

# THE ADVISOR'S ATONEMENT

For the best part of thirty years, I have taken my lunch at this table adjacent to the large Georgian window in the Penny Black café, never once feeling uncomfortable seated among friends, clients, acquaintances. Three generations of them have stepped through my office door: shaking my hand, asking my advice, listening to my suggestions, making their investment choices. Some have done very well: expanded businesses, garnered wealth, taken early retirement. Rarely have I disappointed or given cause to complain.

Good fortune has laid a kindly hand upon me: a palatial house on a broad, sycamore-lined road in the most desirable area of the city; a devoted young wife to care for me in my old age; two boys and a girl, all grown, all doing well: Rajvir an oncologist, Balkar a solicitor, Jasmeet playing with genes in Cambridge.

What else could you possibly wish for in this life, Dilpreet? you may be tempted to ask.

Forgiveness, I would reply without hesitation. Forgiveness.

People have believed in me for years without question: DilpreetDandiwal, a man of peerless reputation and unquestionable honesty. To them, I float above the earth, their all-seeing guru, reading their futures as if they were written down clearly on some magic scroll.

If only it were so.

My nose warned me trouble was on its way. I could smell it: a sulphurous stink leaking from the dealing rooms of the investment banks. I should have warned my clients of the looming financial crisis, counselled them to show prudence and batten down the hatches. I should have. Instead, I chose to hide behind those weasel words of my profession; words my clients always filter out like unwelcome white noise.

*Remember, investment values can go down as well as up and you may get back less than you originally invested.*

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I anticipated what would follow. They accused me of betraying them, their reasoning predicated on the simple fact that I, a man who deals daily with financial giants, am a party to their machinations; that I am 'in the know'. Ha! If I were I would be living in a palace in the land of my ancestors, the sun beating down on me, the perfume smell of jasmine in my nostrils, not here where the rain thrashes my windows and cold wraps its fingers around my aching joints. Why could they not understand that I, too, have lost money? No matter how many times I pointed this out to them their ears remained closed. What should I have done? Changed my Bentley for a Ford? Sold the villa on Lake Como? Flaied myself in public?

As deepening troubles outlawed the headlines, I toyed with the idea of changing my immutable routine, stop taking my lunch in the Penny Black. Then I thought the better of it. Everyone would consider my absence an admission of guilt or worse, failure.

So here I sit, head held high, waiting to be served.

Waiting. Waiting.

Oscar Demeritus, the proprietor, hands iced to his thighs, pins me with narrowed eyes. Short term borrowing from established institutions: not bad, could be worse.

*The best rate you can, Dilly. Cash is king in this business.*

*I know exactly the place, Oscar.*

He will survive the downturn - if he continues to pay interest on the huge loan I arranged for him.

At the table next to mine retired couple Hazel and Barry Connor glare daggers. A fair-sized share portfolio, FTSE-100 based.

*We're looking for steady growth, Mister Dilpreet. In five years' time we plan to use the money to take a round-the-world cruise.*

*No problem, Hazel. I would recommend . . .*

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They will need to be patient. Very patient.

Then Jack Hunter, a barrel-chested, fierce-browed builder steps through the door. My stomach clenches. Jack, a noted big spender, insisted upon a high-risk strategy for his money.

*Stuff caution, mate! I hear these BRIC lot are where the money's at.*

*Far too risky, Mister Hunter. I would counsel we stick with European investments.*

Jack is not a man who takes kindly to argument, but in the end, after a great deal of discussion, he deferred to my judgement. The commission I made sufficed to pay for a holiday in Mauritius. If the markets continue to spiral downwards it will break him. The gods help me. He will snap my old bones like dried twigs.

My clients do not fully understand what they let themselves in for. How could they? It would take me all my waking hours to wade through convoluted clauses drafted by Einsteinian brains. At one time I could grasp all the twists and turns, follow the labyrinthine thread. That time passed long ago. Now I barely trouble to read the words and stumble blindly in the inky fog. Perhaps I should have retired when my mind screamed for rest and my eyes began to play tricks on me, but how can I give up a business that brings me so much in return?

Melanie Demeritus slouches at the edge of my table, weight on one leg, disgust written on her teenage face. A tight black skirt barely covers her teenage backside and I notice a tomato sauce stain on the front of her white blouse. She informs me her father says he would prefer it if I left his café. I firm my jaw and request the menu. She stares at me as if I might be ET and for a brief instant I am tempted to fish out my mobile and phone home, because at this precise moment that is exactly where she wants me to be.

She shrugs, wiggles back to the counter.

I drum fingers on the table. Waiting. Waiting.

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The Connors rise from their table; mutter as they pass by. They open the café door and step out into the street, a whiff of distrust trailing them.

After so many years I would miss the cafe. Paintings by local artists hang on pastel walls. Scrubbed wooden tables, each decorated with a slim glass vase containing a single red rose, its efflorescing fragrance mingling with the aroma of hot food drifting in from the kitchen. Simple, homely. A place where my clients and I used to talk easily about matters that concerned us. Would Aston Villa or Birmingham City face relegation this season? Is Star City a success, or simply a short-term wonder? Isn't it about time Broad Street became safe to walk in an evening, without drunken females heaving their stomach contents over the pavements?

Now, only unkind words slither on their bitter tongues.

Dilpreet Dandiwal. Devious. Deceptive.

Why did I behave as I did? A little history may soften your heart and help you to walk in my shoes.

My parents – Amma's stomach swollen with me, a child conceived during a steamy monsoon - came to this country in the year Lee Harvey Oswald blew away President Kennedy. Filled with hope and a young couple's longing they sought a life that would have eluded them had they remained in India. They followed an unmarried cousin on the trail of dreams - Bombay to Birmingham. I do not remember much of my early years, simply a handful of images: sitting cross-legged round a low table, picking with fingers at fish and lentils served with rice in the manner of the land left behind; Amma in her cupboard-sized kitchen preparing enough food for a siege, smells of spices leaking out; Babu reading for the umpteenth time one of the half-dozen books he had brought with him from India; endless conversations of cousins and cricket.

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He never mastered English, Babu. He clung desperately to the tongue of his ancestors. Not out of pride or loyalty, but through fear of public mockery. He made do with a nod, a shake of the head, a manic jabbing of the fingers and a plethora of dubious gestures. Amma would have been more comfortable with the alien tongue, but he never allowed her to try and she never went against him. Though he came to a country where women drive cars, wear trousers, and go out to work, he insisted on Amma remaining true to the traditions of a Punjabi wife: cooking and looking after the home. As I grew, I straddled two worlds. An English one; bullied, bemused, beware. An Indian one: cosseted, confused, confined.

At school, my stuttered words and strange skin singled me out. I dreaded the constant finger-pointing and face-pulling of my classmates and their laughing at Amma as she stood at the school gate wrapped in her colourful sari, bright against the industrial greyness of the Midlands sky, holding my snack box containing child-sized samosas and barjees.

Was it simply a matter of learning new words, arranging them in order, pronouncing 'v' correctly? Ha! I had never used a knife and fork, never eaten food unflavoured with spices. I had a mountain to climb, but I persevered. Then at fifteen I learned new words: accomplice, conniving, vodka, marijuana, expulsion. Accomplice: one Wilbert Harrison, sixteen, Afro-Caribbean lineage, son of the local Methodist minister. Conniving: wagging school and finding myself in a dingy, empty house on the fringes of Small Heath. Vodka: a clear, colourless, but mind-numbing liquid imbibed in same house. Marijuana: a sense-heightening and illegal substance, courtesy of Stanhope Roberts, Wilbert's second cousin. When mixed with vodka leads to unpredictable behaviour. Expulsion: what happens when your headmaster learns you have torched the art room, stoned out of your mind.

That was the first time Babu raised his hand to me. It was not to be the last.

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I met Josie, a post-punk, looking for a new notch on her tally stick. Short skirt; rubber bracelets; bleached, ragged hair: a boy magnet. She called me 'my Indian Prince' and we started dating secretly. Babu spotted us wrapped tightly around each other, lips stuck fast like a barnacle to a rock. He fired a barrage of words, tore me away from Josie and let fly.

From then on our home became a war zone. Except it lacked a no-man's land. The final straw came when Babu forced a plane ticket into my hand.

*What's this?*

*A one-way ticket to Bombay. I have arranged for you to stay with your Aunt Esha in Pune.*

*But I've never met Aunt Esha! Why are you doing this to me, Babu?*

*Because, my son, it will help you to remember your roots, rediscover your manners and cleanse your diseased soul. And there will be a wedding. I have found a suitable bride for you, the daughter of an old friend of mine. I trust you will honour my wishes.*

*You can go to hell!*

I threw the ticket at him and left, anger boiling over. The next day I returned to tell my parents I intended to leave home. A small crowd of neighbours stood outside the flat, staring through the open door. I saw Babu slumped in his chair, a man I did not recognise standing over him, shaking his head, Amma holding her hands over her mouth. Then she let out a cry, a terrible wail. It echoed round and round the walls.

For the first time in my life guilt crept up on me, whispered in my ear that I had a duty to Amma and to the father I had disappointed. I knew what I had to do. I would make Amma proud of me. No matter what it took.

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I have come a long way since then: climbed a greasy corporate pole; reached the top; submitted to the beckoning finger of self-employment. My reputation followed me like a faithful hound. People flocked to my door.

DilpreetDandiwal. Decent. Dependable.

‘Mister Dandiwal. A word.’

Jack Hunter settles his bulk on the chair opposite. Unshaven, dark-eyed, he would make the perfect nasty piece of work in a Hitchcock thriller. He lays his plate-sized hands on the table, straightens his meaty back. ‘In a bit of trouble, eh?’

My flesh jellifies. They say retribution comes swiftly.

‘I cannot be held—’

His palm, fingers spread wide, severs my sentence. ‘Too late for explanations, mate. I want to know what you plan to do about it.’

I have anticipated this moment; have rehearsed my shaky defence over and over. ‘I am afraid I cannot be held responsible for what has happened. I did take pains – as I always do – to point out that you may suffer a loss.’

Redness rises in his thick neck. ‘A loss? Is that what you call it? Mate, I call it a disaster.’

‘All I can do is advise. In the end it is your decision.’

He shakes his head from side to side. ‘Oh, yeah, that’s a great cop out. But it won’t work see? The key word here is advice. And from what’s happened, yours is crap.’

My heart screams I should tell him to lodge a complaint with the Ombudsman, pursue me relentlessly and then take me to court. I would freely admit my negligence, offer him restitution and suffer disgrace. My head says, hey stupid, this uneducated man does not have the nous to take such a course of action. Shrug your shoulders, stare him in the eye, throw his bullying straight back at him.

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He leans back, crosses his arms over his chest. 'I've registered a complaint with the Financial Ombudsman Service.'

My heart cheers; my head falls silent, defeated.

I will not contest his claim, or others that will surely follow.

I will pay my dues.

Then perhaps, just perhaps, my clients will forgive me.