

It's Not O.K., But It Is Going To Be Alright

A memoir of friendship
By Brian Hobbins

Anyone who has walked on the floor of the Chicago Board of Trade knows it can be an intimidating place. People – very often large people – run about screaming orders, throwing paper, flashing hand signals with little regard for any one else in or near the pits. My first day there, I could barely keep up with Caleb, our trainer, and a newly initiated trainee, Maria Garcia-Estrada.

Everything about Maria was impressive. She was immediately kind. She had this hip European, bi-lingual, global traveler, citizen-of-all-nations aura about her. Her intelligence was readily apparent, but nothing she lorded over anyone. She was incredibly beautiful with an athlete's body, locks of midnight raven hair and matching dark complexion. But her most appealing feature was her sparkling, toothy smile. It had this reassuring quality that convinced you *even when things weren't o.k.; they were going to be alright.*

Even after days of traveling to the Board, getting our gear from the lockers and finding our spot in the crow's nest above the pits, I couldn't find my way around, couldn't remember the combination for our locker and couldn't figure out how to work the simple machines that connected us with our office. I managed to play loose and feign confidence but secretly needed someone to lean on.

The first time I had to squawk – or relay price information – back to our traders in the office, it seemed terribly important. I imagined millions of dollars being wagered on our every call. I was keyed up, intense and ... totally frozen.

"Brian, you're on." Pause. "Brian, start squawking" Caleb insisted. Nothing.

"Twos are trading. Do you see that?" Maria noted.

"Twos trading. Uh, two bid at three," I stammered.

"Close. One bid at two," Maria gently corrected. "Now, two bid, two bid at three."

"Two bid, two bid at three," I echoed. On it went like this for my fifteen minutes on the microphone headset, Maria leading and I following.

"See? Now you are getting it," Maria encouraged, flashing her trademark smile. When it came to squawking, *I didn't know if what I was doing was o.k, but Maria made me feel alright.*

Our next challenge was the Eurex exam. The basic concept behind this test was to put as much irrelevant and unfamiliar material in front of a novice trader as possible in hopes of making sure only the most determined and disciplined traders would get access to the hot European exchanges.

Our capable trainer, Wayne Remai, was called to get us through all the material and encourage us to pass. However, some of the work and motivation would have to be generated from within. Maria organized study sessions and set the example for the rest of the group. Furthermore, she made sure she understood the material better than anyone else.

"Maria? How do I graph a long call?" our new trainee Liz Wagner inquired.

"Maria, what do you think about my math here?" Brigid Bowdell asked.

"Maria, how are we ever going to pass this?" I lamented.

“Let’s take a look at this...” Maria responded to us each and every time, mustering a smile of friendship even in impatience in the last late nights before our exam.

Maria went on to pass, no sweat, undoubtedly having put in extra hours to get us all through. *When the test looked like it might not work o.k. Maria made sure we were alright.*

Now, fully certified, it came time to do some actual trading. We “arbitrated” and “spread” and “scalped” and tried all sorts of different orders and strategies. We goofed and got “long” when we wanted to be “short” and threw off our accounting for the whole day. Maria’s professional demeanor had been carefully honed over years of stepping into pressure situations from going to a high profile sports high school; to ACC golf championship press conferences; to Marquette interviews; moving to new cities and the rest.

When the market showed us positioned one way and our records another and money was on the line, the coolest head was Maria’s. “Maria, which way are we? How did we screw this up? Aaagh!” I panicked.

“First order is a buy, then another buy, a third buy, a sell. Do you have four orders?” She coolly responded.

“I don’t know, maybe... where the hell is that worksheet? Yeah four, do you have four?”

“Yeah. Four. Were flat, B-Hobbs” she giggled on the other side of the line.

“We’re flat?”

“We’re flat.”

“Oh.”

...Maria just laughed, and I could imagine her down in the pits smiling at how she had once again taken a situation where *we thought we weren’t o.k. and made it alright.*

As we ended our training experience, Maria was headed to London and, finally, closer to the home she spoke so fondly of in Tenerife, Spain. She was very excited to be living closer to family and friends whom she had parted with when she went to high school. At that time, Maria opened her own account as well and found great success trading. She looked at the markets in ways the rest of us didn’t yet understand and had a tolerance for risk born of her great confidence.

Maria was the delight of the London office. Her winning smile gained her fast friends and she really hit her stride as she was fueled on the energy of being closer to home. Maria was well tuned to the social pulse of London, and took pains in bringing new groups of people together. Fall gave way to winter, and Maria was in her prime.

At the same time, my initial success – trading the same products as Maria – gave way to frustration. But we were on our own now, and I needed to rely on myself, right? Perhaps the greatest holiday gifts I received were “instant messages” from Maria checking in on me.

Bddoop. My computer rang. A flashing icon on my screen showed a message.

"How are you B. Hobbs?" Maria was inquiring.

"Fine. Good. Great. I heard about the party, wish I could have been there," *Bddeep*, my computer messaged back.

"Yeah. We missed you," now, I doubt if anyone even gave me a second thought during the London weekends, but Maria made it sound as if her party was less fun because I wasn't there. That was part of her charm.

"Are you going back home for the holidays?" I asked.

"Yes. I am soooo excited. :) I can't wait to see my family and friends," she messaged back. We went on for a few minutes catching up, exchanging pleasantries.

"Say, have you noticed that when the price action crosses the moving and adaptive moving averages we usually get a nice move?" Maria casually noted.

"Yeah, totally, I just missed the last one" I lied in response as I scrambled to check my graphs. She was absolutely right. Every time. I started following her recommendation and had some better luck. *I wasn't doing o.k, but Maria made me feel alright.*

At the end of the day, Maria messaged back, "Nice work today," I had finally made some money using her suggestion, "and have a good trip home for the holidays."

How Maria had such great success as a golfer or trader might seem surprising, she was giving away secrets and research to her competition. Maria and I were directly competing for the same things in the same market and she helped me anyway, because she had a view that we could both have success. I could imagine her telling her paired partner on the links, "Be careful, the greens are playing a little fast today," without regard to the fact that she might be just a stroke or two behind. Maria wanted to bring the best out in people and was confident enough in her own abilities that she never thought about how it might affect the competition. She wanted people to do well and feel good and she modeled it wonderfully by doing well and feeling good herself.

Then, shortly after the holidays came the day that Maria didn't feel so good. "Hey Maria, thanks for the pointer on that trend line, it really paid off today," *Bddeep*, I messaged. Some time later, Maria didn't respond. "Wow, Maria, nice move on that flag pattern, you were right about those," *Bddeep*. No response. "Sorry we couldn't talk today, hope everything is o.k. Maria," *Bddeep*. She hated that I would always say her name before or after I addressed her, this would get a response for sure...Nothing.

Then the next day, "Good morning Maria, looks like a quiet trade over there overnight," *Bddeep* the computer's messaging service chimed. And another day, "Maria, are you on vacation, don't go getting lazy on me," *Bddeep*. Later that week, "Maria, just shoot me a line when you get a chance," *Bddeep*. Where the hell is Maria?

"Hey, did you hear Maria is in the hospital?" Shannon Moore asked me.

"No. God, is she o.k? She has been gone for like 10 days. I try instant messaging her and nothing."

"Yeah, I guess she has bronchitis really bad," Shannon responded.

"Oooh. Nasty. Well, she better get well soon, I need her to trade these markets, or at least to make me laugh," I dismissed the illness as nothing too serious and went on my

way. Maria took care of the rest of her friends and me; surely she was taking good care of herself too.

“Brian, this is Shannon, give me a call back,” was the unusually terse message I received from Shannon shortly after work one afternoon in February or March. Oh jeez, had I left my computer on? Did I still have an order in the market? Was there a news event we had missed? I thought of what I felt were all the worst-case scenarios. I quickly dialed back to Shannon’s phone.

“Hey, I got your message, what’s up?” I asked.

Sniffle. “Brian, it is some news about Maria, they think she might have cancer,” Shannon’s emotion was clear.

“Oh my God. No way. Well, when did they find out? Where is it?” We went over all the specifics. But, after initial panic, I wasn’t that worried; Maria was young, strong, positive and surrounded by loved ones. I fully expected her to do her chemo in the afternoons and be in the office each day to make boatloads of money and maybe help me a little in the process. We devised to send a card and were sure that would do the trick and make her feel better. At that point, I didn’t realize what chemotherapy, radiation and illness can do to a personal physically or spiritually.

In late winter, we started talking on the phone with Maria trying to get a feel for how she was doing and wanting to keep her in the loop with all of us, her friends. Michelle had even traveled to London to visit Maria and her family. “Hey how are you?” the line crackled and Maria responded,

“Hey B. Hobbs, I am fine, just a little tired. How have things been?” Did she sound a little breathless I worried to myself?

“Good, things are going well. Winter seems to be finally breaking here. So how are you feeling?” I asked.

“Fine. I think the therapy is working. So what have you guys been up to?” Maria changed the topic from herself back to us in the States with every question. That is how selfless she was; she was more concerned with how we were doing than her own problems.

“We are all pumped for the Cubs outing coming up here pretty soon. We wish you could be there with us.”

“Oh. That will be fun. I hope you have nice weather...” And so on. There was little talk of being ill or feeling down and any thoughts I had that Maria didn’t seem her self quickly diminished.

Days and weeks continued to pass and then in May, after making some arrangements to visit London and Maria, we were called in to Rob and Jim, our managing partners’, office to visit with Maria on the video conferencing screens. Maria’s treatments were going well and she had visited our London office. We huddled around and there was Maria with her father, Jose Luis. Her appearance had drastically changed, her beautiful hair replaced by a bald dome with just whisker whispers of the flowing locks she had before and she had clearly lost a lot of weight. I was a bit alarmed at her appearance, then I noticed how their two smiles were mirror images and it was clear Maria had inherited that reassuring grin from her father. They gave us a wave and we were quickly falling

over each other to get in a word with Maria. As we began to speak, the initial reactions to Maria's changed appearance were forgotten.

"Michelle will be there soon and Brian is coming over in a few weeks," Ginny said.

"Hi B. Hobbs," Maria flashed that smile and I immediately saw past the hairlessness and weight loss and saw nothing but the vitality of a healthy, happy life and my friend.

"Hey, Maria. Anything I can bring?" I had to smile too, sick or not, I was just happy to see my friend. The conversations wrapped too soon and I could think of nothing more than getting to London.

Days passed and I was off to London with a visit with Maria the first thing on my list of things to do.

When we arrived at the hospital, Maria was being pushed down the hallway in a wheelchair. A wheelchair!? I almost expected her to get out of the chair and walk to us giggling about the prank she had pulled, but with a smile she flapped some x-ray films at us and said, "I'll see you in a few minutes," and was off for further testing, prodding, conferencing or whatever else went on behind closed doors.

As we were waiting, I met Maria's brother, Efren, sister, Alejandra, mother, Dulce, father, Jose Luis and other assorted friends and her golf coach who had taken a break from a European tour with his family to see his prize pupil.

Finally, some time later, we were able to visit with Maria. Michelle and I delivered books, cards, candies and other gifts that had poured in from the Chicago office. But again, we didn't speak too much of Maria's condition or prospects, we just talked about life, friends and made jokes.

After some giggling, the jokes opened up and Maria chastised me that I had to stop being funny. I immediately responded with another horrible joke, "Well, my looks aren't everything," or something to that effect.

"Brian, please stop, it really hurts when I laugh," she mustered through a grimaced snicker. It had never occurred to me. Of course, laughter was putting stress on her lungs. It was the first time I actually felt worried for Maria. If she couldn't laugh, things might be worse than she was letting on.

But that was all she said of it. She even allowed herself to laugh a few more times during that first visit. *Things weren't o.k., but Maria masked her pain and made us feel alright.*

The next time I visited, Maria's condition had deteriorated and her prospects for the important lung surgery were diminishing. Guests were pouring in and friends from Tenerife surrounded Maria. Each was more lovely or handsome than the first, inside and out. I have never been to Tenerife, but I have a vision of this lush Eden where everyone is Hollywood beautiful and Mother Theresa kind.

Maria was visibly ill on this visit. She held a hospital cup in front of herself as a spittoon and every so often would spew a crimson spit burst from her mouth with a cough. This was terrifying to see, yet, between each launch, Maria engaged her surrounding friends as if it were normal to be hosting a party while violently ill.

Alternately scared by Maria's illness and intimidated by the language barrier with her friends, I fell to the backdrop of the room, reluctant to make introductions or visit with others when everyone wanted to focus on Maria. "Brian, you are awfully quiet," Maria observed. "Have you met my other friend, also named Maria," I shook hands with this stranger as Maria discreetly spit up another mouthful of discharge. Before I knew it, Maria had introduced me to everyone, so many that I could not remember all the names. There was great excitement over an autograph from the pro-golfer, Sergio Garcia, who had recently visited his former golfing teammate and Maria's friends were animated with one another and seemed to give Maria strength. *Once again, Maria had taken a situation where everyone was convinced she was not o.k. and made them feel alright.* What she taught me about suffering and carrying on that day, I will never forget.

All the same, I left for a family vacation greatly concerned for my friend. Clearly, this spitting up was not good and the response of so many people echoed that concern. Days passed on my vacation with no word and my worry grew. I called Michelle in the London office, prepared for the worst.

"Michelle, its Brian, how are things going? What news do you have for me?"

"Brian, it is unbelievable, Maria rallied herself and had the surgery, they removed most of her lung, some ribs and part of her diaphragm," a twinge of sympathetic pain or energy shot up my side as I thought of the invasive surgery.

"Oh my God. It was that built up, eh? How is she? Is she taking visitors?" I asked.

"Well, they are limiting the number of people who can see her, we have a schedule going and it will probably be a few weeks in recovery" Michelle responded.

"Get me on that list for when I get back, please."

Days later, when I returned, the whole "limited visitor" thing had been waived, at Maria's request. She wanted to see people; she was bored with the hospital. We flooded in as soon as she would see us. We watched videos. We talked about Maria's boyfriend, Mundi, and how they met; she literally glowed telling the stories. We read trashy magazines and even laughed a little. Maria was excited to host us all – now including Shannon Moore – at her flat soon. We had all underestimated her, *things weren't o.k., but now, hopefully, they would be alright.*

Maria was out of the hospital in record time and made good on her plans to host us for dinner. Shannon and I set out from Dave's flat on a weekend evening where London was bathed in sun, picnickers filled the greens spaces and music floated from the bars. It was beautiful. Man, I wish Maria could be enjoying this, I thought as I rounded the corner toward her block. And there she was, walking in front of this little Belgian bar

she loved with Michelle! That was typical of Maria, she was enjoying the day and, despite her sickness, she was enjoying life.

Maria's mother had prepared a feast for us with spicy chorizo, rice cooked with garlic and butter, vegetables and rotisserie chicken. We had a great conversation with Maria and her sister taking pains to translate so everyone was included and we could connect with her mother. Our stomachs full, we retired to Maria's room for her to rest.

Her mother came in, beaming with pride, with a file folder full of notes, cards and pictures that had come from around the world to encourage her daughter. We looked over them all and talked about all the people who had sent their regards. But, our conversation was quickly halted by a loud blast.

After a fool hearted duck and cover, we spotted the fireworks blooming across the warm night sky. Electric blues, flaming reds and jeweled greens cascaded from the night sky. The visitors clustered about the windows as Maria watched the show reflected off one of the open panes. Each firework was more striking than the first but none was lovelier than the grand finale, Maria's warm smile, at home and content. It was a beautiful night.

Just as the fireworks glow contrasted against the night sky, it wasn't but a few days later that Maria's portrait of recovery was vandalized by the spread of cancer to her brain. The London office was struck hard, and as the news was announced, there wasn't a dry eye or a closed jaw in the house. How? Why?

Shannon, Dave Feltes and I rushed to the hospital where we visited first with Mundi, who relayed the sad news of Maria's state to us. Normally soap opera handsome, Mundi looked hang-dogged and tired, his eyes red from sadness. The doctors had given Maria no chance, but the family wasn't ready to accept that and after seeing Maria's unbelievable comeback from her lung surgery, why should they?

However, when I walked in to Maria's corridor, I saw a picture of human suffering unlike anything I had ever seen. She was in a cold sweat and clearly agitated, despite drifting in and out of consciousness. The pain caused by the swelling in her skull radiated so strongly that she occasionally would chillingly roll her eyes into the back of her head. I bit my lip so hard it hurt. What could we possibly say; we feared our friend could pass right in front of us.

"Hey you, how are you?" I stupidly asked. How did I think she was?

"Oh, it is so hot I have gotten this headache," she responded. The heat, that was it, the heat! We all keyed in on it.

"Yeah, it has gotten so warm, as soon as this heat breaks, you are going to go back home. Should we turn the fan up?" Shannon asked.

"Or some water. Maybe you are dehydrated," I suggested. Maria's hand went to her head as another wave of pain washed over her diminished body.

"I am just so tired from this headache, it is too hot," she panted, exasperated.

"Hang in there, Maria, you are going to be o.k."

We later learned that Maria didn't remember anything about our visit that night; she was speaking from her unconscious, which proves how deep her character ran. It was so ingrained in Maria's psyche to stay positive and to deny the worst case scenario that

even in her great pain, even as she surely knew things had taken a terrible turn for the worse, she was able to put a positive spin, in the shape of a white lie on her situation. *Maria wasn't o.k, but her story made herself and us believe that things could still be alright.*

And it wasn't long until they were all right again. Despite all the doom and gloom one hospital staff could throw at Maria's persevering parents – Jose Luis and Dulce – they wouldn't give up on their daughter. They moved her from one hospital to another until someone would do surgery radical enough to remove the tumors in her brain. It took a true work of science fiction – laser knives and gamma rays – to free Maria's mind of the cancerous grip, and again she was back in her London flat within days, having once again dodged the worst cancer could throw at her. We were all delighted and proud for how strong and brave she and her family had been.

My time in London was quickly winding down and I was leaving with every confidence that the recovery party in Tenerife would be soon. I couldn't wait to see the island she was so proud of, to see her wonderful friends in their element, to enjoy her parent's gracious hospitality in their own home, to watch her and Mundi dance as only two people truly in love can, perhaps listening to some of Efren's great collection of music while Alejandra gave a melodious laugh in the background and we would all be drunk with happiness and her vineyard's wine. Leaving Maria's flat the Thursday before my flight, I truly believed that could happen. Alejandra was paging through a Glamour magazine, Efren was surfing the internet as his music played in the background and Maria's mother sat amongst us as we all fawned over Maria and snuck a peek at the scars on her forehead, sure her lovely dark hair would be covering up those painful reminders of her struggles soon. *Not only were things o.k. but I squeezed Maria goodbye confident that things were also going to be alright.*

I wasn't home but a few weeks before news broke that there were signs of cancer in Maria's stomach or abdomen as well. But I had learned better than to count Maria out. At that point, I was convinced Maria could get cancer of the knees and toes and smile her way through any pain, treatment or hardship.

A few weeks further on, Efren sent news that the family would take Maria home, that her options in London had been exhausted. I wasn't going to fall for that trick, though. Maria had been counted out by all the best doctors twice before. She was going home and she was in love, she would strengthen, rebound and muscle out that trademark smile with glee at how she had defeated the worst of odds and captured a third miracle.

A few days later, word reached me that Maria was losing consciousness, that it would be any day now. I was calm, Maria was a fighter and she hadn't ever failed to beat a challenge in the two years I had been blessed to know her. She would survive.

Further word came; it was grim. I resolved to pray for Maria, just in case.

On Friday, September 2nd, I found myself driving down into the Minnesota River Valley on the way to the airport. The northern night was dark and I was disappointed that there wasn't a star in the sky, just the false lights of the few hotels near the airport. It was some of the first moments of quiet I had had in several days, and I found myself thinking of Maria and praying for her and her family. I knew Maria wasn't particularly religious, but as a Catholic I was praying the rosary, a group of prayers centered on one of the most famous Marias in history, the Blessed Virgin Mary. And, as it happened to be a Friday, I offered up the Sorrowful Mysteries, five groups of prayers that traced Jesus through his suffering and death, his darkest hours before the Resurrection to new life.

As I worked my way through those prayers, my ailing friend on my heart and mind, I saw a lone shooting star streak northbound across the horizon. It was champagne white with a long tracer, and quickly reminded me of the fireworks we had watched from Maria's bedroom in London. It was cosmic.

It wasn't ten minutes later my phone rang with a call from Shannon. I already knew what she would say, our friend and one of the brightest stars in our sky, Maria Garcia-Estrada, had passed away.

It might be whimsical, but I am born of a belief that everything happens for a reason. Maria and I were paired from the start because she had a lot to teach me, not just about trading, but about life, and despite being a few years her senior, I still had a lot to learn. Maria taught me the importance of confidence, of friendship, of bearing hardship bravely and of maintaining a positive attitude even when your surroundings and prospects are bleak.

Maria reached across that night sky on September 2nd and reminded me for a final time, *even when things aren't o.k. we all have the power to make them alright.* I hope I will never forget that lesson and know I will never forget her.
