

TITAS FENGRUBBER

"It takes a village to raise a child", or so the saying goes.

In the case of Titas however, it took money.

Titas' mother and father were both bankers. Both at the east side of Steelbriar, the prime place for a bank, due to the aggressive competition in the industrial sector.

His first word was Fen. His parents were so proud.

His first step was as he was reaching out for a coin his mother was holding out to him. When he learned to read, he'd read his parents ledgers, and taught himself arithmetic by counting his own coins and calculating how long until he could afford his own bank. His parents were so proud.

When he did finally save up enough to buy his own bank, he did so in the cleverest and conniving manner imaginable. He took out loans with a series of bankers in the other districts. Then hired a third party broker to offer his parents to buy off their highest risk loans at 1/2 of their balances, which would be basically breaking even. They agreed.

Only, the "high risk" loans weren't a high risk at all. Titas had reached out to the owners before they requested their startup loans, offering them practically zero interest on their loans in exchange for misrepresenting their company's structuring, and undervaluing their own stability.

When the smoke cleared from this series of deals, the outcome was Titas had used his own saved money not to buy a bank, but to show creditability for a large influx of capital which he then used to buy highly profitable startup loans from his parents at a fraction of their costs due to hiding their profitability.

When Titas came home that day, his father was at the dining room table looking down at some parchments. It was the forms from the startups that Titas had stolen.

His mother was in the room off to the side, and as she saw him she exclaimed, "Oh Titas!" She began to cry. At this, his father's eyes snapped up and saw Titas standing there.

"Son..." he said as his voice trailed off.

His father looked away and blinked rapidly, trying not to let his own tears be seen.

His voice cracked ever so slightly as he looked back to him with a huge grin on his face. "I've never been so proud of you." His mother threw her arms around him as laughter and her sobs mingled. "You're grown. You're all grown now!"

Shortly after his ruthless entry into the world of finance and commerce, his parents bowed out into their own comfortable retirements, and he assumed their assets. With all the power of the family's combined capital, he was able to push all the other investors and bankers in the eastern district out of business, and quickly monopolized the market.

Titas had maintained his iron grip on the eastern district for several years before aiming his focus westward in the city of Steelbriar. This proved difficult however. He assumed that the bankers he pushed out of the eastern district had set up shop in the western district, and probably saw him coming.

Low interest rates didn't seem to sway the prospective clients. Neither did kickbacks to the decision makers. One day, just to test, he offered a zero percent interest on a loan that he normally would have laughed at in his own district. The client thanked him for stopping by, and politely rejected the offer.

It took a long time and a lot of money to loosen lips before he found out what was getting him stonewalled in the western district.

It turned out, Colton Grindwell, the leader of the Commerce Guild had strong-armed everyone in the district to only use Sinclair Valentino's bank. A short investigation into that bank revealed that Sinclair was the nephew of Colton's. It all made sense now. Titas was elated. He had been looking for an opponent.

One cold day in the autumn, as Colton was walking from his home in Builtmore, an upper-class housing district, he saw a man standing by the side of the cobblestone streets near the new electric poles they had upgraded to. He seemed to be waiting for him. As he approached the man, he saw that it was the manager of his nephew's bank, Griswald. "Good morn' Griswald!" Colton greeted. "Wish to god it were, sir."

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"Oh?" Colton asked, as he readjusted his leather glove.

"There's been a problem at the bank."

"Go on." Colton prompted.

Griswald continued, "This morning, when I arrived to open up, there were agents there from the Appropriations Office. They said the funds were being seized! Here's the papers they left me."

Colton's eyes darted across the paper as he scanned its contents.

As Griswald watched him, he saw the Guild leader's eyes grow wider, and...yes, fearful.

He *knew* it was bad.

"I must go!" Colton snapped and he thrust the papers back into Griswald's chest, and then walked very quickly down the streets. He whistled loudly, and a peddlecar that was traveling down the road braked loudly and didn't even stop fully before Colton jumped into the back and began yelling at the young man to quickly take him to the Tower of the Beak.

As he made his way up the steps toward the tower, he was thinking to himself what might have gotten out. He had been so careful. The funds he used to fund his nephew's bank had been cleaned. Every Fen had been allocated for sector development. The only division that didn't require AoE (Assessment of Effectiveness) reports. And with his nephew using the funds to provide loans of any risk, there would be development across the entire western district. It was a foolproof plan. And although it was forbidden to use Guild funding for individual or personal use, he felt that the job was being done, and even if it was his nephew, it wouldn't constitute personal use even if they did find out. Which they couldn't have anyway, due to the way he had routed it to him!

As he made it out of the lift onto the 40th floor, he told himself that whatever it was, it would be a misstep by Sinclair, not him, and so his fool hearted nephew would take the blame. After this short pep talk, he was feeling a little better. Until he opened the door to his office, and saw a man sitting in his ornate chair with his boots on his desk, and his top hat next to them.

"Who the devil are you sir?!" He demanded as he took off his own hat and coat to hang on a brass hook near the door.

The man smiled, and took a long puff on his cigar, tapped it out and then rose to his feet.

"My name, is Titas Fengrubber. And you, my good man, have caused me no small amount of trouble."

"Never heard of you, and what 'trouble' do you refer to?" Colton said.

Titas walked over to the large sandcast window overlooking the fog covered city below.

"You see, I'm a banker. I did very well for myself in the eastern district. So well that I decided I would try doing well in the western district as well. I thought, if things keep going well, well, I might just own this place!" he said, opening his arms wide and gesturing around.

"What, the tower? The city?!" Colton began chuckling.

"But you see..." Titas continued, ignoring Colton's laugh.

"...I was getting shackled by a certain banker. I think you know him. Sinclair? Sinclair Valentino?" Colton tried looking as nonchalant as possible. "Yes...of course. He is your nephew after all. Well, he had been utilizing some rather unethical business practices to ensure I was so blackballed, beggars dare not ask me for a Fen.

"There's nothing unethical about driving out the competition!" Colton puffed.

"Indeed not. In fact, when I first encountered this response in the district, I silently commended him for his tactics. But this was not the end, mind you. On the contrary, I revel in the fight, and so I rolled up my sleeves, and got to work, looking for an opening to land a punch."

Colton shifted his weight, getting a little more uncomfortable. "Is there a point to all this, and as to why you're here, helping yourself to my Zolban's?" Colton yelled, incredulously, gesturing toward the snuffed out cigar in the ashtray.

"Indeed there is!" Titas explained, looking pleased. "You see, when I said I was looking for an opening for a job, I was only looking for a body shot. What I found on my first try however, was the knockout."

"I knew that to conduct such strong-armed tactics, he would need to have a lot of capital, so if I were able

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to influence that source in some way, I'd get in there. But when I reached out to a friend of mine in the eastern district, he was very informative about your nephew."

Titas began slowly pacing the room.

"My friend, he is a construction contractor. He received money directly through your office for development. Specifically on upgrading smaller buildings into high-rises to accommodate growth. The money they needed in addition to your 'generous' funding was provided by me. However, when I asked about work he might have done in the western district, he said that he had about the same amount of work, but hadn't gotten any money through your office. Odd, right?"

Colton straightened and looked indignant, "I'll have you know that my office spends the same amount Fen on ALL districts equally. The western district receives theirs through..." "Yes, yes, through the Homeless Initiative Ministry. A truly ingenious idea. When I learned of that, I realized who I was in the ring with, and it wasn't Sinclair. It was you, sir."

Colton's eyes grew slightly wider, and his mouth was getting dry.

"I have no quarrel with you sir, and H.I.M. has for a long time accepted money towards generating jobs and homes for the less fortunate!"

"Indeed." Titas agreed, nodding his head. "And that was your lifeline. Should anyone get as far as I had, that is where you jumped ship. But I already have you. I severed your lifeline before I even started sinking your ship. You see, due to its preferential tax status, H.I.M. is regulated by the Acquisitions Office. That is how they forgo the necessity for AoE's. But as you know. Had I just walked in to their office and informed them that H.I.M. had been funneling money to a Mr. Sinclair Valentino, then an investigation would take place, but you, Mr. Grindwell, would remain blameless. In fact, you'd be a victim. 'Poor Mr. Grindwell with his good intentions, taken advantage of by his greedy nephew...' I have no doubt you would have played it very well.

I wonder if you'd have even felt sorry for your nephew."

Colton looked blank for a moment before responding. "Let's say what you said was true, that I had some role to play in this embezzlement. Let's say you're right. If so, how could I have planned all that if I cared even a little about that foolish boy? He's always been staring up at me with an open hand, waiting for his hand out. So if you were right, and I was responsible in some way, which of course I was not, I would say he has it coming.

Titas smiled at him, "A man after my own heart. I can appreciate that kind of survival instinct." Titas gave a respectful nod of his head.

"However, you have made a fatal error. Have you realized it yet?"

Colton realized his hands were clenched. He released them, then didn't know what to do with them, so he placed them in his coat pockets and retrieved his nonchalant demeanor. "I believe you'll say that my fatal error was not reaching out to you when you first came to do business in the western district?"

Titas smiled, "I thought you said you didn't know who I was?"

At this Colton looked a little more relaxed, "You are clearly a shrewd business man, and you know what you're doing. But with all that you wish to do, you'll need someone of power on your side. I can raze a building with the stroke of a quill. If I say so, entire sectors gain and lose funding, and I answer to no one. You'll need me, because I got news for you. For as much as you think you got me, you don't, and I'll tell you why. Guild leaders are above local ordinances. They are above sector-based regulations, laws, and yes, even the Acquisitions Office. So when it all comes down to it, even if you could prove I was knowingly involved in this Fen-funnel, at the end of the day, I'll still be leader of the Commerce Guild." Colton walked toward Titas as he spoke, and now placed a big meaty clammy hand on Titas' shoulder and said, "So make the right decision here, and work for me, not against me."

Titas looked down at the chubby hand, smiled back toward Colton and said, "You're wrong about three things" He brushed off the hand, and took several steps backwards, still smiling at Colton.

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"Number one, I don't need someone of power on my side. I will be the power. I will be the sun that warms my earth. I will blow the wind that fills my own sails. I have no intention of working beneath you. Number two. Guild leaders are above such local laws and ordinances, but not above a majority vote from the other leaders. Not to mention they are expected to keep to their own guild, and as leader of commerce, according to the Tomb Keeper, the Guild of Architecture would be in charge of building planning and development, so any funds sent for such a purpose should have been passed through their guild with that expressed purpose."

Colton's mouth fell open at this and he began stammering.

"Finally, number three" Titas said triumphantly.

"That was not your fatal error. Your fatal error was not closing the door when you entered."

Colton whirled around to see the Tomb Keeper standing there with her waist-shelf full of books. One was opened in front of her, and she was writing daftly in it, the quill flying back and forth across the page with almost impossible speed.

Colton exclaimed loudly and then snapped his mouth shut, knowing anything else he said would also be recorded verbatim. After the talking subsided, the Tomb Keeper languidly looked up from her book and looked between the two men. Colton strode quickly to the door and slammed it heavily.

