

Chapter 8

Change of Plans

Doug got to work early on Monday, before anybody but the janitors were there. He dug through his desk looking for the binders, hoping that by some chance he had kept the code. They were gone. He looked up over the top of his cube to think about where the binders might be kept.

There was a file room where many project files were stored, and it was usually unlocked. Doug crossed the office to the door, noticing that it was closed, and it was also locked. It figured. The day he needed to get in, the door would be locked.

Doug looked to his left and saw that the janitor was still working in the kitchen, and had left the rolling barrel by the door. A set of keys hung from it. He saw the janitor mopping the floor behind the serving counters, and silently took the keys. They were marked. He found the key that opened the file room and tried it. It worked. He took another look for the janitor and put the keys back on their hook.

The file room was packed from floor to ceiling with project binders. Most of them were for deals that went back ten years. Doug realized that the merger deal might not be found in here, since they were even more sensitive than the usual paperwork. Hell, until Friday the deal was considered a secret.

Doug walked through several aisles of the large file room. The files were arranged by project number, which was not necessarily in line with the year or the lead banker. He

reached the higher numbers, and started to recognize some of the deals. Still, the merger deal could have been initiated long before his starting date, and he had no idea exactly when. Doug looked from floor to ceiling, trying to find a clue to the Shangzhen binder. It was fruitless.

He started to hear voices in the corridor. Other workers were here, and he had to get out of this room and back to his desk. Just as Doug turned to leave, he saw a binder on a shelf. It had no project number, but only one word: Weymouth.

Doug grabbed it and quietly left the room, locking the door behind him. He took the binder back to his desk, waving to a couple of associates as he walked by. One of them said, “Early bird! Don’t let this place rub in too far.”

He held up the binder, making sure to hold the spine away from them. “Had to take some work home,” he said.

They laughed. “That’s the spirit,” said one of them.

Doug got to his desk and sat down. He took another look around and opened the binder. It was different from the one he had used for the Shangzhen merger. Doug did not know what to expect, but he certainly did not think he would see what was in there.

The first item was a color brochure for a rebuilding project at the South Weymouth Naval Air Station. It was about 5 years old. Apparently, the station had been closed years before, and was now a hazardous waste site. The brochure was an investor’s appeal to buy into a redevelopment project.

Doug removed the brochure from the binder and flipped through it. The plan was to remove all of the hazardous waste and build an office park, as well as an exclusive residential subdivision. There were cost estimates, hockey stick projections and return on investment statements. Whether the project was capable of being approved, or whether the costs were realistic, was not shown. This was a sales brochure.

There were more documents, including some of the cost estimates. They were vastly different from each other, all much higher than the numbers in the glossy brochure. This sort of thing was par for the course for a bank like PMW. First they saw the pitch, then the company did what was called due diligence, which meant ordering peons like Rich, Vanessa and Doug to dig up everything they could find and create reports.

The due diligence in the binder was not very thorough, but it was obvious why. The cost estimates were so far off that the deal was clearly a laugher. According to a DEP report in the binder, the land was worth far less than the cost of cleanup, and would likely never be sold.

Big companies did this type of thing all the time. They would destroy a plot of land during the course of their business, then declare bankruptcy once the cleanup costs and fees came due. In this case, it was the Federal government, which had retained ownership.

Doug saw the Navy's own report, which said that there was no health hazard in the water or soil. To investors, who needed the DEP to sign off before development, this was

irrelevant. If the land was ever sold, it could only be for a development large and lucrative enough to generate an impossible amount of money.

The last part of the binder held the postmortem. The deal had never been made because of the cleanup costs. There was discussion of regulation changes someday making it possible, but this was apparently a long shot.

Doug looked at the last page in the binder. The Naval Air Station project had a mailing address. The address was on Main Street. In fact, it was listed at the bottom of the page:

429 Main Street, A.5
Weymouth, MA 02893

This was starting to make Doug curious enough to go looking for the address. He had still never told Rich or Vanessa about the database. He did not mention the address to them, either. Perhaps it was time. He closed the binder.

“Hey, what are you looking at in Weymouth?” asked someone over his shoulder.

Doug turned around to face Rich, who was standing in the entrance to his cubicle. He was holding a legal pad, and Doug instantly realized why. They all had to go see Molin right away this morning.

“Nothing,” Doug said. Rich's face expressed curiosity and concern. He probably wondered why Doug had gotten a new project already, when they had not gone to see Molin yet.

“Actually,” Doug said. “It is something I’ll have to show you later.”

“Show what?” a voice said on the other side of the cube wall. Vanessa stood up, looked over the cube wall, and asked again. “Show us what?”

“It is kind of interesting,” Doug said. “We’ll have to go over it after we meet with Molin.”

“Okay. As long as you’re not trying to do get us in trouble with this Weymouth thing,” Rich said.

“Whoa,” Vanessa said as she came around the cube. “You’re not getting us tangled up in some investigation.”

“I know,” Doug said, standing up. “Don’t worry. This isn’t anything that will involve you guys. I wouldn’t do that.”

“Where did you get this address?” Rich asked.

“It was in the back of the Free Majority folder. Didn’t you notice that?” Doug asked them.

Rich shook his head. “I didn’t take the folder,” he answered.

“Neither did I,” said Vanessa.

They looked at Doug for a few seconds, and then decided to drop the issue. They had an appointment to keep.

“Well, ready?” Rich asked somberly.

“Yeah, let’s go.” Doug closed the binder.

They walked down the aisle and saw Brey just walking back to his cube. He started to pick up a binder, but stopped when he saw the others. He smiled and said “Hey, guys.”

“Morning,” Doug said. Rich and Vanessa said nothing. Brey went back to his coat and they walked on.

“What was that about?” asked Rich.

“Weaver’s plan is working. Brey is hating us and determined to hide it,” Vanessa said.

“It’s not working,” Rich stated.

They reached Mr. Molin’s office suite. Nobody was sitting at the reception desk, and they walked past it to the plush leather chairs and the exquisite furniture in the waiting area. Running an investment firm, Molin had to display the sort of opulence that would make his clients feel at home. These were extremely rich people.

The trainees stood in front of Molin’s door. He was inside, either on the phone, or having a discussion with someone in the room. He was yelling, which was normal. Molin had a naturally loud voice. He was yelling about “damn ingrate,” and “this behavior,” and “flock of crybabies”. He could have been talking about people at the party, other bankers, a client group, or, Doug thought hesitantly, them.

After a few minutes, it stopped and the door opened. Stephen walked out. He looked at the trainees and smiled. “Morning,” he said. They nodded.

Mr. Molin popped his head out and saw the three trainees. “Vanessa. You first,” he said. She went in and left Rich and Doug to wonder what was up. There was no reason for anything to be wrong. The other guys were being cryptic

about something, and they assumed that they would be called in to talk with Molin together.

So what? This was probably just a new assignment, or another review. The trainees were going to be relocated in just a few months. Maybe Molin was going to tell them about our next training location. Rich and Doug sat down on the chairs in front of the office.

“What the hell is going on?” Doug asked.

“Probably more head games,” said Rich. “Remember what Weaver said on the stage? They’re just trying to keep us guessing.” Doug thought he sounded like he was trying to convince himself more than Doug.

“Yeah, I’m guessing.”

“But Stephen smiled. He’s no actor. If he knows something is up, he won’t be able to hide it.”

The two sat in silence for a few more minutes. They could hear nothing from Molin’s office. The door finally opened and Molin poked his head out. He asked Rich to join them.

Rich went in, and now Doug was sitting by himself in the waiting area. He looked at the magazines on the mahogany table in front of him. They were all investment trade rags, and there were some cover articles about China and Singapore. Even Shangzhen had a mention in one of them. Apparently, they were a primary shipper of weapons and military equipment. The article was about the high cost of security.

Doug did not dare to open the magazine. Molin’s door was due to open any minute.

Doug could still hear no sound from Molin’s office. He was sure they were having a conversation, but there was no discernable low-frequency noise coming through the wall.

Molin had a low, booming voice even when he whispered. Doug figured he must have had the office soundproofed because of his own voice, and the confidential nature of his conversations. This was probably how they were able to keep the merger a secret until the day it was announced. That kind of secrecy is unprecedented in the investment world.

After a half hour or so, the door opened. Rich and Vanessa came out, with Mr. Molin right behind them.

“So you guys will make that happen right away?” Molin asked. It did not really sound like a question.

“Sure,” said Rich. The two of them walked out of the suite without even looking at Doug.

Molin turned to look at Doug. He stood up. “The man of the hour,” he said. “Come on in.”

Doug followed him into his office. Molin offered him a chair in front of a round table in the corner of the room. His desk and tall leather chair stood in front of the opposite wall, and the décor was the same dark mahogany as the waiting area. The wall behind the desk was dominated by a bookshelf and a tall plant. The windows looked across the street to the nearby office buildings. Molin sat down at the table next to Doug.

“Coca-Cola,” he said. “Checked their stock lately?”

Doug froze. He had every idea what Molin was getting at, but he was not sure if he really knew or was just probing.

He waited only a second or two. “You played with their stock. I know.”

Doug had to answer now. “I did not think that program would do anything.”

“You probably thought it was a modeler. That’s okay.” Molin told him.

“So it really did cause the stock to tank.”

“In a way. It is actually a modeler. It took us years to develop.”

“Then why did it cause the adjustment?”

“I do not know. It could have been a coincidence,” Molin said, but he looked too grim to be uncertain about that.

“If it is a model, it’s quite a job.”

“Yup. It was created to match the market and read from the major indices and the major companies. It’s not complete yet, but most public companies are listed.”

“When will it be done?” Doug asked.

“It was on hold since before you got here, while we finalized the merger. We were going to give you guys the task of finishing the model, but this little snafu kind of changed things.”

“So this thing could model the entire market,” Doug said.

“That’s right,” said Molin. “Every public firm in the world, every government issue, every corporate index,

constantly updated from web sources. We could put in a buy order or a sell order or a price and know instantly what would happen in the market.”

“There’s a lot of software that does that already.”

“Nothing with this level of detail. This would have been a massive advantage over our competitors. We could make more accurate predictions and know what a deal could bring us before it happened.”

“Is it out of the question now?” Doug asked.

“No. Not by a long shot. Nobody knows what happened with Coke. What you did was never detected. It was chalked up to a fluke.”

Doug sat back, feeling like he was a little off the hook. “That’s a relief,” he said.

“Don’t feel relieved,” cautioned Molin. “You still fucked up. The assignment was to research Shangzhen’s history, not play with the software.”

Doug looked Molin in the eyes and said, “I’m sorry.”

Mr. Molin sat for a long moment looking at him. Doug could not make out his expression. Then he spoke again. “That’s called accountability. I’m glad to hear it. Don’t let it become a habit.”

Doug sat back again, a little relieved.

“As for the modeler, don’t touch it for now. Don’t even mention it to anyone. Your colleagues know only enough to answer my questions a few minutes ago. It will be finished, and

it will make us a global leader. If you're careful, you'll still be here."

Molin stood up and walked toward the door. Doug took his cue and followed.

"So if the modeler is only supposed to read the market, how did it work backwards?"

"I have no idea."

Doug walked out through the door and Molin stood in the doorway. As he turned the corner and left the suite, he saw Molin shut his door again.

He practically ran back to the cubicles. Vanessa, Rich and Brey were apparently in the middle of a heated argument. As he ran toward them, he saw some heads pop up from other cubicles nearby, including Stephen and Karen. Doug got to the cube and looked down. Brey was standing in front of Doug's file cabinet, and several files were strewn all over the desk, as well as the floor.

"I do not know," said Brey, "But I'll find out."

"Find what?" asked Rich.

"What the hell are you doing?" Doug demanded. He tried to avoid yelling, but he could feel tremendous anger overtaking him.

Brey stormed over to him. "I almost got canned because of you."

"What are you talking about?"

"Where is the database? How do I get on it?" Brey asked. He turned back to the files.

"What database?" asked Vanessa, flustered.

Doug thought for an instant whether to tell them all.

"I tried to tell him there's no database," Rich told him.

Brey stood up and looked at Doug. He felt a lot of eyes around the office trained on him. He looked at the Weymouth binder, still on the desk. Before Brey could follow his eyes, he quickly looked away. "It's not a database," Doug said.

"What is it?" asked Brey, walking toward him again.

"It's just a research tool. A modeler."

"Apparently Molin thinks I tampered with it. He asked me what I did with my Coke stocks."

Oh, shit, Doug thought.

"It's not a modeler," said Brey. "It's more than that, isn't it?"

Rich and Vanessa looked at Doug curiously. Rich folded his arms.

"It is more," Doug said. "It ties into the banking system somehow, I had no idea."

"You had to play with my stock," said Brey. Doug saw rage start to well up in his face. He lunged at him. "My fucking stock!" he yelled just as he raised his arms. Rich moved to block him. Now a few other bankers walked out of their cubes.

Brey struggled against Rich, who was taller and obviously stronger. Doug realized he always wondered who would be able to take who down.

"It was a fluke!" Doug yelled. "It happened once, and it was a mistake."

“So how do I fuck around with your stuff, huh?” asked Brey. He backed away from Rich, took some of his files and threw them into the air. He threw another file over the wall and far down the aisle. People in the office started yelling.

“It’s over. You can’t!” Doug hollered.

“Do you know what I lost? In one day?” Brey yelled angrily. “I want access to that thing!” He continued his fit, throwing files. He picked up the Weymouth binder.

“It’s gone. The database is gone.” Doug said.

Brey was about to throw the binder, when they heard a voice from behind them.

“Gentlemen, lady,” said Mr. Molin. He looked at the four trainees. “Come with me.”

Doug could not believe what they had been caught doing. Acting like teenagers, there was no way they were going to live this down, even if they kept working here. He saw this kind of fighting happen between the associates on occasion, but they were just newbies. There was no way this kind of thing would be tolerated.

They walked behind Molin like ducklings being led across a pond. The difference was that they were being led to slaughter. Brey still had the binder in his hand. Rich got Doug’s attention and nodded to it soundlessly. Doug shook his head. He did not want to ask. He got the message.

The trainees went into the conference room where they first got the assignment from Molin. It was a lot closer than his office. Doug looked around and saw a lot of people going back

to their cubes, and a lot of heads ducking down behind their computer screens.

Mr. Molin shut the door, and Doug, Rich and Vanessa sat opposite Brey.

Molin paced around the head of the table. “That’s not what we expect,” he said. He was glaring at Brey, but Doug was sure that Rich, Vanessa and he were not off the hook.

“Throwing shit?” he asked Brey. He did not expect an answer. He went on.

“I can take a little yelling,” he said. “We see it all the time. People here are passionate about what they do.”

Molin walked to the window. “People here care. They care about their clients. They care about the deals they make. They care about the company.”

Brey looked down at the binder, which he had lain flat on the table in front of him. Doug saw no curiosity on his face, just anger. And fear.

“They get mad. They feel rage,” Molin said. “There’s nothing wrong with that.” He walked back to the head of the table. “They never throw shit. Never.”

Molin stopped and glared at all of them. “I have never seen that kind of action here,” he said. Then his eyes landed on the binder in front of Brey. “What the hell is that doing in your hands?” he asked.

Brey looked up at him.

“How did you get that?” he demanded.

“I-”

“I don’t care,” Molin sat down. “Hand it over.”

Brey gave him the binder, and Molin opened it. “You see, there was a deal south of here.”

Molin pulled out the brochure from the binder, and showed the trainees what he was looking at. “This place could have been a huge development. Shopping, office complexes, upscale condos. Billions in revenue. The deal was scuttled.”

Rich was the only one who dared to speak. “Why was it killed?” he asked.

“It required too much cleanup,” he said. “The government basically shut us down with regulations.”

Brey looked at the brochure, and then looked at the others, then he asked, “With that kind of potential, why did—”

“I don’t know,” said Molin. “The usual grease didn’t open the door.”

“Must have been someone’s personal stake,” said Rich.

“Yeah, probably. The politics was too close for someone. We never found out who,” Molin said.

“State or Federal?” asked Rich.

“We don’t even know that,” Molin said. “It was weird. There’s usually a grapevine.” He put the brochure back into the binder and turned over a few more pages, until he got to the last one. Doug saw the address on the bottom.

Molin took a good long look at the page, then closed the binder. “Well, there’s business to do here, that’s for sure.” He looked directly at Brey.

“You’re history,” he said. Brey seemed to shrink by a third. He also turned white.

Molin turned to look at the other three.

“You guys are not teflon either. I did not see you throw anything, but I will be talking to some folks in the office.”

Doug felt a slight feeling of relief. They did not actually throw any punches or files. There was the matter of how the binder got into his cube.

“I have to start with you,” he said to Brey. “Did these three throw anything at you?”

Brey shook his head.

“Is there anything you know about them that will put them on the street with you?”

“No.”

“How did you get this binder?” Doug could tell that Molin was pissed about that.

Brey paused. He looked up at the others and narrowed his eyes. “Actually, there is something.”

Rich, Vanessa and Doug looked at each other. Molin looked at them and asked Brey to continue.

“Friday night. Did you know they did not stay at the party?” Brey asked.

“Go on.”

“They snuck out through a side door. I figured they were going for a smoke, but they did not need to sneak like that. I followed them.”

“Why?”

“I just had a feeling they were up to something.”

“We could have just been leaving early,” snapped Rich. Molin held up his hand, and looked back at Brey.

“No. I was right. They went to some activist meeting,” said Brey.

“What do you mean?” Molin asked him.

“Some bunch of socialists or something. They were in there talking about a Global Grid.”

“Socialists are pretty much against everything we do,” said Molin, looking at us. “That would kind of go against your whole career path.”

The three could not look Mr Molin in the eye. Doug looked down at the table.

“That would make no sense,” Molin said. “Were you guys at some meeting?”

Doug waited for the other two to answer. He knew it would not be him.

There was a long pause, and then Vanessa said, “Yes, we were at a meeting of some organization.”

Molin grinned. Doug thought Brey did, too.

“Who?” Molin asked.

“The Army of the Free Majority,” said Rich.

Molin’s face made no change, but he sat back in his chair. Brey stopped grinning.

“You know them?” Doug asked.

“I know of them,” he told them. “Not socialists.” He looked back at Brey.

Rich sat back in his chair. Doug looked up at Brey, who was visibly disappointed.

“Don’t do anything more with them,” said Molin to the three. “You’re going to be too busy for that shit anyway.”

Mr. Molin looked at Brey. “You’re going to clean out your desk and go home. You’ll be paid for the rest of the pay period. Leave this binder with me.” Brey looked down at the binder and probably wished he had told Molin where he got it.

Molin looked at the three others and gestured. “You guys. Out. Straight and narrow.” They knew what he meant. They were going to be on a short leash.

The three got the hell out of that conference room as fast as they could. They shut the door and headed back to Doug’s cube. A couple of guys popped their heads above their cubes, and then quickly ducked down. Most were immersed in their research by now.

They huddled into Doug’s cube and sat down. Vanessa sat in the extra chair while Rich leaned against the file cabinets. Most of Doug’s files were still strewn on the desk, and the stuff that some of the associates picked up were dumped on the desk. Doug figured he would be spending the rest of his morning putting it all back.

“That’s got to suck,” Rich said. “I mean, I don’t feel bad, but Brey just got his ass kicked.”

“What was he doing, anyway?” Doug asked.

“Molin asked him if he used a modeler to tamper with his Coke stock. It set him off. He lost a lot, and he realized it was because of you.”

Doug must have looked puzzled, because Vanessa said, “Remember Friday, when you tweaked him about Coke?”

“Yeah,” Doug said. “Fuck.”

“That’s what made him think to look here,” she said.

“He was rummaging through all your files. I tried to stop him, but when you showed up he just lost it,” Rich said.

“Molin asked us about it, too. We knew you had access to something, but we told him we had no idea what it was,” said Vanessa.

“Molin got that from everyone,” said Rich. “We had no idea what to say.”

Doug thought for a moment, then told him, “That’s okay. I wasn’t supposed to tell you anyway.”

“Well, that’s points,” said Rich.

“Did you tamper with Brey’s stock?” asked Vanessa.

“It’s a lot more complicated than that,” Doug said.

“It must be,” said Rich.

“You wouldn’t be here if you did,” Vanessa said.

“No, I did, but, well,” Doug paused, “Molin didn’t know that the software could do what it did.”

Vanessa and Rich looked at each other. “What is this thing?” Rich asked.

“You said it was a modeler,” said Vanessa.

Doug stood up and looked around. He was specifically looking for Stephen or Karen. He saw the back of Brey’s head in his cubicle. It looked like he was packing boxes. Doug sat back down and leaned toward Rich and Vanessa.

“It is a modeler. A huge model based on the real world, and it’s updated in real time.”

“Real world?” asked Vanessa.

“Everything, including global companies. All the government bonds, indices, filings, everything you need to know. Almost. It’s not completed yet.”

“Why didn’t you tell us about this?” Rich asked.

“Like I said, I wasn’t supposed to.”

Rich shook his head. “I could never have kept that secret.” He looked in Brey’s direction. “Not with those guys.”

“I think even I would have bragged about it,” said Vanessa.

“Well, with all the work we had to do, there wasn’t time. Believe me, we could have explored this thing for days,” Doug said.

Vanessa and Rich looked down at the floor. Rich sighed. “Wow. So what did this thing do that it wasn’t supposed to?”

Doug said very quietly, “It can manipulate the market.”

“How?” Vanessa asked.

“It reads realtime data, and you can change the data. The markets follow your changes.”

“What? You control the Street?” asked Rich.

“Yeah,” Doug said. “You update an earnings report, it updates the report. You change a stock price, it changes the stock price.”

“So that’s what you did with Coke?” asked Vanessa.

“How quickly does it work?” Rich asked.

“It’s not immediate,” Doug said. “You have to wait a minute.”

“A minute?” Rich said. Then he lowered his voice, “That’s pretty real-time.”

“I haven’t touched it since,” Doug said.

Rich stood up and looked around. He looked in Brey’s direction again, then looked at the both of us and announced, “We have to go to lunch.”

Doug looked at his watch clock. It was only about 11:00 in the morning.

“This early?” said Vanessa. She did not sound like she objected.

“Let’s go,” Doug said as he stood up and reached for his coat.

They walked out of the office area, and saw Stephen and Brey in his cube. They looked toward them, and Doug could feel them glaring. He looked ahead and kept moving. They got out to the reception area and headed for the elevators.

They were not alone. There were several others coming from the office, headed downstairs for a smoke break. Around this time of the morning, it was a ritual for smokers. The workplace anti-smoking laws were a real bitch for most of the

smokers. Because of the trip to the elevators, dealing with lobby security, and the cold weather, Doug would have quit the minute the law took effect.

They got down to the lobby and went outside. It was cold. From what he knew of Boston, once November came, the air became cold and stark, and the wind blew ceaselessly. It would not let up until April. Unlike Maine winters, there was not a lot of snow, but there was plenty of slush and freezing rain that seeped through every seam in your shoes.

The days of pounding the bricks looking for the next hot bistro were about to be traded for 6 months of cold cut sandwiches in the cafeteria.

“Where are we headed?” asked Vanessa.

“How about that little sub shop near the station?” said Rich.

“Sounds good,” Doug said. They turned left and crossed the street toward the train station.

“Okay, what does this modeler really do?” Rich asked. Doug knew that was why he wanted to get out of the building.

“Molin told me to use it for research when we got the Shangzhen project,” he told them both. “He said it was unfinished, but he didn’t know it could work in reverse.”

“How could he not know?” said Vanessa.

“I don’t know, but it’s not supposed to be working yet anyway. Maybe that’s why,” Doug answered.

“So it downloads data, and you’re supposed to take a snapshot and start modeling with it,” Rich said.

“Right. Presumably, you run your model, and the real market goes on its merry way,” Doug said.

“You create new data, and save it for your own use,” Rich said.

“But in this case, the model is being read back by the market,” Vanessa said.

“That’s impossible,” said Rich. “Market info comes from so many different places.”

“And this is one,” said Vanessa. “Somehow, this program started to be used as one of the input sources.”

“It’s just the way it works. To read the data, it has to become part of the system,” Rich said.

“No. What if it is the system?” Vanessa asked. They stopped at a crosswalk. Cars sped by them, and Doug realized they were very close to the curb.

Rich and Doug both looked at Vanessa. This was conspiracy theory of the highest order. It was also scary.

“I mean, PMW created a database. A powerful tool that can be used to model the system. So somebody started a model, and let it run, closely matching the real world.”

“Yeah, but hopefully it will predict, not match.”

“Well, if you want to get accurate predictions, you tweak the algorithms based on real-time tests,” she said.

“And as the results get better and better...”

“You’re thinking,” Vanessa said. “The results soon cannot be discerned from the real thing.”

Rich and Doug were silent. She was on a roll.

“Somebody can make a lot of money with this thing,” said Rich.

“Yeah,” Vanessa said. “Whoever wrote the database, whoever got all the access codes to all the market sources simply identified the modeler as a new source file, and they can make whatever they want happen.”

“You sound like you know a little about this,” Doug said.

“Yeah, I was a Computer Science major back home,” she told me. Doug realized he knew that already.

They started crossing the street to the station. Rich was lost in thought, then he looked up and said, “So if the real market is running on a model, what is the old market doing?”

“It’s still there. This is just acting as another source file. As long as it’s dormant, it’s not a big deal.”

“But that means somebody, somewhere, can access the system and change things whenever they want,” Rich said.

“And nobody would know,” Vanessa said. “There are so many trades going on that there’s no way to track it.”

“Somebody might be using it right now,” Rich said.

“If the model is really dialed in,” Doug said. “Molin is a genius.”

Vanessa looked at him. “You don’t think Molin wrote this, did you?”

Doug thought about it. “I guess not.”

Vanessa said, “I don’t think anybody at the company did. Look, even if my theory is completely wrong, this program

is too powerful for anybody at the company to have written it. We don't do that. It was outsourced."

"But Molin was talking about us being assigned to finish it," Doug told her.

"Probably just data entry. The algorithms are most likely already done," she said.

"Then somebody out there knows what this thing is doing," Rich said. "Do you have any idea how to find out what's going on?"

"There are a thousand software companies in this town alone," said Vanessa. "Doug, did you get any clues when you were working on the project?"

Just as they walked into the sub shop, Doug realized the Weymouth binder was still in Mr. Molin's possession.

"Actually, I did," he said.