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CHAPTER ONE

Self-Immolation to Self-Custody

Will Schoellkopf · Mar 22, 2025

Nasser pushed in, twisted the knob, and clicked the sparker until the burner caught fire. His 49-year-old frame leaned on the stove to help support the weight put on his shoulders in recent months. In a world that only left him with questions, he couldn't stop his mind from searching for answers until finally — I need tea. Fixated on the flames licking the bottom of his tea kettle, he deliriously thought their innermost bright blue color was talking to him, but it was only his daughter.

'Please, Baba, don't do anything drastic. I know how much you want to give me this wedding on the beach of Beirut, and I know how many late nights you've worked to save up for it. But I beg you please, the vendors don't matter: the makeup, headpieces, flowers, food, photographer. What matters is that my loving father is there for me when I need him most, when he gives his blessing and hands me off to my fiancé. So please, Baba, don't go. Stay.'

Nasser frowned. As she pleaded, he was trying to memorize the details of his adult daughter's face, like it was his first time seeing it. But all he could see was his baby girl, and how much his role as her proud protector and provider warmed his heart. The kettle whistled. It was time to take back what was his.

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As he hid in the shadows of the alley behind his Lebanese bank, Nasser weighed his options. In one hand was a photo of his daughter in her bridal dress, ready for him to walk her down the aisle next week. In the other hand, he tightly gripped a 9mm pistol. Today, I will take my finances into my own hands, he thought.

There was a black duffel bag on the ground beside him. He kicked it, just to make sure it hadn't leaked any petrol on the bicycle ride to his bank. He needed the bag to hold his money when the bank tellers finally processed his lawful withdrawal request. The can of petrol in the bag was his backup plan in case they refused to comply.

Nasser leaned his bike, his getaway vehicle, against the alley wall. He tucked his pistol into his waistband and hoisted the duffel bag over his shoulder. It was a little heavy from the petrol, but nothing he couldn't manage. Though he was now balding and no longer as spry as he was in his teenage football years, the adrenaline coursing through him was enough to carry him through. He felt again for the pistol, just to be sure lifting the duffel bag hadn't pointed its sights toward him.

I never should have loaded it.

He'd never even fired a gun before.

Climbing the twenty or so steps to the entrance of the bank, Nasser was looking up. It was the middle of the day, right after the bankers' lunch break. The sun was shining, birds were chirping, and the Roman pillars holding up the bank's facade bore no wear and tear. He wasn't hiding his identity in a baggy hooded sweatshirt or wearing a ski mask to cover his face. On the contrary, he patted his front jeans pocket to make sure he had brought his debit card and government-issued ID with him. It shouldn't have to be like this. His intent was to simply withdraw his hard-earned savings so he could make the final payments for his daughter's wedding — the wedding he had worked so hard to give her.

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His entrance was effortless. There were no metal detectors nor security to check his duffel bag. Inside the bank, there were nine tellers along the back wall behind bulletproof glass. A rope zigzagged to cordon a queue. Of the nine tellers, only three were occupied helping customers. The other six simply stared, a red light indicating they were not ready to serve the next customer in line. Nasser queued within the red rope, fourth in line. He dropped his bag next to his feet as he waited.

Fluorescent lights flickered. The smell of burnt coffee brewing from one of those instant pod machines brushed past his nostrils. The mundane sounds of a humdrum office filled the space: printers printing, staplers stapling, scanners scanning, phones ringing — the noise, the Noise, the NOISE!

'Ahem,' coughed the person behind Nasser, gesturing over to the bank teller sporting a green light. Nasser approached the window, duffel bag in hand.

'Good afternoon. Welcome to Lebanon Regional Bank. Please slide your identification under the window.' Nasser did as ordered. 'Please swipe your debit card.' Nasser continued. 'Please enter your PIN.' He entered his daughter's birthday. 'Thank you, Nasser, for providing verification. Your balance is $200,000. How can I assist you today?'

'I'd like to please make a withdrawal request of $50,000.'

'I'm sorry, but I am unable to process your request,' the bank teller continued robotically. 'Is there anything else I can assist you with today?'

Nasser's palms started to sweat. 'I'm sorry, but you must have misheard me. I'd like to please make a withdrawal request of $50,000.'

'I'm sorry, but I am unable to process your request. Is there anything—'

'No, I need you to process my request!' he slammed his fist against the counter. The hairs stood up on the back of his neck. 'My daughter's wedding is next weekend, and I need to pay the vendors in cash. I was doing cash deposits to save for this wedding, and now the full amount is due. I've been coming for the past several months asking to speak with the bank manager and writing letters to your corporate office, trying to make this withdrawal in preparation for the event, but each time you've told me to try again later since my account is frozen.' Nasser poked his finger against the bulletproof window. 'Why is it frozen? You said it yourself: my bank balance is over two hundred thousand dollars. Why can't I withdraw a fraction of my savings?'

'I'm sorry, but due to a sudden shift in market conditions, all accounts are frozen and we cannot process any withdrawals at this time.'

Nasser drew the pistol out from his waistband, rocked the slide, chambered a bullet, and tapped the barrel against the glass. 'I'm sorry, but you will process my withdrawal request. Your MARKET CONDITIONS will not get between ME and MY MONEY!'

Silence.

Then, the mundane sounds of a humdrum office resumed: printers printing, staplers stapling, scanners scanning, phones ringing.

I've brandished a gun, but these drones just keep humming?

Nasser scanned the faces of the other eight bank tellers — not a single one had turned to look at him. Their cozy bulletproof bubbles insulated them from the distress of his world.

Even if they cannot feel pain, surely they can empathize with pain in others?

He heard tapping once again, but this time it wasn't coming from him. The foot of the man standing behind him in line tapped harder as its owner cleared his throat with impatience. Nasser looked back in disbelief. The man was gesturing at his wrist as if Nasser was wasting his time. Not only did Nasser get no sympathy from the bank; his fellow bank patrons gave him no pity either.

So it comes to this.

He took a step back from the window as he holstered his pistol, and then reached into his duffel bag, pulling out his can of petrol. As he fumbled to unscrew the cap, he thought of his daughter's wishes before he left his house this morning.

I'm sorry, princess.

He closed his eyes as the petrol washed over him. The noxious smell burned his nostrils. Splashes hit the corner of his mouth making him gag. Still, he wrested a strange sense of satisfaction from the horrified gasps that came from behind the bank tellers' glass. He threw the can as hard as he could at the glass: it bounced off, crashing onto the marble-tiled floor.

He reached into his other pocket for his matchbook, struck a match, and lifted the flame towards the little bit of hair he had left on his head.

'Ok! Ok. Here, we can give you $20,000 of your dollars and deduct your bank balance to $180,000. I'm sorry, but ever since the market changed, all we've been able to carry is twenty grand. It's the best we can do. Please, there's no need to set yourself on fire.'

Nasser smirked, pleased with himself, and waved away the match's flame in victory. It wasn't the amount he asked for, but it was the successful act of defiance he needed. He picked up the empty duffel bag and motioned to the teller to get the cash — his cash. Today he would be bicycling home, soaked in petrol, but triumphant.

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Stumbling through the front door, Nasser's daughter greeted him, downtrodden. 'Father, I could smell you while you were still outside. You reek of petrol. What did you do?'

'I did what I had to, for you.' Nasser threw the duffel bag onto the table, and unzipped it, revealing the cash. 'I love you.'

His daughter burst into tears. 'If you really loved me, you would've never risked getting arrested and missing my wedding!' She ran upstairs to her room, slamming the door.

Nasser sighed as he went to the backyard. Instead of opening a sliding door to financial fallout, he found the sun still shining, birds chirping, and his future son-in-law holding a flash drive with a screen on it. Nasser held up his hand, as if he was about to explain himself.

'Before you say anything,' his future son-in-law interrupted, 'please hear me out. As a man, her father, the provider, I understand your passion. However, life doesn't have to be this way. I hold in my hand a device that helps me to hold my wealth, your daughter's wealth, and hopefully your grandchildren's wealth. You can store the power of your life force for generations to come in an asset that will not lose value over time, whose property rights are always in your control, never at the mercy of market conditions.'

As promised, Nasser didn't say anything, but after a deep sigh, he motioned with his hands for his future son-in-law to tell him of the fancy new-fangled financial technology he had resisted for far too long. Ok, what is this magic internet money you're always talking about?

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