You may have thought that multiplying a complex number by itself would result in a real number, but that only works if it is a purely imaginary number (real part equal to 0). Using FOIL shows that this is not the number 97.

$(4-9i)(4-9i) = (4)(4)+(4)(-9i)-(9i)(4)+(9i)(9i) =$
$16-36i-36i+81i^2$

$= 16-72i+81(-1) = -65-72i$