

# **OUT OF BOUNDS**

## **Match Play Championship**



**Another Sports Thriller**  
**By**  
**Jim Plautz**

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**JIM PLAUTZ**

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## Characters

Out of bounds is a gripping novel of Corporate Finance, Drugs, and Politics, told in a backdrop of a highly competitive Golf Tournament. What starts out to be a two-day, 36 hole Match Play Club Championship between former friends, becomes a high stakes, life and death struggle with far-reaching consequences. The author has created a cast of intriguing, real life characters and themes.

**Dave Bradford** was an 18-handicap player when he moved to Florida five years ago. His current 6-handicap and spot in the finals of the Club Championship is a testimony to hard work, and the tutelage of his friend and mentor, **Ken Reid**. **Buzz Peters**, his opponent, is a self-confident, and sometimes arrogant, four handicap golfer. Many believe he is closer to a scratch golfer. Once good friends, Dave and Buzz are now bitter rivals. The reader gains insight into the mind games that are part of a match play tournament.

Bradford is a CPA by background, and uses this training to develop a highly profitable Equipment Leasing and Commercial Mortgage business. This expertise is key to Mario Hernandez' plan to finance construction of a resort and casino in Mexico, particularly when a \$90M drug shipment is mysteriously lost and Mario needs a new financing source. Dave hires **Ken Reid** and **Chris Lewis**, a Harvard MBA, to work on Mario's projects. They find a group of investors based in Zurich, Switzerland who will lend the money. **Sven Johansen** heads up the Swiss group assisted by **Dagfin Jensen**, his Chief Financial Officer. **Hector Armas** of the **FBI** works with the DEA to uncover the source of the Swiss money.

**Mario Hernandez** lives the good life in Miami with a beautiful home, yacht and money. Mario is business partners with **Fred Shelton** in a string of "Shells Restaurants", but also is partners with Columbian drug figure, **Romano Montoya**. Romano and Mario have plans to build a string of casinos and resorts as a way to hide their massive drug profits. **Joe Martinez**, Florida D.A., interrupts these plans with the help of DEA agent **Steve Wilson** and an unknown informer. **Bill Martin**, a successful businessman and long time friend of Joe Martinez, uses all means available to finance Martinez' campaign for Governor.

**Mary Cadence**, Dave's fiancée and soon to be stepmother to Dave's two children, Peter and Lisa, helps out in the business and is the backbone of the family. They are good friends with Fred and Judy Shelton; Buzz Peters and his fiancée, Jill; Mario and Gigi Hernandez; and Bill and Ginny Martin. These friendships are put to the test when Mary is taken hostage.

# Book One

## Club Championship



### Day One

#### CHAPTER 1 PAR 4, 380 Yards NERVOUS



Don't whiff. This was the most important day of his life, at least his sports life, and all he could think of was "don't whiff". Ken's lectures about positive thinking were forgotten – all he could think of was making contact and not embarrassing himself. Hit the ball at least 100 yards.

Dave Bradford stood over the ball and fought to control his emotions. A myriad of thoughts raced through his mind. Perspiration beaded on his forehead and soaked into his glove. Every noise was amplified and every movement registered in his brain. He wanted to scream, "stand still and shut up," but knew it was just nerves. He couldn't concentrate. This was the finals of the Club Championship, but Bradford's thoughts wandered. Playing with Buzz rekindled a lot of bad memories.

Two weeks from today he and Mary were scheduled to exchange wedding vows on Captiva Island, one of the most idyllic spots on Florida's West coast. Everything was set. They had reserved 125 rooms for four days at the Tween Waters Inn; the Chapel and Old Captiva House restaurant had been reserved, wedding favors had been ordered and a myriad of other details had been addressed. Bradford smiled, realizing how lucky he was. It wasn't long ago when their relationships was on the rocks, partially a result of today's opponent.

Bradford struggled to regain focus. What would Tiger do? He smiled inwardly, as he visualized Tiger sweating over a 36 hole, Club Championship match. Better yet, what would his friend and mentor, Ken Reid, tell him to do when the golf demons crept into his mind?

Ken would say; “clear your mind and trust your routine.” Ken had hammered this into Bradford at every practice session. “Dave, develop a routine and do it before each shot; every shot, even on the practice range. Something that you can use to block out everything but the shot in front of you; a routine that allows your muscles to relax and your mind to focus; a routine that allows you to block out the golf demons.”

He stepped away from the ball and noticed a slight smirk on his opponent’s face, but paid no heed. Bradford executed the routine that he had practiced every day for three months; step behind the ball and visualize the shot; clear his mind and address the ball; take one easy practice swing and let it rip. The result was beautiful.

Okay, maybe he didn’t get it all. The drive was a little off the toe of the club, and from the high, left-to-right trajectory, his body was probably way out front when he made contact. But, to him, it was beautiful; 220 yards and in the fairway! Life is good!

Dave smiled as his thoughts drifted back five years ago to when he moved to Tampa to begin a new life. He was only 35 and had just started a new business. His two kids, Peter and Lisa, didn’t want to leave Milwaukee, but had adjusted well. Bradford’s parents lived in St Petersburg and helped immensely. It was tough being a single dad. Their mother, Susan, had passed away six months years earlier after a long, losing battle with cancer. It had been a tough time for everyone and they couldn’t have coped without his parents’ support.

Bradford met Mary Cadence a year later and she made an immediate impression on him – literally, she had made an immediate impression upon him. It was a semi-final match of a Susan G. Komen charity mixed doubles tennis tournament that Dave had agreed to play in. Dave had been paired up with Hilda, a 55 year old woman with a good serve and decent forehand. Dave considered himself a pretty good player although he hadn’t played much since he lost his wife. Saturday they had breezed through their first round match and won a close match to reach the semis. Sunday morning they were paired against Mary and her partner, Angelo.

It didn’t take long to see that they were overmatched. Angelo aced Dave twice in the first game and Mary was dynamite at the net. She also had a kick serve that Dave couldn’t handle. Bradford and Hilda lost the first set 6-1 and trailed 4-2 in the second when it happened. Hilda was serving to Angelo at 15-30 when Dave decided to poach. The return was hit hard and Dave had little time to react. He lunged at the last split second got his racquet out in front of him and was rewarded when he felt the ball strike squarely in the middle of the strings. He was a little bit late and could only watch as the ball veered directly at Mary’s chest.

Mary was playing a typical doubles position, just inside the service line and half way between the doubles line and service line. She wasn’t as tight to the net as

a beginner might play, but was positioned close enough to pounce on a weak volley, and back far enough to protect against a lob. Mary had demonstrated earlier that she could put away the overhead.

Dave wasn't thinking about any of this as his volley veered towards Mary. He feared the worst. He knew he had hit the ball hard and inadvertently broken the cardinal rule of club-level, mixed doubles. The man doesn't take cheap shots at the woman. To his credit, Dave's thoughts were only for her safety as he waited for the sickening sound of ball hitting flesh. Dave had been nailed himself a couple times and knew it would hurt.

Events unfurled in slow motion in Dave's mind, but fortunately not in Mary's. Her mid-sized Prince racket was held high in front with the strings facing to the sides. She used a continental grip making it easier to switch from forehand to backhand and to quickly react to volleys to either side. Her eyes were straight ahead, waiting to pick up the flight of the service return when the ball came past her left shoulder. She heard the pop of her partner's return and her muscles tensed. She also saw the guy beginning his poach and reacted instinctively. Countless lessons as a kid and years of experience taught her what to expect. Good players are more difficult to read, but this guy wasn't a good player. He wasn't bad, but wasn't about to do anything fancy like softening his grip to hit a drop shot. No, this guy would slam the ball hard up the middle or angled at her feet. She automatically changed her body position slightly to the left and changed to a backhand grip. She was ready.

Dave feared the worst and was momentarily caught off guard when the woman dropped her left foot behind her, leaned backwards to allow her racquet to get in front and volleyed behind him to the open court. He marveled at her athleticism before realizing the point was not over. He still had a chance. Bradford was more of an athlete than a tennis player and stopped on a dime, reversed direction and lunged for the ball. He did well to get his racquet on it but was disappointed to see the ball pop weakly into the air. Mary closed in for an easy overhead. What happened next is a matter of interpretation and still a continuous bone of contention.

"You just stood there, like a deer in headlights," Mary argues. "Then at the last second you moved to your left."

"You were just mad because you thought I tried to hit you with the volley," Bradford responds.

"That may be true, but I wouldn't have hit you if you hadn't moved, at least not there."

Nobody disagrees about what happened. It might have been a solid overhead mixed with a little revenge, but the ball caught Bradford square on his noggin leaving a Penn 2 logo imprinted on his forehead. He collapsed like a giant redwood felled by one might swing of Paul Bunyan's axe. He landed with a thud and for the next 30 seconds saw nothing but stars. Bradford slowly regained full

consciousness and looked up at Mary, standing over him with tears glistening in her eyes.

“Are you okay?”

Bradford tried to make a joke, but all he could do was mumble incoherently. His only thoughts were how beautiful this woman was.

“You got me,” Dave said sheepishly.

The following week Bradford asked Mary to a movie and the two have been an item ever since. Three months later Mary began to spend most weekends at the Bradfords, an arrangement that soon evolved into a full time gig. Dave’s kids, Pete (12) and Lisa (10), accepted Mary and grew to love her almost as much as he does. That was important to him. The kids need a mother but it was too soon for Dave to consider marriage. He had fallen in love with Mary, but his memories of Susan were still too vivid. They agreed to wait.

Six months later he had a heart to heart talk with Pete and Lisa. He wanted to make sure they understood that Mary was not a replacement for their mother and that she would always have a special place in his heart.

“Are you kids okay with Mary and me getting married?”

“Dad, it’s about time.”

The following weekend Dave proposed to Mary on a beautiful beach on Captiva Island.

Mary said yes.



Buzz Peters strutted confidently to the tee and set up for his drive. He looked like a golfer. At 6’-2”, 220 pounds, he could nail a golf ball. Club champion for the last two years, plays to a four handicap, but he always seems to shoot 70 or 71 if there was money on the game. There was a “Buzz” at every club. But, to his credit, he was quite a golfer. Bradford had played with him several times in a Saturday foursome, and was always impressed with his game. He seemed to have every shot. The last time they played together Peters shot 73 despite taking two penalty shots, eight strokes better than Bradford’s 81. If Peters had a weakness, it was his supreme confidence in his ability; some club members called it arrogance. No shot was impossible.

Buzz took little time over his tee shot; one small waggle and he launched a long draw that landed near Bradford’s drive, and took off. Florida fairways are hard in October. The summer rainy season with almost daily afternoon thundershowers was over. The ball rolled more than 60 yards after bounding wildly off the firm fairway. The advantage of a draw versus a slice, he thought, but in the back of his mind knew it was more than that. However, it was no time to get negative.

Buzz high-fived his friends as he walked off the tee and said something that Bradford couldn't quite pick up. A couple of them laughed and glanced his way. That was Buzz.

Bradford got into his golf cart, alone with his thoughts. Mary wasn't here today; she was playing Buzz' fiancée, Jill, in the finals of the club tennis championship. He did have a dozen friends in the small crowd; mostly club members that were pulling for him. Their support was appreciated.

Players are basically alone on a golf course. Pros have a caddie to help them read putts, calculate yardages to the pin, and provide support. Caddies even make sure that there are only 14 clubs in their bag, although Ian Woosman found out the hard way that isn't always the case. He was assessed a 2-stroke penalty at the British Open for a 15<sup>th</sup> club. He had taken two drivers to the practice tee and the extra club was not removed. Woosman handled the situation gracefully, but was soon looking for a new caddie.

The pro-caddie relationship is different with each player and caddie, but there is one constant; SUPPORT. Watch the caddies on TV, and notice the last thing they say before the pro hits the next shot. It's a positive comment, isn't it; Yep, I agree; an easy nine-iron will do it; and so on. You never hear something like; Good luck; watch out for the water on the left, remember last week when you sliced it into the woods, don't over swing. Don't look up too soon.

If the caddies don't say it, why does every 15 handicap "think it" before each shot? Sure, part of it is that the 15-handicapper gets a lot more negative feedback than a professional. "If they hit all the bad shots that we do, their caddies would warn them too." That's the rationale.

That's our excuse. Ken would say; it's a self-fulfilling prophecy. Think negative thoughts and they will happen. "Clear your mind and trust your routine." Today will be a major test of this philosophy. Bradford wanted so much to be positive and enjoy the day, but so much was happening in his life. It was difficult to concentrate. This afternoon he had a 4:00 flight to Cabo San Lucas for a critical meeting. He hoped Ken had been successful in Zurich.



"Hey Dave, I do believe you are away," someone shouted, and brought Bradford back to the task at hand. It was Buzz, who was standing near his drive, which was at least 50 yards closer to the green. "We can measure and ask for a ruling but you are away," Buzz continued sarcastically.

Bradford was irritated but kept his composure. Part of him wanted to reply in kind, but he knew that would be playing into Buzz' hand. The constant needling was his way. In fact, he probably didn't even realize how irritating it was to most people; this type of humor was so much a part of him. Stay focused!

"I'll play," Bradford replied, and proceeded to evaluate his options. Luckily this was a short 380-yard hole and the short drive had not hurt too much. The



white, 150 yard, fairway marker, was approximately 20 yards ahead. The pin placement was “front-left”, leaving approximately 160 yards to the pin. Despite a slight left-to-right wind, the bunkers on the right should not be in play, unless he hit a bad slice. *“There I go again, thinking bad thoughts.”*

Although Bradford had reduced his handicap from 15 to six in the past year, he was still not a good long iron player. The Wilson Fat Shafts had helped, but he still tended to “pick” the ball off the fairway rather than hit down and through the ball. He selected six iron and went into his routine, part of which is to visualize a successful shot.

Half way into the back swing, the golf demons took over. Instead of a clear mind, there was a conflict between “slow-slow-slow” and “do you have enough club” and “trap on the right.” The result was an abbreviated back swing and a quick downward move to the ball. He came out of the shot early and the result was all too familiar; short and right. He was lucky it was short of the sand trap, about 10 yards short of the green. He still had a chance for par.

Buzz had 110 yards to the pin, and selected a wedge, probably a sand wedge. He struck it cleanly, creating a divot that pros would be proud of. The ball landed 10 feet long, took the spin, and curled back towards the pin. For an instant it looked good but the ball missed the pin by inches and ended up five feet below the hole; a makeable birdie putt. Wow, he’s good!

Bradford’s attitude slowly improved. He realized that all he could do was play his own game; if Buzz was on his game, good for him. He was the better golfer and would probably win. However, this was match play, not “stroke play.” Bradford only needed to win more holes, not beat Buzz’ total score. Match play is a great equalizer. Higher handicap golfers hit more bad shots, and end up with sevens and eights. This only costs you one hole in this format. In stroke play, a triple bogey might cost you the match.

The chip was from about 40 feet, and relatively easy. With the pin up front, Bradford decided to land a pitching wedge just over the fringe and let it run to the hole. Up and down for par. This was the strength of his game.

He executed the shot and for a moment it looked like it was going in. The ball landed perfectly, released and stopped inches short of the hole. He tapped in for his par 4 and some polite applause from his friends. As he waited for Buzz to putt, Bradford wondered; *“did I hit a good “chip shot” because I was confident, or was I confident because I have hit so many good chips before? Ken says that golf is at least 80% mental. He might be right.”*

Buzz had a straight in putt for birdie. It would be surprising if he missed. He didn’t. Bradford was “down one,” with 35 to play as the small group made their way to the second tee. Bradford’s thoughts drifted. *“I wish Ken were here.”*

The tall American gave the hostess their names and asked for a table for four with a view of the marina. He was dressed poorly for a Friday night in the nicest

restaurant in Cabo San Lucas, even for an American. Blue jeans, golf shirt and tennis shoes were not acceptable. A sport jacket didn't change his overall, grungy look. The young lady was dressed well and was quite attractive, but he... shabby was the word.

The hostess was about to inform him that it would be at least a 90 minute wait when the man placed a crisp \$50 bill on her reservations book.

The hostess hesitated, but reacted predictably. "We can have a table within 15-20 minutes; would you care to wait in the bar?"

"That will be fine." The man turned to the attractive lady. "Come on, Chris; let me buy you a drink and bring you up to date. We have something to celebrate."

The hostess watched the couple head for the lounge and hoped she had made the right decision. The \$50 was nice, but she had an uneasy feeling.

Chris followed him to the lounge. She wasn't sure this was a good idea. "Ken, let's be careful. I suggest we keep a clear head and see what Alberto and Pedro have to say. They might have more bad news. There will be plenty of time to celebrate later."

"Double scotch and water, bartender, and a glass of chardonnay for the lady. We'll be at the table in the corner." Ken wasn't heeding Chris' warning.

Ken pulled a two-page outline from his briefcase as they waited for the waitress to bring their drinks. "Chris, relax; there is nothing to worry about. Take a look at this. Our friends in Zurich have given us everything we asked for, and more. Mario will be ecstatic when he sees this."

Chris looked over Ken's summary of the meeting while the waitress served the drinks. She couldn't believe what she was reading. Ken had just returned from a 2-day meeting with Mario's financial partners in Zurich, people that Bradford's firm had brought to the table. The project was two months behind schedule and over budget. They needed more money and more time to repay the original loan. Without the additional funding, the Phase II would need to be aborted. There would be hell to pay with Mario and his Miami partners.

"This can't be right, Ken. Are you telling me that they will give us the \$240 million to complete the three Phase II projects plus another \$200 million to start Phase III – wow?"

"That's right, and all they are asking is to increase their stake in the deal from 33% to 49%. Mario's group keeps control. By the way, our 1% commission is a cool \$4.4 million; not a bad weekend's work for a small-town country boy."

Chris ignored Ken's small-town country boy description; she knew better. Ken was raised in Chicago and had a Wharton MBA. Still, she couldn't believe what Ken was saying. She had been working with the Swiss auditors the entire week and there had been nothing but bad news. After three months of operations the casino was making money, but it appeared someone was skimming profits off the top. The Swiss audit team would recommend tomorrow that all future funding

be delayed until they did a complete audit. Dinner tonight with the casino people was initially intended to be a glum evening, providing an opportunity to devise a strategy for tomorrow's meeting. Ken's information changed everything.

"Was Sven aware of the audit results when he made this commitment?" Chris couldn't help remembering how adamant Sven had been that evening at Petermann's Kunststuben in Zurich; "no more funding until we see some results."

"Yep, that's why I asked Alberto and Pedro to join us tonight. They'll have a chance to present the offer to Mario before tomorrow's 2:00 PM meeting. In fact, speak of the devil, here they are now."

"Alberto, Pedro, buenas noches amigos. It's great to see you again."

"Your Spanish still needs a little work, Ken, but we don't mind as long as you bring the beautiful Senorita with you." They shook hands and gave Chris a warm hug.

At that moment the hostess appeared and informed them their table was ready. Chris was fond of both Alberto and Pedro, but was still apprehensive as they walked to the table. It struck her that Ken wasn't as happy as he should have been after coming back with such great news. He had not shaved and it was clear that something was bothering him. He was wired on something and it wasn't drugs. What had happened in Zurich that he wasn't mentioning? She wished she had the opportunity to talk with Ken privately.

Chris would never get that opportunity.

## CHAPTER 2

### Par 4, 430 yards

### Dinner at the Country Club



The sleek, 38' fiberglass cigarette racing boat, equipped with 750 horsepower Twin Chiefs engine, glided smoothly across the calm seas and warm, tropical Atlantic waters. The night was overcast and a storm was due tomorrow, but waves were less than two feet. There was no moon and a thin layer of clouds blanketed the stars. The boat was virtually invisible from prying eyes and orbiting satellites. It was a perfect evening.

Juan was nervous. This would be his last trip. For eight months, he had made this trip without any problems. It was time to quit and go back to being a fisherman and guide. The money helped support his wife and seven small children, but he did not like these people. He clutched the cross of Jesus which he always wore under his shirt, and said a silent prayer.

"How much longer?" his passenger calmly asked. The boat carried \$40M of heroin stored below deck; \$40M was wholesale price. The shipment would be cut and sell for five times that amount on the street to a hungry public, whose demand for heroin was insatiable. The man knew this shipment would not make it to the street, but it would make him a rich man.

"Those lights on your right are Key West. We are in the Gulf and should be at the drop point in 20 minutes." Assuming ten minutes to unload the cargo, and two hours to get back, he would be home with his beloved Maria by dawn.

The plan was always the same. The heroin was packed in watertight canvas bags and attached to buoys that would float just under the water surface. They left the small fishing village around 10:00 PM and made the 80-mile trip in a couple hours, depending upon the weather. Once underway, the man received a phone call giving them the drop point. Juan locked the coordinates into his state-of-the-art Lorán navigational system. Rain, fog, whatever; he would find the drop point.

"Okay, Juan. I'm going to start bringing up the bags. Let me know when we are close. Make sure you check your radar for traffic. We don't want any visitors."

They carried eight bags this trip, each bag weighing only twenty pounds, making them easy to handle and reducing their loss if a bag was lost. No bags had ever been lost. The man checked each bag to make sure the buoys were securely fastened. He double-checked to verify that the transmitters were working and calibrated to the right frequency. Everything looked good. The pick-up boat should have no problem locating the heroin.

The boat was slowing. "We are almost there, señor; two minutes or less. There are no other boats in the area." The radar did not detect the scuba diver swimming lazily toward the drop point at a depth of 10 feet.

In seven minutes, the eight bags were overboard, submerged just beneath the surface, held together by weighted buoys and tethered by a 250 pound anchor. The man checked the transmitters once more. "Okay Juan, good job. Let's go home."

But Juan would never make it home or see his Maria again.



The honeymoon was over. The golf course begins to show its teeth. The 2<sup>nd</sup> hole is tough; a 430-yard dogleg right to a well-bunkered green. Protected "wetlands" line the right side of the fairway; an automatic one-stroke penalty. Local rules prohibited golfers from entering "wetlands" even if they can see their ball. Two deep fairway bunkers, approximately 230 yards from the tee, protect the corner of the dogleg.

There are three options off the tee. Long hitters can drive the bunker leaving a short iron to the green if successful. This was not an option for Bradford. Shorter hitters, and the more conservative longer hitters, can either lay up short of the bunkers or hit a power fade around the dogleg.

A perfect lay-up still leaves almost 210 yards to the green. Bradford pulled driver and decided to be aggressive. The hole set up well for him. His natural ball flight is left to right which fit the contour of this fairway.

Buzz had "honors" as a result of his birdie on one. He was a long hitter and could carry the bunkers with a perfect drive, although the penalty for missing was severe. Today a slight wind was in their face, only about five MPH, but still a factor. Buzz' natural draw would not serve him well on this hole. He would need to start his ball over the "wetlands" and let his draw bring it back to the fairway. His overspin would only help if he flew the bunkers. He was undecided.

As Bradford waited for Buzz to make his decision, he wondered whether Ken had been successful in Zurich. They needed the money by Monday or... he didn't want to think about it but knew it would be bad. "*How did I ever get into this position? Greed and stupidity were part of it. I should never have accepted Mario's offer; but it sounded so good at the time.*"

It started that evening almost three years ago when Dave and Mary went to the club for dinner to celebrate their six month anniversary, it had been six months since Mary drilled him with the overhead and traces of the Penn 2 logo still remained on his forehead.

The evening had been perfect. They sat at the bar for a before-dinner cocktail. Mary almost always drinks wine, usually chardonnay. Dave usually started with bourbon before switching to wine with dinner. But tonight was special. They started with Grey Goose vodka martinis, straight up with a twist and an extra olive. Mary liked the olives best, and the idea that she was sipping a martini. It seemed special.

Mary looked especially beautiful that night. Her auburn hair was shoulder length with a slight flip. Black was her color. The small diamond stud earrings glistened when she turned. Mary had recently celebrated her 30<sup>th</sup> birthday, but age had done no damage to her slim figure; in fact, most of her friends believed she was even more beautiful now.

The club had a small combo on weekends; a piano and bass saxophone playing soft dance music. No one was dancing but the music created a nice atmosphere. Dave and Mary finished their martinis and were seated. They switched to their normal drinks;

“Kendall-Jackson Reserve Chardonnay for the lady, and Wild Turkey with a splash of water for me,” Bradford told the waitress. The Turkey was vintage, 101 proof, and he made a note to pace himself.

Dinner was excellent; a tender, medium-rare filet mignon for me, and baked salmon on a plank for Mary. The chef had previously worked at Le Bordeaux, one of Tampa’s finest restaurants, and had a special knack for presentation. The plates were painted with spices and herbs. Salads were garnished with twisted carrot slices and cut tomatoes. Asparagus spears covered with a special cheese sauce, framed the entrees. The chef offered all the little touches that elevated the dinner to fine dining.

The couple talked about the little things couples talk about when they are still learning about each other and finding their relationship. They were not yet in love, but neither was ruling out the possibility. Mostly they were glad to be together.

They opted for coffee after dinner and skipped dessert. The meal had been too good. It was 10:00 PM and the restaurant was starting to empty. The couple sat back and listened to the music. Several groups had made their way to the bar and a few couples were dancing. That’s when they met Buzz.

He was at a table of eight on the other side of the dining room. Dave had probably had been aware of them earlier, but hadn’t really noticed them until now. Two or three faces looked familiar. The group was having fun and getting louder.

Buzz came over and introduced himself. Apparently one fellow recognized Dave from the men’s club and one of the women had noticed Mary on the tennis courts.

“Care to join us for a nightcap?” Buzz invited.

“Sure, why not,” Dave responded after checking with Mary.



Crack! Buzz had selected his driver and was going to try and fly the bunker. A risky shot, but certainly doable. It looked perfect in the air, but seemed to stall as the wind gusted. The ball hit an invisible wall and lost momentum. It missed clearing the bunker by inches as it caught the lip and fell back into the deep sand. Loud profanity emanated from the tee box. Buzz would have a 200-yard shot out of a bunker rather than a short iron into the green. Who says golf is fair?

Since Buzz was in trouble Bradford reconsidered his decision to use driver. A three-wood would be safer and would insure a score of no worse than bogey. Buzz would have trouble making four. Bradford knew the odds, but felt confident and went with driver.

He chose a conservative line away from the bunkers. A straight drive would leave a longer, but manageable 2<sup>nd</sup> shot into the green. A pull or hook would leave 220 yards and a likely bogey. Not to worry. He caught this one on the screws with a slight fade, exactly how he had visualized the shot in his setup routine. It landed 20 yards short and to the left of the bunker and rolled well inside the 200-yard marker. *“A 250-yard drive, into the wind; I can’t hit it any better than that.”*

Buzz had a tough decision. He was deep in the bunker and six feet below the lip, about 190 yards to the front of the green. There was trouble all along the fairway on the right. He would need a 4 or 5-iron to reach the green, but the low trajectory of a long iron might not clear the top of the bunker.

Dave’s drive put pressure on him because it looked like Dave would par the hole. If Dave had lain up off the tee Buzz probably would have played safe and hit a 7 or 8-iron to make sure he got out. He could then par the hole by getting up and down from 100 yards. This might still be his best play.

Buzz gambled and tried to reach the green with a 4-iron; a low risk shot that you would only attempt in match play. He almost pulled it off. The 4-iron barely grazed the top of the bunker and veered off into the wetlands, about 150 yards from the green. He would be hitting his fourth shot after he dropped.

Bradford was 173 yards to a back-right pin, tucked in behind a deep sand trap. He wanted no part of the trap and aimed his 5-iron for the left side of the green. The ball ended up a little closer to the pin than intended, leaving a 15-foot birdie putt. Buzz would have to hole his 4<sup>th</sup> shot to tie. He wasted no time and sailed his 8-iron into the bunker and conceded the hole. For practice, Dave went ahead and putted for birdie. Of course it was good. The match was all-square after two holes. *“Ken would have been proud.”*

## **CHAPTER 3**

### **Par 4 – 360 Yards**

#### **The Beginning**

Bradford had “honors” and selected 5-wood. The third hole was a severe dogleg left with tall pine trees bordering both sides of the fairway. A tee shot between 180 –220 yards would leave a short iron into a small green. Anything longer or hooked left or short of the dogleg, is dead. The third hole is all about accuracy and little about length. He tried to cut the corner in his last practice round and caught a tree, and was forced to pitch out to get a view of the green. Today he overcompensated and barely caught the right side of the fairway leaving a 175 yard second shot into the green.

Buzz split the middle of the fairway with a 4-iron and rolled just inside the 150-yard marker. “I’m glad I didn’t use a 5-wood, it would have been way too much club.” Buzz spoke to no one in particular, but his message was clear.

Dave thought of what Ken would be telling him if he were here. “Play within yourself. Your opponent is the golf course, not Buzz.” Good advice, but difficult to remember sometimes.

Dave’s 4-iron barely made the front of the green. Buzz’s 8-iron was pin high, seven feet from the hole; advantage Buzz. Dave’s 35-foot uphill putt came to rest about three feet from the hole. He was tempted to putt out before he had a chance to get nervous, but decided to mark and put pressure on Buzz to make birdie.

As Buzz lined up his putt, Bradford thought back again to that first night at the club.

Dave and Mary followed Buzz to his table where he made the introductions. “Everybody, I would like you to meet a new member, Dave Bradford, and his friend, Mary Cadence. What’s it been, Dave, six months or so since you joined?” Dave nodded and Buzz went on with the introduction.

“This is my good friend, Jill. Mary, you might have seen Jill on the tennis courts. The women greeted each other warmly. “To Jill’s left are Mario and Gigi Hernandez from Miami; Fred and Judy Shelton who own a few restaurants in the area; and Bill and Ginny Martin. Bill and his wife Ginny happen to own this fine establishment. Grab a couple chairs and let’s get you a drink.

Dave and Mary squeezed in between Buzz and Judy Shelton, ordered a beer and a KJ chardonnay. It was a gregarious group and they made the newcomers feel welcome. With ten people, there were usually at least two or three conversations going on simultaneously. The men were talking football with Mario trying to defend the Miami Dolphins against Buzz and Bill who were Tampa Bucs season ticket holders. It was comical.



Buzz: "Tampa has the best defense in football, bar none. Defensive line, linebacker, defensive backs; name one weakness."

Mario: "The defense needs to be good, because the offense never scores. The best you can hope for is a zero-zero tie. Besides, Miami's stats are much better; points allowed, defense against the run, you name it. What did the Eagles call them after they wiped them in the playoffs last year; 'paper champions'? They remind me of consultants; they keep telling us how good it's going to be but never deliver. Everyone is a pre-season all pro but you never get past the first round of the playoffs."

Bill: "At least our quarterback doesn't throw five interceptions."

Mario: "Your best quarterback was color blind. He never threw an interception; he just threw to the wrong jersey and never knew it."

Bill: "Let's can the Testaverde jokes. He's with the Jets. Good riddance."

"What do you think Dave," Fred asked? "Are you a Bucs fan?"

Dave was on the spot and he knew it. Being from Wisconsin, it didn't take a genius to figure where his heart was. Green Bay Packer fans are as loyal as they come. Not only was there the Packer tradition, Brett Favre was the best quarterback in football and the most fun to watch. He drives you crazy with his interceptions, but no Packer fan would trade him for any other. Dave decided to side step the question if possible; "I'm a new Buc fan and are hoping to see a few games this year. My company has thought about using them to entertain clients, but tickets are hard to come by. Does anybody know where we could pick up some decent seats?"

"Call me Monday" Fred offered. "I might know where you could get some tickets, or better yet, you could beg Bill for an invitation. I heard he has a luxury box, although I have never been invited, so it might just be a rumor."

"I invited you three times and you always have some lame excuse, like you had plans to go fishing. With all the grouper and bass you claim to have caught, I have never been offered any. I'm still eating salmon from Publix."

"You let me know when you want to go and I will hand deliver your invitation. That goes for you too, Dave; just let me know and I will get you an invite. In fact, I know we have at least four tickets available for the Rams a week from Sunday. What do you say, Fred? Dave? Are you game?"

"You can count me in," Dave replied. "Sounds great."

"Fred, how about you?"

"I'm not sure we can make it, Bill. I think Ginny's rose garden club is getting together that day. Besides, are the Rams any good this year? I heard their offense is hurting. It sounds like a pretty boring game. May I bring a book?"

Bill was getting upset, until Buzz piped in; "Fred, you are so full of it. You had us going until you asked to bring a book. Everyone knows that all you ever read are menus or wine lists. You haven't read a book in 20 years."

Fred, who was a little portly, burst out laughing, holding his ample waist line to reduce the jiggling. "Bill. I thought you were going to cry. Tell you what; it's a great offer, Judy and I would be glad to come on one condition. Let me cater the halftime buffet from one of my Shells restaurants. I will put on a seafood spread that will make your mouth water just looking at it."

"It's a deal, Fred. It looks like this is as close as I'll get to tasting fresh seafood. Just let my secretary know what you need in the way of set-ups. All the beverages are already there."

"How about if I bring the wine?" Bradford asked. "I just joined this new wine club and it would be fun to select a few whites and light reds to compliment the menu."

Bill wouldn't hear of it. "You are our guests, and besides, I've been to Fred's restaurant and his seafood is so good that it will taste good after six beers. I can testify to that."

"Dave; You mentioned entertaining clients. What is it you do?" Mario piped in unexpectedly.

Bradford was surprised by the abrupt change of direction in the conversation and was about to reply when Mary interjected; "Dave is in charge of new business development in Florida for a well-known government agency," she said with a twinkle in her eye. Dave had no idea what she was talking about, but by her smile and giggle he knew it was Kendall-Jackson doing the talking. He decided to stay out of it and let her have her fun.

Mario took the bait and asked; "which agency, Mary and how does Dave identify business prospects?"

"Mario, it's supposed to be a secret, but we are all friends here so I can tell you. Dave is with the IRS. Has he asked you for your business card, Mario?"

Bradford almost died with embarrassment and so did Mario. Bill, Fred and Buzz just looked at Mary and then Dave. Nobody knew what to say.

Mary wasn't finished and started to talk about how hard it was for Dave to keep friends and that he always needed to move, when Judy burst out laughing and was immediately joined by Jill and Ginny. Mario realized that he had been had, and erupted in laughter. He laughed so hard his face turned red, before admitting; "Lady, I haven't been set up like that since, I can't remember. That was beautiful, and I don't think I was the only one that fell for it."

Judy looked at Fred. "You guys were so wrapped up in your macho football talk, that you haven't said a word to us in 30 minutes. Mary said she knew how to get your attention, but we never dreamed it would be that much fun. I thought you all had swallowed poison the way you reacted. Fred, do we have that much to hide?"

Dave decided to answer Mario's question before the ribbing went any further. "Mario, we are in the money business, but what we do is a lot less exciting than what Mary described. We basically raise money for commercial clients;

mortgages, equipment leases, project financing, business loans and that type of thing. Nothing fancy, but it's a way to make a living and a lot safer than being a recruiter for the IRS."

Before anyone could reply, the lights were turned on, a subtle clue that the club was closing.

We thanked everyone for their hospitality and said our goodbyes. Bill suggested Dave call his secretary to get instructions on how to get into the Bucs game next Sunday. Buzz suggested stopping at a local club for a nightcap. The others were interested but Mary and Dave decided to call it an evening. The "party" broke up soon after.



Bradford's mind shifted back to the problem at hand as he watched Buzz' birdie putt stop two inches short, dead center. Nothing bothers a golfer more than leaving a birdie putt short. Buzz was no exception. Before Bradford could concede the putt, Buzz walked up and swatted it across the green towards his golf bag.

Dave was tempted to tell Buzz he was still away and make him putt out, but decided to let it go. No sense it having two poor sports. Instead, he calmly lined up his 3-foot par putt and watched as it hit the side of the hole, did a 360, and dropped in.

"Good all around putt," Buzz said without smiling. "I guess that proves that it's better to be lucky than good."

*"What a jerk!"*



"Try it again, Sam. I'm sure we are at the right spot. I double-checked the coordinates. The bags have to be right here." The sport fishing boat had left Naples just before dawn outfitted with the latest gear. It was grouper and kingfish season and the "Bonefish" was just one of a dozen boats that made this trip daily. Most were charters with four to eight tourists paying \$500 per half day. The "Bonefish" just hauled the two of them, and it was not kingfish they were after. Although they had two lines out, baited with live shad, they were confident they had a sure catch. They were wrong.

Sam replaced the batteries for the 2<sup>nd</sup> time and checked the frequency again. Everything looked okay on this end. They just were not picking up the signal.

"Ron, let's do a test. Attach one of the backup transponders I carry to that buoy, and drop it overboard. Make sure it's set to the same frequency. Let's see if we pick up the signal underwater."

The "beeping" was loud and clear as they gradually increased the distance from the buoy. At 500 yards, the sound was weak but discernable. Either all 16 of the devices were malfunctioning or they had the wrong pickup coordinates. As a

precaution, two transmitters were attached to each bag making it almost impossible to lose the bags; at least that was the procedure that was supposed to have been followed.

Sam refused to consider the third option.

“Ron let’s do a grid search using the buoy as the center. The water is pretty clear; maybe we can see the bags. Add some weights on the lines so they drag about 10 feet below the surface. Maybe we can snag them. I don’t want to go back empty without trying everything.”

For two hours they trolled back and forth, for 500 yards each direction; nothing. An hour later they recognized defeat.

“Let’s pull in the lines and head for home, Ron. We might as well face the music. He won’t be happy. I just hope he doesn’t shoot the messenger.”

Then it happened. One of the lines snagged on something bent in half until the tip was below the water line. Ron’s heart jumped and his hopes soared. For just a moment Ron believed he had lucked out. He stopped the boat and grabbed the pole, but the line kept running out. It was clear they had hooked a king or some other game fish.

Ron was fighting the fish and bringing it to the surface. All of a sudden it soared 10 feet above the waves in magnificent splendor. It was a tarpon, upwards of 90 lbs. What a sight! What a fish!

The pole was rigged with a 25-pound test monofilament with a 2-foot, 80-pound test shock leader. The gear was enough to handle the tarpon’s weight and strength. It took Ron 30 minutes before he brought it close enough to the boat to net. By then, both Ron and the fish were near exhaustion, but the tarpon was still struggling. Tarpon were in season, although a \$50 permit is required. Most Florida game fish are caught and released, after the posing for the obligatory photo. As Sam watched Ron fight the fish he was struck with the irony.

They weren’t even fishing and landed a prize trophy fish. Half the charter boats would return empty and he knew the boat captains would be envious. Sam also knew they couldn’t keep it. There was no doubt in Sam’s mind that he and Ron would take the tarpon’s place in the Gulf of Mexico if they came home with a 90 lb fish instead of 320 kilos of heroin. Sam cut the line and watched the fish disappear into the warm waters of the Gulf.

## Chapter 4

### Par 3 185 Yards

### The Equipment Leasing Business



Bradford still had honors as the players approached the tough Par 3, fourth hole. The match was all square, but Dave knew he had to get his emotions in check. His concentration had lapsed on that little putt. In the back of Dave's mind he had been thinking about Buzz' little tantrum rather than his own putt. It had almost cost him the hole, and he couldn't afford to give away holes to Buzz. He needed to be mentally tough or he had no chance.

The Par 3, 4<sup>th</sup> hole is 185 yards and almost all carry over water fronting the green. The pond was home to a pair of 6-foot alligators that all too often had feasted on errant tee shots. This was part of the mental game that Ken was always talking about, Dave mused. If you are confident that you can hit a good shot, you probably will. If you have doubts, you probably won't.

Ken introduced various drills to improve Dave's confidence. The key was to establish a positive routine, a routine that would work under pressure. The two friends worked on visualization, a key component in the routine of Asian golfers. "Create a picture in your mind of the ball landing on the green and rolling towards the hole," Ken instructed. "Then allow your body to complete the picture."

Dave followed his routine, took a slow practice swing, visualized a great shot, and watched helplessly as his 5-wood hung up in the wind, and came to rest in a watery grave. Ken never said you would hit a perfect shot every time.

As Buzz select a 5-iron and prepared for his tee shot, Dave's thoughts drifted back to the early days of his equipment leasing business.

Sunday morning came too soon. Mary had spent the night with Dave as she often did on weekends. They had celebrated too much the night before and the celebration only had gotten better when they got home. It was after 1:00 AM when they finally curled up like spoons and fell asleep. It seemed like only a few minutes later when the alarm sounded and the clock read 7:00 AM.

They had 45 minutes to feed the kids and get to 8 o'clock church. Dave jumped up and took the covers with him.

"Stop it," Mary screamed as she pulled the covers over her bare bottom and buried her head in the pillow.

"Get up and get moving or we'll be late for church. Do I need to resort to cold water?" Bradford was in the shower when he heard her moving around, mumbling something about morning people.

Dave loved the morning. It was the best part of the day, particularly since he moved to Tampa where it reached 90 by 9:00 AM during the summer. Mary came into the shower and pushed him out. She looked pretty good, but when he reached for her all he got was; “Stop it, you better not get my hair wet or you will be going to church without me.” Wet hair is the one excuse that a man can never overcome.

Dave dressed quickly, and headed for the kitchen to turn on the coffee, and made a feeble attempt to wake the kids. All he got was moans. Pete and Lisa were both in the “wake me at noon” sleep, and Dave had no time to argue with them. Besides, they were good kids. Missing church one week wouldn’t kill them.

Dave devoted his energies to coffee, a bagel and a quick scan of the newspaper. Mary came out at 7:40 with five minutes to spare. She took the cup of coffee, a bite of bagel and was ready to go.

“The kids aren’t going?” she asked.

“Not a chance.”

“What did you think of our new best friends?” she asked, as we were driving to church. “You looked like you were having a pretty good time talking football.”

“I liked them, especially Fred. He has a good sense of humor. Everyone seemed nice, although it might have been the alcohol. How about you; what did you think?”

“I had fun too,” Mary replied. “It sounds like Jill might be a pretty good tennis player. We are set up to play Tuesday. Judy and Ginny were nice too. I didn’t get a chance to talk much with Gigi. She sure is a beautiful woman. She and Mario kind of kept to themselves until he came out of nowhere asking about your business. It seemed awkward, almost like he had something in mind. Did you notice?”

“I did. I wasn’t sure what he looking for. Do you know what I mean?”

“I do, that’s why I saved your butt.” We both laughed, recalling Mary’s IRS job description.

“I knew there was a reason I like you,” he said affectionately.



Monday, Dave was back to work. Business was good and getting better. He leased two offices in an Executive Office Suite including an office for his assistant, Sally. It was ideal for small businesses that did not want to hire a secretary or invest in office equipment and furniture, but needed a work place away from home.

Bradford checked his email. There was one item of interest, a request for lease rates for a \$77,000 internet access system for a new hotel. The sender looked like a vendor and could be a source of ongoing business. Dave added 4% to his cost of capital and emailed back the lease rates. *4% of \$77,000 would be a nice*

*profit if they got the job, he mused.* Dave was mentally spending the money when Sally stepped into his office.

“How did your Friday afternoon meeting go, Dave? Did we get the work?” Dave had met Friday with corporate representatives from Bally’s who were opening two sites in Tampa.

“I think so, Sally, and I’m pretty sure that we can get them approved. How are your deals coming along?”

The co-workers went over the status of each of the 14 deals in inventory, 15 including “Bodybuilders”. Business was good.



The sound of Buzz’ 5-iron jarred Dave back to reality. It was the crisp sound of a well-struck ball, and it was no surprise to see the ball feather softly onto the green, stopping 12 feet short of the flag.

There was no drop area so Dave was forced to hit a second shot from the tee. He was hitting three. This time he struck the 5-wood cleanly and landed on the fringe, 35 feet from the hole. He would need to sink this putt and hope Buzz 3-putted from 12 feet. Part of him wanted to concede the hole, but it was better sportsmanship to play the hole out and allow Buzz to try for birdie. Dave narrowly missed the bogey putt and tapped in for a five. Buzz sank his putt for a deuce. In stroke play, losing three strokes on one hole is disastrous. In medal play it’s no different than losing by a stroke.

Dave was down one again, with 32 to play.



Sam headed for the public telephone next to the bait house while Ron dry-docked the boat. This was not a conversation that was appropriate for a cell phone. He dialed the private number and waited. On the fourth ring the boss answered: “Hello.”

“It wasn’t there. We searched the area for three hours; nothing.”

There was silence for at least 30 seconds. Sam kept silent; there was nothing more to say. He could only imagine the rage building in his boss. They had already been paid 50% in advance for the shipment. Nobody wants to lose \$16M.

“Stay by this phone until I get back to you.” Dial tone.

Sam hung up and wiped his brow. Florida was hot in May, even at 10:00 AM, but that was not why he was sweating.

While Sam was sweating, there were high-fives and smiles in the Tampa offices of the U.S. Drug Enforcement Agency. Not only did they possess six canvas bags of uncut heroin with a wholesale value of more than \$32 million, they were moving up the food chain to the big fish.

The phone tap on the public telephone had paid dividends.

## Chapter 5

### Par 4 – 365 Yards

### Fred’s Restaurant deal

Sally left and Bradford checked his voice messages. Fred had called regarding lunch on Wednesday. Dave returned his call and waited while his secretary tracked him down. He was pleased he had followed up on Saturday’s conversation. Fred seemed like a nice guy.

“Dave, thanks for getting back to me so fast. I appreciate that.”

“My pleasure, Fred. Besides, Mary wouldn’t forgive me if I didn’t. We had such a great time Saturday. Did you all stay out much later after we left? I heard you were stopping for a nightcap.”

“We all stopped for one drink and went home. We were tired and I’m getting too old for the late nights. Judy would have stayed and danced, but I feel it too much the next morning. Mario told me they left the Beantown Pub around 2 AM and stopped for breakfast. It was after 3:30 when they got back to Buzz’ house.”

“Listen, I have a staff meeting in a few minutes so I need to cut this short. Can you come over to my Shells Restaurant on Henderson Road Wednesday for lunch? There are a couple things I’m looking at doing and would like to get your input.”

“Great! I’ll be there at 12:30.” Dave had no idea what Fred was thinking, but had a hunch it was the start of something good.



The 5<sup>th</sup> hole was a challenging Par 4; 365 yards, dogleg right. A fairway bunker and two 50-foot pine trees protected the dogleg. The green was framed by a deep sand trap in front and water to the right. The hole was well designed. There have probably been more double bogeys on this hole than birdies.

It was 240 yards to carry the bunker and approximately 255 to carry the pine trees. That was more than enough protection for Bradford, but Buzz was going to try and fly the trees and reach the green. It was only a 290-yard carry to the green. There was a slight breeze from right to left and slightly in their face.

Buzz’ problem was that the hole did not fit his eye or his swing. Buzz liked to hit a long draw. This shot called for a power fade to help take the bunkers and water out of play. However, sometimes length off the tee changes everything.



Bradford didn't know a golf ball could be hit that hard. The sound was different. Buzz' drive easily cleared the pine trees on the right and headed towards the green. It had a slight fade and briefly flirted with the water, but the wind kept it on line. The ball landed softly three yards short of the front sand trap, rolled forward a few feet, and came to rest on the fringe only 25 yards short of the pin.

Dave applauded. "Nice shot, Buzz", but he didn't hear or if he did, he didn't acknowledge him. He was too busy complaining to his friends in the gallery about the wind and bragging that last week he had driven the green.

Bradford selected 3-wood and hit it perfectly, left of the fairway bunker, 145 yards to the center-cut hole location. That's all he could do.



Dave was 15 minutes late for his lunch appointment with Fred. He had been on schedule until 11:30 when he received a call from a hotel owner that had seen his website and wanted to know if his company could help him. Obviously, the answer was yes. Sally quoted him some estimated rates and he sounded interested. The true test would be if he sent us the information we needed to prepare a term sheet. 70% of the calls were "shoppers."

"Shells" had a nice lunch crowd and looked to be about 2/3 full, mostly a business crowd with a few tables that looked like tourists. People were still coming in for lunch. The restaurants were medium priced and enjoyed a reputation as a nice, family restaurant that served good seafood. Mary had dinner in the Shells on Clearwater Beach last month, and said the food was excellent.

Fred was at the front door greeting customers and greeted Dave with a warm smile and handshake. A few people looked over to see if he was a celebrity. It always makes a person feel important when the owner knows you. Dave had stopped at "Cheers" in Boston last summer, but nobody knew his name.

"Dave, can you hold off on lunch a few minutes? I would like to show you the place and what we are trying to do."

"Sure Fred, lead on."

Dave soon found himself in the kitchen trying to stay out of the way while Fred explained the operation. One person had overall responsibility for the order, while others worked in their little sections; one person did nothing but salads, one did pasta and another monitored the fried foods. It was like an assembly line with the chef coordinating the production and ensuring the overall quality and presentation.

Fred pointed Dave to the grill and the ovens. "That's what I need to replace. These appliances are almost ten years old and are starting to break down. The new ones are faster and maintain a more consistent temperature. One of these days the restaurant will be packed, and the ovens and grill will go down. I'll be left with nothing but the microwave. I also want to knock out that wall and put in a small grille for backup and extra capacity for special events."

“How much are we talking about, Fred, for everything?”

“\$200,000 should cover it, including \$25,000 for a few other items. Can you do it?”

“If your cash flow can handle the new lease payments, I don’t see why not. Tell your vendors to start work and to invoice us directly.”

“Excellent. I’m hungry Dave; let’s see if our table is ready. I don’t think we will have a problem getting good service.” Rank does have privileges.

“Try the sea bass. We get this fresh daily from Tampa Bay, and it compares to the sea bass you pay \$30 - \$40 for in the Caribbean.” Dave took his suggestion. Fred ordered the salmon salad claiming he was trying to drop a few pounds. Dave was in the mood for a glass of wine, but settled on iced tea. Business first.

While they waited for their food, Dave asked Fred for a quick overview of his business. He needed this to determine which financing sources to use. “Fred, other than knowing Shells is a small chain, I know little else. Can you give me the five-minute overview?”

“Sure; happy to. I started this restaurant five years ago and am 100% owner. I’m also 50% partner in the other six restaurants; one in South Tampa, two in Clearwater, and three in the Fort Lauderdale area. I hope to open 10-15 new locations between here and Miami in the next five years. Each location grosses about \$2 - \$3 million with a 30% to 40% NOI (Net Operating Income). We have been lucky so far.”

“I’ll say. Is your NOI after the mortgage payment? Who owns the other 50%?”

“You met my partner Saturday night; Mario! And that’s the beauty of it; we have no mortgages and no debt. I provide the expertise and management; Mario provides the money. We split profits right down the middle. Mario is a great partner. We get together around once or twice a month, sometimes on his yacht, and talk business. Then we fish. And speaking of fish, here comes our lunch.”

The presentation was excellent. The entrees were served on octagon-shaped platters with an engrained fish design. The sea bass was prepared “en papillote”, stuffed with fresh mushrooms, parsley, red peppers and shallots, and complimented with creamy new potatoes.

Bradford couldn’t help thinking what a great setup Fred had. He was also trying to work out the numbers. Conservatively, 30% NOI on \$2M is \$600,000 per restaurant; times seven is \$4.2 million pretax income. Even if each restaurant carried a mortgage payment of \$200,000, Fred would still be doing great.

Mario’s return on investment was a little tougher to calculate. “What’s it take to build one of these, two million?”

“This one cost about \$2.3M including the land. Four locations are right on the water where land costs were high; and everything cost more in the Ft. Lauderdale area. Mario has about \$20M cash in the seven restaurants. I tell you

Dave, without Mario I would have this restaurant and maybe one other. It was my lucky day when I met Mario.”

“It sounds like you have a good thing going with Mario. There are a lot of small businesses that can’t grow because they can’t raise the money.” *Bradford couldn’t help but wonder where Mario got the money.*

“Let’s take a ride, Dave. I want to show you a restaurant I’m thinking of buying. I’d like your opinion. We should be back by 3:00 at the latest.”



Bradford had 145 yards to a center pin and chose 8-iron. He caught it a little heavy and came up 20 feet short. It was the right club; he just didn’t hit it solid. *I’m not going to complain about being 20 feet away, Dave thought. Ken always told me to be happy with my average shots and not beat himself up over them. Ken would say; “You’re putting, it could be a lot worse.”*

Buzz had a golden opportunity for birdie; actually two opportunities. From 25 yards, either a good chip or a good putt would do it. His chip was on line, but came up 10 feet short. Not bad, but not good from that distance. Dave two-putted for par and it was up to Buzz to make his birdie putt. He missed on the high side for a disappointing par. Bradford remained only one down.



Juan and his passenger were halfway home when the anchor line was untied and the eight bags of heroin began to float away. An hour later the heroin was plucked from the water and loaded into a 26’ powerboat running without lights. The “tip” had been accurate. The location and the beacon frequency were right on target. Phase I of their plan had succeeded.

The boat was long gone when Sam and Ron arrived three hours later.

Juan was thinking of Maria when both his dreams and boat exploded sending both to the bottom of the Gulf of Mexico.

Diego was 200 yards away floating comfortably in the water. He had liked Juan, but he had also liked many of the other men that he had killed. It was never personal; just business. Juan could not be trusted to keep silent if he were caught, and besides, Juan’s disappearance would make him the prime suspect for the Drug Cartel that would surely be looking for their stolen drugs. These were not people that you wanted to fool with. Luckily, Diego had made plans to disappear.

He swam lazily towards the small island and waited for his friends to pick him up. He thought about his new life in the United States with the \$3M he would earn from this job. Diego was tired of the drug trade and looked forward to a quiet life.

The scuba swimmer came to the surface and spotted the pickup boat less than 100 yards away. He swam easily towards the boat congratulating himself on the accuracy of his calculations.

Jesus smiled when he saw the two bags of heroin the swimmer was towing. Good job amigo. Let's go pick up Diego and call it a night."

## Chapter 6

### Par 5 – 525 Yards

### Oyster Bay



“You’ll love this restaurant, Dave. It’s been closed for six months. They are asking \$2.2M including all the furnishings, fixtures and equipment. Everything is new. It’s a great opportunity for someone that knows the business.”

“I remember this place. What happened, Fred? This place looked like it couldn’t miss.”

“You’re right, Dave. Oyster Bay had everything going for them. Good location, waterfront frontage, outside seating for a 100, live music on weekends, a great indoor dining room that seats 200, with a view, a nice bar; Everything! But they broke the cardinal rule in the restaurant business; you need to serve good food or the people won’t come back!”

“The owners had success with other restaurants that catered to a different clientele; a lot of fried food and potatoes. Their menu here didn’t fit the younger crowd that was attracted by the water, outside music and this area of town. Not enough salads, fresh fish and that type of thing. The food was too heavy, and wasn’t that good.”

“They also had some bad luck including a weak economy, competition and the rain from El Nino. It rained four consecutive weekends last summer, which killed their outdoor crowd and live music. There are also several new restaurants in the area; Copeland’s of New Orleans and Tuscabellas in particular. The competition, combined with their poor food, was the killer. El Nino was the knockout blow.”

“How much?”

“I’m pretty sure they will take \$2M including everything you see, plus another \$750,000 for renovations. I want to open up the indoor restaurant so that half the tables have an outdoor feel. They will be covered with large, sliding glass doors to protect against the weather, but I want to cater to a young, Tampa crowd that doesn’t have the time to drive 45 minutes to the beach. Envision a giant Tiki Hut and a T-shaped pier with a portable arch for weddings.”

“What did your bank say?”

“In a nutshell, they said no. Despite my experience with Shells, they don’t like restaurants unless they are a major chain. The most they will lend is 50% of the cost, which means I would need \$1.5M. I don’t have that much, and I would really like to do this without going to Mario.”

“We could probably get you a 75% loan, 80% if you are eligible for an SBA loan. You might be making too much from your Shells franchises to qualify as a small business. How much cash can you come up with?”

“I can scrape together \$750,000 if necessary, but that’s about it. Will this cover your fee and closing expenses?”

“\$750,000 will cover everything. I usually charge 2% on this size deal, but I’ll agree to one percent if that’s okay with you. I’ll draw-up a simple fee agreement and give you a list of the information we need.”

“Sounds good, I had a feeling you would be able to help me.”

As they drove back to Shells to pick up Dave’s car, Bradford reflected on his good fortune and the opportunities that lay ahead for his company.



The Par 5 sixth hole was only 525 yards and reachable for the long hitters. Buzz’ drive was long and straight. He would have only 235 to the green.

Dave hit his drive perfectly, but still came up 30 yards short of Buzz’. Without a strong tailwind, this was a 3-shot Par 5 for Dave and he knew it. Ken taught him to play his own game and not to let his opponent change his thinking or approach.

Dave could hear Ken’s words. *“Club players get intimidated and start over swinging when they are matched up with long hitters. It doesn’t help to try to out drive them. You might occasionally hit one five yards farther, but it will seldom pay off over 18 holes. A player starts to lose tempo, and make mistakes. The worst part is that over swinging off the tee impacts other parts of your game, particularly your irons where the easy rhythm is most important. Once you lose tempo, you are in for a long day.”*

What Ken doesn’t understand is how good it feels to be the long man off the tee once in a while. Every short hitter knows that one long drive and one poor drive, feels better than two average drives. It’s a fact. It might not reflect on your scorecard, but it should.

Dave hit 5-wood and laid up to about 115 yards. Buzz’ 3-wood drifted a little right and landed pin high on the fringe. Advantage, Buzz.

Dave was between clubs. His easy pitching wedge traveled 100-110 yards and his nine-iron 120-130 yards. He could either ease up on the nine or try to hit the wedge a little harder. He decided on 9-iron and took a smooth, lazy swing. The results were all too predictable. He caught the shot flush and flew the green by five yards and rolled down into a collection area; a testimony to the theory that you hit the ball farther with a smooth swing and good timing. He was still away and had a tough up and down. His Mickelson-like attempt with a lob wedge ran past the hole leaving 15-feet for par.

Buzz’ birdie chip from the fringe came up a foot short, and was conceded. Dave’s par putt never made it to the hole. He was two down after six holes.



The DEA sting operation was the culmination of three years planning involving several agencies. Joe Martinez, Assistant U.S. District Attorney for the State of Florida, was in charge. Day-to-day decisions were made by Chip Mathews, DEA Florida Bureau Chief.

Since 9/11, Chip's job became much tougher. While an estimated 70% of cocaine entering the United States still flows across the 2000 mile US-Mexican border, the Caribbean is rapidly becoming the major artery that it was in the 80's before Crockett and Tubbs put a stop to it. The floodgates have been reopened.

There are several reasons for this. To be successful, the DEA depends upon resources and information provided by other agencies. Since 9/11 the FBI is chasing the money trail of terrorist groups that support El Qaeda, rather than the money laundering trail of the drug groups. The Coast Guard is protecting our ports and harbors against terrorist acts, rather than intercepting drug shipments. DEA agents have been designated to airport security or assigned as sky marshals rather than drug interdiction.

At the same time, heightened security along the Mexican and Canadian borders has made smuggling through these traditional channels more costly. Drug seizures are up along the border, and smugglers are looking for alternative and safer routes into the U.S.

Supply has also increased despite U.S. efforts to eliminate production at its source. Efforts to convert Latin American cocoa and opium poppy fields were initially encouraging, but as the price of coffee has fallen, farmers in Bolivia, Columbia and Peru reverted back to the traditional and more profitable crops. U.S. subsidies were not enough.



Chip was excited when the anonymous tip had come in last week. He saw this as an opportunity to make a major bust and possibly a way to get a lead on the organization that was responsible for distribution in Florida and many of the Eastern states. The informant had provided the time and exact location of the "drop" and a description of the pick-up boat.

Chip decided to wait for bigger fish. His plan was to take advantage of the 3-hour window that the drugs would be floating in the water, steal the drugs and then wait for the crew of the pickup boat to make a mistake.

Chip anticipated that the boat crew would panic when they didn't find the drugs. They knew that suspicion fingers would point at them and they would be scared. Their first instinct would be to immediately report the missing shipment to their boss. The longer Sam and Ron waited, the guiltier they would look. It was a good plan.

Cell phone frequencies had been monitored. Wiretap authorizations were obtained for the three pay phones at the marina and the phone at the marina

counter. Sam should have waited until he was at a secure location, and reported through normal channels designed to protect the identity of the man he called. But, instead he used the number he had been cautioned to use only in an emergency. This was an emergency.



## Chapter 7

### Par 4 – 415 Yards

### Tampa Bay Buccaneers

Raymond James Stadium on a bright Sunday afternoon is a beautiful sight. The St. Louis Rams, winners of Super Bowl XXXI, were in town and the atmosphere was electric. Kurt Warner and Marshall Faulk would meet Derrick Brooks and Warren Sapp. It was a ticket scalpers dream.

Tailgaters had begun arriving at 10:00 AM. Kickoff was at 4:15. It was the network game of the day. Dave and Mary arrived at 3:00 and the party was in full swing. Cannons were booming from the Pirate Ship in the north end zone, hamburgers and brats were cooking and beer was being consumed.

Security was tight and their names were checked against a guest list provided by Bill Martin. Dave was glad that Fred had talked him out of bringing the wine. There was no way he could have gotten a case of wine into the stadium.

Mary and Dave found the elevators that took them to the private boxes. Bill's box was on the 4<sup>th</sup> level. Ginny greeted us warmly. "Dave, Mary, we are so happy you could make it. I love that outfit Mary. You will have to tell me where you bought it. Come in and let me introduce you to some friends."

Before she could get started, Fred came over and grabbed Dave's shoulder. "Come over here, Dave. I was just telling someone about you. Joe, this is the moneyman, Dave Bradford. Dave, this is a good friend of mine, Joe Fredericks. He is married to that good looking woman over there, Alice."

"Joe, it's a pleasure to meet you. My fiancée, Mary, is the lady with Ginny. We were wondering why our ears were burning as we came up the elevator. Was Fred saying anything nice about me?"

"We were actually talking a little business which is supposed to be a no-no at these games, but sometimes a casual setting is a perfect place to get something going. Fred was telling me that you are getting him the money to buy Oyster Bay. Is that true?"

"It's a little too soon to say for sure, but it looks good. Fred's experience with the Shells restaurants will sell the deal. Two lenders got back to me yesterday with LOI's; letters of interest."

"That's great news," Fred interrupted "Did they give you any terms?"

"Keep in mind that this isn't a commitment. Having said that, they close over 90% of the deals once they issue a Letter of Interest. They are offering an 80% loan at 7.5%, fixed for five years. That's better than we hoped."

Fred was obviously pleased, but before he could answer, Bill came over with Mario and a couple friends. The conversation turned to football.

Bill had set up two betting pools. One was a \$500 per square where the numbers are drawn after all the squares had been purchased. It was the typical office pool and was pure chance. Dave donated \$20 and wrote his name in four squares. This pool paid out \$50 at halftime and at the end of the game. He saw that Mary had also entered.

The other pool cost a flat \$100. Pick the winner of the game and the point difference; winner takes all. Dave barely had enough money but entered anyway. When in Rome, do as the Romans do. He assumed most others would choose the Bucs, so he picked the Rams to win by one point. Sentimentality had its place, but not where money was concerned.

Mary returned with a glass of wine in her hand and a beer for Dave. "Come over here, Dave, there are some people I want you to meet." The next 30 minutes were spent mingling and meeting new people. The names became a jumble. The buffet was splendid. Appetizers included spinach dip, cold shrimp, crab claws and raw oysters on the half shell for appetizers. The big food would be served buffet style at halftime. The game was about to start so Mary and Dave made a plate of food and found a couple seats to watch the game.

Raymond James Stadium held 65,000 and was a sea of pewter and red. The 103' Pirate Ship in the north end zone was a magnificent symbol and trademark for the Buccaneer franchise. It was a fantastic setting for a football game.

The Rams jumped out to a quick 7-0 lead with a 22-yard TD pass from Warner to Smith. The Bucs came right back but settled for a 45-yard field goal by Gramatica. Watching him celebrate after a made field goal was worth the price of admission.

Dave got up to get another beer and ran into Fred and his friend, Mike Sawyer. Mike was telling Fred about a Rome to Athens cruise he and his wife took in May. Mary wanted to go to Italy in the worst way, but something always came up. "Rome has the coliseum and the like," Mike was saying, "but Istanbul is the most fascinating city I have ever seen. The history of the city is unparalleled. It sits on the West bank of the Bosphorus River that divides Europe and Asia, and is the key to controlling that part of the world. Warlords from Genghis Khan to the Romans have controlled it. That's what makes Istanbul's architecture and history so interesting." Dave made a mental note for future reference.

The score was 14-6 Rams, at halftime. Apparently Marshal Faulk had scored again on a 2-yard run. Dave missed the play, but heard the roar and caught the replay. He grabbed another beer and joined Mary in the buffet line.

Bill announced that his wife Ginny had the lucky square (Rams 4 & Bucs 6) and won the \$50 payoff for the first half betting pool. There was some applause but mostly good-natured boos and shouts of "fix." Dave told Mary that he didn't care; he was going to win the \$100 pool.

“No you’re not, I am,” Mary replied.

“Where did you get the \$100?” Dave was surprised because Mary is usually conservative with money.

“Ginny loaned it to me. I wasn’t going to enter until we noticed you digging into your wallet. I don’t remember you checking with me.”

Go Girl!

Fred’s buffet was delicious. It was all off the Shells menu but with a few special touches. Entrees featured Shells’ specialty, “lobster pasta”, laced with rock lobster indigenous to the Gulf of Mexico. Four choices of fish were offered; grouper filets, farm raised catfish, South American sea bass and ahi tuna that had barely been seared. Desserts were light, but interesting.

Jeff had brought his head chef, Milroy, to serve the food and describe the various dishes. He provided insights into each serving; why farm raised oysters can be eaten year around rather than only in the “R months”; why grouper caught in over 40 feet of water is superior; the difference between Florida sea bass and European sea bass which cost five times as much. Chef Milroy and Fred had a story for each dish. The women couldn’t hear enough and speaking for most of the men, we couldn’t eat enough.

They never sat down in the 2<sup>nd</sup> half. Other than a few die-hard Bucs fans, everyone just mingled and kept track of the score on the two closed circuit TVs that piped in the game without commercials. Without replays, Dave and Mary would have missed half the good plays and touchdowns.

The game was a good one, but it was almost like watching at home. The enclosed booth made it different than watching a live game. It’s like watching a horse race from the clubhouse and looking at the monitor or going to a track when there is no live racing, only simulcast. You can see better, but it’s not the same as standing at the pole and hearing the thunder of hoofs approach as the horses come down the stretch.

Bradford met a bunch of celebrities that stopped in to say hi to Bill and Ginny and some of the other regulars. Dave had not been aware that Bill was so involved in politics. The list was a who’s-who in Florida politics; U.S. Senator Joe Graham, the mayor, a couple state senators, assistant District Attorney Joe Martinez and several others. Joe Martinez and Bill were old college friends from Miami.

“Dave, you watch this guy,” Mario said; “Martinez is a real up-and-comer in State politics. I knew him in Miami and he has a lot of friends and contacts.”

Mario and Dave chatted for quite awhile. Mario appeared to be involved in a number of investments and projects in South Florida, Mexico and the Caribbean in addition to his partnership with Fred. Dave still couldn’t get a handle on where Mario got the money for his investments.

“Do you finance projects outside the United States, Dave?”

“Not very often, Mario (actually, he had never done any). The basics are the same, but the lenders are different. Most of the groups I deal with do not have the resources to chase bad debt in a foreign country if the deal goes bad. Do you have something in mind? I would be happy to look into it for you.”

Mario nodded and said he would keep that in mind. *It was just party talk, Dave thought. Nothing would come of it.*

Later, Joe Fredericks and Dave talked a few minutes about his hotel company in Daytona Beach. Joe promised to call next week to discuss an opportunity. *This might turn into something, Dave thought.*

The score was the Bucs 30, Rams 28 with 65 seconds to go. Everyone started to pay attention. The Rams had the ball on their 25-yard line, but with no timeouts. This was enough time for the Rams high-powered offense.

An equal amount of attention was given to the betting pools. Joe would win the \$50 “square pool” if the score stayed the same. A Ram field goal would make Judy a winner and a Ram touchdown would make Mike Sawyer the winner. It was fun.

The big pool had 15 entries and would pay \$1,500. Dave was one of three people with a good chance to win. A field goal would make the Rams a one-point winner, which was exactly what Dave had picked. Mary and Joe were also in the running. She had picked the Bucs to win by 3. Joe had picked the Bucs to win by one point. They would split the winnings if there was no more scoring because nobody had picked the Bucs by 2. Mario had the Rams by six, which would be a winner only if the Rams scored a touchdown.

With only 65 seconds remaining, Mario’s chances did not look good since a field goal was all the Rams needed. This changed on the next play when Isaac Bruce took a short pass down over the middle, and angled towards the sidelines. Mario was ecstatic. He jumped up and was yelling “come-on, run you bastard.”

Ronde Barber came out of nowhere and ran him out of bounds at the Bucs 15. Bruce was faster, but Ronde had the angle. Mario still had hope, but was obviously mad at Bruce for not scoring. The rest of us didn’t say anything. Dave, of course, was happy because a Ram field goal would be worth \$1,500.

Tampa Bay had all three timeouts left and used two of them as Faulk ran twice for five yards. The Bucs would get the ball back if they stopped the Rams on third down and forced a field goal. Tampa Bay would have about 50 seconds to come back for a winning field goal.

Mario settled down, was apparently resigned to the inevitable field goal. This changed when Warner faked giving the ball to Faulk, and bootlegged around the left side, catching Tampa by surprise. He almost made it into the end zone. Mario was screaming again when Derrick Brooks pulled down Warner at the one-yard line. Mario still had a chance. It was first and goal on the one with time for two or three more plays. Tampa was out of timeouts.

Mario was up and screaming when the Rams came to the line. He was becoming a spectacle. It got worse when Warner took the snap from center, stepped back and took a knee. They were going to run the clock down and kick the easy field goal on the last play. Mario was cursing out Tony Dungy, the Bucs' coach.

Sixty-five thousand fans were silent, expecting the Bucs to lose. Mario was making a fool of himself because he would not win the \$1,500 pool.

"Mario, what do you care?" Bill chided. "You have more money than God."

"Stuff it, Bill. You know I hate losing at anything."

With five seconds left, the Rams lined up for the winning field goal. Nobody misses a 21-yard, do they? The snap was good, the hold was good, the kick was on its way until a large hand came out of the mass of humanity and slapped the ball. It hit the right upright and deflected wide."

**BUCS WIN!**

The crowd went crazy. Warren Sapp was racing around claiming credit for the blocked field goal although replays showed that it was Brooks that got a hand on it. Dave cheered, but really wasn't that happy. He could have used the \$1,500 to cover losses at the greyhound track he had accumulated over the last two months.

Mary had won \$750. People were ribbing Dave and congratulating her. Everyone, but Dave, laughed when she repaid Ginny her \$100 loan, smiled at him, and put the other \$650 into her blouse. It was obvious that she wasn't sharing.

The party broke up soon after. Despite the disappointment, it had been a great afternoon.



Down two after six holes; this was not the start Bradford had hoped for. He needed to stay focused. Ken had drilled into him the importance of playing in the moment; one shot at a time. "*How many times do you see a player lose it after a bad hole?*" Too often! You can't do anything about your last shot or the last hole. So don't worry about it, just concentrate on the task in hand. Now was the time to see if Dave had learned anything from Ken other than how to swing the club. It was time to be mentally strong.

The Par 4 Seventh hole was relatively straightforward. Bunkers protected the fairway about 240 to 260 yards from the tee. The rough was long. A large sand trap protected the right front of a small green that sloped front to back.

Buzz tried to drive past the bunkers and ended up pushing the ball right, into the heavy rough to the right of the bunker. Unless he caught a great lie, it would be difficult to hit the green from that angle.

Dave decided on 3-wood. Par would likely win the hole and a 3-wood took the bunkers out of play. Dave's drive split the fairway leaving him a 2<sup>nd</sup> shot of about 180 yards to the center of the green. He hit his four-iron a little thin, but got

lucky when it rolled past the sand trap to the center of the green. Hitting the ball thin had been an accident, but worked out well because he had played safe and aimed at the left side of the green just in case. He was making good decisions.

Buzz' lie was okay, but not great. Dave could see the top of the ball but the grass was thick. Buzz had only 150 yards to clear the bunker and 165 to the middle of the green, but it would be hard to stop the ball out of the rough. His 7-iron looked good, but was too good. He caught a flyer. The ball landed pin high and rolled through the green and down the slope. Buzz would have a tough up and down for par.



Romano Montoya was livid when he received Mario's call on his private line. He sensed immediately that he had a major problem. It wasn't the lost heroin shipment. That was just money. Profit margins in this business were large enough to allow for mistakes. The problem was the uncertainty of who and why. Romano's gut instinct told him this was not an isolated event.

He carefully considered his next move. A bad decision could mean his downfall. The stakes were high, but there was no room for error in this business. He had learned that early that failure was not a viable option.

Romano had learned the drug trade from the best, spending 15 years with the CALI cocaine cartel in Mexico. For five years he was part of a small "enforcement group" designed to protect the assets of the organization. This meant protecting the poppy fields, processing plants and shipments from anyone and everyone; other drug gangs, petty thieves and even government agencies. While not as well known as the Columbian enforcers, Romano's organization was just as ruthless.

Romano was 19 years old and with the group for only six months when a processing plant had been hit and two kilograms of cocaine "paste" was stolen. After processing, the wholesale value would be more than \$5 Million dollars. Unfortunately for the thieves, they had only killed three of the four guards. The 4<sup>th</sup> guard had been sleeping in a shed, but woke and watched as the raw cocaine was loaded onto two large trucks. Four men jumped into an old Ford jeep and the small convoy headed south towards Vera Cruz. The guard radioed ahead to alert his friends.

Within an hour, Romano and 19 others were waiting in ambush. Each was armed with Russian made AK-47 machine guns, a side arm and a jungle knife. The team also had grenades and two hand-held mortar launchers.

The first mortar round disabled the jeep as it slowed to come around a sharp bend, severely wounding three of the passengers. The fourth man was tried to reach the safety of the jungle but didn't make it. Six gunmen jumped from the back of the second truck with automatic guns blazing indiscriminately into the jungle at their unseen enemy, but were shredded by fire from the jungle on both

sides of the road. Four were killed before the other two dropped their rifles and raised their arms and pleaded for mercy. They were dead in seconds.

The two trucks carrying the “paste” had nowhere to go on the narrow dirt road. The guard on the first truck opened fire and was immediately mowed down by at least 30 bullets. The first driver was badly wounded. The driver and guard in the 2<sup>nd</sup> truck threw down their weapons and surrendered.

What happened next left a lasting impression on Romano, and the prisoners. The dead were searched for identification papers and valuables, and then thrown in a pile on the side of the road. The wounded driver had been shot in the chest and was spitting blood and moaning for a doctor. He was thrown on top the dead bodies and shot through the mouth. “That will shut him up,” the shooter proclaimed.

Unfortunately, one of Romano’s team had been shot in the knee and was in considerable pain. It looked like the kneecap had been shattered. This put their captain, a 28-year-old man named Garcia, in a bad mood. The other wounded prisoners were added to the pile. Two were still alive.

“Torch them,” Garcia ordered and watched as men poured gasoline on the pile of bodies and then lit the fire. To this day, Romano sometimes could smell the stench and hear the screams of the dying men.

The four live prisoners were taken back to a warehouse our cartel owned. Two of the Cartel bosses were waiting. “Find out who sent them, and then get rid of them. Send a message.”

The gang was part of a small group that had been trying to carve out a piece of the lucrative drug trade. The leaders were three brothers living in a small farm near Vera Cruz. Garcia took twenty men including Romano to make sure the brothers didn’t bother them again.

Romano learned several lessons from this experience and many others during his five years in enforcement. He was not as sadistic as Garcia, but he recognized the importance of strength and fear. This was not a business for the weak. When required, Romano did what was necessary. It was good business.



Buzz was at the bottom of the hill 30 yards behind the green. The green sloped toward him. Predictably his lob wedge came up 12 feet short.

While he was complaining that the shot should have run more, Dave lined up his 25-foot birdie putt. He knew Buzz should have used a pitching wedge or nine-iron. He had made a careless, mental mistake. It was the first time that Dave felt he could win the match.

Dave’s 25-foot putt stopped two feet short of the hole and he tapped in for par. Buzz missed his par putt and his lead was cut to one. He was on his way back.



Romano spent the next 10 years rapidly moving up in the organization. He succeeded at every level and was known for his planning and attention to detail. He spent two years overseeing the growing and harvesting of the cocoa bush leaves. The cocoa bush leaves are harvested manually; up to eight times a year. Only mature leaves are picked each harvest, making the operation extremely labor intensive.

Romano was promoted to hauler, and in three years, he never lost a shipment crossing the US-Mexican Border. The average loss was 20%. Trucks with false bottoms were the standard method of smuggling into the U.S., but this was becoming more risky as U.S. customs agents caught on. Romano developed alternative transportation methods including the construction of tunnels under the Rio Grande that went undetected for two years. This earned Romano respect from the CALI Family, and from their U.S. distributors.

9-1-1 gave Romano his opportunity. As a reaction to the terrorist threat, border security was dramatically increased. Three drug shipments from other haulers were intercepted in a period of four months. Romano's record was still perfect, but it was getting too risky. They needed to find an alternative method of getting the drugs into the States.

The cartel also began harvesting a new product, opium, and its conversion to heroin. Mexico and Columbia have recently joined Asia and The Golden Triangle (Burma, Laos and Thailand), as major growers of the opium poppy plant, the source of heroin. Heroin is more addictive and profitable than cocaine. Addicts require daily dosages. It is also less bulky than cocaine or marijuana, making it easier transport.

The Caribbean route was reestablished. Shipments went from Mexico to one of several islands and then by boat or plane into the United States. Romano was put in charge. He took it one step farther and established Mario in Miami to coordinate receipt of the shipments and to coordinate distribution to the Eastern United States.

Mario received 80% pure heroin from Romano, known on the street as Mexican Black Tar Heroin #4. His first step was to dilute the product to 70% by adding powdered milk, baking soda and quinine. This increased the weight, and profit, by 14%. He sold the 70% pure heroin to major distributors along the Eastern Coast for \$100,000 per kilogram. Mario's typical shipment was between 250 KG with a wholesale value of \$25M. Mario's "cut" was 15%. In a multi-billion dollar industry, the financial rewards are significant.

Romano's thoughts returned to the present and he dialed the private number of Carlos, his top associate in Latin America. There could be a leak in Mario's organization. He needed someone he could trust. Romano quickly brought Carlos up to date. "Have someone call Sam and make absolutely sure the boat was clean. Then find out who knew about the location of the drop, and when they knew it.



Call me tonight.” He repeated the pay phone number that Sam had called from and hung up without a goodbye.

Romano then made a call to his man in Costa Rica. “Find out who handled the shipment on your end and get back to me.” Romano had set things in motion. All he could do was wait.

## Chapter 8

### Par 3 – 210 yards

### Taste of Success



“There he is”, Jesus shouted. “Do you see him? He’s 150 yards straight ahead. Here, take the wheel. I need to get something from down below.”

The scuba diver had been relaxing after his long swim and was sprawled across the stern of the boat, looking at the stars and enjoying the evening. Everything had gone well. His boss would be pleased.

Diego had been floating and treading water for over an hour and was getting tired, when he heard the boat. It was about time. In another 15 minutes he would have gone ashore to rest on the small island that was their marker. The island was supposed to be uninhabited, but Diego didn’t want to take a chance.

This time tomorrow, Diego would be living in a new country, with a new name and a \$2M spending money. He was tired of this line of work. Most of the people he dealt with were fools, like this guy in the boat. Why is he lighting a flare? Is he trying to attract attention?

All of a sudden what seemed like a burning candle came at him, and Diego knew it wasn’t a flare. His survival instincts took over but it was too late. He tried to slip out of his life jacket and dive, but wasn’t fast enough. He had barely submerged when the blast from the four TNT sticks burst his eardrums and knocked him unconscious. Diego’s last thoughts were of revenge.

Mario’s friend, Michael Sahs, called Monday. He was looking for a \$10,300,000 loan to purchase and renovate a 320 Room Days Inn just outside Disney World. The purchase price was \$12.8M. He and his partners only had \$2.5M equity.

Several lenders had turned them down. Sahs was looking for an 80% loan in a depressed market. Since 9/11, few lenders were interested in hotels, particularly in the Orlando area. Tourism was way down.

Bradford wasn’t optimistic, but decided to look at the deal as a favor to Mario. Sahs planned to spend \$2.2M renovating the property and upgrading it to a Holiday Inn Express.

Bradford approached the financing in two steps. The first part was equipment leasing. GMAC approved the entire \$2.2M ‘Property Improvement Program’ on a 7.5%, 84 Month lease.

He then found a commercial lender that he knew was still doing deals in the hospitality market. The lender was interested, assuming of course, that there were no surprises uncovered during due-diligence. The loan would be 75% of the

purchase price, net of the \$2.2M renovation cost. This provided Sahs the remaining \$8M. He called Sahs.

“Michael, Dave Bradford. I have good news.” He quickly summarized the terms.

“Fabulous, send me the paperwork. Remember, anytime you are in Orlando, you have a free room.”

Bradford’s commission was 1% of the \$8M Mortgage (\$80,000) and 2% of the \$2.2M lease (\$44,000). Not a bad two-day’s work. He had worked harder on \$10,000 leasing deals that only paid \$500 commission.

”Romano, this is Carlos. Something is very wrong on this end. There is no trace of the boat or the crew. Juan and Diego have disappeared. They never came back last night. My man went to Juan’s home and reported that Juan’s wife and kids are worried sick. She wasn’t acting. ”

“Carlos, we need to get to the bottom of this fast. I want you here tomorrow around six. Can you make it?”

“I’ll be there. In the meantime, we’ll keep looking. Somebody knows something. A boat and two men just don’t disappear.”

“Okay, Carlos. Call this number from a payphone at the airport and someone will tell you when and where we are meeting. We’ll book a room for you. Our partners will be at the meeting. Be careful, I’m not sure who we can trust.”



The Par 3 eighth hole was 210 yards from an elevated tee, down to a large 2-tiered green protected by bunkers on either side. The green was fast with severe undulations. The pin location was back-right.

Dave had honors and chose 5-iron. The shot played no more than 175 yards. Anywhere on the lower tier was acceptable. The right bunker was dead. Anything long would be a difficult two putt. He aimed a little left of the pin and ended up on the front edge, 25 feet away. Not bad.

Buzz made a point of letting everyone know he was hitting 8-iron, which he proceeded to nail. It was headed right at the flag. Unfortunately, he hit it too well. His ball ended up on the back of the green about 45 feet from the hole. It was one of those times a golfer hits a shot perfectly and gets nothing out of it. Buzz was not happy.

Buzz’ 65-foot birdie putt came up short, leaving him a tricky 6-foot putt for par. In stroke play, Buzz might have chosen to putt out. He “marked” and asked Dave if he needed any help reading his putt. Dave politely refused and resisted the urge to point out that he hadn’t done so well in reading the speed of his own putt.

Dave’s 20-foot birdie putt was center cut, but came up inches short. He tapped in and watched helplessly as Buzz drained his putt to halve the hole.

Carlos arrived at Miami International Airport at 3:30 PM. If this flight had been cancelled, he was booked on another flight that would have gotten him in at 5:30. Romano did not like it if you were late. His return flight was scheduled for noon tomorrow, but he was flexible. Miami was a great city to visit.

He cleared customs without any problem and called the number Romano had provided. He was told to check into a small hotel on Ocean Drive in South Beach and wait for instructions. Carlos hoped this evening's schedule would allow time to visit the local nightclubs. South Beach nightlife didn't start until midnight so the evening had possibilities.

Carlos thoughts quickly returned to reality. There was an envelope waiting for him when he arrived at his hotel. The meeting was at 8 PM in a small room at the back of a restaurant two blocks away. Food would be served. With three hours to kill, Carlos decided to take a nap and get cleaned up. It could be a long evening. Romano and his partners would not be pleased with what he had discovered.



While Carlos napped, Mario was at home listening to Sam and Ron tell Romano what they had learned. They started at the beginning and retold their story about the missing drugs and their futile search of the surrounding waters. They omitted the part about the tarpon.

“Who else knew the coordinates for the pickup?” Romano asked.

“We didn't tell anyone. You have to believe us. We know what would happen if we were caught with the drugs. I already spent two years in prison and the next conviction would be 5-10. We didn't tell anyone.”

“Tell Romano how you get your instructions,” Mario directed.

“We only know the time and the general area until we're on the boat. We left at 6:30 AM and got the call 15 minutes later on my cell phone. The message is sent in code; The Dolphins are favored to win by 13, 28 to 15. Bet 80 big ones to win. We add the spread of 13 to each of the numbers and get the longitude and latitude. This gives us the coordinates. The 80 meant there are eight bags. I repeat the numbers to confirm. The caller says thank you and hangs up. That's all there is to it. In this case, it took about an hour to get to the drop point, but when we got there, nothing.”

“Do we know the caller?”

“We will need to ask Carlos,” said Mario. “He handles that side of it. They never tell us who our contact is. Sam, didn't you say you thought it was somebody new this time?”

“That's right. I don't know if it means anything, but this guy was new. He spoke Spanish with an American accent, almost like he grew up in the U.S. The other times the caller was Mexican or Hispanic.”

“Okay, let's wait and see what Carlos has to say before we jump to any conclusions. I'll see you all at 9 PM. I'm going back to the hotel and get a couple hours of sleep.”

Mario breathed a sigh of relief when Romano left, and poured himself a drink. “Fellows, take it easy tonight. Keep your cell phone on and watch the booze. I may need you after the meeting.”

## Chapter 9

### Par 5 – 525 yards

### International Financing - Mexico



The 9<sup>th</sup> hole is a beautiful Par 5, dogleg to the right. There were four fairway bunkers on the left about 240-260 yards out. A small creek ran along the entire right side of the fairway until it turns left in front of the green, creating a small lake that protects the green on three sides. A waste area directly behind the green leaves only a small target for someone trying to reach the green in two.

It was definitely a three shot hole for Bradford. He hit 3-wood off the tee, stopping 15 yards short of the first bunker. Good position. A little short, but still alive.

Buzz could reach the green with two big shots and he decided to go with driver. It was a good choice as his drive split the fairway and rolled past the third bunker, leaving him 230 yards to carry the water and 250 yards to the pin.

Bradford was away, with almost 300 yards to the pin. He hit 5-wood trying to get into the 100-110 yard range. Mission accomplished.

Buzz took his time. He had caught a bad lie. His ball had rolled into the front of a sand filled divot, making it difficult to make clean contact with a fairway wood. It would be easy to hit the ball fat, and with water in front of the green, going for the green would be a risky play. Buzz had a tough decision. Surprisingly, he accepted the bad break and decided to lay up with a 6-iron. His cursing just added a little flavoring.

As the players walked toward the 9<sup>th</sup> green Bradford thought back to his first international financing deal, which was the start of his current problems. Things seemed so simple then.

Dave's mortgage business grew rapidly. His success with Oyster Bay and the Lake Buena Vista Holiday Inn was quickly followed by six other deals ranging from a \$2M refinance of a Best Western Hotel in Georgia to the purchase of a \$22M office building in Memphis, TN. He closed \$75 Million dollars of business the first year.

In March Bradford received a call from another broker about an opportunity in Cozumel, Mexico. His client wanted to purchase a golf course and develop the surrounding property with condominiums and timeshares. The total project was approximately \$45M.

Dave's first instinct was to say no; international financing was not his focus and he had more than enough domestic business to keep busy. Instead, Dave

heard himself asking the broker to email him an executive summary. He had never been to Cozumel.

Bradford started to look for lenders that did financing south of the border. The news was not good. Most lenders still remembered Mexico's peso devaluation in the 80's and the money they lost. Today's business climate in Mexico and Central America looked better, but Western bankers and elephants have a lot in common. It wasn't just big teeth.

The four lenders Bradford used for his domestic deals don't do business in Mexico. The Royal Bank of Canada and Credit Suisse claim to be players, but really only work with select customers. The deal had to be squeaky clean. Banco Popular and other large Mexican banks make few loans of this size. They simply don't have the money.

He had better luck with the niche lenders. Several companies that specialize in golf course financing did business in Mexico. Two other groups specialized in timeshare developments and had closed deals in Mexico and the Caribbean. Mary helped with the research and was getting pretty good at surfing the web. Her help was invaluable. So far we had avoided the problems some couples experience when working together.

The Executive Summary was excellent and painted a clear picture of the dilemma. It would have been an easy deal in the U.S. The borrower, Don Majors, had \$5M in cash equity plus 2,000 hectares of land that had been donated by his Mexican partner. The land was valued \$10M, as-is.

Timeshare sales were fueled by offering discounted green fees to cruise ships. "Take a 45 minute tour and play our championship golf course at half price – Buy a condo or timeshare unit and play for free the rest of your life." It was a catchy marketing plan; particularly when you saw the number of cruise ships that visited Cozumel each year.

Fifteen million dollars equity for a \$45M loan is pretty good assuming they make the loan payment. The existing golf course was profitable, but did not have sufficient cash flow to support a \$30M loan. Interest payments would be at least \$200,000 per month. They needed \$7M additional equity to make it work. The deal appeared to be at a dead end until fate stepped in and delivered an angel.

Mary and Dave became close friends with Fred and Judy Shelton as well as Buzz and Jill. The six friends were having dinner at Bern's Steakhouse in South Tampa when the conversation turned to scuba diving. All three men, and Jill, were PADI certified. Mary and Judy were quite happy to float on top of the water with a snorkel.

Buzz had dived everywhere and he regaled us with stories about shipwrecks, sharks, moray eels, giant sea turtles all the other beautiful creatures you see at depths of 40-120 feet. We agreed that some of the best coral formations were here in Florida and the Caribbean.

Dave mentioned he was thinking of going down to Cozumel on “business” and that generated four offers to help. Both Buzz and Fred thought Cozumel offered some of the best diving in the world if you got away from the commercial cruise ship destinations where novices had destroyed most of the coral.

“What are you doing in Cozumel?” Fred asked.

“Mary did most of the preliminary work. You tell them Mary.”

“Dave’s being too kind, but, okay, here goes nothing. This group is trying to buy a golf course and build about 400 condos and timeshare units on some adjacent farmland. They are only 10 miles from the cruise ships so they plan to offer golf discounts to tourists willing to take their 1-hour sales tour. Is that about it, Dave?”

“That’s perfect, except to say that the deal looks pretty dead right now. I don’t think we can help them unless they come up with more money. It’s a shame because the project will work. The cruise ship business will be enough to make them profitable, plus they will make money from the timeshares and condos. Anybody have an extra \$7M?”

Everyone spoke at once. Fred offered to sell Judy’s earrings. Jill offered to sell one of Fred’s restaurants.

Buzz got the floor; “Jill and I took a cruise to Cozumel last year and took the golf excursion. We paid \$125 per person plus \$25 to rent clubs. The golf course was okay - nothing special. The equipment was crappy. There definitely is an opportunity for someone offering a quality package.”

“Yeah, he hit three drives out of bounds on the back nine, and blamed the driver,” piped in Jill.

Dave came to Buzz’ defense after the laughter and ribbing died down. “It’s interesting you mentioned that Jill; the business plan addressed exactly that point. Golfers would have the choice of top equipment including Callaway and Wilson. I guess they knew what they were talking about.”

“Why don’t we all go there,” Mary asked? “We can do a little diving and snorkeling and meet with the owners. Maybe Dave can get him to pop for a few free rounds? Anybody interested in a three or four-day weekend in Cozumel? Mary suggested going a week from Wednesday and returning Sunday.” Nobody questioned her new math.

Saturday night everyone wanted to go, but as it turned out, Jill couldn’t get off work and Buzz decided he couldn’t make it either. He sounded disappointed. Did he decide that he couldn’t go, or did Jill?

Fred called Monday to confirm. “We’re looking forward to it, Dave. We love Cozumel. We’ll be able to show you around. By the way, I hope you don’t mind, but I mentioned your deal to Mario. Mario knows someone that might be interested in providing some equity. He asked that you call him this afternoon.”



“Thanks Fred, I don’t mind. It sounds like you just earned your tax deduction for the trip. I’ll let you know how the conversation goes with Mario.”

“Mario, Dave Bradford. How are you today? Fred mentioned he talked with you about the Cozumel deal.”

“That’s right. Fred said it was an interesting project, but they were short about \$7M. If an investor came up with \$7M, what would it buy them?”

“That’s up to the investor and the developer to negotiate, Mario. I would guess that \$7M equity would get him 8%-10% interest on the money, plus 30% to 40% ownership or a preferred percentage of profits. But that’s up to them, Mario. The loan would need to be subordinated to the mortgage debt. Do you know what your friend has in mind?”

“I’ll get back to you tomorrow if he is interested. Nice talking with you again, Dave.”

Mario got back to Bradford the next day. His friend was interested. Dave arranged a conference call with Don Majors and Mario’s investor the following day. Things progressed smoothly and their partnership agreement was finalized and the financing secured before we left for Cozumel. It would take another 60 days to close, but everything was in place.

Bradford’s share would be 1% of the loan amount and 3% of the equity raised. He paid the other broker a \$100,000 finder’s fee. Mario was also entitled to a commission but preferred to have Bradford in his debt rather than accept a referral fee. In retrospect, Bradford should have paid him the fee.

Cozumel was more beautiful than Dave expected. The first day Mary and Ginny fended for themselves while Fred and Dave met with the client, Don Majors, and reviewed the property. Dave had been asked by the lender to do a site inspection to verify that everything was as shown in the loan application. It was. They didn’t golf, but took a tour of the golf course while Don pointed out the proposed locations of the condominiums. By early afternoon Dave had created a preliminary draw schedule. The loan totaled \$27M but would be dispersed over 18 months as certain criteria were met.

The next two days Don and his wife insisted on being their personal tour guides. It didn’t hurt that they had a 40-foot boat and loved to snorkel. They knew the locations where the tourists didn’t go. Don was also a diver with spare SCUBA equipment. The men did a couple wreck dives, but the snorkeling was so fantastic, they spent most of the time with the women floating lazily on the surface.

Mary and Don’s wife were the same age and got along like old friends. Dave was glad to see Mary so happy. By Sunday they were ready to go home, but promised they would be back. “Fred, how about you; did you and Ginny have a good time?”

“We did, but four days is just about right. I’ll be happy to get back. If Mario asks, I’ll tell him it looks like his friend made a good investment. The project looks good and Don looks like a solid guy. Do you agree?”

“I do, Fred. It’s the kind of deal I wish I had the money to invest in.”

“Be patient, Dave. Your opportunity will come.”



“I tell you Romano, Juan and Diego are gone. We found pieces of the boat floating about 20 miles south of Key West, and some clothing, but no bodies. It looked like an explosion. Juan never made it home and we have heard nothing from Diego since that night. We have divers trying to find the boat, but they don’t have much hope. The water is 150 feet deep and the current is strong.” Carlos finished his report and waited.

Romano looked at Mario and then back at Carlos. It was just the three of them. Sam and Ron had told what they knew, answered a few questions, and had been excused. He was not pleased.

“Let me summarize; we are out \$32M, we think that we have a rat that tipped off the Narcs, but have no idea who. Coincidentally, we lost a boat, and both Juan and Diego have disappeared. Anything else?”

Mario stood and walked back to the buffet table. “Two things, Romano. First, there is a discrepancy that has been bothering me. My sources inside the District Attorney’s Office are telling me the drug bust was \$24M, not \$32M. They swear that they recovered only six bags of heroin. We all heard Sam and Ron say they dropped eight bags. What happened to the other two?”

Romano was not pleased. “Carlos, what do we know about Diego?”

“Diego is as tough as they come, Romano. He has been with us over ten years. I don’t see him doing something like this on his own and I don’t see him working with the DEA. It’s possible he was bribed. We are looking in to it, but I’ll say this, Diego is not someone you want as an enemy.”

“How do you figure it, Carlos?” Mario asked. “Is there any way Sam and Ron could be involved? I don’t see how. The DEA claims to have made the pickup somewhere around 2:00 AM. Sam didn’t get the pickup coordinates from your dispatcher until 6:00 AM after they left the dock.”

Carlos thought a moment before answering. “That’s the second thing I wanted to talk about. Someone tipped off the DEA. My guess is that your boys are clean. They don’t have the balls to steal the junk and then bluff it out. They are the type that would grab and run as fast and far as they could. Keep an eye on them, but I doubt if they are involved.”

“The dispatcher appears to be clean. I gave him the coordinates in code around 10:00 PM. He called the coded message to Diego about midnight and later called Sam around 6:00 AM. The dispatcher doesn’t know the code and isn’t smart enough to figure it out. I guess it’s possible the DEA intercepted the phone call, and broke the code. Obviously, we will need to change our procedures.”

“Juan probably exploded with the boat and either went down to the bottom or was eaten by sharks. It’s possible he was turned by the DEA, but I don’t see how he could have helped them. He didn’t know the drop coordinates. Besides, Juan would never leave his family. I doubt if we will ever see him again. It’s too bad. I liked Juan. What bothers me is that I can’t see the DEA blowing up the boat. Why would they do that?”

“Diego is another matter. Somebody on our end tipped off the DEA and it appears that someone also skimmed part of the shipment. If it was Diego, why not steal the entire shipment? The two missing bags have me stymied. There must be a third party, but I don’t know who it could be.”

“Okay, Carlos, thanks for coming on such short notice,” said Romano. “Have a nice trip back tomorrow. Let me know immediately if you find out anything more. In the meantime, let’s come up with a new plan to ship the goods.”

After Carlos left, Romano poured himself a drink and offered one to Mario. “No thanks, I’ll stick with water for now. Let’s talk about our bigger problem. Do you still want to go ahead with the casino project?”

“Yes I do, Mario. It’s even more important now. Will this set us back?”

“No question it changes our plans. We needed the \$30M as equity for the construction loan. Now we need to borrow the entire \$150M. Our bank won’t do it. The auditors would find it and raise too many flags. We don’t want that kind of attention.”

“I have another idea, Romano. Do you remember the golf course deal in Cozumel where we invested the \$7M through that business associate of yours?”

“Sure, that has turned out great for us and is exactly the type of cash flow business that we need to develop. What’s that got to do with the casino?”

“Well, the guy that set up the deal for us is a friend of mine. His name is Dave Bradford. Dave’s a go-getter, with a strong financial background, and has been closing a lot of mortgage deals lately. He has a good reputation and might be just the guy we need right now.”

“What’s your idea, Mario?”

“Let’s set Bradford up as the financial front man for our projects and use his company as a shell to hide our investments. He can find us the money for all our projects, not just Mexico. Down the road, we might even hire his firm to oversee the accounting and financial controls systems we will need. He doesn’t need to know about our end of the business.”

“Okay, Mario, let’s do it. I like the idea of allowing someone else to take the heat if something goes wrong. Be careful. Take it one step at a time.”

Two days later there was a meeting in Zurich, Switzerland relating to the same subject. Five men were seated around an ornate conference table on the 3<sup>rd</sup> floor of a leading investment house. The American at the head of the table was finishing his report.

“Everything went as we planned; Mario’s bank financing fell through. They will come to us and, of course, we will help them out, in exchange for a small piece of the project. Eventually we will get majority control.”



Bradford’s ball was sitting up perfectly, 122 yards to a middle pin. Buzz was even with the red 100-yard marker. Dave hit pitching wedge a little fat and came up 20 feet short. Not too bad, but not great. Buzz’ sand wedge landed 10 feet behind the hole, and spun back to within a foot for a kick-in birdie. Dave knew he had to make his putt to halve the hole.

“Great shot, Buzz.”

No response.

Dave’s birdie putt was just slightly up hill and a little right to left. He hit the putt firm, too firm. It was dead center a foot from the hole, but caught the grain and veered right. It caught the right edge of the cup and did a 360. The ball hung on the lip in the front of the cup and refused to drop.

Buzz tapped in for his birdie and was two up at the turn.

## **Chapter 10**

### **Par 4 – 410 yards**

### **Mario's Yacht – Fishing for Marlin**

Bradford stopped in the clubhouse to get a sandwich and coke. Buzz was at the bar drinking a Budweiser and stuffing a six-pack into a small cooler. It was only 11 AM.

"Dave, over here." Mary was at a table with Jill and a few other tennis players. She wanted an update; Dave wanted to know how her tennis match with Jill went. There was a winner's trophy on the table.

"First, tell me which one of you is celebrating and which one is pretending? He knew that both Mary and Jill were highly competitive and neither liked to lose. They were evenly matched with most of their matches going three sets.

"Jill got me today, 7-5 in the third."

"It could have gone either way" Jill interjected. "It was a tough match, as always. Mary's a fighter."

"I know that, Jill. Congratulations on your win! And congratulations to you, too Mary; I'm proud of you." For emphasis, he leaned down and gave her a kiss.

"Okay, your turn."

"Buzz has me by a couple holes, but I'm starting to hit the ball better. I think I'll do better on the back nine. We can't let Buzz and Jill win everything." Dave winked at Jill to make sure she knew he was kidding. Since Dave's falling out with Buzz, relations with Jill were strained.

"Good luck," Mary shouted as Dave grabbed his sandwich and headed for the 10<sup>th</sup> tee. Part of him had wanted Mary to walk with him today, but her tennis match had been too important. Mary had won the Club Championship two years in a row, both times beating Jill in the finals. He was sure she was disappointed in losing today.

It was comforting to know Mary was pulling for him. He just wished they could put their problems behind them and start fresh again. He would give anything to have a mulligan for that ill-fated fishing trip to the Bahamas.

The ocean wind whipped Bradford's hair and the saltwater mist stung his face. Bradford stood on the bow of Mario's 60-foot yacht as they cruised at ten knots towards Longboat Key, just fast enough to keep the fishing lines taut. Yesterday they caught 15 kingfish, two of which were his. He wondered how anything could be better than this.

"Is everything okay?" Fred asked; "need anything?"

“Everything’s fine; this is awesome. If I were unattached and had the money, I would sell my home and live on a boat.”

“It would probably get old after awhile, but it sure would be fun for a while. Mario and I talk about trying taking a six-month trip with the wives now that are kids are gone, but something always pops up. Besides, I get a kick out of my restaurants and making money. I’ll save this for weekends and vacations.”

“You’re probably right, Fred. I’m having fun with my work right now too. Maybe I could change my focus and start financing yachts and marinas. With computers and cell phones, I could do both. Ninety percent of my business is done from my office anyway.”

“And your kids could learn to fish and scuba dive all day. Eventually they can get a job for Sea World, feeding fish to the dolphins and whales. What’s his name; Shamu?”

“Okay, I get your point. It’s no way to raise a family.”

“Get ready for lunch. We are only 20 minutes from Key West. I’m interested to see what Mario has planned.”

Thursday afternoon Buzz, Bill and Dave had driven down to Miami and stayed at Mario’s house. Fred had driven down the day before on restaurant business, and joined them at Mario’s. Dave had originally declined the invitation for this “men-only fishing trip”, but Mary talked him into going. They were busy at work, but Mary thought it would be good to get away for a few days. It felt good to relax.

The three friends arrived after 9:00 PM, allowing time for a little conversation, sandwich and a couple beers before heading for bed. “Get some sleep,” Mario ordered. “The fish are early risers.”

Bradford was sleeping soundly when the alarm sounded at 5:00 AM. This fishing business wasn’t all it was cracked up to be, he thought. By six they were at the marina.

“Gee. Mario, is that your boat or your 2<sup>nd</sup> house? Unbelievable! It’s huge. Why didn’t we just sleep here?”

“We could have Dave. There are three cabins below. Let me give you the tour. I’ve only had it a few months and I’m pretty proud of it. Maybe next time we will take the wives down to the Bahamas and stay out for a few days”

“You should be proud, Mario. Excuse, my ignorance, but what is it?”

“It’s a Bertram 570 with a 1420 HP engine and holds about 1600 gallons of fuel. We could easily go to the Bahamas and back. 57’ is still small enough to maneuver into small docks. You can see the bait wells, fresh and saltwater faucets, tackle; all the things I need for fishing tournaments.”

Bradford had never been on a boat this big, he thought, as Mario took him below.

“The kitchen has a range, refrigerator, freezer and a table that seats six. That’s the master stateroom, VIP cabin with a queen bed and the 3<sup>rd</sup> cabin with twin beds. Each cabin has a TV and computer hookup.”

“Mario, this is great. Thanks for inviting me along. I’m not much of a fisherman.”

“Well, I hope you catch some fish this weekend. You will see how exciting it is to catch your first big fish. Today we will do a little fishing and go back to my house and sleep in comfort, and tomorrow I have a little surprise planned for everyone. Monday I was hoping you could stick around for a few hours. There is something I would like to bounce off you.”

“No problem, Mario. I’m at your disposal.”

While the marina topped off the fuel tanks and Mario and Fred checked the equipment, Buzz and Bill went in and bought the ice and bait, mostly live shrimp, shad and minnows. \$250 and 45 minutes later they were ready to go.

Two friends of Mario’s joined them. Fred and Buzz knew both of them from previous trips and greeted them warmly. Alberto was a CPA and Kurt said he was a business consultant, whatever that meant. They both knew their way around the boat.

Bradford was the only rookie on Board and everyone was willing to show him the ropes. Dave had plenty of time to learn the art of deep-sea fishing during the 90 minutes it took to get to “our spot”. His first decision was whether to have lemon or lime in his Bloody Mary.

Dave was on his 2<sup>nd</sup> drink when Mario announced they were there. Sonar was showing a school of fish, the rest was up to them. Hooks were baited, lines were let out and the poles were set. Mario steered the boat in a wide circle at about two knots, just enough to keep the bait near the top of the water. Dave sat with his Bloody Mary and watched his line, not sure what he was looking for. “You’ll know when you see it.”

Five minutes later, the fish struck. Dave’s line ran out so fast that he jumped up and spilled his drink. Luckily, it was almost empty. “I got something!”

“Grab the pole and set the line,” Buzz instructed.

Dave grabbed the pole but had no idea how about how to set the line. Buzz reached over and set the reel to create a drag. “Give him some slack and let him run”.

Dave’s blank expression told Buzz that he wasn’t getting through. He took the pole. “Here, watch me.”

Dave watched as Buzz expertly played the fish as it made several tries to get away. It jumped three times, each jump a thing of beauty. Someone said it was a marlin, at least 45 inches, a big one. “Here, you take it, Dave. Be careful. He’s getting tired but still has some fight in him.”

Bradford reclaimed his pole and was surprised at the strength it took to control the fish. It took 15 minutes before the marlin tired and he was able to reel

him close enough to the boat for Kurt to net. Congratulations lasted a couple minutes during which time he was presented a beer to celebrate. Apparently Bloody Marys were only a warm-up for real fishermen. Dave's time in the sun lasted only until the next strike.

"Hey, you guys. There are two poles over here losing a lot of line. Anybody interested in fishing?" Thirty minutes later Bill and Alberto had reeled in nice sized marlin, and had a Budweiser to celebrate. Meanwhile Buzz and Kurt were working their catches.

It went like this for the next four hours, with a short pause for lunch and more beer. Bill and Dave said "no mas" and switched to coke. After lunch Bradford had another strike and managed to reel in a 40-pound tarpon without help. Dave was more than a little bit proud as he posed for the obligatory picture, before releasing the tarpon back into the Gulf. This fishing stuff was fun.

After his fourth fish, Dave didn't even bother to bait his hook. He eventually wandered downstairs to get a coke and look around a little. The last thing he remembered was lying down for a few minutes in the VIP cabin. He must have dozed off because all of a sudden Bill was shaking him.

"Are you going to sleep on the boat, Dave, or go back to Mario's with the rest of us?"

It was a relaxing evening. There is nothing like fresh fish, seasoned in a special sauce and then grilled on an open BBQ pit and eaten al fresco. Three glasses of Pinot Grigio just added to the taste.

After dinner the friends relaxed on the veranda and enjoyed a beautiful sunset and view of the ocean. Bill was talking politics again. His friend, Joe Martinez, was running for District Attorney and Bill was his campaign manager and fundraiser. It sounded like Martinez had a good shot of winning the Democratic nomination and eventually the election. Fred and Mario apparently were heavy contributors. Dave knew that sooner or later Bill would call on him. It wouldn't hurt to have friends like Martinez..

The conversation was winding down and Kurt and Alberto were getting ready to leave. Everyone was tired from the long day. Mario stood up and got everyone's attention. "Before you leave, I have an announcement. Tomorrow, we're going to cruise down to Key West for lunch and pick up a few friends of mine. After lunch we'll be heading towards Nassau where we'll spend the evening, see a show, and maybe try our luck at the blackjack and crap tables. I also have a little surprise lined up for you."



Buzz had honors and chose driver. Winning the ninth hole and two quick beers had put him in a good mood. "Are you ready for a beating, Dave? You're two down and it's going to get worse. You can quit now if you want."



“It’s a nice day, Buzz, and I enjoy your company so much. Why don’t I just play along and keep you company.”

Buzz’s mood soured when he over swung, and blocked his tee shot into the woods on the right. “Damn it” he muttered, “why do I do this to myself?”

Dave hit a nice drive down the left side leaving him a good angle into the green. There was still water and two greenside bunkers to worry about, but he was in good shape.

Mario’s little surprise in Key West turned out to be lunch at Hemmingway’s where two gorgeous young ladies joined us, neither of who was much older than Dave’s 12-year-old daughter. That might be a little exaggeration, but not much; 21 tops. The next surprise was when Dave learned that the girls would be joining them for the rest of the day, and apparently the night; Mario’s idea of a surprise. Dave now understood why Mary doesn’t like surprises.

The girls names were Kim and Cyndi, and it soon became apparent that they had more to offer than good looks. Minutes after leaving the dock, the girls were topless. Kim was helping Mario and Buzz with the navigation. Cyndi went to the stern where Kurt and Alberto were trying to fish.

Dave headed to the bow of the boat to relax for the 3-hour boat ride, and was joined by Bill and Fred. Cyndi took their drink orders and they ordered gin and tonics. Dave tried hard to look her in the eye when he ordered his drink, but couldn’t help watching as Cyndi walked away. Fred couldn’t help laughing at Dave’s embarrassment.

The casino was rocking. The \$10 blackjack tables were full, so Bill, Fred and Dave moved to the \$25 table. Dave was hot early, and enjoyed a string where the dealer busted six hands in a row. He followed Kenny Rogers’ advice in “The Gambler” and didn’t count his chips but figured he was up a couple thousand.

Dave then hit the proverbial wall. Nothing he did was right. He was dealt a 6 and a 5 and doubled down. The dealer’s card was a 4 with a 10 in the hole. He hit a 7 for 21. The next hand Bradford split 8’s, and drew 18 and 17, while the dealer showed 16. The dealer hit a three. The dealer’s hot streak went on for the next hour. Dave should have walked away but he decided to ride it out. The \$2,000 rapidly disappeared and he reached into his pocket several times. Dave was down \$3,000 and starting to press. He also was starting to play dumb. He took a chance and split 10’s against the dealer’s 5. Rather than taking a sure win, he lost both hands when the dealer hit to 19. Later he took a hit with 13 when the dealer’s up card was a 5. Other players at the table were starting glancing at him and he finally knew it was time to walk away. He was down \$6,500. Bill and Fred had left an hour ago.

Bradford cashed in and looked for his friends to say good night. He spotted Fred at the crap table, having a string of good luck. Fred was being cheered on by

Mario and Buzz. Bradford watched as Fred made his point seven times in a row, backing it up with side bets. He made 4 the hard way. He played the field several times and won. He was on a hot streak that gamblers dream about. There is nothing crazier than a crap table where the roller is hot. Everybody is happy, even the house. It's free publicity and they know that in the long run, it won't last.

Bradford jumped on the tail end of Fred's hot streak and managed to win a few hundred dollars by betting on the come line, which means that he was betting that the roller would beat the house. He decided to double up, just when Fred luck changed. Fred shook boxcars, or craps. They lost their bets, but Fred still had the dice. Dave put \$500 on the pass line and backed it up when Fred rolled a six for his point. His next roll was a seven. They lost again.

Bradford was standing to the left of Fred so the dice came to him. Dave felt lucky and wagered \$500. He come out roll was an eight, and Dave played the percentages and backed up his bet. He also bet the numbers 4, 5, 6, 8, 9 10, 11, putting a \$50 chip on each. He rolled a five and won a few dollars, but immediately followed it with a 7 – craps! Bradford had lost approximately \$4,000 in 15 minutes. That's how it is in craps. You can win a lot in a hurry or you can lose a lot very fast. Bradford was down \$10,000 and decided to call it a night.

Fred and Mario stayed at the tables. They were still way ahead. Bradford headed for the elevators where he ran into Cyndi. She noticed his glum expression and offered sympathy and a back rub. Mary knows what a sucker Dave was for back rubs.

The next morning Bradford awoke with a headache and a sick feeling. Cyndi was gone, but he remembered that the back rub had turned into much more. It felt tremendous at the time, but in the glare of the morning sunlight, Dave felt the guilt. He also felt sick about the gambling losses. Business was good, but he couldn't afford to lose \$10,000. *Next time I'll win it back, he thought.*

Bradford was depressed on the boat ride home. The others tried to cheer him up, assuming that his bad mood was a result of gambling losses. That was only part of it. Apparently Buzz had seen Dave get on the elevator with Cyndi, and guessed at the rest of the story. He made a few attempts at humor which were met with a sullen stare. Bradford decided that he would rather feel remorse in private. They weren't married, or even engaged, he rationalized, but Bradford knew he had broken an unspoken promise. *How would he feel if Mary had cheated on him?*



Buzz was dead behind a tree with a large root in front of his ball. He could punch out and hope to get up and down from 160 yards, or he could try for a miracle shot and take the chance of breaking his wrist. Few people could pull off

this shot. Sergio Garcia in the 2002 PGA, but Buzz was not Sergio. Dave was disappointed when Buzz decided to play safe.

Buzz punched out and still had 145 yards to the hole. His pitching wedge came up just short of the green. Dave hit 9-iron to about 20 feet. Buzz's chip rolled 10 feet past and Dave 2-putted for the win.

Bradford was only one down, with 26 holes to play.

## Chapter 11

### Par 5 – 530 yards

### Mario's Proposal - the Mexico Casino Project



The DEA had been monitoring Mario's movements for some time. Monday they called in to report. "The new guy's name is Dave Bradford, from Tampa. We have some great pictures, particularly of the girls. The other men we have seen before. Bradford and Mario's restaurant partner stayed the night. The others left right after they docked. Martin and Peters are headed back to Tampa."

Mario's Miami business associates went home yesterday, but just showed up at the office an hour ago. Mario and the new guy, Dave I think, just got into the office too. No Fred. There must be something going down."

"Keep an eye on them if you can. Were the hookers able to tell you anything about Bradford?"

"Just that he is a unlucky gambler and a sucker for backrubs. Cyndi said he came across as a pretty straight guy. We'll see."



The par-5 11th is a slight dogleg right, and is reachable in two, particularly for Buzz. Friday Dave reached it with a driver and 3-wood. Today he popped-up his drive and didn't even reach the first cut of the fairway. Dave didn't need Ken to tell him that he swung too hard. Buzz crushed a drive down the right side, narrowly missing the fairway bunker. Advantage, Buzz.

Dave's second shot was almost as bad, topping a 3-wood, and leaving 190 yards to the green. *Relax, Dave thought. He could hear Ken saying; tempo, slow down, don't sway. He started laughing, thinking of the all the things Ken had taught him. I wish he were here to pick the right one. Maybe I was thinking too much?*

Buzz was only 220 to a back pin and hit 3-wood to the center of the green. Bradford cleared his mind and attempted to slow down his swing. The result was better, but he still ended up 20 yards short of the green. *Maybe I swayed or something? Who knows?* Dave's pitching wedge almost hit the flag but rolled through the green to the back-fringe. Dave was lying 4, and still had a 20 footer for par. Buzz narrowly missed his eagle putt and tapped in for birdie and a 2-up lead.

Dave came downstairs around 8 o'clock and Mario and Fred were on the veranda having breakfast. Fred and Dave stayed at Mario's Sunday evening while Bill and Buzz had driven home.

“Join us, Dave,” Mario offered. “There is fruit and Danish on the counter. Coffee and juice are on the table. Help yourself.”

“Coffee and juice are fine Mario, I’m not hungry,” Dave said as he sat down. “Tell me, what’s the plan today?”

“You and I are going to head down to my offices in Miami Beach. Alberto, Kurt and Pedro have prepared a one hour overview on some projects we are working on. After that, I have a proposal that I think may interest you; if not, no hard feelings. Fred will be pick you up after lunch to drive you back to Tampa.”

“Can you give me an idea of what we are talking about?”

“Sure, but I would prefer not to get into the details until after you see our little dog-and-pony show. I’m looking for a partner on a series of projects we are planning throughout the United States, Mexico and the Caribbean. I think you may be the person.”

*Why would Mario need me? I wondered as we drove to Mario’s office.*



Thirty minutes later Mario started the presentation. “Dave, our goal is to be one of the largest resort development and management companies in the world. Kurt, start us off. Dave, Jump in if you have questions”.

“We have 10 projects that we consider Phases I and II of our development plan,” Kurt explained as he projected a chart onto the wall.

#### Phase - Project Name - Est. Cost

1.1 Cabo San Lucas, Mx Resort and Casino \$350M

1.2 Miami Beach Marina and Condominiums \$150M

1.3 Dominican Republic Mixed Use Facility \$275M

1.4 Las Vegas Casino & Golf Course \$225M

Total Phase I Funding Requirements One Billion Dollars

2.1 Costa Rica Resort and Ecology Center

2.2 Palm Beach Condominium Development

2.3 San Miguel Del Lago Resort & Casino

2.4 St Martin Golf Course & Condominiums

2.5 Orlando Convention Center & Hotel

2.6 Honduras Mountain Resort

Total Phase II Estimate (WAG) \$3.2 Billion

Bradford was overwhelmed by the magnitude of Mario’s plans and the money they were looking at raising. \$4.2 Billion dollars was more than he could grasp.

Kurt skipped over the Cabo San Lucas project. He had two or three slides for the other nine. There were color photos of the existing property sites to supplement the Power Point slides. Mario and Alberto interrupted several times to clarify a point or describe the beauty of the undeveloped land. Apparently, Mario had been to each project location. Several questions popped into Dave's mind, but he decided to just watch and learn.

Kurt completed his portion of the presentation. "That's it, Dave."

"Any questions at this point?" Mario interjected?

Dave thought for a moment. "Well, Mario; it seems like a large mouthful to bite off for a small organization, or am I missing something? \$4.2 Billion is more than I could comprehend. How do you plan on financing that much money?"

"Dave, Alberto will get into the timeframes, manpower and revenue streams. How we raise the \$4.2B is why you are here. Alberto, you're up?"

Alberto used Excel spreadsheets and Gantt charts to break out their funding needs. "Dave, we will need \$4.2 billion, but not all at once."

The next slide showed a time-phased implementation plan for the ten projects. "As you can see, we will need about one billion the first year. This allows us to start the Cabo San Lucas Casino and the three other Phase I projects. We won't start the six Phase II projects until Year 3, after the casino is open and throwing off profits. By year seven the projects are self-funding. Return on investment is approximately 30%."

"I'll ask the million dollar question again, or should I say the billion dollar question; where are you getting the money?"

"That's why you're here. Dave, we need help. As I told you earlier, our Mexican banks pulled out at the last minute. We need to find another financial partner."

"Why me, Mario? Why not some large firm that has more resources and experience than I have?"

"Dave, we believe in doing business with friends; people we know. It makes for a better, long-term relationship. We are impressed with your work on the Cozumel project, and the work you are doing in Orlando. Fred speaks well of you, as have Joe and several others that we contacted."

"I appreciate that Mario, but raising even one billion dollars won't be easy. What exactly do you have in mind?"

"Here's what I was thinking, Dave. We'd like you to head up a new company that will raise the money for these projects. This company would also be responsible for establishing audit controls and managing the investment of profits. In return, you would receive normal broker commissions and a small percentage of the business; let's say 5%. Alberto, do you care to add anything?"

"Mario mentioned financial controls over these projects. Any lender will require this. There is going to be a lot of cash handled. Your background with Arthur Andersen is perfect."

“That’s a lot to digest,” Dave said aloud as he tried to grasp their offer. *It seemed too good to be true.*

“Dave, listen to Pedro’s presentation regarding the Cabo San Lucas project while you think about it. This will be our flagship and Pedro will be the General Manager of the hotel and casino when we open.”

The project was huge; In addition to a 400 room, five star Marriott, there was a 50,000 sq. ft. casino with 200 slot machines, 30 blackjack tables, five crap tables, two discos, three restaurants and a variety of other amenities including two Fazio designed golf courses.

“The project is ready to begin; all we needed is \$500 Million in initial funding. We thought we had the financing arranged through the Bank of Mexico, but the bank backed off at the last minute.”

When Pedro finished, Mario asked, “Well, Dave, any questions?”

“Mario. How much equity do you have in these projects? Are we looking for an 80% loan to value, 90%? Will you consider giving up a portion of ownership?”

“We have \$10M cash invested in the Cabo project plus land appraised at \$20M. Who knows what a lender will want? We are open to any reasonable suggestions, Dave, as long as we keep 51% ownership and day-to-day control.”

“Are you interested?”

“I still have some reservations, Mario. You’ve given me a lot to think about. May I have a week or two to mull it over before I decide?”

“That’s fine, Dave. If you have any questions, feel free to call anybody here. So, if that’s all, why don’t we see if Fred’s here and you head back to Tampa.”

Bradford had a lot to think about on the way home.



“They just finished. Shelton and Bradford look like they are heading back to Tampa. Is there anything else you want me to do here?”

“Try to find out what you can about this Bradford guy and how he fits into Mario’s operation. Ask the FBI to do a background check. This could be important.”

## Chapter 12

### Par 3 – 145 yards

### Daytona Beach Hotel Financing



The short par 3 looks simple, but plays tough. It's the number 7 handicap hole for the men. It gives up a lot of birdies, but also lots of fives and sixes. It's all carry over a pond to an undulating green. Bunkers on both sides, and an environmental area in back, protect the small, 1500' green.

Buzz hated this hole and was complaining long before his pitching wedge dribbled into the right-side sand trap. With the pin on the right, he was only 20 feet from the hole, but looking at a likely bogey. Bradford chose 8-iron and hit to the center of the green. Smart shot!

As they walked to the green, Dave thought back to the first time he met Ken.

Tuesday, Bradford arrived early at his new offices. The "executive office suites" had served him well, but his business had grown. The new offices had 10,000 sq. ft. with an option to expand. Last month they had hired three new people and were looking for more.

Sally was already there working with Joan, her new leasing assistant. The leasing business had grown rapidly. Sally could now concentrate more on developing new business.

Grace, an experienced woman with three grand children, was the new secretary and office manager. She would handle most of the day-to-day workload that Mary had been stuck with. Mary was still helping out part-time, but doing most of her work was from home on her computer.

Eric Jenkins had 15 years experience in the commercial mortgage business and brought several lender contacts and clients with him. Bradford saw this as their fastest growth area. Eric was a good hire.

Sunday's Tampa Tribune included Mary's advertisement for experienced, professional help. There were numerous responses. Bradford was still looking for another leasing person and one or two people on the commercial mortgage side of the business. Considering Mario's offer, it looked like they would need someone soon.

Bradford spent the next half hour checking email. There were several messages; the most interesting was from Joe Fredericks whom he had met at the Buccaneers football game. He called and left a message.



Joe called back around 11:00. “Dave, Joe Fredericks here. I’m surprised you are at work. I thought you would still be on vacation, spending Mary’s winnings from the football pool.”

”Very funny, you saw as much of her winnings as I did. It’s great you called. Fred asked me yesterday if we had ever gotten together. You must have heard us talking. What’s on your mind?”

“Dave, how about you and Mary coming over to Daytona Beach and being our guests this weekend? We could talk a little business and Mary could enjoy the beach and spa. How’s your schedule look?”

“I would love to Joe, but I’m not sure when Mary could get away. I could make it Thursday afternoon. I have a 9:00 AM meeting in Lake Buena Vista, which is about half way. I could drive over after the meeting. How does that sound?”

“Sounds good, but tell Mary she has an open invitation to a world class spa. Try to get here by 1:00 PM and we will have lunch with Ken Reid, my CFO. In the meantime, give me your email address and Ken will send you the financial statements. Call Ken directly if you have any questions. See you Thursday.”

An hour later a “beep” indicated that Ken’s email had arrived. The email had an attachment for each of their seven hotels plus a consolidated statement. Bradford looked up their website and discovered that all seven hotels were oceanfront. He would be working late tonight.

By 11:00 PM it was apparent that Joe’s loan would not be easy. Joe was pushing the envelope. He essentially wanted the largest loan possible at the lowest rate with the most flexibility. Doesn’t everyone?

Dave had several questions for Ken, but decided to save them for Thursday. There was a lot of research to do before the meeting.



Bradford arrived in Daytona Beach, Thursday, at precisely 1:00. Joe was in a meeting but Ken came out to the lobby and introduced himself. He was not your typical CFO. Ken looked more like golf pro than a CPA; tall, slim, casual clothing, longish hair and an informal manner. Bradford would find out later that this initial impression was quite accurate.

Dave and went back to Ken’s office and talked for 30 minutes. Ken answered a few business-related questions, but spent most of the time talking about the stock market and golf trophies on his credenza. Ken was knowledgeable and easy to talk with.

Joe came in and greeted Bradford warmly. “How are you, Dave, it’s good to see you again. Are you ready for lunch? Let’s go downstairs and talk a little business, but keep in mind, there are no free lunches.” We laughed and headed downstairs.

“Dave, we have four hotels that we need to refinance quickly. Three of the four are on a single bridge loan with Credit Suisse that balloons in 90 days. We pay a significant penalty to add another year. We also need to walk away from closing with some cash in our pocket. I have my eye on two waterfront properties just north of here that I can get at rock bottom prices.”

“Ken indicates you are looking to get loan at 75 to 80% Loan to Value. Isn’t that pushing it a little?”

“Sure, but 80% LTV gets me the \$5M I need; 75% isn’t enough. I am confident you have sources that will do it. Am I right?”

“I’ll do my best, Joe. If we get you 80%, is the lunch free?”

“It’s free, and I’ll throw in a lifetime membership to our spa for you and Mary. In fact, I have you scheduled for a Swedish massage at 5:00 this afternoon after Ken gives you the grand tour. We have seven oceanfront properties, all here in Daytona Beach. That’s our market niche. Dave, I really appreciate your being here and I look forward to getting that extra \$6-7 Million.”

*That was Joe, always pushing the envelope.*

The hotels were all within a 5-mile strip along Daytona Beach’s oceanfront. All of them were Four Star hotels, except for the “Plaza” where Dave was staying. There was a Holiday Inn, Travel lodge, Best Western and three independents.

They completed their tour of the properties and got back to Ken’s office around 4:30, just in time to make Dave’s 5 o’clock spa appointment. “Did you remember to bring your golf clubs, Dave?”

“I did, what do you have in mind?”

“We have a 9 AM tee time at the LPGA Headquarters, 10 miles north of Daytona Beach. Let’s meet there about 8:00 and have some breakfast. I’d pick you up but it will be easier for you to head back to Tampa when we finish rather than come back here.”

“Sounds good; see you tomorrow.”



Bradford arrived at the golf course at 7:45 AM. Ken was already there hitting balls on the practice range. Dave watched his easy, almost lazy swing, and knew Ken was a golfer. Everything was effortless, but the ball seemed to fly off his club. Dave grabbed a few balls and tried to copy Ken’s easy tempo. It wasn’t as easy as Ken made it look.

“Let’s grab a quick breakfast before we wear ourselves out,” Ken suggested. Three LPGA pros were also having breakfast. “This is where the ladies come to practice, rehabilitate injuries or to work with their private coaches,” Ken explained.

They played the Dunes, one of the two professional layouts at the LPGA site. Fairways were in beautiful shape although the greens were still rough because they had been “punched” the previous week. Ken shot 75 from the tips while

Dave shot 93 from the blue tees. Dave actually hit the ball pretty well, but couldn't make any putts. The greens were tip dwarf grass and difficult to read.

"Dave, you will never be a good putter if you can't read grain in Florida. The cardinal rule is that the grass will follow the sun. A putt that breaks to the east in the morning will tend to break the opposite way in the afternoon."

"I wish that was my only problem, Ken. As you can see, I also have problems getting off the tee and with my irons; other than that, I'm ready to turn pro."

"Don't be so hard on yourself, Dave; your swing isn't too bad. I bet with a couple of lessons you could be breaking 80 in no time. Let's get a quick bite to eat before you head home and I'll suggest a couple things you might work on."

Bradford was an eager listener and Ken kept his suggestions simple. Most golfers are confused after a golf lesson, but Dave began his trip back to Tampa with a new confidence in his golf game. It was the turning point in Dave's transition from an 18 handicap golfer to a single digit handicap.

The three hour ride back to Tampa became a four hour ride when Dave ran into the early rush hour traffic on I-4 in Orlando. It gave him time to reflect on what he learned in the last two days. Refinancing Joe's hotels and getting the extra \$5M cash wouldn't be easy, but doable. There were a couple lenders he knew that might get this done. On a more personal note, Dave sensed there might be little friction beneath the surface between Joe and Ken. They were both strong personalities. What was he doing in a small town like Daytona Beach?



Buzz was still complaining as he climbed into the perfectly manicured sand trap. The lie was good and he had an excellent chance to get up and down for a par three. He opened the face of the sand wedge and swung easily, striking the sand a couple inches behind the ball. Buzz held his breath as the ball exploded out of the sand. He raised his arms to celebrate as the ball landed three feet short and dribbled down to the hole. It hung precariously on the lip and no amount of cursing would make it fall. Buzz settled for his par three.

Bradford's putt was makeable; 18 feet with a slight left to right break. It looked perfect until the last moment when it turned right towards the water. Dave tapped in for par on a hole that a moment before seemed like he would win. That's golf.

Bradford stayed behind to study the green and determine why it had turned. It wasn't the slope of the green; it was the grain. He could see the grass shine from above the hole, meaning the grain will take it that way when a putt loses speed. He vowed to be more thorough when reading putts. *Sorry Ken.*

Sam headed for the same public telephone he had used six months ago. This time he had better news. He dialed the phone number and left a simple message; “Everything is well on the home front.”

The drug shipments had resumed.