



# Beginner's Luck



By Chris Rose



James Milner's hands were shaking as he sat down at his desk. The man sitting at the computer terminal next to him laughed.

"First time on one of these machines, is it?"

"No!" lied James, as convincingly as he could. "I could use one of these things in my sleep!" James looked at the computer screen in front of him with its mysterious programme, and hoped that he was a convincing liar.

"That's a good job then" laughed his new colleague, "because I often do!" They both laughed again. James hoped that his laugh would cover up how nervous he was. His new colleague sitting next to him turned back to his computer screen and started typing furiously, then shouting lots of instructions into the telephone headset he had.



James put on the telephone headset he had by the side of his desk. "At least if I put this on I'll look like I know what I'm doing", he thought. Then he stared at the computer screen in front of him with the mysterious programme. There were hundreds of numbers and dates and names of cities written on it, as well as lots of strange names

like "NYSE" and "CAC40" and other things. He had no idea what any of it meant.

The telephone headset was ok though. At least he knew what that was. His only other job ever had been in a fast food restaurant in London. They used the telephone headsets there too. But in the fast food restaurant it was easy. The instructions he heard through his telephone headset in the fast food restaurant were nothing more complicated than "two cheeseburgers without ketchup!", "extra french fries now!", "triple special burger with extra cheese!". All he had had to do was listen to the instructions, put the pieces of frozen food in the microwave oven, then pull them out again after a few seconds, put them in a little box and give them to the person next to him. That had been easy. This job, his new job, his first "real" job, he now realized, was going to be a lot more difficult.



When he put the telephone headset on here he didn't hear orders for extra french fries and different types of hamburgers, but excited men in faraway places shouting orders at him like "2000 Taipei heavy! Sell! Sell!! Sell!!!" or "Drop coming up on the NYSE! Buy! Buy!! Buy!!!" At first he sat there and tried to pretend he knew what he was doing. He tried pressing a few keys on the computer in front of him, but nothing seemed to happen to the

screen. Lots of numbers appeared, frequently. Then they disappeared. After the first couple of hours on his new job, he turned round to the man sitting next to him, and tried to laugh again.

"Phew! This is pretty tiring, isn't it?"

"This is nothing!" said the other man. "You'd better be thankful that today is a quiet day!!" He laughed his big laugh again. Then he held out a big hand to James and said "Davy. Davy Peterson. Good to meet you. Sorry I didn't introduce myself before, but it always a bit busy here first thing in the morning, catching the late end of the Asian markets...you know how it is!!!"

"Yeah, sure!" laughed James, even though he didn't have a clue about how it was.

James Milner had always been an average boy. At school he had never done very well, but he hadn't done very badly either. When it came to the end of the year, he always just passed his exams, though he never got great marks. When his teachers wrote their annual reports, James knew that the teachers didn't even know who he was.



After he had left school, he had gone to university, one of those universities which is just ok, not a great university, but not a bad one either. He had studied economics and commerce there, and got a degree. He didn't have a great mark, but he didn't have a bad one either. James didn't really want to be a great businessman, a fantastic entrepreneur, an accountant or even a politician, even though his father pushed him a lot. James Milner came from quite a wealthy family, and he had always felt the pressure of his father's expectations

breathing down his neck. James didn't really want to do very much at all in life really. He liked to take it easy, sleep a lot, and to travel. His father, however, had great expectations for his son. James' father thought that he should become a great businessman, an entrepreneur, at least an accountant, or – if he couldn't even become an accountant – then that he should go into politics. The problem was that James just didn't care.

After he left university, he worked in the fast food restaurant for a while. It was ok there. No, the money wasn't great, but his colleagues were friendly, and the work wasn't difficult, even though the shifts were terrible. James hated working late at night or early in the morning. He really just wanted to sleep. And to travel, to go to other places. The problem was that James was too lazy to travel. He had never actually ever been further than Brighton, about an hour from where he was born and lived. Still he liked the idea of travel.

After a year, James' father was desperate. "You must do something with your life, James!" he said. And so he telephoned his brother, James' uncle. James' uncle was the head of a very important bank in the city of London.

James knew what was happening. He had listened at the door while his father called his brother. "...yes...young James...ha ha ha...yes, he's a good boy...yes...got his degree last year...yes...you know how it is...now he wants to have a "gap year"...or something like that...yes...ha ha ha...yes..very bright, very intelligent.. needs encouragement...a little push.. a little help..."



Next Monday James was sitting there in front of a computer which he had no idea how to use, apparently controlling the financial fortunes of Western Europe.

Even though he was worried at first, James soon learned how to use the computer and how to do his new job. It wasn't that difficult after all, he soon learned. The people around him weren't all that intelligent or clever, he realized. He even thought that it wasn't really that different to working in the fast food restaurant. Instructions came through either on his telephone headset or on his computer screen and he followed them – when he understood them. Mostly the work consisted of buying and selling things. It was like a market. Instead of stocks and shares and personal fortunes, James imagined that he was selling carrots and cabbages and cauliflowers. When he had to make his own decisions, James took a coin out of his pocket, threw it up in the air, and depending on which side it landed on, he bought or sold.



It was amazing, he couldn't believe it, but he started to be successful. After two weeks on the job, one of his bosses came up to him and said "Great work James!" James didn't even know what he had done. He just kept on doing the same thing, buying or selling when he felt like it. "Beginner's luck!" laughed his friend Davy next to him, every time that James seemed to manage to earn or save a fortune just by clicking the right keys on his computer.

James began to get more courageous. He put bigger and bigger numbers into his computer. Bigger numbers seemed to create even bigger numbers. It was great fun, he thought. The bigger the number, the bigger the reward. Buy 1000 shares! Sell 100 000! Buy a million, then sell them again ten minutes later.

Then his boss came to his desk holding a huge bottle of vintage champagne. “This is for you James! Great work on the Singapore bank takeover there! We were risking a lot, but I was following you and I could see that you knew exactly what you were doing! You kept cool throughout it all!”



James and Davy and the boss opened the champagne right there and drank it all. Some of it spilled on his computer, but he didn't care. He felt great! After drinking all the champagne they all went to a bar and carried on drinking some more. It was nearly two o'clock in the morning when the bar closed. Davy said that he was going back into the office – seeing as he was still awake he thought he could get some work done on the Asian markets. James was still so happy he went into the office as well. He was so tired he couldn't see what he was doing, but he just kept on shouting “buy!” or “sell” and pushing all the buttons on his computer.

Sometime the next day James woke up feeling very bad. It was time to take a break, he thought. He phoned up his boss and said that he wouldn't be in for a few days. He was going to take a holiday. “No problem!” said his boss. “You deserve a holiday! You take care of yourself and relax! And I want you back here in top form again next week!” James had always wanted to travel, and now was his chance. He walked to the nearest travel agent's and bought a ticket to Thailand.

Two days later, James was sitting on a beach in Thailand. He felt great, he felt fantastic. This was what he had always wanted. He was sitting on a beautiful beach, looking at the beautiful sea with nothing to do and nothing to worry about. “Success!” he thought, then fell asleep again.



Later that evening he walked into the small town to find a bar. He noticed that there was a small stand selling English-language newspapers. Something about the headline he saw on the International Herald Tribune made him stop. Wait a second, he thought, that's the name of my bank. He picked up the newspaper and started to read the article. At first he didn't really understand what was happening. But it didn't take long for him to understand. He didn't bother buying the newspaper, but walked off and found a bar quickly.



In the bar there were some other Westerners, talking in English. “Have you heard about this bank that's collapsed?” they were saying. “It looks like the entire London Stock Exchange might collapse!!!”

“It's incredible” said one of the other people. “Some idiot sold 100 000 shares for 10p each, instead of buying 10 for 100 000 pounds! And that was only one of the mistakes he made...”

James left the bar immediately and went to the nearest cash machine. He took all the money that he could from the cash machine. Then he went back to the bar and asked if they needed a new barman.

“Yes” he told the owner, “I've got lots of experience! I used to work in a fast food restaurant in London!” The owner of the bar offered him a job immediately.

“By the way”, said James, “My name's Fernando...just in case anyone ever comes looking for me...”

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