HAROLD MELVILLE Now let's get down to brass tax. We've looked over your proposal and it looks pretty good.

GRACE (smiling) That's great.

HAROLD MELVILLE Except for a few areas.

Graces smile fades

Stan flips open his brief case removing a small stack of papers. He places a copy on the table in front of each person.

INGA SPELLLMAN (pointing to the document) Page 2, line 46.

Grace turns to the page and reads along in her head.

INGA SPELLLMAN (CONT'D) It says that the client shall receive access to all pertinent documents, emails, letters, bank accounts etc etc etc on or about January 1st of ever *other* calendar year.

HAROLD MELVILLE That's too long Grace, twice per year, minimum.

GRACE (trying to calm the mood) Well I'm sure we can amend that line item. INGA SPELLLMAN Page 3, line 17.

Grace flips the page.

INGA SPELLLMAN (CONT'D) Client shall agree to extend this agreement an additional 3 years if all financial terms are met during the initial investment period.

HAROLD MELVILLE 3 years, that's a pretty strong commitment. GRACE (flustered) Well this is all just a starting point.

HAROLD MELVILLE This is the 5th draft.

Grace is caught off guard. She is becoming more flustered. The rapid fire questions are dizzying.

INGA SPELLLMAN And what safeguards if any do we have for losses.

HAROLD MELVILLE And what about market volatility. Not to mention cyber attacks, where's the language to cover that.

Grace is stunned, she doesn't know what to do.

INGA SPELLLMAN Richards & Ross tell us they can manage our money with 3% less commission than you're charging us.

GRACE Well we charge a premium because of our expertise.

INGA SPELLLMAN Yet you guys lost major money off 5 accounts last year, each one over 40 million dollars.

GRACE I would have look into that.

HAROLD MELVILLE What guarantees do we have?

INGA SPELLLMAN What will you do if there's a recession?

HAROLD MELVILLE What are your first quarter projections?

GRACE

My what?

INGA SPELLLMAN Are we your most important client?