

Money Monster (detailed summary not enticing review)

Who is the real monster in this movie? It should be money itself and, early on, the film provides some obligatory critiques of Wall Street and the fictional character of investments and money itself. In the end, rather than a systematic indictment (*The Big Short*), it reveals only a simple fraud perpetrated by a greedy lone-wolf CEO.

Hostage dramas can be tense. Jody Foster, who directed *Money Monster*, starred in *Panic Room* which brought the audience into the claustrophobic space of her unsafe house and the safe room within it. *Money Monster* never captures this kind of dramatic tension, partly because of its hybrid nature. It is an uncomfortable montage of satire, morality play, and thriller.

George Clooney plays Lee Gates, who never eats alone or buys take-out. He's an over-the-top markets and investment guru hosting a network business news and advice show (*Money Monster*) that is a cross between a mad-cap gameshow and a frenetic commercial. Flanked by dancers borrowed from Vegas, he dons a green top hat and suspends a large dollar sign pendant around his neck. Gates is what Leonardo DiCaprio would have been reduced to if, when he lost everything as the Wolf of Wall Street, he had to host a cable TV caricature of himself. He dispenses investment tips with exaggerated promises of wealth (as safe as a savings account) without any pretense of adding a network anti-law suit warning about "your own risk." Gates explains that banks don't actually have any money or gold bullion, and that wealth is basically a wild digital video game with trades programmed by computers taking place in nano seconds driven by algorithms out of the control of any human fingers.

Julia Roberts, who does eat take-out food alone, is Patty Fenn, the show's director, running the action from the control room, communicating through Clooney's earpiece. They engage in some early banter, opposites apparently repelling but clearly attracting. How novel.

Into this putative homage to money bursts Kyle Budwell (Jack O'Connell) with a handgun and two suicide vests. A delivery driver and member of the New York working poor, he inherited a small nest egg (\$60,000) from his mother and, following Lee Gates's investment tip to the letter, put it all into Ibis Clear Capital at \$75 a share. Then the stock tanked – by itself, not part of any 2008-like crash. Eight hundred million dollars vanished from the value of Ibis stock and with it Budwell's 60 grand. Ibis CEO Walt Camby (Dominic West) had said that it was all an unfortunate accident because of a glitch in the algorithm. When Budwell storms the studio the following day, he is delivering one suicide vest for Gates. The second was tailored to fit Camby, who had been expected as a guest on the show to spin what happened at IBIS. But he had skipped town. No one in his company knew where he was or what he was doing.

It isn't really clear what Budwell hopes to get out of the situation other than an explanation of what happened. Like a spurned but dependent lover, he says later that

all he wants is for Camby to say he's sorry. Gates is rich and, hoping to talk his way out of the vest, he offers to pay Budwell the sixty thou. He succeeds only in giving Budwell a quick lesson in the difference between the working poor and the one per cent. For the first half of the studio hostage reality game, Gates antagonizes his captor, ratcheting up Budwell's erratic threats. The cops have the studio surrounded and infiltrate snipers on the catwalk, plotting to disable the explosives by shooting the trigger that Budwell had carelessly left visible on Gates's vest, located just about kidney-level. He'd have an 80% chance of surviving the bullet. This device artificially ramps up the pressure in the studio cooker and helps turn Gates's sympathy when the cops actually try a shot.

O'Connell has a difficult role. He has to maintain the tension of the hostage situation and make it reasonably believable. He is erratic, dangerous (shoots randomly), and batters Gates around. And then he has to become a figure of sympathy, not only for the audience but for his chief victim and his back-stage manager.

When the cops locate Budwell's girlfriend, in an interesting twist to the hostage genre, his transition from dangerous psycho to victim is made easier. She is young, attractive, and visibly pregnant; just the one person he should want to give up his mad scheme for and return home to. The cops bundle her into a police car and deliver her to the command centre. Talk to him, they say. And she does on live TV, with feeling. She delivers the most vicious put-down of a stupid, perpetual loser I can recall on film, including the Geraldo show. The cops inexplicably (outside the context of the plot), let it play out in full. For Budwell, there is not much to go home to.

The invectives increase the likelihood of a violent outcome, but they help with the necessary transition in the plot. Gates and Fenn have to realize that Budwell has a point and there is a mystery behind the \$800 million. For Gates, the transition from antagonistic hostage to willing accomplice is quick and easy. Soon, he is strutting around the set in pursuit of the backstory, wearing the suicide jacket as if it's the suede vest of his favourite thousand-dollar suit.

By that time, everything has to be solved in the next thirty minutes. So the inexplicable device is used. The mouthpiece for IBIS is Diane Lester (Caitriona Balfe), Camby's sometime lover and IBIS's PR face. At first her talking points are bafflegab, meant to deflect any suspicion, blame the financial debacle on the algorithm glitch, and cover for the MIA CEO. She puts IBIS and transparency so often in the same sentence, however, it seems the PR expert in this shady investment firm is as naïve as the duped investors who pay her salary. With virtually no apparent motivation, she switches from lover to a corporate Benedict Arnold, becoming Gates's investigator in the heart of the IBIS beast. The South Korean computer programmer she tracks down convinces her that it is impossible for his algorithm to lose that kind of money. Look for the human fingerprint, he says. And only one fingerprint fits.

The coup de grace comes – where else – from the CEOs cell phone. Camby puts his phone in his trench coat pocket, which Lester dutifully whisks away. She searches it

for convenient clues. He has deleted all his emails but thankfully not all his texts. Messages to a mysterious Mambo sends Fenn's heroic hackers on the trail of the fraud, which ends at a long, violent strike in a South African mine. With this lynchpin, the 800 million-dollar theft is exposed. The hacker even uncovers an implausible video of Camby arguing with the strike's leader he was intending to bribe. Everything is caught on some device these days.

Armed with the emerging truths and proofs, which continue to unfold along the way and are passed instantaneously to Gates via the earpiece – just-in-time broadcasting – Gates and Budwell walk through the mean streets of New York from the studio to IBIS HQ, followed by half the NYPD with its arsenal of assault rifles (including the chief, who heroically rejected a protective vest). The parade is flanked by curious New Yorkers who flock to the sidewalks to witness in person the spectacle of a man wearing a suicide vest that any second could blow up in their collective faces. The rest of the city, and apparently much of the world, is watching live on screen. This representation of the addiction to spectacle is one of the film's highlights.

As the hoard approaches the IBIS building and mounts the front steps, Gates is seen fleeing down the stairs. But he mysteriously forgets his way to the back exit and ends up in the main lobby and in the clutches of the enemy. The police had obligingly allowed Gates and Budwell to threaten hundreds of ordinary New Yorkers. Now they let them bring Camby into the centre of the ring, where he dons the suicide jacket. He says he's sorry, although of course while under the most intense coercion, and Budwell makes the predictable final gesture. In a last tribute to pop culture, Camby's shrinking terror, when he thinks the vest he is now wearing is about to explode, is endlessly parodied on YouTube.

Perhaps the real monsters in the film are the media. The carnivalesque money show is the equivalent for investors of the quick-fix VLTs that rob the poor, jacked up on the visions of free money to match their manufactured wildest dreams. Anyone knows exactly where to get maximum exposure for the requisite fifteen minutes. TV policing amounts to little more than following the convoluted strings of the Internet, unravelled by ingenious computer gurus and hackers because everything is available through the media of perpetual surveillance, facial recognition, cell phone records, and Wikipedia. With everyday tragedies described as "like being in the movies," people are drawn into watching the making of the spectacles and the celebrities they spew out, if only briefly. And money, itself, is a kind of unreal medium, a critical point *Money Monster* flashes across the screen before it gets lost in the formula of the thriller.