



A NOVEL  
BY ARYAN AYYAR

CROSSROADS  
AT  
INTERLAKEN

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# **Der Scheideweg von Interlaken**

(Crossroads at Interlaken)

**Aryan Ayyar**



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# Foreword

Between two lakes in the Swiss Alps, there is a town built for in-between things: arrivals and departures, layovers and delays, people who are not yet where they came from and not yet where they are going.<sup>1</sup> In such places, the rules that gov-

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<sup>1</sup>Interlaken is introduced in the opening chapter as a liminal space “between Lake Thun and Lake Brienz, between arrivals and departures.”

ern ordinary life loosen, if only by a few quiet degrees.<sup>2</sup>

This book follows two strangers from opposite sides of a border that has never really slept: Anand Iyer, a quant who believes in models, and Dr. Rehmat Khan, a psychiatrist who treats the human cost when those models fail.<sup>3</sup> Over the course of one snow-locked night in Interlaken, they test a simple but dangerous question: what happens when you stop hedging against feeling, and let a Black Swan into your life? What unfolds is not a fantasy of escape, but a brief amnesty from history: coats and titles come off, circuit breakers are crossed, and two carefully curated lives discover what it means to meet on truly neutral ground. By morning, the trains will run again, the borders will hold, and the conveyor belts will resume. Whether

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<sup>2</sup>The story's storm, suspended trains, and closed roads trap the characters in a temporary pause from their usual constraints.

<sup>3</sup>Anand is a market microstructure mathematician; Rehmat works on post-pandemic neurocognition and “human flash crashes.”

that night was an error in the data or the only true point on the graph is, in the end, for you to decide.



# CHAPTER **1**

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## **Das Dämmerlicht**

*(The Twilight)*

**I**NTERLAKEN has always been a place built for in-between. Between Lake Thun and Lake Brienz, between arrivals and departures, between the urge to climb and the relief of not having to. Even the name admits it—between lakes.

I had come here for the quiet. The markets had closed an hour ago- New York's bell ringing at 4 PM meant 10 PM in In-

terlaken and my algorithms were running overnight backtests. I could afford to breathe.

The Coffee Shop on *Höheweg* was not the place a purist would choose, but I was not a purist. I was a pragmatist. It had fast Wi-Fi, decent espresso, and the kind of ambient noise that kept my ADHD from eating me alive. The interior was warm, almost suffocatingly so, with that unmistakable scent of dark-roasted Arabica cut with steamed milk and the faint sweetness of cinnamon from someone's chai latte. The hiss of the espresso machine was rhythmic, almost meditative. Outside, through the wide glass windows, the *Höheweg* promenade stretched in both directions, a long, tree-lined avenue that felt like a Parisian boulevard transplanted into the Alps.

I sat at my usual corner table, back to the wall. Not because I had inherited military paranoia—I hadn't—but because I had spent enough time in Bangalore trading floors to know that the

only safe position is one where no one can surprise you. On the table in front of me, my world was arranged in perfect order: a 13-inch MacBook, its edge aligned parallel to the table's grain; a black Moleskine journal positioned at a 90-degree angle to the laptop; a double espresso centered precisely on its coaster. My Apple Watch sat face-up beside the cup, the green ring of my activity tracker mocking me. I hadn't moved in two hours.

I wore a charcoal *bandhgala* over dark jeans—an outfit that split the difference between boardroom and café, formal enough for a Zoom call, comfortable enough for thinking. The jacket was Loro Piana, unbranded and expensive in a way only other people with money would recognize. My hands, darker than most in this café, rested on the keyboard, still.

Then the door chimed, and I looked up...

She walked in on a gust of cold alpine air, and the room seemed to recalibrate around her. She was somehow strik-

ing in a way that didn't demand attention but commanded it anyway—tall, composed, moving through the crowded café with the kind of spatial confidence that comes from a lifetime of people stepping aside. She wore a camel-colored trench coat, belted at the waist, over what I immediately recognized as a *shalwar kameez*—deep emerald silk, the kind of cut and fabric you don't find in Delhi's export markets. Lahori, maybe. Karachi couture. Definitely Pakistani. Her dupatta was draped across one shoulder with a precision that suggested ritual, not haste. Her hair—long, dark, impossibly lustrous—was swept to one side, revealing a face that was pale in a way that felt northern, Kashmiri or Punjabi aristocracy, the kind of fair that spoke of altitude one that didn't ask permission.

When she shifted the tote on her shoulder I caught a flash of a lanyard—white card, hospital logo, the clipped efficiency of someone who has learned to move through crowds without

apologizing. Her English, when she murmured something to the barista, carried that Islamabad polish: private-school consonants softened by something warmer underneath. She held a tall paper cup in both hands, her fingers wrapped around it as though seeking warmth, and her eyes—sharp, dark, assessing, scanned the crowded room with a flicker of something I recognized instantly: the mild panic of someone who has nowhere to sit and refuses to look desperate.

The café was packed. A group of tourists occupied the long communal table, their phones out, photographing their pastries. A pair of German hikers sat by the window, their boots caked in mud, their voices low and satisfied. Every other seat was taken.

Her gaze landed on the empty chair across from me.

She hesitated.

I watched her calculate. I saw the moment she registered

my setup—the laptop, the aligned objects, the obvious markers of someone who wanted to be left alone—and I saw her decide that asking would be an intrusion. She was about to turn away.

I stood up.

The movement was instinctive, a reflex born not from chivalry but from something sharper: curiosity. I wanted to hear her voice. I wanted to know if my guess was correct.

“Ma’am,” I said, my voice cutting cleanly through the café’s hum. “You can sit here if you want. It’s a bit crowded.”

She stopped. Turned. Looked at me.

Her eyes assessed me in the same way I had assessed her—clothes first (the *bandhgala*, the understated watch), then posture (straight, contained), then the grid of objects on the table. I watched her read me: *Indian. Educated. Possibly obsessive-compulsive.*

“Are you sure?” she asked. Her English was flawless, the

kind of accent that had been shaped by private tutors and British boarding schools, with just enough South Asian melody underneath to place her somewhere between Islamabad and Oxford. “I don’t want to intrude on your...” She gestured toward my laptop and notebook. “...geometry.”

I smiled. It was a good line.

I moved my laptop a fraction of an inch to the left, opening the space symbolically.

“نہیں، بیلکوں نہیں! [—بےِس، بِالْكُلْ نَهِيْس—]” I said. *No, not at all.*

“تشریف رکھیے! [—تَشْرِيف—رَكَّحْ]” *Please, have a seat.*

The word *Tashreef* hung in the air between us—high Urdu, formal, the kind of word you used for dignitaries or elders. I saw her eyes widen, just slightly. Her guard dropped, just for a second.

“Thank you,” she said, and slid into the chair with a grace that made the cramped Starbucks feel like a drawing room at

the Serena Hotel.

She placed her bag down, a structured leather tote, Mulberry or something close—and looked at me with a new kind of curiosity, the kind reserved for puzzles that don’t fit the usual categories.

“आपकी नवाजिश है। [— کی نوازش شے۔]” she replied. *It is your kindness.*

We sat there, two strangers from warring nations, sharing a two-by-two-foot table in neutral Switzerland, while the autumn wind outside worked to strip the last leaves from the trees.

For a moment, neither of us spoke. She took a sip of her tea—Earl Grey, I noted, not coffee—and I returned to my espresso. The silence wasn’t awkward; it was the heavy, loaded silence of two people who have recognized something in each other but haven’t yet named it.

She set her cup down, aligning it unconsciously with the edge of her coaster. She caught herself doing it, looked at my grid of objects, and a faint, almost imperceptible smile touched her lips.

“I suppose introductions are the penalty for sharing a table,” she said. Her voice was low, pitched perfectly to stay within our small radius. She extended a hand across the table—a gesture that was formal, deliberate, and practiced.

“Dr. Rehmat Khan,” she said.

It wasn’t just a name; it was a statement. She said it with the quiet authority of someone whose title is not just a job but an armor.

I took her hand. Her grip was firm, cool, and surprisingly strong.

“Dr. Anand Iyer,” I replied, matching her gravity.

Her eyebrows lifted. The surprise was genuine. She looked

at me with renewed interest, re-evaluating the *bandhgala* and the youthful face.

“A colleague?” she asked, tilting her head slightly. “I don’t think I’ve seen you at the conference. You’re not in Neurology, are you? You have the hands of a surgeon, but the patience of... well, someone who arranges sugar packets for fun.”

I smiled, leaning forward just an inch.

”میں بھی مੁँਹ में जबान रखता हूँ, काश पूछो कि मुद्दआ क्या है।“  
”[بھی منہ میں زبان رکھتا ہوں، کاش پوچھو کہ مدعہ کیا ہے۔]

I quoted Ghalib softly—\*Main bhi muh mein zaban rakhta hoon, kash poocho ki muddaa kya hai\* (I too possess a tongue in my mouth, if only you would ask what my purpose is).

She blinked, stunned. The reference landed perfectly.

“I’m afraid I’m not that kind of doctor,” I confessed, breaking the spell with a grin. “I have a PhD in Mathematics. Market Microstructure and Algorithmic Game Theory, to be precise.

So, while you save lives, Dr. Khan, I mostly just... solve for  $X$ ."

I paused, then added with a self-deprecating shrug. "And occasionally  $Y$ , if the market is volatile enough."

She stared at me for a beat, processing the Ghalib, the Math, and the audacity of it all. Then, the tension broke. She laughed—a genuine, warm sound that seemed to startle even her. It was the sound of a heavy door unlocking.

"Well," she said, her eyes crinkling at the corners. "That is a relief. I was worried you were going to ask me for a second opinion on a diagnosis. I'm a psychiatrist, you see."

"A psychiatrist," I repeated. "That explains the analysis."

"Occupational hazard," she admitted, but her shoulders dropped an inch. She leaned back, unbuttoning the top button of her trench coat. The 'Islamabad Aristocrat' had stepped aside for the woman underneath. "But I must say, Dr. Iyer, your Urdu..."

it is remarkably clean. *Shusta*. It sounds like Lucknow, not..."

"Not a math lab in Bangalore?" I finished for her.

She smiled. "Precisely. Where did you learn to speak like a poet?"

I looked at her—really looked at her, framed against the snowy window like a portrait of longing itself.

“وہ پوچھتے ہیں کہ اردو کس نے سکھائی تھیں؟ [،]  
”

I let the first line hang for a second.

“ہم نے کہا، اک آرجن نے، جو ابھی رو بروے۔  
”

\*(They ask, who taught you Urdu? I said, a desire, that is currently sitting in front of me.)\*

The silence that followed was electric. It wasn't just a compliment; it was a confession wrapped in a couplet. She looked down at her tea, a sudden flush of color rising in her cheeks

that had nothing to do with the cold.

“You are dangerous, Dr. Iyer,” she murmured, tracing the rim of her cup. “You calculate risk for a living, but you take very big chances.”

“Only when the probability of a positive outcome,” I said softly, “is statistically significant.”



# CHAPTER 2

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## The Algorithm of Silence

The steam from our cups rose in twin spirals, twisting together before vanishing into the warm air of the café. Outside, the snowfall had thickened, turning the *Höheweg* into a blurred watercolor of white and grey, sealing us into this small, illumi-

nated capsule of time.

I took a sip of my espresso, letting the bitterness ground me.

“So,” I began, shifting gears from the poetic to the prosaic. “What brings a psychiatrist from Islamabad to the foot of the Jungfrau? I assume it’s not just for the chocolate.”

Rehmat smiled, a small, weary smile that reached her eyes. She wrapped her hands tighter around her tea.

“A conference,” she said. “*The Global Summit on Post-Pandemic Neurocognition*. It’s being held at the Victoria-Jungfrau.” She gestured vaguely toward the grand hotel down the street. “I’m presenting a paper tomorrow morning.”

“On what topic?”

“The Attention Economy,” she said, her voice sharpening with professional passion. “Or rather, the bankruptcy of it.”

She leaned forward slightly, the golden light of the café

catching the intensity in her eyes. “We treat focus like a cheap commodity, Dr. Iyer. But the brain isn’t designed for high-frequency trading. It requires latency. It needs the gap between stimulus and response. That is where the ‘self’ lives.”

“Latency is usually a bad thing,” I countered, instinct taking over. “In my world, latency gets you front-run. It gets you killed. We spend millions purely to shave nanoseconds off the connection between Chicago and New York.”

“And what happens when you remove all the delay?” she challenged, tilting her head. “When the market moves faster than human comprehension?”

“Liquidity vanishes,” I admitted. “Flash crash. The algorithms pull back because the volatility scares them.”

She smiled, a triumphant, clinical precision in the curve of her lips. “Exactly. That is what I treat in my clinic every day. Human flash crashes. People who have removed all the fric-

tion, all the boredom, all the waiting. They optimize their lives for dopamine, and then they wonder why their liquidity—their emotional resilience—vanishes the moment things get volatile.”

I stared at her. It was a perfect isomorphism. She had just described market microstructure using neurochemistry.

“So,” I said slowly. “You’re saying my sugar packets...” I gestured to the grid on the table. “...aren’t just a quirk.”

“I’m saying they are your circuit breakers,” she said softly. “You create artificial friction to stop the crash.”

The silence that followed wasn’t heavy anymore; it was resonant. The snow outside had turned the window into a sheet of white static, isolating us completely.

“You diagnose the world very quickly, Dr. Khan,” I said, finally picking up my espresso. “Is it exhausting? Seeing the wiring under the floorboards?”

“Sometimes,” she admitted, looking away towards the white

expanse. “It makes it hard to just... be. To lose control.”

She turned back to me, her eyes dark and suddenly unguarded. The clinical distance had evaporated.

“It reminds me,” she murmured, almost to herself, “of that line from *Sarfarosh*. Do you know it? It’s technically a film song, but the sentiment... it fits.”

I knew exactly which line she meant. It was the anthem of logic surrendering to feeling.

“होश वालों को खबर क्या... [...]” شہادوں کو خبر کیا... she began, her voice barely a whisper. (*What do the conscious ones know...*)

I felt the thrill of it—not the dopamine of a trade, but something slower, deeper. I leaned in, finishing the couplet for her.

“...बेखुदी क्या चीज़ है। [...] بے خودی کیا چیز ہے۔ (...of the state of intoxication.)

She held my gaze, surprised that the mathematician knew

the melody. I didn't stop there. I gave her the answer, the second half of the verse that turned the observation into an invitation.

“इश्क कीजिये फिर समझिये... [...]” I said softly. (*Fall in love, then you will understand...*)  
 “...जिन्दगी क्या चीज़ है। [...]” she finished.  
 (...what life truly is.)

The steam from our cups twisted together between us. The algorithm had stopped. For the first time all day, I wasn't calculating  $X$ . I was just there.

“Wah,” she whispered, shaking her head in disbelief. “क्या बात है, जनाब।”

I smiled back, raising my espresso cup in a silent toast.

“क्या बात है, मैडम।”

# CHAPTER 3

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## The Black Swan

The storm outside had shifted from a scenic dusting to a white-out. The Victorian lamps along the *Höheweg* were no longer visible; the world beyond the glass had been erased by a wall of wind and ice. Inside, the café manager announced something in Swiss-German about suspended bus services, and a collective murmur of resignation rippled through the room.

The world had paradoxically shrunk to the size of our table.

I tapped my Apple Watch. 7:14 PM. My schedule was broken. A faint, familiar hum of anxiety began to vibrate at the base of my skull. I unconsciously reached out to align my notebook, which had shifted a millimeter during our conversation.

“You are checking the time again, Dr. Iyer,” Rehmat observed. Her voice was quiet, cutting through the low hum of the room. “But there is nowhere to go.”

“Old habits,” I murmured, pulling my hand back. “Idle time is inefficient”

“No,” she said, leaning in. Her eyes held the kind of analog warmth that no Retina display could replicate. “With you, I think time is defense. What are you afraid will happen if you stop calculating for one hour?”

I looked at her. A deflection rose to my throat—a witty remark about opportunity cost—but it died there. She wasn’t

looking at the mask; she was looking at the wiring.

“Do you know what a Black Swan event is?” I asked.

She tilted her head. “Nassim Taleb? The impact of the highly improbable?”

“Exactly. We spend our lives building models to predict the future. But a Black Swan isn’t just a surprise, Rehmat. It’s the thing that breaks the model because you were too arrogant to think it existed.”

I gestured to the grid on the table—the aligned laptop, the coaster, the pen.

“This,” I admitted, “is my defense. If I organize the small variables, maybe the big ones won’t blindside me. I don’t like surprises, Rehmat.”

She watched me for a long moment, dissecting the confession with a gentleness I wasn’t used to.

“But life is nothing but Black Swans, Anand,” she said softly.

“You stop being human.”

She reached across the table. For a second, I thought she would take my hand. Instead, she placed her hand firmly over my Moleskine notebook, closing it. Then, she placed her palm over the face of my watch.

The screen went dark.

I felt a phantom vibration against my wrist, a ghost of the second hand ticking, before my pulse slowed to match the stillness of her palm.

“My model for today was: coffee, backtest code, sleep,” I whispered, looking at her hand covering my time. “You were not part of the model”

“Then stop the model,” she said. “Let things just happen.”

The silence between us wasn’t empty anymore; it was heavy with unasked questions. The storm rattled the windowpane, a chaotic, uncontrollable force, but for the first time, I didn’t feel

the urge to organize it. I looked at her—the emerald silk, the intelligence in her eyes, the sheer improbability of her existence across from me.

She was the outlier. She was something my models had never predicted. She was something that my model had never accounted for.

I let out a breath I didn't know I was holding.

“You know,” I said, a slow smile touching my lips. “There is a poet, Bashir Badr. He wrote something about travelers like us. About the impossibility of planning a route when the road keeps changing.”

She raised an eyebrow, challenging me. “Go on.”

I looked out at the whiteout, then back at her.

“مُسافِر हूँ हम भी, मुसाफिर हो तुम भी...”  
[“مسافر ہیں ہم بھی، مسافر ہو تو تم بھی...”]

*(I am a traveler, you are a traveler too...)*

I let the weight of the words settle.

“...کسی موڑ پر پھر ملاقات ہوگیا! ...  
...کسی موڑ پر پھر ملاقات ہوگیا!

(...at some turn of the road, we will meet again.)

It was an acceptance. We were both transients here, stuck in a storm, bound by passports that pulled us in opposite directions. But it was also a promise.

Rehmat didn't look away. The vulnerability in her eyes mirrored mine.

“Then let us hope,” she whispered, removing her hand from my watch but leaving a ghost of warmth on my skin, “that the road is circular.”

We stood up together as the storm began to clear, leaving the safe grid of the café for the unpredictable night. For the first time in years, I wasn't leading. I was following the chaos, and for the first time, the lack of a plan didn't feel like a threat.

It felt like an unburdening.



# CHAPTER 4

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## Das Erbe

(*The Inheritance*)

The transition from the street to the lobby of the Victoria-Jungfrau was less like entering a building and more like crossing a border into a different century. The biting wind, which had turned the *Höheweg* into a tunnel of white static, was instantly replaced by the hushed, perfumed silence of old wealth. Crystal chandeliers dripped light onto plush velvet carpets, and

the air smelled of beeswax, expensive cognac, and woodsmoke.

Outside, the storm was erasing the world. Inside, the world was preserved in amber.

We found a secluded corner in the lounge, near a fireplace where birch logs cracked and hissed. The storm was now just a rumor, a silent film playing harmlessly against the tall arched windows. We were safe. We were in the citadel.

Rehmat sat on the edge of a velvet sofa, her spine perfectly perpendicular to the floor. Even here, in the sanctuary of a Swiss grand hotel, she held her teacup like a scepter.

I watched her for a moment, the curiosity finally overtaking my politeness.

“You walk like you’re inspecting a regiment, Dr. Khan,” I observed, leaning back. “Even here. Who taught you to fear slouching more than death?”

She stiffened slightly, her eyes flickering away. “Good pos-

ture is just anatomy, Dr. Iyer.”

“No,” I said gently. “That’s a medical answer. I want the real one.”

She looked at me, her guard rising. I decided to drop my own first.

“I just told you I structure my life around sugar packets because I’m terrified of chaos,” I said softly. “I showed you my weakness, Rehmat. If you don’t show me yours, I’ll have to assume you’re actually an ISI agent sent to extract my algorithms.”

A small, reluctant smile touched her lips. She sighed, and for the first time, her shoulders slumped—just a fraction of an inch.

“My father,” she said, her voice dropping to a register I hadn’t heard before. “Lieutenant General Zulfiqar Khan.”

The title hung in the air, heavy with brass and history.

“I wasn’t raised, Anand,” she continued, looking into the fire. “I was curated. In the drawing rooms of Islamabad, you are not a child; you are a representative. I learned English before I learned Punjabi. I learned how to pour tea for diplomats before I learned how to play with dolls. My childhood wasn’t a playground; rather, it was a training ground.”

She turned to me, her eyes intense, reflecting the flames. “You see, in our world, elegance isn’t just aesthetic. It is armor. My mother taught me that a smile is how you politely finish an opponent. You don’t raise your voice; you just raise your standard until they feel too small to speak.”

She touched the silk of her scarf, her fingers trembling slightly. “But inside the silk? It is hollow. I am a statue built for public viewing. A monument to the family name. Do you know what it is like to be a ‘General’s Daughter’? It means you are never just yourself. You are always the honor of the

regiment.”

I nodded, feeling the weight of her words settle in my own chest. It was different, yet terrifyingly familiar.

“The Gilded Cage,” I murmured. “Versus the Conveyor Belt.”

“The what?”

“You fought for status, Rehmat. I fought for survival. In my world, you don’t inherit a pedestal; you have to build it, brick by brick, while a million other kids are trying to steal your trowel.”

I leaned forward, elbows on my knees. “Tenth grade boards. Twelfth grade. JEE. IIT. Engineering. MBA. High-paying job. Marriage. Children. Death. It’s a conveyor belt, Rehmat. If you slip, you don’t just fall; you are trampled by the billion people behind you who want your spot.”

I looked at my hands—the hands that coded algorithms to

squeeze money out of seconds.

“I solved for *X* because *X* was safe,” I confessed. “*X* got me the scholarship. *X* got me the visa. *X* got me out. But sometimes... sometimes I feel I’m just checking boxes on a list written by a dead society.”

The silence that followed was heavy, but it wasn’t empty. It was the silence of recognition. We were two refugees from different wars—one fought with silence and silk, the other with exams and algorithms.

The heat from the fireplace was rising, flushing our skin. The television screen in the corner flashed a weather warning:  
*HEAVY SNOWFALL IN BERNSE OBERLAND. ROADS CLOSED UNTIL DAWN.*

I looked at the screen, then at her. An idea formed—reckless, impossible, and absolutely necessary.

“Rehmat,” I said.

She looked up, her eyes tired.

“The roads are closed. The world has effectively stopped until morning.”

I stood up and walked over to the chair where her heavy camel trench coat lay folded. I picked it up, feeling the weight of the wool.

“You know,” I said, holding the coat but not handing it to her. “What if we just...resigned, for tonight?”

She looked at me, puzzled. “What are you saying?”

“I’m saying... what if, just for this night, we forget where we are from? What if we forget the General, the Conveyor Belt, the borders, and the expectations? What if we just... exist? As ourselves?”

She scoffed, a reflex of her training. “Don’t talk like a child, Anand. We can’t just pause reality.”

“Why not?” I challenged. “Look outside. Reality is buried

under two meters of snow. No one is watching. No one is keeping score.”

I held the coat out to her, but instead of helping her into it, I laid it gently on the back of the sofa, away from us. Her hand twitched toward the lapel—a reflex to cover up—before she let it fall back to her side.

“You don’t need the armor tonight, Rehmat. You need to breathe.”

She looked at the coat, then at me. I saw the conflict in her eyes—the lifetime of discipline warring with the sudden, overwhelming desire to be free.

Then, slowly, she reached up and unpinned the heavy silk scarf from her shoulder. It slid down her arm with a whisper of silk, pooling on the velvet seat.

Underneath, in just the simple emerald *kameez*, she looked younger. Vulnerable. Real.

“Okay,” she whispered, her voice barely audible over the crackling fire. “Just for tonight.”

“Just for tonight,” I promised.



# CHAPTER 5

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## The Uncalculated Step

The dining room of the Victoria-Jungfrau was a cavern of shadows and candlelight. We had moved from the lounge to a small table near the window, where the storm was now just a silent, swirling backdrop to our own suspended reality. The heavy coats— were gone.

I poured the last of the Pinot Noir into Rehmat's glass. The

wine was dark and rich, a sharp contrast to the stark white tablecloth.

“So,” I said, swirling my own glass. “If you weren’t Dr. Rehmat Khan, the psychiatrist and future diplomat... who would you be? In this alternate timeline where the General doesn’t exist?”

She smiled, looser now. The wine had softened the sharp edges of her diction.

“A painter,” she said instantly. “Oils. Messy hands. Paint on the floor. My mother would be horrified. She thinks art is something you buy, not something you make.” She looked at her hands—manicured, pristine. “And you? If you weren’t the Zen Economist?”

“A fighter pilot,” I said. “But not for the dogfights. I just like the idea of vertical takeoff. Just... lifting straight up. No runway. No waiting in line. Just pure escape.”

“Always seeking the fastest exit,” she teased, tilting her head. The candlelight caught the flush on her cheeks, and for a second, she looked devastatingly human.

I looked at her—the way her eyes danced, the way she had let her guard down—and the words of Jigar Moradabadi came to me. It was the only way to describe the shift in the room.

”تیرا یوں شوئی سے ہنسنا، تیرا یوں نظر میں جھکانا... [تیرا یوں شوئی سے ہنسنا، تیرا یوں نظر میں جھکانا...]“

(Your playful laughter, the way you lower your gaze...)

She paused, the glass halfway to her lips.

”...کوئی دیکھے تو سمجھے، [کوئی دیکھے تو سمجھے،] کہ میخانہ کھلا ہے۔“

(...If someone saw, they would think the tavern has opened.)

She laughed—a low, throaty sound that had nothing to do with etiquette. “You are trying to charm me with Jigar now? That is a dangerous game, Anand. Jigar is for lovers, not col-

leagues.”

“We established three hours ago that we are not colleagues,” I reminded her.

Just then, the small ensemble in the corner struck a chord. A piano and a cello. It was a waltz—fast, swirling, in perfect 3/4 time.

I tapped the table. “One-two-three. One-two-three. It’s mathematical.”

I stood up. It wasn’t a decision; it was an impulse.

“Come,” I said, extending my hand.

“I don’t dance, Anand,” she said, shrinking back slightly. “Not without lessons. I’ll step on your toes. The General insisted on debating, not dancing.”

“Good,” I said. “My toes have been too safe all day. They need some volatility.”

I didn’t wait for her logic to catch up. I took her hand. It

was a gentle pull, but firm enough to break her inertia.

I led her to the empty parquet floor. The other diners were just silhouettes in the periphery. It was just us, and the music.

“I don’t know the steps,” she whispered, her body stiff, holding her frame like she was inspecting a guard of honor.

“There are no steps” I said, placing my hand on her waist. Through the silk of her *kameez*, I could feel the tension in her spine. “Remember? No algorithms.”

We began to move.

At first, it was a negotiation. She was counting under her breath—*one, two, three*—trying to impose order on the movement. She held herself rigid, afraid of making a mistake.

“Stop counting,” I murmured. “Look at me.”

I spun her. The tempo accelerated—a crescendo of strings that demanded movement. The momentum took over. The room became a smear of gold and velvet. I felt her surrender

to the spin. She stopped thinking and I wish—started feeling.

Then, she missed a step. But instead of apologizing, she laughed—a real, breathless sound of delight.

I spun her again, faster this time, and for a second, gravity lost its hold.

When she turned back to face me, the pristine architecture of her hair had finally given way. A long, dark strand fell loose, cutting across her cheek, obscuring her vision.

I saw the panic flare in her eyes—the reflex of the General’s daughter. Her hand flew up instantly to correct the error, to restore the order.

“No,” I whispered.

I caught her wrist mid-air. It was a gentle interception, but absolute. She froze, her breath catching in her throat.

I didn’t let go of her wrist. With my other hand, I reached out. I brushed the strand away from her eyes, tracing the line

of her jaw, tucking the rebellion behind her ear. My fingers lingered there, against the warmth of her skin.

The music seemed to fade into the background. We stopped moving, but we didn't let go.

She didn't pull away. She didn't apologize for the imperfection. For the first time all night, she wasn't guarding the fortress. She was just... looking at me. And in the reflection of her dark eyes, I saw no calculations. No geography. Just the tavern, wide open.

"I think," she whispered, her voice trembling slightly, "I definitely stepped on your toes."

I smiled, my thumb brushing her cheekbone.

"Even if you did, I don't mind the bruise"



# CHAPTER 6

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## The Velocity of Risk

The waltz had ended, but the room was still spinning. We stood near the exit of the ballroom, flushed and breathless, the adrenaline of the dance humming in our veins like a high-voltage wire. The lounge was closing; the staff were extinguishing the candles, reclaiming the sanctuary for the night.

I looked at the illuminated green sign above the service

door: **ROOF TERRACE - NO ENTRY.**

I checked my watch. 11:45 PM. The wind outside was howling, a low-frequency roar that vibrated against the glass.

“The models say the storm is peaking right now,” I murmured, leaning close to her ear. “A once-in-a-decade event. A true outlier”

Rehmat looked at me, her eyes dark and dilated. “So?”

“So,” I whispered, a reckless smile forming. “Looking at it through a double-glazed window is just... theory. I want to see the reality”

She followed my gaze to the forbidden door. The “General’s Daughter” straightened her spine instinctively. “Anand, that is a service door. It’s off-limits. We’ll get caught.”

“Not if we’re fast,” I challenged. “Come on, Rehmat. You said you wanted to forget the rules tonight. What’s the worst that happens? We get deported?”

She bit her lip, looking at the door, then back at me. I saw the struggle—the lifetime of discipline warring with the sudden, overwhelming desire for chaos.

“You are going to be the death of my career,” she sighed, but there was a spark of mischief in her eyes that hadn’t been there before.

We moved.

It was a heist. We slipped past the concierge desk, ducking behind a marble pillar when a bellboy wheeled a luggage cart past. We stifled nervous giggles like teenagers, clutching each other’s arms for balance as we navigated the carpeted service corridors. The air here smelled of laundry starch and cold drafts.

We found the heavy steel fire door at the end of the hall. I pushed the bar. It groaned, heavy with the pressure difference, and then swung open.

The world exploded.

The wind hit us like a physical blow—a solid wall of ice and noise that stole the breath from our lungs. The roar was deafening, a jet engine screaming in the void. There were no Alps, no Interlaken, no lights. There was only a vortex of white snow and black sky, swirling in a chaotic, terrifying dance.

Rehmat gasped, stumbling back, but I grabbed her hand and pulled her forward, just one step, into the eye of the storm.

“Look! This is raw chaos! No filters! No safety nets!”

She was shaking. The cold cut instantly through her silk *kameez*. She wrapped her arms around herself.

I didn’t think. I acted.

I pulled her into me. I turned my back to the wind, shielding her with my body, creating a small pocket of stillness in the chaos. She didn’t resist. She pressed herself against my chest, burying her face in my shirt, seeking the only heat source in

the universe.

Her hands clutched the lapels of my vest, her knuckles white. My arms went around her, holding her tight, trying to transfer every ounce of my warmth to her.

We were a cocoon. I could feel the frantic, bird-like flutter of her heart against my ribcage. It was beating in sync with mine—a chaotic, raw rhythm.

She looked up at me. Her hair was whipping wild around her face, dark strands catching in her eyelashes. Her face was flushed from the cold and the thrill. She looked wild, undone, and completely beautiful.

“This is madness!” she shouted, her voice thin against the gale. “We’ll freeze!”

“Sardi bahut hai!” I shouted back, grinning like a madman. “It is very cold!”

I looked down at her, her face inches from mine, her eyes

wide with fear and exhilaration. I leaned in, my lips brushing her freezing ear to be heard.

سُنَا है बोले तो बातों से फूल झड़ते हैं... [سنے ہے بولے تو باتوں سے پھول جھڑتے ہیں...]

I quoted Ahmed Faraz, the words tumbling out against the wind. (*I have heard when she speaks, flowers fall from her lips...*)

She stared at me, stunned that I was reciting poetry in a blizzard.

اگر یہ بات ہے، تو چلو بات کر کے دیکھتے ہیں! [اگر یہ بات ہے، تو چلو بات کر کے دیکھتے ہیں!]

(*If that is the case, then come, let us talk and see!*)

She burst out laughing—a shocked, incredulous laugh that was swallowed by the wind. She shook her head, clinging tighter to me.

“You are insane!” she screamed.

“And you are alive!” I yelled back.

The cold was becoming painful. We stumbled back, fighting the wind to pull the heavy door shut.

*SLAM.*

The silence of the corridor was sudden and shocking. The roar vanished, replaced by the sound of our own ragged breathing.

We leaned against the wall, panting, shivering, our clothes disheveled, snow melting in our hair. We looked like we had just survived a battle—or something far more intimate.

Rehmat slid down the wall slightly, trying to catch her breath. She looked at me, her pupils blown wide, her chest heaving. The adrenaline was still flooding her system, blurring the line between fear and desire.

She reached up and touched her cheek, which was burning from the cold. Then she looked at me, and the smile that spread across her face was slow, secret, and terrifyingly real.

“That,” she whispered, her voice trembling, “was a Black Swan event.”

It was at that moment that I wanted to tell her “She called it a Black Swan event. I wanted to tell her that she was wrong. With her, there was no model left to break.”

CHAPTER 7

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# Convergence

The silence of the corridor was absolute, a vacuum that sucked the roar of the wind from our ears. We were slumped against the flocked wallpaper, shoulder to shoulder, our breath still coming in ragged, white clouds that vanished instantly in the warmth of the hotel.

My heart was hammering against my ribs—a frantic, un-

hedged rhythm that had nothing to do with the cold.

I looked at Rehmat. Her eyes were closed, her head tipped back against the wall. The storm had left its mark: her hair was damp, plastered to her forehead in dark ribbons. A single drop of melted snow traced a path down her temple, trembling on the curve of her cheekbone.

I watched it, mesmerized by the physics of it. Gravity pulling water down skin.

I couldn't watch anymore. I had to intervene.

I reached out, my hand shaking slightly—not from the cold, but from the sudden, terrifying realization of how close she was. I brushed the drop away with my thumb.

Her eyes flew open.

She didn't pull away. She didn't flinch. Her gaze dropped to my lips, then back up to my eyes. The adrenaline from the roof was shifting, curdling into something heavier, darker.

"Anand," she breathed, my name sounding like a question.

I didn't answer. I leaned in.

It wasn't a collision. It was a question asked and answered in the same breath.

I brushed my lips against hers. They were cold, tasting of mountain air and Pinot Noir. She gasped, a sharp intake of breath, and then... she melted. Her hands, which had been clutching the lapels of my vest for warmth, tightened, pulling me closer.

The kiss deepened. The cold seemed to vanish. It was replaced by a sudden, searing heat. It was the collapse of a waveform—all the probabilities, all the reasons why we shouldn't, resolving into this single, absolute certainty.

For a moment, there was nothing but the taste of her, the smell of rain and expensive perfume, the desperate pressure of her body against mine.

Then, the General's Daughter returned.

She broke the kiss, gasping, pulling back just an inch. Her forehead rested against mine, her eyes squeezed shut.

"Anand... stop," she whispered, her voice trembling. "We can't."

"Why?" I murmured, my hand tangling in her damp hair.

"Because the sun comes up in six hours," she said, panic edging into her voice. "The ploughs will clear the roads. You go back to your algorithms, and I go back to the General. We are just anomalies, Anand. By morning, this will just be a...mis-". I reached out, pressing my fingers gently against her lips, catching the syllable before it could become a word. She was about to call this a mistake. I stopped her before she could actually make one.

Her eyes were wide, reflecting the hallway sconces. In them, I saw the fear of the fall. She wasn't afraid of me; she

was afraid of the landing.

Then, I framed her face with my hands, forcing her to look at me.

“The markets are closed, Rehmat,” I said fiercely. “There is no tomorrow yet. Don’t trade the present for a future that hasn’t happened.”

I looked deep into her eyes, stripping away the ‘Quant’ and the ‘Psychiatrist’ until only the man and woman remained.

“Do you trust the data?” I asked. “Or do you trust me?”

She searched my face, looking for the trick, the game, the exit strategy. She found only raw, terrifying honesty.

“I trust you,” she whispered.

In that moment, I knew. This wasn’t the error. The error would be walking away after what she had just admitted. I made my choice then and there: whatever happened next, I would never regret it

I kissed her again, and this time, it wasn't gentle. It was possessive. It was hungry. She made a soft sound—a whimper of surrender—and her arms locked around my neck. The statue had crumbled; she was all fire now.

I leaned my forehead against her temple, my breath hot against her skin, and the words of Parveen Shakir spilled out—not as a recital, but as a prayer.

“उसने छुआ तो जिसमें खुशबू सी घुल गयी... [اس نے چھوڑा تو...]  
[جسم میں خوبصورتی حل گئی...]

*(When he touched me, a fragrance dissolved in my body...)*

She shuddered against me. A sharp, ragged exhale escaped her lips—a sound that was half-gasp, half-surrender. The air between us seemed to thin, charged with a static that blurred the edges of the corridor. We weren't in the Victoria-Jungfrau anymore; we were suspended in a vacuum of our own making, where the only reality was the heat of her skin and the

desperate rhythm of our pulse.

”...जैसे चमन में फूल खिले हों बहार के। [چیزے چمن میں]“  
 ”پھول کھلے ہوں بہار کے“

(...As if spring flowers had bloomed in the garden.)

My hand found the keycard in my pocket. The beep of the lock was loud in the silent corridor.

We stumbled through the door, not breaking the kiss, tangled together in a desperate, rather beautiful knot. I kicked the door shut behind us.

The lock clicked. The storm, the market, the General, and the world were locked out.



# CHAPTER 8

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## The Zero Lower Bound

The door clicked shut, thereby formally severing the link to the corridor, the hotel, and just for this night - the world itself. The silence in the room was sudden and absolute, broken only by the ragged sound of our intimate breathing.

We didn't move toward the bed. We didn't turn on the lights. The only illumination came from the tall windows, where the streetlights outside filtered through the swirling snow, cast-

ing long, fluid shadows across the floor.

Rehmat stood with her back against the door, her chest heaving.

For a moment, I could do nothing but look at her, trying to reconcile the woman in front of me with every previous definition of beauty I had ever carried. She was, in that instant, not just the most beautiful woman I had ever seen; she felt dangerously close to the most beautiful I would ever be allowed to see in this lifetime. Her hair, damp from the storm, had escaped its careful architecture and now fell in dark, uneven ribbons around her face and shoulders, catching the thin spill of street-light like wet ink. The emerald silk of her kameez clung to her in places where the snow had melted and dried, tracing the quiet architecture of her collarbones, the subtle definition of her shoulders, the impossible line from throat to sternum that my eyes kept returning to as if it were an axis.

She seemed taller now, paradoxically, without her armor—no trench coat, no pinned dupatta, no General’s Daughter posture—just the long, clean lines of a body that had spent a lifetime being trained to disappear into etiquette and had, for one night, refused. The curve of her waist under the fabric, the deliberate strength in her forearms, the slight tremor in her fingers where they rested against the wood: it was all one continuous proof that grace could coexist with fatigue, that poise could fray at the edges and become something even more devastating. Her face, usually arranged in that diplomat’s mask of calm, was open in a way that felt almost indecent—cheeks flushed from cold and adrenaline, lips parted on breaths she couldn’t quite regulate, eyes wide and dark and unguarded, as if she had forgotten to reinstall her walls.

But what undid me wasn’t just the geometry of her body under the half-light; it was the way she looked at me. There

was no performance left in that gaze, no calculation of angles or outcomes, only a raw, terrifying trust—as if, out of all possible futures, she had chosen to believe that I would not turn this moment into a weapon. She was a woman who knew the worst of what people did to each other’s minds and still, here, in this sealed-off room at the end of the world, she had placed her entire nervous system in my hands. For someone who had spent his life modeling risk and hedging tails, the realization landed with the weight of something sacred: the most exquisite thing in the room was not her beauty, but the fact that, for this one night, she believed I would, perhaps not break it.

The fierce, desperate energy that had propelled us down the hallway shifted now, slowing into something heavier, more deliberate.

I stepped closer.

My hands found the edge of her *kameez*. I hesitated, giving

her one last moment to retreat, to retreat back into her fortress of Dr. Rehmat Khan, the psychiatrist, the general's daughter, the Pakistani aristocrat. But what she did was something I'd never have expected.

She didn't just retreat, she stepped forward, closing the final inch between us.

It wasn't undressing, rather it was what I'd call as an exorcism. But she refused to let it look like one. Rehmat stepped in close, her fingers finding the top button of my bandhgala with the same delicacy she reserved for a patient's wrist. She didn't tug or tear; she negotiated each button free as if she were de-escalating a diplomatic crisis, thumb and forefinger working methodically down my chest. When the front finally loosened, she didn't let the fabric slide off me in some cinematic shrug. She eased it from my shoulders, smoothing it once with an absent, almost reverent stroke, and then laid it

carefully over the back of the chair instead of letting it fall. It was absurd and unbearably tender at the same time—this woman, who had spent a lifetime protecting the reputation of a general, now protecting the crease of my coat, as if wrinkling it would be a kind of disrespect. In that small, precise act, she stripped me of the armor the world recognized without bruising the man who had to wear it when morning came.

Then, the emerald silk. It didn't just "slide" from her; I felt it give under my fingers, a faint whisper of fabric against skin as I found the tiny hook at her nape and paused, stupidly conscious that I was handling not just her clothes but a lifetime of choreography. I eased it open, careful not to tug, letting the neckline loosen by degrees until gravity did the rest. The kameez slipped from her shoulders in a slow, reluctant cascade, pooling around her ankles like spilled ink, and I caught one sleeve before it touched the floor, shaking it out and drap-

ing it over the back of the armchair the way she had treated my bandhgala—as if the least I could do, while undressing the General’s Daughter, was not insult her tailor.

Underneath, she didn’t flinch or fold her arms across herself; she stood there and let me look, the line of her throat exposed, the quiet strength in her stomach, the long, clean planes of a body that had never been allowed to belong entirely to her. I made myself move slowly, palms open, mapping her collarbone, shoulder, the warm inside of her wrist with the same care I used to align sugar packets. Every place I touched her, I did it as if I were asking a question I knew had no answer, and every small exhale, every deliberate lean into my hand was her reply.

I lifted her hand then, not to claim it but to study it—the fine bones under the skin, the faint whiteness where a ring had once lived, the crescent moons of nail varnish grown out. I

turned her palm upward and, without cleverness or line, pressed my mouth to each fingertip in turn: index, middle, ring, little, the slow benediction reserved for relics and fragile instruments. Her breath caught on the third; by the fourth, her fingers curled almost imperceptibly, as if the sensation were too much and too little at once. Somewhere under the quiet heat of her skin lay the architecture of hurts I could not see—the nights of being inspected instead of held, the years of being useful instead of chosen—and for the first time I understood that some part of the pain in this room was not ours in common but hers alone, irreducible and non-transferable. My thumb traced the faint ridge of a tendon along her wrist, feeling the pulse beat against it like something stubbornly alive, and I knew that whatever else this night became, I would remember this exact fraction of a second—the weight of her hand in mine, the delicate, almost defiant way she allowed me to touch what the

world had only ever taken from.

We fell onto the bed, a tangle of limbs and shadows.

The collision was not gentle. It couldn't be. We were two people who had spent a lifetime holding our breath, and this was the exhale. It was a storm inside the room to match the one outside. The friction of skin, the desperate tangle of fingers, the way she arched against me—it was the collapse of order.

For the first time in my life, I wasn't calculating the next step. I wasn't hedging against risk. I was drowning in it.

Rehmat's fingers tightened around mine, and whatever fragile patience we had been practicing snapped at the same instant. We moved at once—no choreography now, just a shared, wordless lunge toward the only soft surface in the room, as if some internal clock had finally hit zero and refused to be wound back. Her shoulder brushed mine; my hip caught the edge of the mattress; for a second we were both off-balance,

laughing breathlessly into each other's mouths, the sound swallowed before it fully escaped.

We fell onto the bed, a tangle of limbs and shadows. The collision was not gentle. It couldn't be. We were two people who had spent a lifetime holding our breath, and this was the exhale. It was a storm inside the room to match the one outside. The friction of skin, the desperate tangle of fingers, the way she arched against me—it was the collapse of order.

For the first time in my life, I wasn't calculating the next step. I wasn't hedging against risk. I was drowning in it.

*Efficiency is for the market*, I thought, as the room spun around us. *This... this is chaos. And it is perfect.*

Time dissolved. There was no past, no future. Just the heat of her skin, the taste of salt and desire, and the overwhelming, terrifying realization that I had never been truly awake until this moment. \*\*\*

Later — hours later, or perhaps as it felt like days to me, time had lost its meaning—the storm outside began to quiet. We lay tangled under the heavy hotel duvet, the room cooling down around us. The shadows on the ceiling had stopped dancing and settled into stillness.

Rehmat rested her head on my chest, her breathing slow and deep. I lay staring at the ceiling, listening to the wind die down, my arm draped over her, holding her close as if gravity might try to steal her back.

“It’s so quiet,” she whispered, her voice husky and stripped of all defense. “My mind... it usually never stops running. Lists. Protocols. Expectations. But right now?” She traced a pattern on my chest. “It is silent.”

We lay there for a while without speaking, just breathing in the same small rhythm. Her head rested on my shoulder, one leg hooked over mine, our skin still damp and cooling in the

dark. My hand traced idle, thoughtless shapes along the length of her spine, nothing clever, just the reassurance of contact. I pulled her closer, my hand stroking her hair.

“रंग पैराहन का, खुशबू जुल्फ़ लहराने की... [رنگ پیراہن کا، خوشبو لہرائے کی...]

I whispered the lines of Faiz Ahmed Faiz into the dark.

*(The color of your dress, the fragrance of your waving hair...)*

She closed her eyes, letting the poetry wash over her.

“...रात भर चलती रही, गर्दिश मैखाने की। [رات بھر چلتی...]

”[رہی، گردش میخانے کی”]

*(...All night long, the tavern kept spinning.)*

“Anand?” she murmured, her voice roughened at the edges.

“Hmm?”

She shifted just enough to see my face, chin resting on my chest now. Her hair fell forward in loose strands, tickling my skin. In the thin light leaking around the curtains, her eyes

looked softer than I had ever seen them—no general, no psychiatrist, no conference badge. Just a woman who had finally stopped bracing.

“Does this...” She hesitated, searching for a word she didn’t usually need. “Does this make anything easier? Or harder?”

I took a breath, feeling it move through both of us. “It makes it real,” I said. “Whatever happens after this, we can’t pretend we didn’t get here.”

She studied me for a long moment, as if checking for hidden terms. “I don’t feel like I’m performing,” she whispered. “Not for my father, not for a room, not for a version of myself I’m supposed to be. It’s...quiet. In my head.”

I smiled, thumb brushing the back of her hand where it rested on my chest. “Good,” I said. “I like you like this.”

“Like what?” There was a faint smile in her voice now.

“Like Rehmat,” I answered. “Just Rehmat. Not Dr. Khan.

The person who steals hotel roofs and laughs in a blizzard.”

She let out a small, disbelieving laugh and hid her face against my neck. “You’re going to make it very hard to go back to being sensible,” she mumbled.

“We were never very good at sensible,” I said. “We just dressed it well.”

Her fingers tightened slightly over my heartbeat, not possessive, just certain. “Stay until morning,” she said. It wasn’t a plea. It was a simple request from someone who finally trusted that the answer might be yes.

“I’m not going anywhere,” I replied.

For the first time all night, the silence between us felt easy—no questions, no arguments, no performance. Just two people in a foreign bed, breathing the same air, holding on as if the world outside the window could wait.

# CHAPTER 9

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## The Impossible Equation

Interlaken exhaled the storm like a sleeper stirring. Cow bells clanged from the valley pastures, first distant tolls, then insistent—morning’s muster call. Plows scraped the Höheweg clean, metal teeth gnawing ice into slushy submission; engines growled

awake, taxis nosing through meltwater rivers. Mist shredded under a clinical sun, shop awnings ratcheted open with metallic squeals, flags snapped taut on poles. Footsteps multiplied: hikers' boots, locals' murmurs in Schwiizerdütsch, tourists bartering postcards. Morning had arrived, uninvited and absolute—bills due, clocks ticking, the night's borrowed grace plowed under.

We stepped out of the heavy revolving doors of the Victoria-Jungfrau into the ruins of the storm.

We stood on the pavement, blinking in the light. The “General’s Daughter” had put her camel coat back on, buttoned to the chin. I had donned my *bandhgala*. It felt heavy. Artificial.

“The trains to Zurich start in an hour,” Rehmat said, her voice steady but her eyes avoiding mine. She was looking at the mountains, which were now painfully clear against the blue sky.

"I know," I said.

We began to walk toward the Höheweg, the large park in the center of town. The silence between us wasn't the warm hush of the bed; it was the knife-edge quiet of time running out. As we neared the central fountain, now a frozen sculpture of ice and stone, I stopped. One last grasp—I needed it, even if it was foolish.

"Rehmat," I said, catching her arm gently.

She turned, the cold morning air flushing her cheeks like echoes of the roof, the storm, our heat.

"There's a legend here," I started, then faltered. Childish. After everything, invent a fairy tale? It'll cheapen us. But her eyes held mine, soft and searching, and the words tumbled out anyway. "The locals say if two people from opposite worlds hold hands and circle this fountain, the mountains bend the path back to each other. Silly, I know. But..."

I extended my hand, heart thudding.

She looked at it, then at me. A small, sad smile curved her lips. Her fingers slipped into mine—tight, unyielding.

We walked the last twenty meters, her grip desperate as a lifeline. Before the ice, two figures in a white world—strangers turned lovers, now parting.

"The wish is made, Anand," she whispered, eyes on the frozen water. "Some chances... you have to take them. Even if the world won't change."

I shook my head, voice thick. "I thought I could plan around this. Walk away clean. But you... you break every careful step I ever took." She squeezed my hand one last time, then let go. The loss of contact felt like a physical amputation.

"Goodbye, Anand Iyer," she said.

"Goodbye, Rehmat Khan."

We didn't kiss. We didn't embrace. That belonged to the

night. The day demanded protocol. We shook hands—a formal, tragic gesture that acknowledged the borders standing between us.

She turned and began walking West, toward the station. I turned East.

One step. Two steps. Three.

The physical distance grew, but the internal distance collapsed.

Suddenly, the world felt grey. Flat. Pointless. It hit me in the solar plexus—a liquidity crisis of the soul. I realized I had leveraged everything on this one night, and I was bankrupt. The “Conveyor Belt” of my life waited for me—success, money, order—but it looked like ashes.

*Efficiency is for markets, I thought. To hell with it.*

I stopped. Sunk costs clawed at my back. Logic whispered *turn*. But I turned anyway.

Ten meters away, she hadn't gone. She was paused mid-stride, her scarf fluttering like a half-decided flag. Our eyes locked.

Breath caught—the world funneled down to just her gaze, sharp and unguarded, pulling the air from my lungs. The wind tugged a loose strand across her cheek; neither of us blinked. A beat stretched, longer than the night we had just spent.

My eyes flicked to the path ahead, where the station lights winked like an exit sign. Hers darted to the same horizon. I saw her shoulders hunch fractionally, fingers twitching at her side as if gripping a resolve she hadn't yet named.

Then—eyes re-anchored. The edges softened.

And on that snowy morning, one of us moved. A decision made in the space between heartbeats. The wind roared, sudden and violent. A curtain of white swept between us, blurring the distance, erasing the station, erasing the woman, erasing

the man. The world dissolved leaving only one thing visible above the whiteout.

A white cross on red. Switzerland's flag - Neutral ground.



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# **Author's Note**

## **The Crossroads of Interlaken**

We live in a world defined by lines—borders, graph lines, lines of control. As a student of finance and engineering, I have spent my life trusting these lines, believing that if you can measure something, you can master it.

But there are variables that defy modeling.

This story began as a thought experiment in “Black Swan”

logic: what happens when the rigid geometry of a Quant collides with the chaotic, beautiful reality of human connection?

I chose Interlaken as the canvas because it is the world's "waiting room"—a place of neutrality where the baggage of history can be checked at the door, if only for a night.

To Switzerland: Thank you for lending me your snow, your silence, and your neutrality. You reminded me that sometimes, the only way to find yourself is to get lost in a place that belongs to no one.

And to the reader: May you find the courage to stop calculating, and just be.