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Everything I Owe You

A Short Story

Chicago Central Trust



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They met in Humboldt Park in the summer of 1994. Heat hung between the brick facades like molten iron - anything was possible, and nothing would last. Division Street was their axis. At Western Avenue, Puerto Rican flags fluttered over the intersection, red, white, and blue against the sky. Men sat on stoops with plastic bags full of beer. Cars with their windows down pushed bass lines across the pavement. Crack had not disappeared yet, and neither had the gangs. District 14 patrol cars rolled by slowly, as if time were something that could stretch.

Macheath - everyone still called him Mackie back then - wore a faded Bulls T-shirt. He was seventeen and walked as though the block belonged to him, though he had never owned a thing. His father drove a cab at night; his mother worked the register at the Dominick's on North Avenue. Money was not a dream. Money was oxygen.

Jenny stood outside the laundromat on Rockwell Street, a cigarette between her fingers even though she did not smoke. She was sixteen, one year younger than he was, and there was a stillness in her eyes that had nothing to do with innocence. Her mother cleaned offices downtown. Her stepfather often disappeared for days. Jenny learned early that absence was a quiet form of loss.

They started talking because Macheath gave her a light.

"You don't live around here," she said.

"I do," he answered. "Just not forever."

That was the sentence that brought them together.



That night, as a thunderstorm moved in from Lake Michigan, they headed for the shore. They took the Blue Line to Damen, caught an eastbound bus, and walked the rest of the way through Bucktown and

Wicker Park, which in those days did not smell of organic bakeries but of damp wood and old bars.

They lay in the sand at North Avenue Beach, the downtown skyline in front of them, the water behind them, and between them the pulsing sense that childhood had already grown too small. Lake Michigan murmured behind them, dark and endless. Ahead, the Hancock Center rose like a black needle, the lights of the high-rises all gold and glass. The wind was warm. The water was dark.

"Do you think the people up there are different from us?" Jenny asked, pointing at the towers.

Macheath shook his head. "They just got started earlier." He said it like a theory. She took it as fact.

The air was electric with the storm suspended over the lake. Lightning flickered far away without a sound. The wind lifted Jenny's hair. For the first time, Macheath felt not only her closeness but her resolve. It was not merely desire. It was curiosity. They wanted to know what it felt like to be adults. Not because anyone was pressuring them, but because they believed desire was a passage - a door you opened onto a place where everything became clearer.

Jenny kissed him first. No hesitation. No laughter. Their bodies explored each other like maps, careful and searching. They wanted to understand. Where did closeness begin? Where did fear end? Where did the game stop and seriousness begin? For a moment, Macheath thought of his mother, the small kitchen in their apartment, the bills on the table. Jenny thought of the narrow hallways in her house, of her stepfather's silence. When at last they lost themselves in each other, it was less a storm than a decision.

The world narrowed to breath, skin, and heartbeat. For one moment, it felt as though they had overcome something - as though they had outrun time. Afterward they lay side by side, the sand cooling their skin as the storm drew closer.

At first, neither of them spoke. Finally Jenny said, "We're not children anymore." He nodded. But waking brought no innocence back. It brought clarity instead. Being grown-up did not mean freedom. It meant responsibility. Risk. Stakes. They looked toward the skyline. Suddenly it no longer seemed merely romantic. It seemed calculable. Windows became offices. Lights became salaries. Towers became bank balances.

They held on to each other a little longer. Not out of romance, but out of a strange sense of oath, as though they had crossed a line together.

The storm broke into rain. Laughing, they ran through the night toward the bus. Beneath their laughter, something new spread between them. They had opened the door. And on the other side was no fairy tale. There was Chicago.

Jenny sat beside him on the bus and said quietly, "If we want out of here, we need money." The sentence was no longer a dream. It was a strategy. Macheath nodded. "Then we'll get it."



It became a race. Jenny was the first to understand how quickly a person could make money in this city if she was willing to put herself up as the stake. At seventeen she worked in a Wrigleyville bar, smiling at older men, learning drinks, names, prices. A regular took her to Cicero and showed her a world of back rooms and promises. It was not everything at once. It was tips, small favors, "private parties." She was smart. She calculated. In one week she made more than her mother earned in a month.

Macheath, meanwhile, spent his days in community college classrooms and his nights filling out applications. In 1996 he earned a place in the training program at Great Lake Savings, a conservative bank with marble floors on Monroe Street. Suddenly he wore a suit. He learned balance sheets. He said "asset allocation" as if it were a magic spell. He made twelve hundred dollars a month.

Jenny laughed the first time she showed him an envelope containing five thousand dollars. "You're too slow, Mackie."

He smiled back, but the words burned. "Just wait."



In July 1998, they drove together to the Chicagoland Speedway in Joliet. The track was new, a concrete oval in the flat prairie, the grandstands like an open mouth. It smelled of gasoline and sunscreen. Engines howled as if the earth itself were accelerating.

They sat high above the track. Below them the cars shot past, red, blue, yellow - a circle made of speed.

"See?" Jenny shouted over the noise. "All that matters is who gets out front first."

Macheath was not watching the cars. He was watching pit road.

"No," he said. "What matters is who is still running at the end."

They no longer understood each other completely. Jenny now wore narrow sunglasses from Milan and knew exactly what they had cost. She no longer moved through Humboldt Park but through River North, where the sidewalks were cleaner and the doors heavier.

That evening, as the sun sank behind the grandstands and the final laps were run, Jenny suddenly said, "I can't wait for you to catch up."

He nodded. "Then don't wait."

They kissed goodbye among beer cups and dust. No drama. Only speed.



She met the new man at the Midnight Ledger on Hubbard Street, a bar where the glasses were thin and the voices subdued. At first she worked only behind the bar. Black dress, hair tied back, eye contact measured to the second.

She noticed him immediately. He was not one of the loud bankers, not one of the men with too much gel in his hair. Tailored suit. Watch without a logo. Shoes that did not shine but gave off a muted glow. He ordered bourbon, paid cash, and left the change without making a show of it.

On the third night, he took a seat closer to the bar. "You don't belong here," he said quietly.

"I do," she replied. "I work here."

He smiled. "No. I mean the neighborhood." She knew what that meant. An invitation, not a compliment.

She learned quickly. Men like him did not want a body. They wanted illusion. Discretion. Confirmation. A woman who listened, who knew when to remain silent, when to laugh, when to rest a hand briefly on a sleeve.

He lived in Oak Brook, in a house with a long driveway, a security system, and art on the walls worth more than her entire childhood. On her first visit he led her through the living room as though it were a gallery.

"What do you drink?"

"Champagne," she said without hesitation. She had learned never to order small.

He treated her properly. Almost politely. No roughness, no haste. But always with the unspoken knowledge that he was paying - and therefore defining the terms.

At their next meeting, she brought up money. Not directly. Not crudely. "I saw an apartment," she said casually. "It overlooks the river. You can see the lights on the bridges from there."

He did not ask what the rent was. He asked, "How much?" She named a figure she had considered three times beforehand. High enough to be taken seriously. Low enough not to seem greedy. He merely nodded.

From then on, she became more precise. She arranged days, not nights. Time slots, not spontaneity. She made sure a car took her there; she never let anyone come pick her up. She accepted envelopes without opening them in front of him. She began comparing amounts. What did a lawyer pay? A contractor? A fund manager? She learned that men in better neighborhoods did not negotiate feelings. They negotiated terms.

Once he tried to bring the amount down. "You already get enough."

She looked at him calmly. "Enough from whom?" He fell silent. He paid.

Her body was the stake, yes. But she set the rate. She understood that intimacy was a service, not a gift. That attention could be worth more than touch. That absence raised the price.

She moved into an apartment near the Chicago River, with sliding glass doors, a balcony, and a view of the Wabash Avenue Bridge. At night the lights reflected in the water like liquid gold. She did not buy designer handbags. She paid six months' rent in advance.

Her lead grew. Not because she ran faster, but because she had understood that in this city you did not win with morality. You won with calculation.



In the morning, the bank smelled of paper, carpet cleaner, and coffee from the cafeteria downstairs. Great Lake Savings was not a spectacular institution. Solid masonry outside. Polished brass plaques inside. Customers came in with empty pockets and left with high interest rates. Macheath sat on the second floor among filing cabinets and cathode-ray monitors, still learning the financial system. Reviewing loan applications. Matching account activity. Checking transfers.

At first he did what everyone else did, with a calculator, notes in the margins, and a furrowed brow. But after a few months something strange happened. He realized he no longer needed to calculate. He looked at a row of numbers and knew it was wrong. Not because he had computed the error, but because the pattern was off. Like a false note in a piece of music. He opened a file. It concerned a subcontractor from Cicero. Construction. A column of monthly account balances. His eye caught a figure that did not fit. In less than a minute he saw the connection: a single incoming payment had risen sharply from previous months, multiplied by ten. Just one extra zero. A glaring deviation from the average. He reported it to his supervisor. "Coincidence," the man said. "It happens."

But Macheath knew there was no coincidence here. Numbers were not chaotic. People were - out of passion, out of greed. Over time he stopped reading spreadsheets as data and began reading them as landscapes. At a glance he could tell whether something had grown organically or had been constructed. An account that received exactly the same amount every Tuesday. A company whose expenses always landed on round numbers at the end of the month. A loan that was never fully drawn but always remained just below the review threshold. His colleagues needed hours. He needed seconds.

Sometimes he sat in front of the screen and simply let the numbers work on him. They did not move, and yet they arranged themselves in his mind. Lines emerged. Nodes. Repetitions. He felt a strange calm. No noise. No feeling. Only structure.

Lucy, a trainee like him, once said, "You're not listening to me."

He looked at her as though he had to return briefly from his thoughts. "I am," he said. "I'm just sorting." He did not mean it cruelly.

With every passing month, the world became less emotional to him and more functional. Accounts were no longer stories but systems. People were no longer destinies but variables. He found that calming. While others dreamed of careers, he dreamed of clean rows. Balanced accounts. Numbers that closed like doors.

And eventually he recognized something that frightened him and attracted him at the same time: he almost took pleasure in it. A cold satisfaction when an inconsistency was resolved. When a pattern became completely visible. When chaos passed into order. He began deliberately taking on complex cases. He searched for irregularities. Not to report them, but to understand them. Numbers did not lie. They only revealed who was using them. And the more he recognized, the less he needed people. That was his way of growing up. It was about control. Almost pathological. Almost beautiful.

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In the years that followed, Macheath and Jenny rarely saw each other. She moved deeper into the scene, first into high-end brothels near the Gold Coast, then into more discreet arrangements with businessmen from the Loop. She changed apartments the way other people changed seasons. All the while, she kept seeing the man from Oak Brook who paid her. Her money went quickly - rent, clothes, small gifts for her mother.

In 2001, Macheath moved to Lakeshore Continental Bank, received a bonus, then his own portfolio of clients. He bought suits and a condo in Streeterville overlooking the lake. He learned that power speaks softly.

With Lucy, whom he knew from the bank's old training program, he attended a charity gala at the Drake Hotel on the Magnificent Mile. Lakeshore Continental had sponsored a table. For the first time, Macheath stood among crystal chandeliers and quiet jazz, his shirt too stiff, his gaze too alert. Lucy wore a simple black dress, no necklace, only the effortless confidence that comes from houses with front yards. She spoke about exhibitions at the Art Institute and at one point said, "You don't sound like the other bankers."

"I'm not one of them," he replied. She laughed. And he knew he had become faster.

A few weeks later he stood in Brown's house in Beverly, south of 95th Street, where the roads were wider and the trees older. Brick. Porch. A lawn cut with exacting care. Framed photographs lined the hall: Brown in uniform, Brown in front of squad cars, Brown beside mayors who came and went while he remained. Chicago Police Department, 7th District, later Deputy Superintendent. A man who knew what power smelled like.

Lucy was the police chief's daughter, and she led him into the living room as though there were nothing unusual about it. The Chicago Tribune lay on the coffee table beside an ashtray, though no one smoked. When the front door opened, it was her father.

Brown entered, broad-shouldered, gray-haired, his coat in one hand and a briefcase in the other. His eyes measured Macheath's shoes first, then his handshake.

"And what is it you do, Mr. ...?"

"Macheath. I work at Lakeshore Continental. Corporate banking."

Brown sat on the couch without taking his eyes off him.

"Corporate banking," he repeated. "And what exactly do you do there?"

Macheath told him, unsuspecting, almost proud. Structured loans for small logistics firms in the West Loop. Payment flows through shell companies in Cicero. Restaurants in Chinatown whose sales did not always align with the losses reported for tax purposes. He spoke technically, soberly, the way he had been taught.

Brown did not hear the numbers. He saw into the soul of an accountant.

"And you review all of that yourself?"

"I see the accounts," Macheath said. "After a while, you can tell what's real."

Brown leaned back. The faintest hint of a smile.

Two days later, Macheath's cell phone rang. A number with no name.

"Peach," said the voice. No first name. No explanation. "Deputy Brown says you have a talent for ... blurred edges. We need someone who looks more closely than the others." Macheath did not need an interview to get the job. He had a reference named Brown.

The building was new enough to still smell like the future. A glass facade reflected the sky. Above the entrance, the company name appeared in brushed steel: CHICAGO TRUST CENTER. Letters large enough to leave no room for doubt. The lobby opened into marble and light, three stories high, with glass elevators gliding soundlessly. A reflecting pool with a floor of black granite. Security guards in dark suits with earpieces. Receptionists with tablets instead of telephones. Nothing hid here.

Macheath gave his name. A glance at the list. A nod. On the ninetieth floor, an assistant to the boss received him and led him past doors without nameplates. Peach's office resembled a modern living room. An enormous desk with almost no paper. A thin monitor. Low leather seating. Art. The windows formed a single wall of glass. Far below, people moved like numbers in a spreadsheet. Great view. No discrepancies. Discretion.

Peach greeted him with a smile.

"Welcome to the heart of the city," Peach said. Tailored suit. Loosened tie. Cuff links of dark onyx. His voice was quiet but filled the room. A face that was neither friendly nor forbidding, only attentive.

"We move money," he said calmly. "A lot of it. Not every company enjoys having every step documented."

He led Macheath into a room with three desks, two monitors, and a safe built into the wall. No logos. No letterhead. Only spreadsheets.

"You come from banking?" Peach asked. "You know what real accounts look like. We need someone who can recognize when something looks too real."

He opened a file. Several companies with addresses in Schaumburg, Naperville, and Cicero. The same directors. Different industries. Identical payment rhythms.

"Layering," Peach said casually, as if he were talking about wine. "You stack money until it looks like a landscape."

Macheath said nothing. He understood at once. This was not an error in a balance sheet. This was intent.

"Is it illegal?" he asked at last.

Peach smiled, almost imperceptibly.

"Illegal is a word for people without lawyers."

Then he explained it cleanly, almost pedagogically: cash from clubs in River North, from construction sites in the West Loop, from import

businesses in Chinatown. Revenue that was not allowed to exist. Invoices written so that something else could disappear. Loans routed through straw men. Money passing through five accounts and emerging at the end as legitimate profit.

"We don't steal," Peach said. "We arrange."

Macheath thought of Lucy. Of Brown's photographs in uniform. Of Humboldt Park. Of Jenny, who had kept getting faster.

"And what exactly do you want me to do?"

Peach slid a folder across the desk. "You'll correct small discrepancies. Shift dates. Make transfers look plausible. Officially, you're an accounting assistant. Unofficially, you make sure no one notices how fast we're moving."

He stood. The conversation was over.

Before Macheath left, Peach added, "There are two kinds of power in this city. One wears a uniform. The other knows the account numbers."

Peach was not a broker. Peach was an architect.

Outside on Wabash, the L roared over Macheath's head. Steel on steel. A shriek like metal accelerating.

He asked no questions. He corrected. He smoothed. He understood.

And he became faster. Sometimes, late at night, he drove through Humboldt Park, past the old Rockwell Street. The flags were still there, but the rents were rising. Cafes replaced bodegas. Speed had changed direction.



It was winter in River North, and the windows of her apartment were fogged from the inside. The man from Oak Brook stood behind her, looking at the city through the glass wall. Below them, the Chicago River ran black between the bridges, the high-rise lights flickering in the water like broken promises.

"You should smile more often," he said casually. "You look too serious."

Jenny turned slowly toward him. She wore a silk dress he had paid for. An envelope lay unopened on the coffee table. She already knew what was inside. She could tell by the weight. He came closer and placed his hands on her hips. His touch was practiced, possessive without being rough. He smelled of aftershave and old money.

She returned the intimacy. Not out of longing. Only with precision. As he kissed her, she thought of the beach years ago. The wind. The storm over the lake. That first moment when desire had been a form of knowledge. Back then they had believed adulthood was a condition that arrived like a season. Now she knew adulthood was a decision you sold again every day.

The man talked about a new development in Naperville. About returns. About a friend on the city council. His hand moved across her back as though she were part of the furnishings. Jenny listened. She nodded in the right places. She knew when to laugh. When he finally led her into the bedroom, she no longer felt the excited curiosity of that first night. No discovery. No crossing. Only procedure. She was attentive. She was present. She was perfect. And while he believed he possessed her, she calculated. How much longer? How many months of rent? What new contact might come from this evening?

Afterward, he lay beside her, satisfied, talking about a possible weekend in Miami. She got up, walked into the living room, and took the envelope from the table. Ten thousand dollars. She did not count it twice. She knew he was not cheap, as long as she maintained the illusion.

In the mirror above the dresser, she studied herself. No longer the girl from the laundromat on Rockwell Street. No romantic beach. No thunderstorm. She touched her own face as though testing someone else's skin. Now she knew that desire had only been the admission ticket. The real thing was the price. And every night she paid it with something that could not be transferred into an account.



Years later, Jenny stands at the window of an apartment high above the Chicago River. Snow falls between the bridges. The lights reflect in the black water. She thinks of the beach that night. Of the storm. Of the sentence.

"I owe you everything," he had once said, half joking and half serious, after she lent him the money for his first security deposit.

She smiles. Somewhere in the city, Macheath sits in an office of glass and steel, his name on a door on LaSalle Street. Men rise when he enters the room. He talks about funds, expansion, markets in Asia.

Jenny still believes that one day he will stand before her, not as the boy from Humboldt Park but as the prince of the city. And when he comes, she will say, "See, Mackie? At the finish, only one car is out front. Now it's you." Yes. That is how it will be.

About This Story

The short story “Everything I Owe You” is a prequel to the novel “Money Is a Knife”, which follows the rise and fall of the young banker Macheath in present-day Chicago and centers on a financial scandal that escalates step by step. The novel is a homage to Bertolt Brecht’s The Threepenny Opera and is scheduled for publication in early 2027. In Money Is a Knife, readers will encounter Macheath and Jenny again, along with Police Chief Brown, his daughter Lucy, and the criminal businessman Peach, and will meet Peach’s daughter Polly for the first time.

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