On Christmas morning, we stood at the bottom of the stairs. Susan put a silk scarf over my eyes and took me by the hand.

“No peeking,” she said.

The cold floor gave way to the antique Persian rug, which meant we were headed toward the spare room, a home office lightly used now that most of my business had dried up.

She opened the door and removed the blindfold. “Open,” she said.

In the middle of the floor, away from the desk, filing cabinet and six cardboard boxes marked “Save,” was a gleaming gray Peloton exercise bike.

I froze, mouth agape. “Merry Christmas,” she said, and she slipped her arm around me.

“Aren’t these expensive?” She pressed her finger to my lips. “It’s Christmas. And it’s an investment in both our futures.”

I straddled the bike and gave a few experimental pedals in bare feet. Memories of my childhood Schwinn and my college Lightspeed flooded over me.

“It’s wonderful,” I said.

Her smile was as close to joy as I had seen in months. My shrinking client list and her spending extravagances had strained our bond. Her concern over my health felt like a rebirth of affection.

Monday at 5 a.m., I put on my other gifts, cycling shoes, team jersey and shorts, and powered on the machine. The touch screen offered “Get rolling with Javier.”

Javier’s dentist-whitened smile appeared. He had a veteran cyclist’s sinewy yet powerful build.

“Good morning, Frank,” Javier said.

“Huh?” I said. “I didn’t know this was a two-way thing.”

“You have the special package,” he said. “Let’s get started.”

For a few weeks we eased into training. The physical routine brought me contentment. Javier was a mesmerizing trainer and he coaxed more out of me than I thought possible at my age. He drew me out in conversation, too.
I confided about the slipping business, our financial pressures, my fear that my marriage was eroding.

After one session he said, “Action is always the key, Frank. Like a bicycle, an object in motion tends to stay in motion. You must grab your chances. I believe in you.”

One day, I toweled off as I walked toward the kitchen and I noticed a new vase holding fresh-cut flowers on the dining room table. It looked like something you’d find in MOMA. I intended to ask about it, but Susan was humming happily as she put away the dishes, so I stayed silent.

Marriage is a lot like bicycling. There are bursts of energy where you fly along effortlessly, and there are difficult climbs, but mostly it’s straight and even. You work the pedals and move forward.

Bills rolled in and the bank balance continued to shrink. No subscription bill came for the Peloton though. Maybe Susan had gotten a sweetheart deal.

I relieved my stress with more challenging rides. In the midst of one particularly long session, Javier said, “I can see your problems are getting worse.”

“Is it that obvious?”

“You get on the bike like Tin Man searching for an oil can and then you pedal until you are exhausted. Yes, it’s obvious. If you’ll permit, I have a plan to help.”

I cocked my head like a confused golden retriever.

“There is a stock. The company has just received a contract that will cause its value to skyrocket in two days, when the news is released. A man who bought such a stock would profit handsomely.”

Skeptically I asked, “How do you know this?”

“I coach many riders from many occupations. They tell me things.”

“If you have insider knowledge, why aren’t you using it?”

Javier smiled. “Who’s to say I’m not? But a man who takes too many advantages of his knowledge will find himself under investigation. But a man who shares with a friend, he is rewarded in many ways.”

I bought the stock and two days later its value increased tenfold.

“See, you listen to me and your life is better,” Javier said during our next ride. “How much did you invest?”

“I was conservative,” I said. “Just $500. Thank you. The extra money will help.”
Javier’s smile fell away. “There is no real reward without risk,” he said. “I see many people who believe their ship is going to come in but all they do is stand on the docks and look at the ocean.”

“My wife says that all the time,” I said.

“It’s a common expression and a common malady,” he said. “But now I have a second chance for you. There is a man who needs a special package moved discreetly from one place to another. Someone not associated with either the provider or the recipient would be perfect. Are you ready?”

I nodded.

“You must say it,” Javier said, “or you won’t believe it.”

“I’m ready,” I said.

The package was in an out-of-the-way postal box and I moved it to another out-of-the-way postal box across town as instructed. The next day, an envelope with no stamp and no postmark showed up in my mailbox. It contained $15,000. There was also a letter to Susan from the Sunny Travel Agency. On the front someone had drawn a palm tree and printed the words, “Enjoy your tropical vacation.”

A February vacation in a warm, sandy place sounded surprisingly good to me right now.

When I next talked to Javier, I asked, “Isn’t this dangerous?”

“Everything carries risk,” he said. “Was the reward sufficient?”

“The reward was fantastic.”

“Are you ready for the big ship to come in?” Javier asked.

“Definitely,” I said.

“This is the greatest risk but the greatest reward. Are you ready to go all-in?”

“I’m ready to go all-in,” I said.

At 11 p.m., a man with an overstuffed expandable briefcase stood outside a luxury apartment building, apparently looking for the absent doorman. He set the bag down, as if carrying it farther would be too much of a strain.

That’s when I walked quickly from behind a parked car. I clubbed him behind the ear with a sap and he went down like a punctured tire. I had the bag in my hand and was on my way before I realized it.
I was home by 11:20 and Susan’s car wasn’t in the driveway, which was both odd and a relief. The idea of explaining where this heavy bag came from and dancing around what might be in it was unappealing.

What was inside was money. And diamonds. More wealth than I ever imagined seeing. I touched it to make sure it was real, then realized I hadn’t breathed in a long time.

A bike ride might settle my nerves, so I closed the bag, put it beside the Peloton, and got on. Javier’s smiling face appeared. “Were you successful?” he said.

“I was fantastic,” I said. “Full of confidence and not a misstep.”

“Excellent,” Javier said.

“I didn’t think you had it in you,” Susan said.

I looked over my shoulder, but her voice came from the video screen. She stood next to Javier. “Surprise,” she said. “Now, if you’ll go to the window, you’ll see the flashing lights of the police cars that are surrounding the house. I didn’t think you were this adventurous, but Javier is wonderfully charismatic, isn’t he? Without him, I’m sure you’d quickly sink back into your dull little life. I know I would.”

She held up the travel envelope. “Think of me, us, when we’re on a warm beach and you’re in a cold cell.”

She slipped her arm around Javier and the screen went black. Desperately, I turned off the bike and turned it back on, but Javier was no longer on the menu.

I flashed back to when Susan had said, “No peeking,” but I went to the blinds anyway to watch the police arrive.