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My banker friend Julian first took me for lunch in July, the month I arrived in Hong Kong. I'd forgotten which exit of the station we were meeting at, but he called saying he saw me outside Kee Wah Bakery and to wait there. It was humid. Briefcase-bearers clopped out of turnstiles like breeding jennets. The tannoy blared out first Cantonese, then Mandarin, and finally a British woman saying please mind the gap.

Through the concourse and up the escalators, we talked about how crowded Hong Kong was. Julian said London was calmer, and I said Dublin was, too. At the restaurant he put his phone face-down on the table, so I did the same, as if for me, too, this represented a professional sacrifice. Mindful he'd be paying, I asked if he'd like water – but while I was asking, he took the jug and poured.

'Work's busy,' he said. 'I barely know what the hell I'm doing.'

Bankers often said that. The less knowledge they professed, the more they knew and the higher their salary.

I asked where he'd lived before Hong Kong, and he said he'd read history at Oxford. People who'd gone to

Oxford would tell you so even when it wasn't the question. Then, like 'everyone', he'd gone to the City. 'Which city?' I said. Julian assessed whether women made jokes, decided we did, and laughed. I said I didn't know where I'd end up. He asked how old I was, I said I'd just turned twenty-two, and he told me I was a baby and I'd figure it out.

We ate our salads and he asked if I'd dated in Hong Kong yet. I said not really, feeling 'yet' did contradictory things as an adverb and there were more judicious choices he could have made. In Ireland, I said, you didn't 'date'. You hooked up, and after a while you came to an understanding.

Julian said: 'So you're saying it's like London.'

'I don't know,' I said. 'I've never been.'

'You've "never been" to London.'

'No.'

'Ever?'

'Never,' I said, pausing long enough to satisfy him that I'd tried to change this fact about my personal history upon his second query and was very sorry I'd failed.

'Ava,' he said, 'that's incredible.'

'Why?'

'It's such a short flight from Dublin.'

I was disappointed in me, too. He'd never been to Ireland, but it would have been redundant to tell him it was also a short flight that way.

We discussed headlines. He'd read in the *FT* that the offshore renminbi was down against the dollar. The one piece of news I could offer was that a tropical storm was coming. 'Yes,' he said, 'Mirinae. And a typhoon the week after.' We agreed it was an exciting time to be alive.

Both storms came. Unrelatedly, we kept getting lunch. 'I'm glad we're friends,' he'd say, and far be it from me to correct a Balliol man. I felt spending time with him would make me smarter, or would at least prepare me to talk about currencies and indices with the serious people I would encounter in the course of adult life. We got on well. I enjoyed his money and he enjoyed how easily impressed I was by it.