immense emptiness, a crushing sadness, the realization that his father was gone, forever. But nature abhors a vacuum. Just when he thought he could bear the emptiness of loss no longer, Harry's mind began to fill with thoughts, memories, and stories of his father. One story in particular stayed with him, one his father told many times over the years at dinner parties and social gatherings, one Harry never tired of hearing. It related to his family's return to France from home leave in America in 1962.

Harry's father stood in a queue with his wife and all twelve of their children to go through Passport Control. The McInhill family's turn came, so Senior stepped forward to deposit on the counter a thick packet of fourteen passports and immigrations forms. Perhaps over-awed by the unaccustomed experience of dealing with such a large family group, the immigration officer seemed deflected from normal French bureaucratic efficiency and took an inordinately extended amount of time, to flip through passports, match individual passport photos to the face of each family member, check names, count persons, count passports, re-check, re-shuffle, re-order, re-stack the documents as those behind the McInhills began to step in frustration and impatience from side to side. One could almost hear their thoughts. "What is

taking so long; what is the problem? Why isn't the line moving? Why is this large group of Americans holding up the queue?"

At long last, however, the immigration official made what appeared to be a final count of the paperwork, only to then unexpectedly declare with classic Gallic shrug: *Oh zut alors, I see zat zere are fourteen! I sought zat zere were only serteen. I must do zis all over again!* At which point a thoroughly exasperated voice was heard to mutter from the back of the lengthening queue:

"Well of course there are 14. You've been at this so bloody long that this woman," clearly meaning Harry's mother, "she's had time to go off and have another one."

#### **Part 4 - Conclusions**

What conclusions then did Harry draw from his account of greed, violence and sex? The first is, that in Harry's experience, defalcators get their just desserts. The second is that there are two types of violence. The first brings out the very best in those who suffered: a collaborative spirit of endurance, of pushing through and overcoming. The second type of violence is so vicious, so thorough, so crushing, it leaves its victims hollowed out, numb, overcome, perhaps for months and years on end. But in the end, as pulverizingly crushing as the violence experienced on 9/11 was, just as with the loss of a loved one, life in fact does go on. In the end, life goes on. And in the end, crass though it may be to say, funnily enough in a way, it is after all sex that makes it possible.

Thank you.