

Prologue

IT RAINS AND POURS. THE FIRST RAIN ALWAYS BRINGS OUT THE FLIES.

The fly got attracted to the light.

It was the light from the candle on The Captain's table. If only he could ask the fly not to come too close to the flame, it could have lived longer.

'Why do you come so close to the flame?'

'Because I love it,' replied the fly.

'You will die of its heat.'

'Heat? How hot is it?'

'You will only know once you are near it. Do you not see your dead comrades who come too close?'

The fly had no answer, it just said, 'But I love the flame.'

The Captain was now silent and did not know what to say.

'You are the Captain, tell me why... why do we die by the very flame we love so much?'

The Captain had no answer.

He lived in a fantasy world and knew all the answers, but this one he didn't know.

Bankers and Robbers

IT WAS SPRING. THE FLOWERS SAID THAT IT WAS SO. THE branches were nodding and swaying in the breeze as if dancing to some unknown tune. They appeared happy and unaffected by the lives of the creatures around them.

'Do you think we can beat the system?' Try, the bank manager, asked with a smile.

He was seeing yet another frustrated customer, this time his friend, The Captain.

The Captain wasn't planning to rob the bank, but wished he could. May be he could try hacking into it. These and many 'not so convenient' thoughts had come up recently going against the grain of his positive traits.

'I am not going to rob the bank, if that's your worry,' he replied. They had been friends for a long time to be cracking such 'serious' jokes.

'It takes guts, intelligence and leadership to do something daring like that,' continued The Captain.

Try was aware of his friend's capability as a leader. 'Well Sir, the loan has to be closed and I can do little to help.'

The Captain had a list of people better not to befriend, well now he included the bankers into it. The choices were limited. The house had to be put on the market. Rita his wife, will be in tears!

'What's got to be done has got to be done... ,' he said.

'Rob the bank', he thought, what a brilliant idea! It was only the other day the news was full of a couple who drew \$400,000 from the bank, when the cheque was for \$40,000! Shit! The banks must be dumb! How could they make such a mistake? Don't they have their checks and balances? The best part of it is that the couple hasn't been caught! Escaped to Hong Kong?

The thought of 'Robbing a Bank' gave him some solace. If he got caught he'd still not be out of a proper accommodation, with the prisons like a Clubmed holiday home! Rita still had her job; it was only him who was made redundant. Then there were the kids.

The Captain had been following the financial crisis in America but the effects were felt at his work place half way across the globe. He was pissed off with all this and even though he didn't despair.. he was keen to get some sort of revenge. 'Robbing a Bank' is

what was going on in his mind.

They struggled to buy their first home. After having worked 50 hours a week jobs they finally were able to make the deposit required to raise a mortgage and move into their dream house. As years went by, both of them moved up the career ladder. Their daughter was born in this house and soon a son followed. Everything looked absolutely fine and as they wanted. Suddenly all changed with a cut back on employment at The Captain's work place. He was made redundant. Now their mortgage could not be paid and they were at risk of losing all their happiness. They sold the house took whatever they got and moved into a rental accommodation, paying an unusually large rent.

The 'getting' at the bank idea was driving his next moves. He didn't know how to go about it, but knew what he wanted.

Firstly, a deeper knowledge of banks and secondly, more people to form a team. He put out an ad in the papers for jobs in his new yet unregistered company. One of the criteria was that they should have faced redundancy in the last couple of months. With his marketing skills and contacts he got the word out professionally to avoid sounding like a 'get rich—work from home' appeal. Yes, he saw Oceans Eleven, Twelve and Thirteen, the movie, several times and he could reel out the dialogues, which did little to his ideas.

The ads worked and he was surprised at the large number of applicants for positions of accountant, administrator, marketing manager, legal advisors, IT developers, policy writers and analysts. He had also called for psychologists and actors!

He spent the next few weeks painstakingly going through each resume and holding interviews in his office. The first person he appointed on a short term contract was an HR person to go ahead with the screening and interviews. The next was the psychologist—The Captain believed in the concept of building a team that gets along with each other rather than entirely going by qualifications and experience. He followed a concept of alliance contracting where you have a team that gets along with each other with compatible emotional and leadership skills.

Rita was used to The Captain's eccentricities... she wasn't sure what was going on.

'The GFC Company' was thus born with his redundancy package as the seed capital. The Captain was now searching for a master in this 'business' who could coach him.



'Hi mate what can I do for you?' Mac who was also known as The Doctor asked The

Captain, who had just entered the garage.

'I am looking for some work on my car,' replied The Captain wondering if he had come to the right place.

'What sort of work?'

'Umm... I came to you to ask you something?'

'What's it mate?'

'Did you hear about the guy who took some \$400,000 from the bank and is missing?'

'You think it's me eh? What are you, a cop? Now get out from here mate before I blow your teeth into your brains!' Mac was furious and The Captain withdrew and didn't want to antagonise someone many times his size with muscles built not entirely by being a mechanic. He had reached Mac after quite a long search for the right guy. Mac was well respected in the underworld! Disappointed The Captain started walking out of the garage.

'Come back here,' shouted Mac, 'Tell me what is it that you're after? Let's go into my office.'

Mac had dropped out halfway through a post doctoral research in international law hence the 'doctor'. He didn't fancy all the travelling and his build and muscle found better use in running a money lending service. He had bought several garages and the Police Department was one of his regular clients, not entirely for car servicing. He was smart and didn't don tattoos and biker jackets to have an image friendlier to the law and the corporate world.

'Everything is legit here... what did you say your name was?'

'The Captain.'

'Is that a name? Did you want a loan?'

'No, I want to know how I can rob a bank.'

'Are you nuts?'

'No I am serious. I don't literally want to go into a bank masked and demand money. I want to use the international finance system to get the banks to bail out the victims of the Global Financial Crisis. You know the real victims are the poor moms and pops, the Joe Bloggs who invested their savings based on trust. The crash happened in far away America, but that caused me to lose my job and my house. I want to get at the system to pay the victims.'

'And, how do you propose doing all this?'

The Captain didn't like questions with 'how' in them. It takes one away from the desired objectives, yet an answer is needed to get more answers.

'I have a plan.'

'Do you go to a celebrity to lose weight?' asked Mac, hinting at The Captain's poor choice of a guide. He heard The Captain's plan and strongly advised against robbing a bank. 'Likewise if you want to rob a bank you need to find a person who has done it before and has not been caught. The chances of finding someone like that are rare.'

The Captain felt a connection with Mac and listened intently to what he was saying.

'If you are happy with carrying out your intent, then only you must bear the consequences.'

The Captain hadn't come here to get advice, but he was getting drawn into what Mac was saying. He reflected on his words. Mac was a man with knowledge and had chosen a path he felt that would give him a sense of accomplishment. He could have pursued a career in law in preference to what he was now doing; The Captain wondered why he hadn't.

'The key is to find satisfaction in what you are doing.'

The Captain left, only to return a few days later to ask Mac to be part of his company. It was an intuitive decision. He felt he could benefit by having someone who is knowledgeable, street smart and likeable.

The Doctor reluctantly agreed, on a condition that no bank would be robbed.

Mac became his mentor, the person outside the square who advised him through every event the GFC—the Company went through.

The Company grew haphazardly. While The Captain's tag line 'rob a bank' became popular with his employees, they all knew he meant it as a joke and didn't see themselves as masked employees adept at handling close quarter weapons. The staff he hired from various disciplines had to define their roles and goals. It was shaping up as a financial institution with a deep IT skill base. From humble beginnings, it managed to be profitable after five years. Now listed on the stock market, it needed some legitimate muscle in the international arena to make it achieve its primary role.

The Captain knew money to be an interesting product and if one borrows from those who can enforce the repayment, they, the borrowers are at a disadvantage. Like the

victims of the crisis, even though they invested, they finally had no way to get their money back.

'It was not really a matter of money, but the leverage, legal or other methods to recover the debt. The financial business works on leverage, depends who has it,' said Mac.



The character-trait principles of leadership had a list of character traits desirable in a leader, which included stuff like: Justice, Judgment, Dependability, Initiative, Decisiveness, Tact, Integrity, Enthusiasm, Bearing, Unselfishness, Courage, Knowledge, Loyalty and Endurance.

Most of the traits were learnt through education, sports and training.

Having role models of successful characters, elders and peers all helped shape the character of leaders.

Every job advertisement calls for these traits in a very indirect way seeking them through being an empathiser, team-player or anything that indicates you will not be a future problem to them.

Jobs generally don't look for leaders; they just want employees who fall in line.

'How many years have you been robbing banks?' The Captain asked Zev, who he met by chance and was interested in working with him. He meant it as a joke.

'I wasn't actually robbing them; all I used to do was hack into the customer's accounts, take a little money and then go to the bank and tell them I had done it. The banks actually wouldn't believe it and not take me seriously. All I wanted was to work on their security systems.'

Young Zev was soon the GFC's IT manager and The Captain had a clean way of getting business in the software side of things. He soon had some banks as his clients.

What started out as an exercise in making the banks pay for their damaging machinations became a profitable venture. The idea of robbing the bank had almost entirely faded away.



There were several theories and stories, but The Captain felt that the financial crisis occurred because of a failure of leadership. He likened it to the captain of ship who deserts the ship before it capsizes.

'Usually rats are the first to jump off the sinking ship.'

The team sat around the afternoon tea and were discussing the global crises.

The Captain's mind drifted away into his own life experiences...

'In this case the captains of the finance industry, the leaders of various financial institutions such as the Lehman Brothers and several banks all failed. The leaders did not take responsibility,' he said.

The others didn't seem too interested in what The Captain was saying.

'There is a serious deficit in the character traits of these people.'

'Greedy bastards,' said someone.

The Captain wondered if it was possible to have all qualities in one person. It would be great if one could buy traits off the shelf, but alas as with all things good, money can't buy everything. He felt that education helps to some extent; the rest is a self-acquired knowledge through a process of self realisation. You either guided yourself or found someone to guide you. Most training had the 'one size fits all approach', which may not work beyond a certain point.

In the end, the cause for all disasters point to a failure of leadership.

The mood was not of despair as everyone around the table had a job and was content with it. For some, there was some greater reason to hold a deeper grudge. They or their parents had lost their life's savings to the global crises.



'Why don't we actually rob a bank!' said Carla in an excited yet serious way. A bubbly personality even if she was having some issues with her boyfriend and a break up was imminent.

'Yes that will be a great idea. I second it.' Joined Ivana, the official nerdess. She was very attractive, unkempt hair and a shabby dress did little to hide it. A taekwondo black belt, a heavy East European accent and a failed marriage added to her mysteriousness. She wanted to rob a bank!

The Captain thought these women must be joking.

'You have to have no honour to rob a bank.'

'That's easy,' said Ivana. 'We already don't have much, just this job. Do I care?'

'You also need to use your brains and be a great organiser too.'

'Maybe, but that will be devious thinking. The whole idea of robbing sucks.'

The Captain could see the future for these girls was hazy. The glass ceiling, failed relationships, no kids, debt and a life robbed of its daylight sitting in a cubicle in front of a screen, getting everything out of it, yet losing all to it.

'It's the consequences that you have to consider.'

It did not end there and everyone had heard of the proposed bank robbery. It seemed in line with the company's aspirations, while it actually was not.

'When a financial institution goes belly up and is not able to return money to its investors... will it not be robbery?'

'To rob a bank, you need to be a bank,' said Mac the Doctor. 'Banks are the only business that give and take money, they take their cut in every transaction. So if we are able to lend to the bank and borrow from them, you have an opportunity to squeeze them. You have to be someone high up in the first place to make these deals happen.'

'So you need to be respectable and have honour to be able to get there to influence decisions.' The Captain thought of his conversations with Carla and Ivana where he told them one had to have no honour and respectability to rob a bank. This was turning out to be a full circle. Banks are robbed by the rich and the poor, the respectable and the dishonourable. It's the people in the middle, educated and hard working that are the spectators and victims.

'Better to accept your limitations and live with respect for yourself.' Mac philosophised. 'It is debt, anger and frustration that the poor have to motivate them to rob, but for the rich it is only greed.'



A Bank was robbed in broad daylight. He heard it from one of the customer service staff. The robbery was in a busy branch in front of several customers and some apparently non customers. The customers actually cheered when the robbery took place. There was a flash mob dancing away to a Lady Gaga number. No one knew that a robbery was taking place. The manager was informed of the dance and it was set to be a commercial, not robbery.

The manager and a teller suffered blows from one of the robbers. There appeared to be