

# BANKER



# DICK FRANCIS

ALSO BY DICK FRANCIS

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*Whip Hand*  
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*Dick Francis*

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# ==== *Introduction*

It's difficult to say where disaster begins, to point to one particular happening as the first significant step towards distant cataclysm. Tim Ekaterin, looking back, saw the beginning as the day his boss stepped into a fountain. Onwards from there he came across people and events as yet unconnected but which when woven together by time and chance led towards violent explosive action and the threat of death.

Set in the worlds of thoroughbred racing and merchant banking, *Banker* covers a span of three years, growing from quiet harmless-seeming seeds to a wholly horrific harvest.



# THE FIRST YEAR

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# *May*

*G*ordon Michaels stood in the fountain with all his clothes on.

“My God,” Alec said. “What is he doing?”

“Who?”

“Your boss,” Alec said. “Standing in the fountain.”

I crossed to the window and stared downwards: down two floors to the ornamental fountain in the forecourt of the Paul Ekaterin merchant bank. Down to where three entwining plumes of water rose gracefully into the air and fell in a glittering circular curtain. To where, in the bowl, calf-deep, stood Gordon in his navy pin-striped suit . . . in his white shirt and sober silk tie . . . in his charcoal socks and black shoes . . . in his gold cufflinks and onyx ring . . . in his polished City persona . . . soaking wet.

It was his immobility, I thought, which principally alarmed. Impossible to interpret this profoundly uncharacteristic behavior as in any way an expression of lightheartedness, of celebration or of joy.

I whisked straight out of the deep-carpeted office, through the fire doors, down the flights of gritty stone staircase and across

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the marbled expanse of entrance hall. The uniformed man at the security desk was staring towards the wide glass front doors with his fillings showing and two arriving visitors were looking stunned. I went past them at a rush into the open air and slowed only in the last few strides before the fountain.

"Gordon!" I said.

His eyes were open. Beads of water ran down his forehead from his dripping black hair and caught here and there on his lashes. The main fall of water slid in a crystal sheet just behind his shoulders with scatterings of drops spraying forwards on to him like rain. Gordon's eyes looked at me unblinkingly with earnest vagueness as if he were not at all sure who I was.

"Get into the fountain," he said.

"Er . . . why, exactly?"

"They don't like water."

"Who don't?"

"All those people. Those people with white faces. They don't like water. They won't follow you into the fountain. You'll be all right if you're wet."

His voice sounded rational enough for me to wonder wildly whether this was not after all a joke: but Gordon's jokes were normally small, civilized, glinting commentaries on the stupidities of mankind, not whooping, gusty, practical affairs smacking of the surreal.

"Come out of there, Gordon," I said uneasily.

"No, no. They're waiting for me. Send for the police. Ring them up. Tell them to come and take them all away."

"But *who*, Gordon?"

"All those people, of course. Those people with white faces." His head slowly turned from side to side, his eyes focused as if on a throng closely surrounding the whole fountain. Instinctively I too looked from side to side, but all I could see were the more distant stone and glass walls of Ekaterin's, with, now, a growing chorus of heads appearing disbelievingly at the windows.

I clung still to a hope of normality. "They work here," I said. "Those people work here."

"No, no. They came with me. In the car. Only two or three of them, I thought. But all the others, they were here, you know. They want me to go with them, but they can't reach me here, they don't like the water."

He had spoken fairly loudly throughout so that I should hear him above the noise of the fountain, and the last of these remarks reached the chairman of the bank, who came striding briskly across from the building.

"Now, Gordon, my dear chap," the chairman said authoritatively, coming to a purposeful halt at my side. "What's all this about, for God's sake?"

"He's having hallucinations," I said.

The chairman's gaze flicked to my face, and back to Gordon; and Gordon seriously advised him to get into the fountain, because the people with white faces couldn't reach him there, on account of disliking water.

"Do something, Tim," the chairman said, so I stepped into the fountain and took Gordon's arm.

"Come on," I said. "If we're wet they won't touch us. We don't have to stay in the water. Being wet is enough."

"Is it?" Gordon said. "Did they tell you?"

"Yes, they did. They won't touch anyone who's wet."

"Oh. All right. If you're sure."

"Yes, I'm sure."

He nodded understandingly and with only slight pressure from my arm took two sensible-seeming paces through the water and stepped over the knee-high coping onto the paving slabs of the forecourt. I held on to him firmly and hoped to heaven that the people with white faces would keep their distance; and although Gordon looked around apprehensively it appeared that they were not so far trying to abduct him.

The chairman's expression of concern was deep and genuine, as he and Gordon were firm and long-time friends. Except in appearance they were much alike; essentially clever, intuitive, and with creative imaginations. Each in normal circumstances had a manner of speaking that expressed even the toughest commands in gentle politeness, and both had a visible appetite



for their occupation. They were both in their fifties, both at the top of their powers, both comfortably rich.

Gordon dripped onto the paving stones.

"I think," the chairman said, casting a glance at the inhabited windows, "that we should go indoors. Into the boardroom, perhaps. Come along, Gordon."

He took Gordon Michaels by his other sodden sleeve, and between us one of the steadiest banking brains in London walked obediently in its disturbing fog.

"The people with white faces," I said as we steered a calm course across the marble entrance hall between clearly human open-mouthed watchers, "are they coming with us?"

"Of course," Gordon said.

It was obvious also that some of them came up in the elevator with us. Gordon watched them dubiously all the time. The others, as we gathered from his reluctance to step out into the top-floor hallway, were waiting for our arrival.

"It's all right," I said to Gordon encouragingly. "Don't forge we're still wet."

"Henry isn't," he said, anxiously eyeing the chairman.

"We're all together," I said. "It will be all right."

Gordon looked doubtful, but finally allowed himself to be drawn from the elevator between his supporters. The white faces apparently parted before us, to let us through.

The chairman's personal assistant came hurrying along the corridor but the chairman waved him conclusively to a stop and said not to let anyone disturb us in the boardroom until he rang the bell; and Gordon and I in our wet shoes sloshed across the deep-piled green carpet to the long glossy mahogany boardroom table. Gordon consented to sit in one of the comfortable leather armchairs that surrounded it with me and the chairman alongside, and this time it was the chairman who asked if the people with white faces were still there.

"Of course," Gordon said, looking around. "They're sitting in all the chairs round the table. And standing behind them. Dozens of them. Surely you can see them?"

"What are they wearing?" the chairman asked.

Gordon looked at him in puzzlement, but answered simply