

# A TRADER'S SOUL

## 交易員的靈魂

*An ambitious young stock trader makes a deal with his own future that carries him through the rough seas of finance politics, but at a terrible cost. Imagine this strange tale as The Butterfly Effect meets Wall Street.*

The year is 1995. Huang, an ambitious young trader, finally earns his wings as a college friend recommends him for a position at a new bank in downtown Taipei. Just as he is diving into the contentious and dangerously political world of high finance, Huang has a terrifying encounter: inside a convenience store, he runs into one of his best friends from high school, who died several years before.

Huang's friend informs him that he comes from a parallel dimension situated three months in the future, in which life mostly runs the way it does here. He offers Huang information about his own future, which Huang may use to his advantage; the catch is that whenever Huang does so, some physical part of his world disappears instantly.

As Huang's meteoric rise through the financial ranks ends up on a collision course with his rapidly deteriorating future, and he becomes desperate for a way to turn back the clock, the immediate present spirals out of control. In a fantastic tale that reads like *The Butterfly Effect* on *Wall Street*, the reader finds himself slipping away from the boundaries of reality as the protagonist descends into a chaos of his own making.

### Huang Kuo-Hua 黃國華

Former securities trader, venture capitalist, and experienced investor Huang Kuo-Hua broke into the world of words in 2006 with his blog, *Bond Dealer's Books*. In addition to several books on finance and travel, he has authored several novels, including *Mogul on the Margins* and *A Trader's Soul*.



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By Huang Kuo-Hua

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Huang went to work as if it were any other day. He let half his brain take a break, and used the remaining half to think. This was his first day working at the Kuohua Bank, and he made a point of arriving an hour early. Looking at his watch, he saw that it was only five o'clock. The bar near Dunhua North Road and Minsheng East Road was just closing. This was the core of Taipei's financial nervous system. Many leading commercial banks, listed companies, foreign businesses, and corporations had established their headquarters here, making it a hub for elite wage earners. For a white-collar worker who had just turned twenty-seven, joining this social circle was a dream come true. Even though most of his clothes were third-rate items purchased by the bank, it still meant that he, Huang Chi-Ming, could sport a spiffy three-piece suit as he walked among other financial businesses and foreign companies, sit in the guest rooms of Fortune 100 companies, received upper-management-level treatment (at the bare minimum), hand out his gold-stamped business cards, and assumed his roles as head of the New Taiwan dollar trading department at the Kuohua Bank's financial division. The rush of vanity that accompanied these thoughts was too great for words to describe.

It had taken him more than two years to accumulate enough experience to leave his previous job for this new one. Yet no matter how hard he tried, Huang couldn't find the will to think about how his dark-colored striped pants or white shirt fit his frame.

He had dreamt the same dream for many nights now. But it wasn't exactly a dream. It was more like walking through a twisted, vivid replay of his past.

It was five years ago, during the winter of 1990, on the coast of Nanfang'ao. An-Le, his best friend from high school, had just died. Huang had never been partial to the expression "friends until the end." Death was nowhere near as simple as it was described in philosophy books. It represented departure and disappearance, to be certain, but worse than that, it burrowed within the hearts of the people close to you. It cast a shadow over the living. No matter how much time passed, it could not be forgotten.

An-Le's death had had sprung back into Huang's mind for a reason: he had only been able to quit his last job and easily find a position in the Kuohua Bank due to the efforts of his university classmate Ting Tan-Chin. Ting, whose nickname was "Ting-Tan," had managed to convince both Huang and the bank's upper management. Ting-Tan had studied finance and economics back in university and been Huang's roommate during their junior year. He had experienced far less hardship in his professional life than Huang, and his test results had placed him into the Kuohua Bank's preparatory office immediately after graduation. He was one of the first batch of bankers to work at Kuohua, and had earned the nickname "the star of Kuohua." Huang, on the other hand, had been working at a backwater local bank for the past few years (more about that later).

Why did Ting-Tan need to convince Huang to work in the trading department of a large-scale commercial bank, a role he obviously yearned for? Huang wouldn't have hesitated for an instant if his potential employer hadn't been Kuohua, but rather another large commercial bank at the same level. He would leap out of bed and report to work at midnight if he had to, just to make sure HR didn't regret their decision. Yet Kuohua was by no means a disaster of a bank; national banks aside, Kuohua was at the top of the twenty or thirty big private banks in terms of scale, service, and reputation. What made Huang hesitate was the other people in the financial division's trading room.

Besides Ting-Tan, there was also Shih Tan-Li (whom they used to call "Shaggy Tan" until the nickname was discarded so people wouldn't confuse him with Ting-Tan), Kuo Hsueh-Chun (whose nickname was "Snowy"), Lin Ting-Chia ("Chia"), and Lin Tsen-Hsin ("Hsin"). Of course, these nicknames were only used in private. On the trading floor, everyone held his own post; yet before sitting down at the trading table with all of them, Huang had no idea what their specific positions and responsibilities were.

Ting Tan-Chin, Shih Tan-Li, Kuo Hsueh-Chun, Lin Ting-Chia, and Lin Tsen-Hsin all attended National Taiwan University together with Huang. Snowy and Shih Tan-Li studied economics, while Chia studied computer engineering, Ting-Tan studied finance and economics, and Hsin studied accounting. Back then, they called themselves the "Nanfang'ao Gang of Seven."

But why did they call themselves that if there were only six of them?

The seventh member was Huang's high school classmate, An-Le, who dropped out of high school before graduation. An-Le eventually ran away from home and went to Su'ao to run an eel farm. While Huang was still a muddle-headed NTU freshman with his head buried in textbooks on existentialism, An-Le was already making a stable living raising eels by the shores of Su'ao.

While at university Huang began dating a girl, or at least until she unceremoniously dumped him. He grew numb to his schoolwork, and he took half a year off from school to go help An-Le at his eel farm. Before sunrise, he would run along the eastern beach dredging up young eels. During typhoon season, he would brave the wind and rain to tie down the equipment. While the noon sun blazed above, he would constantly pour seawater into the tanks to lower the water temperature and keep the eels from dying.

After half a year of work, Huang returned to school to resume his studies. His deep tan fooled many of the younger students into thinking that he was a Taiwanese aboriginal, and six months of manual labor had hardened his pale, soft physique enough that he was frequently mistaken for the instructor in phys-ed class. He could actually be considered handsome now, and he was popular among his own circle of mysterious young women. The trauma of his earlier romantic rejection gradually faded away. He no longer had any need to sob into the writings of Kant and Nietzsche.

In order to avoid emotional entanglements, Huang moved into a school dorm during his junior year. The dorms for the College of Law and Business were located on Taipei's Xuzhou Road, an area famous for constant protests and demonstrations. By coincidence, two male dorms had already been filled when Huang wanted to sign up for a dorm. The rules stipulated that a certain ratio of vacancies should be reserved for the new freshmen, who were set to

arrive in several months. Although the school always reserved several spaces for sophomores, juniors, and seniors who returned midway through the school year, it also made room for upperclassmen who were returning for their post-graduate studies. Some graduating seniors ended up staying in these dorms because they had been accepted into post-graduate courses. In reality, there were far fewer vacancies than there should have been.

In order to accommodate students from central and southern Taiwan who didn't decide to live in a dorm until their sophomore or junior year, the university converted two rooms in the abandoned campus on Tingzhou Road into temporary dorms, one for men and one for women.

This was how Huang met the other five members of the Gang of Seven.

Shih Tan-Li invited Huang to live in the dorm. Huang had been busy raising eels during most of his time off; Shih Tan-Li was the only student he had kept in touch with. Shih Tan-Li was technically a year above him, but NTU was flexible when it came to choosing classes, for electives as well as compulsory courses. The students in a single class might not necessarily belong to the same year, the same department, or even the same school. Except for a few fundamental freshman courses, there were no class year restrictions for compulsory courses. Enterprising sophomores could enroll in junior and senior classes; if they were lazy, they could put off sophomore classes until their junior or senior year. On its surface, this was independent learning, but it came with a flaw: it meant relationships and interactions between students were generally insubstantial. Students from the same class and with the same major often saw little of one another once they became upperclassmen. Since some classes were held at Gongguan Campus, and others in the Xuzhou Road campus downtown, one often saw motorbikes shuttling between the two campuses during the gaps between classes. Most people left immediately after class. On the other hand, people from the same dorms and clubs were relatively close with one another.

Huang and Shih Tan-Li became close friends for an unusual reason: they played mahjong together. In the 1980s, before the rise of video games, mahjong was relatively popular among university students. Yet in an institute of higher learning, and especially one that framed itself as a pillar of the state, mahjong players were generally viewed as bad influences. Freshmen were certainly no exception to this.

A supremely skilled mahjong player can spot a likeminded soul among a group of unfamiliar students in an instant. Shih Tan-Li, who was working at the freshman welcoming party that Huang attended, spotted Huang in the distance right away. He rushed over and began chatting with Huang.

"Huang Chi-Ming, I'll bet you play mahjong all the time!" It was a statement, not a question.

"How did you know?"

Shih Tan-Li grinned, but he didn't answer this question until they had gotten to know each other better.

"I knew you played mahjong as soon as I saw your eyes. I could also tell from your face that you had played the previous night, and I even knew that you won by picking up the last Three Bamboo piece."

It was at this moment that Huang realized what kinds of people he could find at NTU. A person who could guess the exact results of the previous day's mahjong game was rare indeed. His chest welled up with a sudden feeling of respect for his fellow students.

Not long after the welcoming party, Shih Tan-Li invited Huang around for a game. After four rounds, he clutched at his tiles, and he said to Huang in a stern tone:

"We've played enough for today!"

Huang felt the same way. If they kept up this close-quarters slaughter, there would be no way to tell the winners from the losers.

Huang had played mahjong since elementary school. By the time he reached high school, his skill allowed him to conceal tiles without any of the other players noticing. When other players were shuffling, he could also swap his unwanted tiles with theirs. It was a skill that had helped him earn a fair amount of pocket money. He was rather proud of this talent, especially since he had never been caught. Shih Tan-Li, however, saw through his sleight of hand in an instant. This wasn't due to Shih Tan-Li's quick eyes; he had simply counted the tiles. What was the probability of each tile showing up in each player's hand? The probability of each tile having not yet been drawn? The likelihood of the other three players reaching for another tile? Shih Tan-Li's mathematical abilities could almost go toe-for-toe with a computer. Back then, "computer" was still a new word, a device that could only be found in a devoted room inside their school.

Huang later found out that Shih Tan-Li had received a perfect score of 100 on the math section of his university entrance exam. The math questions that year hadn't been easy, either. The hundreds of thousands of students who had taken the exam had only averaged 12 points on the math section (the so-called "minimum quota"). Even the students who had done well enough to get into NTU had only scored in the sixties and seventies at best. There had been a sadistic calculus teacher who had intentionally tweaked the problems on their midterm exam so that they were near postgraduate levels of difficulty. The economics students all failed – save Shih Tan-Li with his perfect score.

After playing several rounds with Huang, Shih Tan-Li had realized that it was impossible to calculate the situation of the tiles in play. No wonder – Huang's sleight of hand was constantly messing up his calculations.