

Real estate developer gambles and wins more than he dreamed.

**THE DEVELOPER, THE BANKER & A POT OF GOLD**

By Jack Mason

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**A DEVELOPER,  
A BANKER  
AND A POT OF GOLD**

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**Books previously published by Jack Mason:**

Round Trip Ticket to Hell (2003), a memoir

Coming Full Circle (2005), a memoir

The Peninsula Effect (2008), a novel

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## **The Family and the Love**

As he gradually opened his sleep-filled eyes, Samuel Raymond Jenkins, Jr., slowly scanned his bedroom and the scattered things that surrounded him. Some were strewn across chairs. Some covered the pine blanket chest at the foot of the bed. Others were piled on the dresser. Aside from its slovenly appearance, the room needed either wall-papering and or painting everywhere. It had been that way since a woman's touch disappeared from the scene.

His mind left his immediate surroundings and concentrated on Priscilla Franklin, and her beauty blocked everything else from his mind and took him on a sensual mental trip that ended with a grin on his handsome and unshaven face. This was a daily ritual, and no man could desire a better way to start a morning. He had known her forever, had called her 'Cilla' most of that time, and the nickname stuck.

After drinking in the visage of her long auburn hair and 'peaches and cream' complexion, Sam gave a few moment's thought to the possibilities of the day, then he untangled himself from the twisted bed sheet, stretched out beyond his full six-foot three-inch frame and stared at the ceiling, which, along with everything else in this old colonial house, needed renovation.

The place hadn't seen a woman's touch for some three years. That was when his mother came to the conclusion that if she didn't make a change in her life, what she was living right now was as good as her world was ever going to get, and she had no intention of continuing to run laps around the same old track for the remainder of her active and attractive life.

Rachael Jenkins was an exceptionally striking looking woman with a quick wit and charm second to none. She was born of good lineage, and she fit easily into whichever social

*JACK MASON*

circle she happened to be thrown, and the occasion made no earthly difference. She loved Ray Jenkins when she married him, and the warm fondness for him would most likely never leave her, but she'd had enough of the life they were leading. What remained didn't approach their youthful love. She didn't expect it to. What they had was still strong, but the fire that was there at the beginning had slowly faded away. They spent more time competing for the love of their only son than they did with each other, and not only didn't it benefit anyone, it continually drove wedges between all three members of the family. When Rachael finally made the decision she was through with her whiskey-drinking and fun loving first husband, she found herself a man who'd been an old friend of them both. He had gone west, made himself plenty of money, and he'd always had an eye for Rachael, but he kept it under wraps.

When she decided her old life was finished, she got a quick and uncontested divorce. There had been no pre-marital messing around, and she became Mrs. Worthington Scott Williams, kissed the East Coast goodbye and left for California with her new and well-to-do husband. Neither her first husband nor her only son objected. Both had liked Worth for years. He'd been a local boy who'd grown up with Ray and Rachael. After college he saw no future on the rural Eastern Shore, so he went west. First he went to San Francisco and finally he settled in Los Angeles, where he became so involved in making money and with various investments that he never got around to settling down with a family of his own. He still had enough East Coast in him, so he made, Ray, Rachael and Sam his family, but he never came between either of the three of them.

The last thing Rachael did was almost squeeze the life out of Sam, tell him that she'd always love him and keep in touch. When she deeded Sam her one-half interest in the house and the hundred and eighty acres overlooking the ocean bay, Sam felt

*A DEVELOPER, A BANKER AND A POT OF GOLD*

their departure might be more lengthy than he could endure, and that was his deepest sadness.

Ironically, Sam and his mother were close. She taught him how to hold his own in a dog-eat-dog world, and she always reminded him he was the best and there was nothing he couldn't do when he set his mind to it. Dropping out of college didn't shatter her as badly as it did his father. She confessed to having flunked out after one semester, and she handled it by saying different people took different routes to finding what they wanted and that she had no doubts that her Sam would be able to get a tight grip on whatever goal he had in his mind.

Sam lay on the bed thinking that he was now a twenty-three year old from a broken home that still held strong attachments. He hadn't been raised in his latter years in an environment that was as loving as it was confrontational.

For the first eighteen years of his life, both parents fought fiercely and competitively for his affection. Although he loved them both, he made a deliberate and conspicuous decision not to take sides – no matter how hard each worked at being the most loved, and in a strange way he felt he made the marriage, as sad as it was, last as long as it did. He wasn't positive he didn't have some ingrained guilt about that.

He couldn't be the cute little boy forever, and as he aged he could see the chasm between his parents widen. It hurt him to watch his mother and father growing apart, but he had no choice other than to watch. It wasn't his marriage. He didn't put it together, and he wasn't the one slowly tearing it apart. When he became aware that other men and women were close to being involved, the pain would gnaw at his innards. He kept it all inside, but it was a load for a young boy to carry around. At times his soul cried those sobs that have no comfort or release in them and sometimes they would come from so deep inside he felt they would never have an ending.

*JACK MASON*

Maybe six months after his mother left, his father began bringing the occasional lady friend home. Sam hadn't thought this would bother him, but he didn't like sharing his morning coffee with strangers or even local ladies he'd known most of his life. This was the family's private home – not some god damned diner or whorehouse, despite the present state of affairs. This was the point when he told his father that the farm would always be his home, but he thought he'd find a part-time apartment for his own hangout. His father knew this day would come. Ray understood, and he embraced his son as though he might never see him again. "Don't worry," Sam assured him. "I love you, Dad."

Ray Jenkins had more than his share of faults, but laziness wasn't among them. Between the small greenhouses and the small squares of cropland, he raised a variety of exotic produce considered unusual for this section of the country - stuff that would make a gourmet cook drool. Ray had several small stores, restaurants and a large number of individual customers in any number of states that he supplied and who were always on the phone to find out what would be ready and when. He charged top dollar and gave no less than quality produce. There were also a surprisingly large number of customers that bought products by mail. His business touched so many different lives that it slowly grew by the best source on earth – word of mouth, and it was slowly getting to be more than he could handle by himself. Sam was always willing to help, but the boy had his own dreams and plans, and Ray was a father, not an anchor.

Sam gave college very little of his life, but he took a couple of accounting and bookkeeping courses, and he put this knowledge to use mainly to create quarterly financial reports with income and expenses for the State and the IRS – to keep the wolf from his dad's door. Ray's customers were satisfied and more than willing to sign any types of receipts that Sam



*A DEVELOPER, A BANKER AND A POT OF GOLD*

presented to them. Suppliers were equally supportive. This type of tax reporting might be described as cheating the government of its rightful funds, but since no one pissed away money faster and with less real concern for those from whom they took it than the government, who cared about those idiots?

Hell, where else could you get good Granny Smith apples, brussel sprouts, artichokes, eggplant, leeks, mushrooms, beets, horseradish, basil, rosemary and almost every herb known to chefs – mostly it was stuff Sam never heard of. If it was green, unique or made things more flavorful, Ray had a wide variety of whatever it was from which to choose. In addition, he'd grow by request very different varieties to suit certain customers. He had on one particular occasion to prove to the local boys and the police that he didn't propagate anything that would take people on psychedelic trips to far away or dangerous places. After a thorough search of the entire acreage with the high school biology teacher pointing to each plant in his book and being declared clean, the Jenkins men decided to plant a little pot down by the creek shore. It would be for family use only, and the phragmities would hide them from the prying eyes of the authorities.

Sam gently dissolved Cilla's vision from his mind, sprang from the bed and shook the house when his feet hit the floor and he decided to take a shower and get moving.

"Son-of-a-bitch," his father yelled as Sam rattled the house enough to wake him up.

While lathering up in the hot water, Sam heard his father taking a leak.

"For God's Sake don't flush that thing!"

"It would serve you right," his father said and left.

Both men arrived downstairs together.

*JACK MASON*

“The returns, the amount of taxes due and the envelopes are right on top of each other. The receipts and bills are stapled together and in the annual box with all the receipts right there.”

“You gonna be at your place for a while?” Sam nodded. “Stopping by the library on your way into town?” Sam smiled. “That’s the best looking woman anywhere. She’s a little shy, but you got your old man’s taste in women, son. A smart young man, especially if he were my son, would grab her up in a flash.”

Sam grabbed his father by the shoulders. “Call me if you need help with anything except something in a skirt.” He raced out the porch door and into his shiny silver but second-hand Pontiac sedan. With a quick wave he was off the farm, out the winding neck road and eventually pulled up in front of the public library.

There she was – Pricilla Franklin, assistant librarian. Her auburn hair and beautiful complexion were enough to kick-start Sam Jenkins’ heart into overdrive. “Got anything for me today, Cilla,” he asked, using the nickname he’d created and used for years. She stood looking him over, as though trying to fix that specific image of him in her memory.

She reached under the counter and handed him a small volume of poems by Lord Byron. “Always, it’s poetry! Do you just read it, or do you hope to write someday?”

“They aren’t long, and you get a feeling for the inner thoughts of the writer. I don’t pretend to understand them all, but while I roam around looking for land to buy and sell, I have time on my hands. I can read a poem that strikes my fancy several times, and then I have all day, if necessary, to try and understand what the writer actually had in mind. Have you ever done that?”

“I wouldn’t put it exactly that way,” she replied, “but I guess that’s mostly what I’ve done, but I’m surrounded by

*A DEVELOPER, A BANKER AND A POT OF GOLD*

books all day, and I answer so many questions about so many subjects, I can't study something over and over, and with me reading is reserved for evenings."

"I'd prefer you spent your evenings concentrating on me. There's a dance at the old beach hotel this Saturday, Cilla. It's a name band and its semi-formal. I'd love it if you'd go with me. You can tell your dad that there'll be chaperones, and I'll have you home on the hour he chooses." Sam didn't know what else to say, and he could tell from Cilla's expression that she wanted to go. His only dates with her so far had been going to the movies or to some very tame music concerts. "Work on your dad and call me. My numbers are on my library card." He held the Byron book and her hands in his hands before taking only the book, and then he slowly left the building.

Cilla quickly followed him to the car. "You forgot to check the book out." Sam signed the card and smiled. He knew she could have written in his name.

"I really want to take you to the dance. To begin with, we love each other, and secondly, I promise you'll have fun. Besides, you'll know most of the people there."

"And you know how badly I want to go, Sam."

"Your dad only has to worry that we'll fall more in love, and that won't be such a bad thing, because I'm gonna amount to something, Cilla. I'm gonna be somebody and make some people jealous and everyone else proud."

"I don't doubt it for a moment, Sam," said Cilla. "You have a special drive in you that's gonna take you places."

"Take us places, darling. You don't doubt for a minute that I'd become anything without you at my side."

"No. When you look at me, I don't think we have a secret from anyone who knows us."

"That glint I see in your eyes," asked Sam? "Tells me the feeling is mutual?"

*JACK MASON*

“You’ve always filled my heart. You know that,” Cilla blushed and Sam had to bolt away to keep from kissing her.

## **Sam's First Lucky Strike**

To give himself and his father a bit more privacy at the farm and to get closer to the mainstream area, where he was now a player, Sam rented a two-room apartment above Mel Coard's country store in the heart of town. He reached this abode using only one door and by hiking up the set of rough wooden steps nailed to the outside wall of the store. The apartment had an oil space heater and an air conditioner to protect him from the elements. Its biggest asset was being located on the front of the store in the center of things and not having far to go to pick up a loaf of bread and a bottle of milk.

There was a similar apartment on the back of the building. An elderly lady leased the back flat, and Mel had built both with enough insulation so that the noise from each wasn't heard in the other. Also, Mel knew something about everything that was taking place, and Sam made it a point to check with him daily. Mel had known Sam since Ray carried him on his shoulders to show off his new son. Sam always spent most of his allowance and working money in Mel's store, and he was always a respectful youth.

Also, country stores had two primary features. The first was a clientele that wandered in and out and usually had access to all the gossip – some of which could be invaluable. The other feature was the scent that permeated the interior of the building. It was a combination of the oil that gradually oozed from the sharp country cheese wheel, the pickle brine, molasses in a barrel, the boxes of fruit and produce and so many other things.

Today, Mel had some big and red-hot news for Sam. The Spadey family was going to have to sell their twenty-acre farm on Overstreet Creek. Actually, the older brother, Oren, who was a miserable bastard on his very best day, wanted to force a sale in order to steal the farm away from his brother and sister. His

aim was to force an auction of two-thirds of the property. People aren't interested in a portion of a property, and they certainly wouldn't want to own part of anything with Oren Spadey, who was as boring as he was considered dishonest. Hence, it would bring a low price at auction.

If Oren could force a sale of the property, it was his intention to force his brother and sister out, because they had no money. Oren would find a partner somewhere. They would buy it cheap and then sell it for a profit. The brother and sister made Oren agree to a sale price in advance no matter how it was sold. Thinking it made no difference, Oren agreed to their terms.

"If you need to borrow a couple thousand to put the deal together, don't go to strangers," said Mel. "I can spare a little for a friend." According to Mel, all three Spadeys had agreed on a selling price of twenty thousand dollars, and they had made Oren agree to this. The compromise was a shock to Oren, because he never dreamed his brother and sister would agree on anything. Oren had talked this all over town today, and Sam was hopeful his were the first interested ears to pay attention to it.

"Thanks for the info, I won't forget it," said Sam as he left the store and drove directly to the Spadey family house, which was slightly more than a shack across and down the road from the rough looking and abandoned twenty acres on the creek. He doubted if a plow had touched this land in ten years.

Sam introduced himself and got right to the point by saying he'd heard they wanted twenty thousand for the twenty acre farm on the creek. Since it was grown up in brush and small trees, in the minds of the Spadeys, it was simply a small parcel on the road and creek, and in its present condition, it was a partial embarrassment and made them look like the poor white trash they almost were.

*A DEVELOPER, A BANKER AND A POT OF GOLD*

Sam's development business had been small potatoes thus far, and Oren was trying to convince his brother and sister that they were dealing more with a gambler than with a known quantity. This was true, but it didn't slow Sam down one little bit. He produced an Option To Buy that only gave him up to two weeks to purchase the farm for the stated amount unless he found something wrong with the title to the property, and the fact that the highway department, power and phone companies had about a twenty-foot right-of-way from the county road was acknowledged and accepted by Sam. He put three new one hundred dollar bills on the kitchen table, which gave him a mere two weeks to put together the deal, and which they could keep, if he failed to buy. Oren made light of such a small amount of option money, saying this was proof that Sam didn't have the backing to do the deal.

Sam apologized for the small amount of money, but he said he didn't carry a lot of cash money with him, and he'd just heard of their desire to sell. He offered to get more, if they wanted it, but the brother and sister told him not to bother. Oren didn't like this, but he was afraid to push Sam too far since it was Oren who had started this ball rolling in the first place, so all three signed the Option, each pocketed a hundred dollar bill and Sam shook all three hands and parted.

He drove back down the road and walked the twenty acres several times. It wasn't the biggest purchase in the world, but it was to Sam, and running the simplest math through his head, he saw a handsome profit. Although Overstreet wasn't a wide creek, it was a deep-water creek, and the land was more elevated than many of the smaller tracts he'd come upon in his short career. On its way to the Bay, the creek rolled slowly past the recently built country club with its dock, clubhouse, swimming pool, tennis courts and eighteen-hole golf course. Sam had fallen heir to a little gem, and he could hardly contain

*JACK MASON*

himself. All of this recreation was about a mile downstream and out of view, so it didn't immediately enhance the value of the little farm to someone ignorant of the lay of the land.

Within several hours, Sam searched the county records and had a copy of the original deed for the twenty acres, had checked that nothing was ever sold off in the last sixty years, had determined there were no other children or heirs, and had checked to see that there was no money owed on it. The county tax map indicated that possibly the parcels on each side of the piece Sam was buying might have been surveyed years ago. He wouldn't bother with checking on the surveys now. He had other things to do.

At Citizen's Bank, Mr. Addison Ridge, the bank president who usually scared most people away, agreed that Sam's half interest in the farm he owned with his father was more than adequate security for a twenty thousand dollar line of credit. He would have preferred that Ray sign also, but he didn't want to confuse things or belittle Sam. Mr. Ridge knew the true value of the optioned parcel that Sam was buying, and he had no real concern about having adequate security for the Bank.

"You'll need a lawyer to draw the deed," said Mr. Ridge. He was a man in his early forties, but many called him 'Old Ridge' because of his conservative manner and his deliberate movements, which could have been those of a Dickens' movie character. If someone viewed Addison Ridge from a distance, the first guess as to his profession would have been that of a banker, and the guess would not be a slur, for Addison Ridge had an air of professionalism and of dignity. He wasn't stodgy or unduly formal, but he did look assured, and it wasn't unusual for some to feel ill at ease around assured people.

"Who's the hungriest lawyer these days, sir?"

"There's a new Latin lawyer named Nieves. I think he's Cuban. He rented the shop by the hairdresser's. I imagine he



*A DEVELOPER, A BANKER AND A POT OF GOLD*

needs clients and would give you a good deal. He'd have the potential of future sales from this deal."

Raul Nieves was young and he was Cuban, and his very attractive wife was his secretary. He was delighted to see Sam, and he'd draw the deed for fifty dollars. If the bank required Sam to sign an accompanying Deed of Trust, Raul said that would cost the same. Sam gave him The Option and the copy of the recorded deed. He told him he had two weeks to close, but he wanted to do it in a hurry and that he'd call back if the bank required anything other than his note.

Mr. Ridge said all he wanted was Sam's signature on a twenty thousand dollar line of credit note with an annual six percent interest rate on the outstanding balance every three months. Everything took place so quickly that Sam was almost overcome by it all. He drove back to the twenty acres. He paced from the road to the creek shore in three different places. It was about four hundred feet from the road to the waterfront. He found two old axles driven into ground at the edge of the waterfront, and he paced two thousand five hundred feet between them. If his assumptions were right, he had maybe as many as twenty-five waterfront sites, or however many it might be when folks bought as much as they wanted for one hundred dollars a waterfront foot. He only needed a surveyor, who wouldn't cost much, a septic permit, which would cost less, and a fifty dollar deed. He seemed taller as he returned to his car, knowing he had the rights to what had the potential to be a quarter of a million dollar sub-division. It seemed unreal to him, and people he expected to be difficult had been supportive and made it all fall into place so nicely.

In the past, Sam had bought and sold a small site here and there. His boldest venture had been to buy a small highway parcel, break it up into six housing sites and sell them for a good profit. He seemed to have an eye for property that would

*JACK MASON*

resell fairly easily, and he consistently had good luck in these ventures, but compared to today it had all been nickel and dime stuff. He was positive he had stumbled onto a deal, and he hadn't hesitated to jump in with both feet. It was something that had to be shared with someone. It wasn't something you couldn't and didn't want to keep to yourself. A man could bust with excitement carrying around all this good news, so he drove out to the farm to talk with his dad.

"Addison Ridge really agreed to give you the money," said his father?

"I had to pledge my half of the farm."

"He'd love to get his hands on this place," Ray laughed, "but he won't get it on this deal. You should make a really good hustle out of this, son. I'm proud of you. You need a touch of luck, but most of all, you've got to stick to your guns. Want to have dinner with me tonight?"

"I think I'll tell Cilla. Maybe she'll tell her folks, and that'll stand me in better stead with that dour father of hers. Nothing I do seems to impress him, plus he know how Cilla and I feel about each other, and that scares the hell out of him." He waved farewell to his dad, said he'd get back to him about dinner for a later date and headed for town. When he pulled into the library yard, he saw Cilla through the window. And he motioned to her to come outside.

Without bringing up income potential, he went into great detail to explain what he'd done and that the only other person he'd told was his dad, who was pleased and proud of him. Although she wasn't sure what all of this meant, Cilla knew it was important to Sam, and because of that alone, it became special and exciting to her. Sam's attempt to tell her that it was important to them both seemed to be lost on her. Maybe it was because of the importance Sam placed on it all.

*A DEVELOPER, A BANKER AND A POT OF GOLD*

While they spoke, the big black Buick belonging to real estate developer Mr. Leroy Pilchard drove into the yard, too, and the chunky Mr. Pilchard, who was in his early fifties exited the vehicle and approached the couple.

“A very disappointed brother, who unsuccessfully planned a little slight-of-hand swindle of some waterfront land from his very own brother and sister, has been telling people that young Sam Jenkins showed up and pulled the wool over everyone’s eyes and ruined his plans. He’s not a happy man, and I don’t think you’ve made a new friend there.”

“When you don’t play fair, sometimes you get your fingers burned,” said Sam. “He told his family he was asking a fair price. When I matched it, he couldn’t very well admit he was a liar, and it’s probably not a good idea to have liars for friends.”

“So you got him!”

“No, sir, I just bought myself a piece of land at what was agreed to be a fair price by all the parties concerned. It’s sad that one person’s greed up and stung him.”

“How’d you like to sell me that option you bought for a quick profit,” asked Mr. Pilchard?

Cilla could hardly contain her excitement.

“How’d you like to double your money in only a few hours,” he repeated?

“Not interested, sir, but I am appreciative of your generous offer,” said Sam.

“Not interested in forty thousand dollars?”

“I have plans for the property, and I think I can do better. If I sold you my Option for that much money, then they’d call me a huckster rather than the developer I hope to be, and I don’t need that reputation,” said Sam. “I think a smart man would clean up that parcel and make it shine so bright that the out-of-state buyers and even a few locals would come running to buy it up for their retirement and enjoyment. It’s a property that offers

*JACK MASON*

privacy with a short hop to recreation. If I take a quick buck and sell to you, I look like some bloodsucker looking for a quick buck! I truly appreciate your offer, but I'm going to do this one my way."

"You don't close a door, boy. You slam it shut," said Mr. Pilchard, a man used to getting his way, and not one to be happy about being beaten to the punch by a young man whose past real estate sales history had been nothing to write home about.

"I'm not a 'boy', Mr. Pilchard. I'm a young man on his way up, and I'll get there my way, even if it takes a little longer."

"You've had a little luck, young man, but don't count on luck too much. She's fickle!"

"Treat her fairly, Mr. Pilchard, and I think she'll extend you the same courtesy."

The older man doffed his hat to Cilla, informed Sam that he'd won this round, returned to his shiny Buick and drove away.

Both youths watched him drive away in silence.

"You're right, Sam," said Cilla breaking the silence. "You're not the boy I've known all my life and watched grow. A boy would have doubled his money without a thought. You're a man."

"Get your thoughts together and your courage up, darling, because when this man gets this project moving, he's planning to ask you to marry him and share the rest of his life, and that's gonna be a long haul."

Cilla was frustrated, flabbergasted and proud, and when Sam's arm went around her waist and his lips were on her lips, she held on with both hands, as if the earth might move and she didn't lose her balance and fall.

*A DEVELOPER, A BANKER AND A POT OF GOLD*

“Do you think you’re moving a little fast, Sam,” Cilla asked? “There’s my father to be considered, and he doesn’t have you high on his list of suitors for me. He isn’t going to be very happy.”

“Do you love me, Cilla?”

“You know I do.”

“Then no one is going to keep us apart. I don’t intend to be ugly to your dad, but he has a free hand to run his life as he chooses, and he can do as he pleases with your sister Pamela when she finishes college, but he has no right to step in between us. We love each other, and there’s no reason on earth why we shouldn’t marry. You better prepare him, darling, because I’m a young man in a hurry to make a big mark on everything around him.”

“When you say it like that, I believe you.”

## **The Developing Begins**

Before they actually closed the deal on the twenty acre parcel, Sam had drawn a contract of sale for the first site. The buyers were retirees and were friends of a distant cousin of his. He knew they were looking for a waterfront retirement site, and both played golf. They were retiring in a matter of months, and they had asked Sam to keep an eye out for a small waterfront parcel of about five acres, because they wanted a big vegetable garden and an equally big flower garden.

Having established the westernmost point on the water, Sam explained that he was going to begin selling at one hundred dollars per waterfront foot. They used a measuring wheel as they walked along the waterfront to give them a reasonable idea of the lot size and the cost. Sam would provide a survey with the deed. The first buyers selected a spot with one hundred and twenty-seven feet on the creek – twelve thousand seven hundred dollars.

“How big is this parcel,” the buyer asked?

“About an acre and a quarter,” Sam replied.

The man broke out in laughter. “I would have needed four times as much land to get my five acres.”

“Don’t feel bad. Everyone from the city wants five acres, and it’s rare to find a person who knows how big five acres really is,” said Sam. “One thing is for sure you’d get damned tired of cutting all of your lawn, and neither of you would find the time for the gardening or the golf you like. When people ask about five acres my mind jumps to that old adage of forty acres and a mule that came after The Civil War.”

Since they were talking with a builder, they paid cash, so Sam closed the deal with the buyers of Lot One. Bang. Bang. Mr. Ridge put twelve thousand against the credit line so quickly

*A DEVELOPER, A BANKER AND A POT OF GOLD*

that it never got time to draw interest and the bank got a construction loan in the deal.

Attorney Raul Nieves received fifty dollars for his deed, picked up a new customer in the buyers and had a friendly beginning to his relationship with Mr. Ridge. The survey was two hundred dollars, and the perk test for the septic system was another fifty.

Sam had reduced his debt to only eight thousand dollars, paid everyone involved, had friends of the buyers coming down next week and had enough money in his pocket to take Cilla to the dance. Mr. and Mrs. Franklin had relented and agreed that Cilla could go with Sam, and the time was left to 'reasonable'.

When Sam arrived at the Franklin house, a frame story and a half bungalow, it was only moments before Cilla appeared in a magnificent low cut red dress with matching shoes. Although he'd known her all her life, she was never as beautiful as she was at that very moment.

His hand came from behind him with a heart-shaped box with Japanese writing on the top. He handed her the box, and she unfastened the clasp and opened it. Inside, she found a perfectly matched pearl necklace made by Miki Moto in Japan. A friend of Sam's was in The Korean War and bought them for his wife, who divorced him before he got home. Sam won them in one of the few 'high stakes' poker games he'd ever played. He never told where he got them, but he'd always known whose neck they would grace and that neck would be in a perfect home.

When she could finally find her voice, Cilla was able to say, "This is too much, Sam."

"I couldn't find anyone else to match their beauty. Flowers never do a proper job, because they don't last so you get stuck with both the pearls and the curse that goes with them."

"What curse?"

*JACK MASON*

“It’s an old Asian curse that warns the owner to beware, because the giver of these special pearls will steal your heart.”

The remainder of the chatter was fast, and the young couple was out of the Franklin house and on the road.

Cilla moved against him. Sam slid his arm around her and got a quick kiss. “I’m going to stop by my father’s house. He loves you almost as much as I do, and I want him to see you now.”

Ray came onto the porch when he heard Sam’s car arrive. Sam put the car’s bright lights right on his dad, then he got out and Cilla slid out behind him. They walked to the house and up the steps. As the porch light swept over her, Ray just sighed. “You look like the absolutely most beautiful thing on this planet.” He turned to Sam, “If you don’t marry this girl, I’m going to. Find a preacher, drive to Vegas, or whatever you do, but don’t let her get away. I certainly wouldn’t let anyone see her tonight.” Cilla gave Ray a quick hug and kiss, and they were off for the car. “Thanks for coming,” Ray said in a normal tone as he waved goodbye. He considered it special that his son had made a long trip down and back out the neck road so he could see that lovely girl, but he considered his son someone special, too.

“Your dad is something else,” said Cilla.

“He’s always been your biggest fan.”

“How does your mother feel about us?”

“My mother is different, but don’t sell her short when it comes to you. No one is going to be good enough for me, and since she already knows your beauty surpasses hers, when I marry you, she won’t have to compare and be jealous,” said Sam slowly. “With her it’s all about breeding, style, appearance and ambition. My dad lacked the first and the last, and I watched as their life together came apart. In the end I was the only thing holding them together, and that got old in a hurry.



*A DEVELOPER, A BANKER AND A POT OF GOLD*

Having two parents trying to make you choose between them is hard.”

“With your mom I failed her first test,” Cilla’s eyes were looking straight ahead. “I came into this world too early – a bastard. And to make matters worse, my mother never told a soul who the father was. Tom Franklin always had a crush on Mom, so he rushed her to the preacher and has always claimed to be my real father.”

Sam pulled the car over onto one of the many farm roads on the neck, and he turned to the girl cradled against him. “How much do you know about the girl called Priscilla Franklin?”

She stared at him hard. “You look like you know it all.”

“I think I do, and you have nothing to be ashamed of.”

“I’m a bastard, am I supposed to be proud of that.”

”This world is filled with bastards, darling. You happen to have a father who’s not yours. That makes your adopted dad honorable, unfortunately overly protective of you and, although I don’t know why, with a real hatred for yours truly. That’s also what makes you and Pamela so different. Her genes are all Franklin, and there’s nothing wrong with that, but that beautiful auburn hair came directly from old Ireland. Do you know who your real father is?”

“You’re not going to rub that horrible ‘Red’ Kelly in my face are you,” she asked?

“What do you know about ‘Red’”, Sam asked.

“He’s a bum.”

“Wrong! My dad fell into some information from a friend who worked at The Fulton Fish Market in New York. He found out more than he bargained for, but dad’s natural curiosity made him follow the story to its end. He told me this, and you’re free to ask him anytime you want, but it’s a story you can’t ever tell. Promise me that,” said Sam. “Do you want to hear it?”

”Will it ruin our evening?”

*JACK MASON*

“It could brighten it up. Here goes! Twenty-some years ago a redheaded Irishman named Harry Michael Cochran came here to get out of New York City and stay alive. He’d been the comptroller of a brokerage company that he didn’t know was run by the criminal element that controlled that area. It wasn’t the kind of job you could just quit or walk away from. Your employers were afraid you’d talk, so they’d put you into cement and send you to the bottom of a river. When Harry realized what he was mixed up in, he filled a couple of suitcases with as much money as they would hold, faked his death and ran away until he got this far.

“He decided this was far enough off the beaten path that anyone looking for him would never search here, so he put his money somewhere safe and became a new person. People don’t pay much attention to bums, so Harry Michael Cochran became ‘Red’ Kelly, grew a beard, bought a beat-up old houseboat moored at the fishing harbor and faded slowly from view.

He had a problem, however, that he’d never counted on. He’d met Miss Miranda Finney, who was a beauty, and being a romantic Irishman, he fell in love. He could love this lady, but he couldn’t afford to lose ‘Red’ Kelly, so one thing turned into another, and in the middle of everything Miranda became pregnant. ‘Red’ couldn’t do the right thing by his love, but the local barber, Thomas Franklin, also loved Miranda, and his love was big enough to marry her under any circumstances, and he asked no questions that required answers Miranda didn’t want to give or was afraid to give because people were after the real father. All you have to do is look in a mirror and look at Pamela. She’s your sister. I know you love each other, but there’s some of old Harry Cochran in only one of you. I have no idea what your mother and father have or haven’t discussed with each other or with you, and it’s none of my business.

*A DEVELOPER, A BANKER AND A POT OF GOLD*

“But I’ve loved you openly since Middle School, and each of my parents took me aside separately and told me what I just told you. They made no judgments. They just wanted me to know what I was getting into when and if I finally got the nerve to ask you to marry me,” Sam kissed her lips lightly then looked longingly at her.

“Are you still planning to ask me to marry you, knowing all you know?”

“I only know one thing for sure. I can’t live my life without you. I’m asking you right now, and those pearls are my engagement present. When I sell enough of my sub-division and have the money to build us a house on that special waterfront point on my half-farm, will you marry me?”

After giving him a heart-stopping kiss, Cilla told him yes and to hurry up.

“Can I make a very personal point that is way out of line?” Cilla smiled a puzzled smile and nodded. “At this moment, would you deny me anything that I asked you to do?”

Cilla thought a moment. “No.”

“Remember that when you think back on Harry and Miranda. Sometimes love controls everything we are, and people are people, no matter which generation we’re discussing.” He kissed her again and started the car toward the dance with Cilla pressed tightly against him.

The grassy parking lot that surrounded the old hotel was almost filled with cars, and music and conversation overflowed the building and filled the night air. Although the old hotel closed a number of years ago, the owner managed to keep it watertight and saved the ballroom and the bathrooms. It was illegal at the time to have a bar, but he had beer and soft drinks, and he sold enough club soda, Tom Collins Mix and ice to make plenty of money.

*JACK MASON*

He always had the same bouncer – a big, square man with a grey crew hair cut and absolutely no facial expression. If anyone was starting to get out of control, there was one quick warning. When someone got out control, he was thrown out and usually not seen again for the rest of the evening. He was the chaperone Sam had assured the Franklins that would be there to look after things.

The walls were circled with chairs and tables, and the center floor was for dancing. There was a live band of medium size, but the older and wealthier set had snared the really big bands years ago when they had blank dates between gigs.

Sam took Cilla in tow and started dancing as soon as he paid the doorman. They danced forehead to forehead with eyeballs locked. They moved right into a waltz with swinging, swaying and twirling. They seemed to cover every inch of the floor, acknowledging friends but never stopping to talk or lose the beat. It was obvious that each had only one real interest and that was in the other partner. When the music stopped, Sam wrapped both arms around Cilla and lifted her high into the air.

They spotted friends with two empty seats at a side table and motioning to them, and they made their way along the edge of the waiting dancers to the seats next to Bob Ryan and Clare Chandler. Bob was working his way up at First National Bank, and Clare ran the Ladies Department at Kimmel's Clothiers. Sam wasn't certain, but he thought they were engaged.

"You look fabulous tonight," said Bob to Cilla.

"That dress certainly didn't come from Kimmel's," Clare said with a voice full of flattery.

"I saw it at The Beach, and I had to have it," Cilla replied.

"And those pearls are just exceptional."

Cilla looked at Sam as though asking for permission to tell, and he just smiled. "They're an engagement present," she said

*A DEVELOPER, A BANKER AND A POT OF GOLD*

with a smile that lighted the room, and everyone hugged and kissed.

“I can’t believe you finally got around to asking this girl. You certainly have spent most of your life loving her,” said Clare. “And leave it to you to use pearls rather than a ring.”

“Have I ever been predictable,” asked Sam?

“Not since I’ve known you,” said Bob. “I’m gonna get us something to drink. Can I get you anything?” The band started again, and Sam declined as he started to lead Cilla toward the dance floor.

“Save me a dance, Cilla,” came requests from several male voices in the crowd. They all received waves of acknowledgement, but nothing verbal. Sam’s smile was huge as they crisscrossed the dance floor and Cilla, completely out of character, covered that smile with a kiss. He responded by lifting her so high her feet left the floor. They both laughed, and he put her back on the floor.

“I’ve never seen you so crazy,” she said.

“I’ve never been this happy before,” he replied, and she drew herself tightly to him. “Loving you has filled me to overflowing. I want to howl at the moon and tell the world that soon you’ll be mine.”

“My love is tied inside like a knot, and I don’t know what will happen when it finally lets loose.” His lips brushed back and forth across her lips.

“We’ve loved each other for so long that when we finally decided to admit and show it, we’re both having trouble controlling ourselves, and we don’t have an interest in other people. Let’s get out of here but not go somewhere we can get into trouble.” Cilla nodded and they were out the door.

“You need a ticket stub to get back in,” the doorman called after them, but they just waved and ran to the car.

*JACK MASON*

Once inside the car they embraced with almost fanatic passion, and it was Sam who first separated. “This is a place to get into trouble,” he said in a panting voice. Cilla nodded. “Let’s take a walk on the beach.” He held her hand as they circled the old hotel and went down the stairway to the sandy beach of the Bay where shoes and socks were removed, and Sam gave his pants legs a couple of rolls.

The sandy beach was wet and cool, and they walked close to the water with hands clasped.

“We’re talking about marriage,” said Cilla, “but we’ve never talked about what we want for the future. You’ve never told me what your plans are, and you’ve never asked about mine. There are important things we need to know about each other.”

“Like what,” asked Sam?

“Like what you see in your future.”

“First, I see you and a nice house overlooking the water. I see children. I see their father as a successful real estate developer making enough money to take his family on fun vacations and his wife on trips to foreign lands,” he paused. “I see us with plenty of friends and going to picnics and parties. I see a good life – one that’s filled with joy and love. Does that seem a bit too blue-sky to suit you?”

“We’ve lived in two different worlds, and I worry about fitting into your world. You belong to the country club. I don’t. You’ve always been accepted by the upper class set, and I hardly know them. Do you really think our two lives can blend?”

“You’re looking for things to worry about. Let me tell you what you don’t do! You don’t force things and you don’t work like a dog to be accepted. You just let life happen – let it take its course. You’re gonna be Cilla Jenkins. You’re gonna be the most beautiful woman anywhere, and you’re one of the kindest,

nicest people in the world. My friends are gonna love you, and no matter how shy you are, they're gonna pull you out of your shell and show you how their world isn't as scary as you think it might be.

"Nothing happens fast in this little country world where we live, but you'll see your life change. Just make sure it goes in the direction you want – not where someone else tries to send it.

"Life isn't just going to be you and me, our kids and our families, and if you still want to work at the library, I'm planning on being so successful that we can have a nanny if you want. I doubt it, but I plan to be so successful that even your father learns to tolerate me."

"You make it sound so simple," Cilla said.

"Am I ruining your opportunity to worry?"

She punched him in the ribs. He laughed, pulled her close to him and kissed her long and softly.

"If you want to worry about something, wonder how you're gonna get me out of your bed and out on the road to work. Leaving you and going off to do business with a bunch of strangers isn't going to be easy or desirable." Sam flashed a wicked smile and continued, "Actually, it might well turn out that I'm the one having to fight his way out of bed to get to work. It just might turn out that you can't get enough of my charm, and you won't let me go."

Cilla returned his smile, and squeezing him tightly to her, she said, "You might have a very good point there. You are quiet a hunk, and I might find myself addicted to you."

"You won't find that's the worst thing that can happen to you. I've had a crush on me most of my life, and it certainly hasn't done me any harm. Why shouldn't you have a wild attachment to a charmer like me. After all, I was bred to be exactly what you're getting."

## **Branching Out**

The first week of August 1967 had been both mentally and physically strenuous. On the other side of the coin, it was exceptionally interesting and profitable. To begin with, those original customers who bought the first creek lot had come back to show it to three other couples, all of whom became purchasers. Each newcomer bought a hundred and twenty-five foot wide lot. One couple paid cash, which more than settled Sam's debt at the bank, and the other two couples paid forty percent down and Sam agreed to finance the remainder over three years with quarterly payments at six percent interest. Sam agreed to set up his real estate account at the bank, and Mr. Ridge said that the quarterly payments could be made to the bank, and there would be no charge.

In addition, Mr. Ridge said that his bank was tendering a new block of stock, and that Sam would be wise to get in on the ground floor. Feeling both flush and important, when Sam learned that the stock would be twelve dollars a share, he authorized Mr. Ridge to purchase one thousand shares for him and to reinvest all dividends for as long as he held the stock.

This was an expansive move on his part, but it made a big impression on Mr. Ridge, who was already feeling good about Sam. The young man had a chunk of bank stock and three years worth of quarterly income from two substantial borrowers, and he was still left with about enough cash to pay the legal and surveying bills. Sam was a bit giddy over the fact that he had invested a fortune, paid his debts, had a new real estate account that would grow quarterly, and he managed to conduct himself as though this was an everyday procedure.

The house he and Cilla had sketched again and again wasn't getting any closer to seeing any batter boards or measuring string go up on the site. No footings had been dug,



*A DEVELOPER, A BANKER AND A POT OF GOLD*

and no bricks or block had been delivered to the site. To move the house farther from his present vision, Sam learned of a small piece of land in a rough area with deep water on Cut Creek. It wasn't the type of property that he could sell to those retirement customers he already had, but it might be perfect as a fishing camp for mobile homes. Although it was a scruffy neighborhood, the land was high and would support about six or seven septic systems, and those people who bought wouldn't devalue what the residents already there were living in.

The parcel surveyed to nine acres, and although it didn't front on the county road, it had a gravel driveway that was a legal right-of-way the whole nine hundred feet through the hardwoods all the way back to the property. The owners wanted twelve thousand dollars, and after a lot of agonizing Sam couldn't talk the sellers down, but he got a ninety-day Option for five hundred dollars, and the five hundred dollars would apply to the sale price, if he bought it.

On this deal, Sam got Raul Nieves to do a bargain basement title search. He wasn't positive that the owners were being up front with him, but after finishing his title search, Raul assured him that everything was legit and that the property would transfer with a good title.

He filed this in his back pocket and went to track down the Ralph Barnes family, who were locals that had left him a message at the store that they thought they wanted one of his Overstreet Creek lots. Actually, he found them down on the property walking around. Sam hired a local boy to use a swinging knife to clean up the dead brush and weeds but to leave any bushes and trees, and the property looked good from end to end.

The Barnes family wanted a lot, which was a hundred and fifty feet wide, but they weren't too crazy about paying fifteen thousand dollars for it. After a very long and involved

*JACK MASON*

conversation, Sam agreed to accept ten thousand dollars at settlement and the Barnes family would pay the bank five hundred dollars plus six percent interest on the unpaid balance twice a year for five years. Sam agreed not to interfere with their building plans provided Mr. Ridge would do the same. Since this was a very responsible family, he expected and received no problems from 'his' banker.

Mr. Barnes got his lot and he only had to pay the ten thousand he wanted, and Sam got the fifteen thousand he wanted, and five thousand of it was coming in at five hundred plus interest every six months for the next five years. Mr. Ridge had to laugh when both men got what they wanted, but Sam took his money on the slower train, but it was steady, and it was working for him every day.

The real lucky break took place when Sam and Cilla were having dinner a week later at a waterfront dive that served the best roast beef in the area. Walston Watson and a bunch of his cronies from out of state had crowded around the 'big table', and they were being noisy after a good day of charter boat fishing and drinking. Their conversation centered on how much stuff they had to bring with them, how much all of the little necessities cost and how much time they wasted getting over here to fish and hunt. Sam listened to them bellyache for a time, then he said, "You know, boys, I could solve all your problems and make your life easy if you're willing to pay for it."

"Tell me about it," said Walston, "but how much is it?"

"I can give you nine acres on deep water off in the boondocks. You can put in at least seven septic systems and seven mobile homes, and no one will bother you. Chances are you may be able to get more septic tanks and more mobile homes, and there's a good chance you can make a deal to get hunting rights close by. Also, if you're smart enough to share

*A DEVELOPER, A BANKER AND A POT OF GOLD*

some of your good luck with those neighbors, you'll have watch dogs for your property and friends for life."

"How much money are you talking about, Sam? And just where in the hell is this place?"

"It's a mere thirty thousand dollars, and all your problems will be over. It's down Cattail Neck on Cut Creek."

"That's at the ass end of the world. Excuse me ma'am! And three thousand an acre is as high as I go. I don't care if its paradise."

"At that bargain price, all I give you is a clear title deed. You get the septic permits and the permit to put in a boat ramp."

"That sounds fair enough."

"Stop by Raul Nieves Law Office in town. He's located next to the hairdresser's place. I'll have a Contract of Sale made out to Walston Watson or assigns. Bring him a check for three thousand dollars, and we're in business. If you can't get seven permits, I'll void the deal. If you can, my lawyer will give you a deed made out to whomever you say. Call him and tell him the names you want on the deed, then when you pick up that deed you give him a certified check for the additional twenty-four thousand dollars."

"It looks like this has been a very good night, young Sam. Can my friends and I treat you and your lady friend as our guests to dinner," asked Walston?

Sam glanced over at the owner, who nodded, so Sam and Cilla thanked them kindly, declined dessert, waved goodbye and exited.

"Didn't you just buy that property last week," asked Cilla? Sam nodded as he opened the car door. "What if they find out how much you paid for it?"

"They aren't all that concerned about money to begin with, and they'll have the time of their life with that place. What I make couldn't matter less to them. Plus, we can get started on

*JACK MASON*

the house. When this closes, I'm going to have a long heart-to-heart talk with my new banking best friend."

Sam drove home slowly, and there was a lot of kissing involved.

"There's no question about the fact that what you do is honest, is there," Cilla asked hesitantly?

"Absolutely not," he answered. "People come to me and ask me to buy something. If I've got it or can find it, we're in business. If they want me to sell something, I send them to a real estate broker, usually to Sally Myers – she's honest. I don't have a license, and I don't want any truck with The State and their moronic political appointees. All they do is pass laws and make rules to confuse people. I have a brain and some nerve, and if I mess up the county has a sheriff and a judge to set me straight. It's up to me to decide if I can resell the land people want to sell me at a profit. I have a measuring stick. If I can't at least double my money, I won't play. Actually, my basic rule is to double my money when I've sold half of the property. The big guys can afford to cut the profit margin closer, but I have to figure what works for me, and come as close as I can to it. I may do something that makes no sense at the time, but there's always a reason behind my madness." He looked at Cilla, "When we're married, everything will belong to us both, and if you have any questions, don't hesitate to ask them. You may have to defend some of them, and if you don't know the reasons, you're out of luck."

When he parked in front of her house, Sam turned off the lights and the motor and took Cilla in his arms. It was a long time before they separated.

"We're going to have to marry soon," she sighed. "I can't keep leaving you behind much longer."

"Think elopement," he said sincerely as he walked her to her door.

*A DEVELOPER, A BANKER AND A POT OF GOLD*

“You mean that?”

“I hate going to bed alone.” They kissed, and Cilla went inside.

Both her folks were up, and she joined them.

“Did you have a nice dinner,” her mother asked?

“Delicious. The roast beef and everything was perfect. It was a real dive, but all the folks who come here to fish eat there, because they say no one has better food. Sam actually sold a tract of land during dinner to some people at the next table, and they were so pleased, they insisted on our being their guests for dinner.”

“If I were out on a date,” said Mr. Franklin, “I don’t think I’d let a bunch of strangers pick up my check.”

“These weren’t strangers, Daddy. These were people Sam has known for years. They did it as a gesture of courtesy, and I think the courtesy was meant for me, not Sam, although they trust Sam implicitly and think the world of him.” Cilla got her courage up. “While we’re on a subject you don’t like, let’s cover it all. I love Sam Jenkins, and we’re going to get married in the very near future. But I have a problem. I love him so much that I have a hard time leaving him. I’m lonely without him, and I think about him all the time. If he asked me to elope, I’d be gone in a minute.”

Both Mr. and Mrs. Franklin were horrified to hear this. They tried telling themselves that this was nothing more than a fling. Sam was twenty-three and Cilla was only twenty. They thought she didn’t know her mind. But their ‘little girl’ just told them that she wanted Sam so badly she’d live over a store until he provided a house, and if he wanted to wed, she was ready to drive to any state that would perform the ceremony.

“You can’t feel this way, darling,” Mrs. Franklin said?

*JACK MASON*

“I feel it right in my bones, Mom, and I don’t want to hurt you, but you know exactly how I feel. Time doesn’t drive memories that strong out of your heart.”

“Don’t talk that way to your mother,” said her father in a voice close to rage. “Don’t use that Jenkins trash from a broken home to throw your mother’s past in her face.”

“I thought it was time we opened a window and let a little reality circulate around here. You tiptoe around Sam like the most important person in my life doesn’t exist, and you know full well that I’m so full of love for Sam Jenkins that I’m about to bust. There’s nothing he could ask of me that I wouldn’t do, but the man I love is a gentlemen, and he’d never ask for what both of us want.” Tears were streaming down her face. “Please put the past away and let it stay there. I couldn’t have asked for a better family. I love the two of you and Pamela all very much. Don’t ruin that because you think I’ve lived my life in the dark unaware of who I am. Many things in this life don’t always work out the way you planned, but you raised a woman who’s in love, and one you’ll never have reason not to be proud of.”

## **Wise Advice and More Sales**

It was a long night for everyone. Sam was so involved with getting the money to start building a house that he gave up on any attempt to sleep, and propped himself up in bed with a legal pad. He had paid back the bank, and he still had a level ton of waterfront footage left, which he and his father owned free and clear.

In addition he had one thousand shares of Citizens Bank stock worth twelve thousand dollars and growing. This had taken all of the cash that he'd gotten up front from the three lot sales, but it made a big impression on Mr. Ridge, and he felt that strengthening his position there was worth more than money.

Sam also had ten thousand in cash from the Barnes family, along with their interest-bearing note for another five thousand dollars drawing interest. This real estate account of his at Citizens Bank included seven thousand five hundred interest-bearing dollars arriving quarterly from each of the two other creek lot buyers. This totaled ten thousand in cash, twelve thousand in stock and with some other funds almost twenty thousand in interest bearing notes that were being paid to the Bank at six percent interest.

After the Cut Creek deal closed, he could add another fifteen thousand to that, and with as much collateral as he had, and as red hot as he'd been in July and August, he should be able to start on that house he and Cilla had sketched out before the end of 1967. His dad had seen the storm of 1933, and he had been down there for the not too distant Ash Wednesday Storm, which was a Nor'easter, not a hurricane. They had been fierce with high water and violent wind, but he planned to build a few feet above them. Sam had the scale drawings. He would show

*JACK MASON*

them to Mr. Ridge after the Cut Creek settlement, and then talk to a builder and try to get this show on the road.

He finally fell asleep, and it was about eleven when he woke and fixed some breakfast. When he finally figured it was a sensible hour on the West Coast, he called his mom. She always sounded cheery on the phone. He asked about her news, and he got a lot of parties and fun that seemed to run day and night. Also, they had been deep-sea fishing with great success. She said she had only recently sent pictures.

“How are you and your father making out? You haven’t killed or injured each other have you?”

“Dad and I do just fine. I had a run of good luck. I found a small waterfront farm, bought it cheap, and have already sold enough sites to pay it off, open a nice bank account and buy a thousand shares of Citizens Bank stock.”

“Oh, Sam, I’m so proud of you, and when I tell Worth you’re a bank stockholder, he’ll be so proud of you. He believes that the smart people are those buying shares in country banks, because when the big boys come to gobble them up, they’ll pay big money. Keep up the good work. What else is new?”

“Not much! I’m getting ready to build a home on the point overlooking the water and put a wife in it.”

“You sneaky son-of-a-bitch, is it Cilla?”

“Yes.”

“Bring her out of her shell, keep her folks, especially that Tom Franklin, at arm’s length, and you’ll have a wonderful wife, son. Have you had a talk with her about who she really is, or did she already know?”

“I told her, but I think she’d put most of the pieces together.”

“Am I getting an invitation?”



*A DEVELOPER, A BANKER AND A POT OF GOLD*

“If we don’t elope, it’ll just be a small wedding at the farm, and, of course, you and Worth will be on the list, and we’ll give you enough warning. Elopement is moving up.”

“Are you both finding it hard to breathe and taking longer to get out of the car?”

“Definitely.”

“You’re Ray’s and my child. Go ahead and elope, unless you plan on going ahead and do what you’re agonizing over and trying like hell not to do.”

“You and I have never had trouble getting right to the point.”

“Ray and I were both fools when we tried to play favorites with you. Fortunately, you had more sense than both of us,” she paused, “how is Ray?”

“Working hard at his little projects, and checking to see how my real estate and love life are moving.”

“Give him and give Cilla my love, but save most of it for yourself.”

“Take care, mom, and give my best to Worth. Bye!”

Sam always felt a little guilt after talking to his mom. Once he’d thought it was a father-son thing, but he’d never come up with a sensible reason, so he just lived with it and did a minimal amount of worrying. He was surprised by her attitude toward elopement and her understanding about their growing passion. Both he and Cilla were thinking in that direction.

Sam was dressed by one and walking down the street to Citizens Bank with a folder in his hand to talk to Mr. Ridge. When he got into the office, Mr. Ridge asked what he could do, so Sam showed him the rough plans for the house and told him where it would be built on the farm.

“I assume you have female a occupant involved in a project such as this.”

“Cilla Franklin and I plan to marry soon,” Sam said.

*JACK MASON*

“Good house, good location and excellent choice of women. She's beautiful and smart – the best combination you can have.”

“Do you think I'm pushing the financial part too fast?”

“You have assets in hand, and you have good collateral in your half of the farm, the unencumbered creek sites, notes due you and bank stock. I don't see why there should be a downturn in the economy, so I'd have to say that things look good for you and Cilla, Sam.”

“Can I ask something else?”

“Of course, I'm at your disposal, young man.”

“I was talking to my mother in California this morning, and when I told her I'd bought some Citizens Bank stock, my step-father was thrilled. He says local bank stocks are a great investment because they have a good yield, and in ten to twenty years or less the big banks are going to buy them up, and the owners of stock will do well. Occasionally, I see estate sales of bank stocks. Also, I've had individuals approach me about buying their local stocks. If I'm in a position to bid on or buy a bank stock, even if it's not your bank, could I ask your opinion as to how high to bid?”

“Naturally, and don't pay any attention to who the other bidders are. Whether its land or stock, it's called an auction. The last man standing is the winner, or loser. With regard to individuals, just ring me up and I'll be happy to tell you the most recent selling price.”

Sam thanked the older man for his advice, and left the bank and headed for Raul Neives' office. Then he showed the lawyer the Option and gave him Walston's name, the sale price and the conditions. They chatted while his wife typed a one page Contract of Sale. Sam signed three copies and left them with his lawyer, asking to be called when they were signed and the deposit left.

*A DEVELOPER, A BANKER AND A POT OF GOLD*

After glancing in a store window, he decided to let his future father-in-law give him a haircut. He decided not to gamble on getting a shave. He didn't want to discover that Mr. Franklin's true feelings ran all the way to the jugular. There was no one waiting, so Sam just walked in and sat in the barber chair.

"Afternoon, Mr. Franklin."

"Sam!" There was a chill in his voice.

"I was just talking to Mr. Ridge at the bank about building a house for Cilla and me on the Bay down on my family's farm. He thinks it's a great idea. Says the money won't be a problem and that the lady of the house would be the prettiest and smartest that he knows." There was no comment from behind him, but he could feel the tension, so he sat quietly and let the man cut his hair. Finally, the loose hair was brushed away, and Sam got out of the chair and paid him.

"She's not yours yet, young man, so be careful making so many plans." Sam could feel acid dripping from each word, and it made no sense to him. Sure, he knew Mr. Franklin's big 'secret', but he had kept it and had kicked a few asses who thought it was funny. He had helped make Cilla stronger, why should he be on such a bigger than life hate list with her father?

"Today's a good day to drive to Maryland and get married. It hadn't occurred to me until now. Thanks, Mr. Franklin. Have a nice day." Sam left feeling bad about what he'd said and was walking to his apartment, when he saw a man coming down the stairway. He quickened his pace to stop the man. "Are you looking for me, sir," Sam asked?

"Are you Sam Jenkins," the man asked?

"I am," said Sam.

"I'm Manny Benedetti," the man said. "I was referred to you by a neighbor in Newark who bought a lot from you on the

*JACK MASON*

water. He said if you had a boat it was a short run to the country club. Do you have any more lots left?"

"Yes, sir, and I'll be happy to run you out there and let you have a look around," said Sam. "I don't remember any buyers from Newark, but he might have bought with a group."

"That's nice of you," said Manny, and they got in the Pontiac. "Do you have many people here from New Jersey and New York?"

"We're starting to get them," replied Sam. "I think you people up North must be getting higher taxes. Either that or it's getting colder up there."

"A little bit of both, son. Also, there are just too damned many people everywhere up there. A fellow could lose himself down here, I guess?"

"We keep track of most people." Sam turned into the driveway Mr. Barnes installed and both men walked down to the water.

"It's not real wide."

"But its deep water, and you can put in a dock or just drive in a couple of poles and moor a small boat between them."

"How big is this guy's lot?"

"It's one hundred and fifty feet wide."

"How much is a two hundred foot wide lot?"

"Twenty thousand dollars even money, sir."

"You give a discount for cash?"

"Buyers are so content at one hundred dollars a foot," said Sam, "I've been thinking about raising the price. Let me give you a picture of you being the last man to get a bargain." Sam opened the back door and got a Polaroid. When he shot the first picture, the flash prevented the man from seeing the immediate second shot. Sam gave Manny the first picture, then he went back to the car, tossed the Polaroid on the seat and dropped the picture on the car floor.

*A DEVELOPER, A BANKER AND A POT OF GOLD*

“I’ll take two hundred feet right here, kid,” said Manny.

“Let’s stop by my lawyer’s office, and we’ll fix up the papers,” said Sam. “It won’t take long. We Southerners are accused of being slow, but when it comes to a dollar, we get rather agile.” Manny laughed and they made small talk all the way back to town, but Manny kept talking about ‘foreigners’ coming down here. How long had they been coming? Did they mingle with the locals? Sam had a gnawing feeling in his gut and a suspicion that he’d never known before. Manny started out fishing for people who came here from the North, and it was like he wasn’t going to put down the pole until he caught something. Red Kelly jumped into Sam’s mind right away. That’s why he took the second Polaroid shot.

In Raul Nieves’ office, the papers were drawn and signed, and a five thousand dollar deposit was left with the lawyer. Sam offered to recommend a motel, but Manny said he just thought he’s drive around and grab a room in whatever place looked good to him.

Sam drove him over to his car, told him he hoped he enjoyed his property and watched him drive away. He retrieved the picture from the floor. It wasn’t very good, but you could make out Manny’s face with no problem. He stuck it in his shirt pocket and drove down to the farm.

His dad was harvesting something in a greenhouse. “What brings you here at this hour?”

“A nagging hunch you might be able to help with.” He handed his dad the picture of Manny and told him about his day.

“This picture doesn’t mean a thing to me, but ‘Red’ should get a look at it. Especially, after this fellow asked so many questions.”

*JACK MASON*

“I’d take it myself, but if this guy is riding around and he sees me with ‘Red’, he might put two and two together. I’ve got a real bad feeling about this, dad.”

“You’re a hell of a hunch man. I’ve got deliveries to drop off,” said Ray. “When I finish them, I’ll run by Red’s houseboat. If he recognizes this guy and gets nervous, he can hide out here on the farm for a spell. It’s not unusual for him to drop out of sight for days at a time.”

## Red Kelly Enters

Ray Jenkins drove his vehicle to the marina shortly before five o'clock. He picked a few extra vegetables and put them in a brown paper bag just in case Red could use a little fresh produce. He hadn't a clue what to expect as he picked his way down the rattiest old catwalk to the most disgraceful of all possible houseboats. "This is Ray Jenkins. Is anyone aboard?"

"Make sure your shoes are clean," said a sarcastic voice below deck, "and bring your pathetic old ass aboard and join me." Ray stepped onto the deck, squatted down to avoid banging his head and went below. Both men smiled to see the other. "I hope you've got something to drink in that paper bag."

"Sorry to disappoint you, old friend, but it's only a few of my freshly grown vegetables. I thought they might help keep your strength up." Ray wasn't sure how to go about the serious business casually, so he simply pulled out the Polaroid and handed it to Red. "This guy showed up at my son Sam's office looking for real estate and had all kinds of questions about New York and New Jersey people down here now and in the past. Sam got suspicious and snuck this photo so you could get a look at him. He said his name was Manny Benedetti. That may or may not be his real name, but that's the one he used to buy property. Does the picture or the name ring any bells?"

"How the hell does your son know about me? I'm supposed to be the biggest and oldest secret here."

"What the hell kind of question is that? He was concerned about you."

"Does everyone know about me for Christ Sakes? When you and Rachael figured it out, how many people did you tell?"

"Only Sam and Cilla know about you."

"The kids know who I am?"

"First, do you know this guy who calls himself Manny?"

*JACK MASON*

“No.”

“Second, you and I are going to be father-in-laws very soon.”

“What does that mean?”

“My son and your daughter plan to get married and live in a house they’re going to build on the farm Sam and I own.”

“Is he good enough for my Cilla?”

“You scruffy old fart, he’s half me and half Rachael, and he’s a magnificent young man.”

“What does he do for a living?”

“He’s a real estate developer.”

“Does he make a living at it?”

“He does well, and recently he’s been going great guns.”

“What does old asshole Franklin think?”

“He couldn’t be less happy about anything, but he knows there’s nothing he can do to stop it. It’s my guess that they’ll probably elope, live in Sam’s apartment until the house is built, and then move to the country.”

“What do you think about that?”

“If Sam doesn’t marry her, I’m gonna propose,” Ray hesitated and added. “It’s not what I would choose for them, but they both want to spend that first night in bed as man and wife, and when they get close to each other, both can hardly breathe. It’s been a long time, but even a worthless old duffer like you can remember those kind of feeling can’t you?”

Red closed his eyes and nodded in agreement. “She’s fabulous, isn’t she?”

“She’s better than that. When they’re together, they light up a room. Sam brought her by the house to show off her gown for the dance not long ago, and she was aglow. I even got a hug and kiss.”

Red was silent as he thought about the daughter he had sired but had deserted, and there was a longing in his eyes as he



*A DEVELOPER, A BANKER AND A POT OF GOLD*

thought about those who got close to her. “I did what I had to do, Ray! I couldn’t drag a wife and child across America and be hiding out from the mob. I never see Cilla or her mother that I don’t ache inside. I guess I thought my Pricilla should marry a prince.”

“She will be.”

The two older men stared at each other, sat on an old sofa and Red produced a bourbon bottle, from which each took a long pull. “Are you sure that Manny guy didn’t ring any bells,” Ray asked again?

“He could be looking for me, but he wasn’t one of the old guys that I robbed all those years ago, and why would they be hiring strangers after all these years?”

“Maybe he’s an independent with time on his hands and a hope you still have some of that money you took.”

“Most of it’s hidden. I was afraid to put it in a savings account. The mob has too many friends in government, and I sure as hell wasn’t gonna pay any income tax. It’s hard enough to get some when I need it. I look so scruffy I tend to draw too much attention.”

“I can’t help you there, pal.”

“Tell you what you can help me with. If our kids get married at your place, do you have a place I could hide and watch?”

“I can do that whether the wedding is held inside or out.”

“Thanks. And thank your boy for his concern for me.”

Ray shook him by the shoulder, got to his feet and made his way off the old houseboat and catwalk. He couldn’t imagine living the way Red did, and he decided that maybe some things were worse than death.

*JACK MASON*

Ray saw Sam's car and a light shining in his office window, so he honked his horn, and his boy stuck his head out the window. "Got any dinner plans?"

"No."

"Then how about letting your poor old father treat you to a solid meal?"

Sam nodded, closed the window and jogged down the stairway. He climbed in his dad's car and settled back. "What did you learn from Red?"

"The name and the face meant nothing to him. He admitted it might be an independent looking for a buck, but if it worried him I didn't see it. He seemed more concerned over the impending marriage of his daughter than anything else."

"Oh, I called mom today and told her what I was doing in real estate and love. She was pleased and wanted to know what you had to say about it. She also sent you her love."

"Your mom and I were a joyous mistake for a number of years, but when we started making mistakes we seemed unable to stop. When she rediscovered Worth it was probably the best thing that ever happened to her, he seemed able to give her everything that was missing here, and I agreed to whatever kind of divorce she wanted because I couldn't stand to see us hurting each other any more. I think your mom and I still had a little spark of love left, and if she'd stayed, it would have died. She said she wanted you to have her half of the farm. Since I planned for you to have my half someday, I had no problem with that. When you start to build, we'll survey out a parcel and put it in both your names. Is that good with you?"

"Dad, I don't expect us to have too much to fight over for our remaining years. We've always seemed to understand each other, even when we worked hard at getting under each other's skin."

*A DEVELOPER, A BANKER AND A POT OF GOLD*

“I never had big plans, but you do, and that’s a good thing. Money sort of came and went with Rachael and me. You’ve set your sights on being rich. You’ve got a good advisor in Addison Ridge. He seems to have taken a shine to you. That both surprised and impressed me. I’d be astounded if he ever did wrong by you. I’ve known him for a number of years, and people may call him an old stick in the mud, but he’s always been a straight shooter. You can’t say that about too many bankers. I guarantee you any other bank would have wanted my signature to permit the farm as collateral. He felt you didn’t need it, and you proved him right in a hurry. What are you hungry for in the food world?”

“Barbeque and/or fried chicken if The Soul Kitchen is still open.”

Ray glanced at his watch, smiled and said, “I think we just might make it.” The Soul Kitchen was a colored church that sold lunches one day a week and usually fried chicken and barbeque one night a week, and this was the right night.

There were still a couple of dozen cars and pickups parked at the Parish House when Ray pulled up, and both Jenkins almost ran inside. Old Annie had what she called ‘The Collection Plate’. The price was ten dollars for dinner and seven for lunch. Ray tossed in a twenty, and Sam added a fiver for a tip.

“Lord, I ain’t seen the pair of you together in a coon’s age,” she gave an “Amen” as thanks.

Ray and Sam sat on a bench with two middle-aged colored men. The four men knew each other. Before they could speak, a waitress was there, and before she could recite the menu, Sam said “I want a leg and short-joint, barbequed ribs, turnip greens, candied yams and plain ice tea.”

“Make that two, but put a little sugar in my tea.” Their waitress smiled and left. In five minutes she was back with the

*JACK MASON*

food, and any conversation that might have taken place was replaced with chewing. If either man requested seconds or thirds, it was fine, because the fare was for all you could eat. Sam asked for an extra large spoonful of greens, which was expected, because he never got enough greens. Although there were a variety of desserts, but both men were full and declined.

On their way out, Sam took Annie by the arm. “Miss Annie, I’m thinking real hard about taking me a wife, but I don’t want one who can’t cook turnip greens like I get here. If I brought her up here one night, do you think you could teach her to cook proper greens?” Annie feigned a slap at him and just laughed.

When Ray dropped a sated Sam at his apartment, Sam dutifully thanked his father and started to walk upstairs, then he quick-walked to the Franklin House, knocked on the door and asked for Cilla. Before Mr. Franklin could say she’d gone to bed, Cilla appeared fully clad.

“My dad took me to The Soul Kitchen for dinner tonight. I’m completely full, and I thought this would be a perfect time for a walk. Are you folks interested?” The parents had excuses, but Cilla thought it a splendid idea, and they left holding hands.

“Was any of that true?”

“Every word of it. I even asked the girls at The Soul Kitchen if they’d teach my new wife to cook turnip greens.”

“What did they say?”

“They said white people weren’t supposed to be able to cook good turnip greens.” She wrapped her arms around him. “Easy,” he said, “There’s a ton of food in there.”

They walked the full length of the business district and back, stopping only twice to kiss. As they approached her house, Sam told her he’d sold a twenty thousand dollar lot, and they could tell the contractor to start building the house. Cilla gave him a big hug, and he told her that he thought they ought

*A DEVELOPER, A BANKER AND A POT OF GOLD*

to think seriously about eloping or having a wedding. He told her his mom and Worth wanted to come from California, if they didn't elope.

“How soon do I have to decide?”

“I think two weeks is twice as long as you need.”

“Two weeks it is,” she agreed, giving him a kiss and racing to the house. He watched her go inside, then he slowly walked back home and tried to put the day together in his mind. A lot of ground had been trod, and he felt there might be loose ends.

## **Making Money and Getting Nervous**

When Sam entered Raul Nieves' office for his closing with Manny, he was caught short by the fact that Manny brought a friend and the friend's wife from Newark, and they wanted the two hundred foot lot next to Manny. They were Francis and Denise Gonfredo.

Sam introduced himself, spoke fondly to Manny and asked the Gonfredo family if they worked with Manny or were just good friends from the same area. He learned only that they were old friends and had decided to retire or just invest down here.

"Do you know how much a site like yours would cost up north," Gonfredo asked?

"If you'll help me move some of them up there, I'll split the profits with you," said Sam.

"I'm thinking about getting a license down here, and working for Sam," said Manny. "Look how easy I sold the adjoining lot, and Mrs. Nieves had the Contract of Sale drawn and ready to sign before you even got here." Manny laughed at his joke.

"I get most of my sales from buyers like you, Mr. Benedetti, people who bring or send down their friends. But you don't need anything but a county business license to do what I do. I don't sell other people's real estate. I buy or option land, and what I sell is either mine or under my control. I don't like State bureaucrats and they don't think much more of me. I'll bet they've sent a dozen couples trying to get me to sell someone else's property, because that's against the law for me."

"I guess you're pretty good at figuring people out," said Mr. Gonfredo?

"Not really," said Sam. "It's just that the State sends such obviously stupid people you can read them like a book. When The Fair Housing Law was passed, no one could legally deny to

*A DEVELOPER, A BANKER AND A POT OF GOLD*

show or to sell a property because of a person's race. The State had a wonderful time sending colored or mixed couples to trip you up, but they were so poor at their jobs you almost wanted to help them."

"Is there much prejudice down here," asked Mr. Gonfredo?

"No more than anywhere else," Sam answered. "The blacks and whites have usually gone their separate ways, but the integration of the schools has brought problems, but that was probably because of the lack of courage by the administration rather than anything else. Each race was afraid to punish the other, and as soon as kids discover they can get away with chaos, that's what you get."

"Mr. Nieves," said Mr. Gonfredo. "You're Latin in origin. How have you found the people down here?"

Raul was surprised by the question. "I think any new person in a community always finds a certain amount of reticence, but after people know you, they're friendly. We have a neighbor who loves to fish and crab. He always has more than he can use, and he's been generous with us. I have a new business, but Sam, who's no Latino, has brought me clients and has put me in touch with the most powerful banker around here."

"Sounds pretty typical to me," said Gonfredo.

"There's one thing you should know about the natives," said Sam. "It doesn't matter what section of these United States you come from, if you're not from here, you're automatically from New Jersey, so you folks are right at home."

Sam and the Gonfredos signed the Contracts of Sale and Mr. Gonfredo gave Raul a five thousand dollar deposit check. Raul gave Sam copies of the Benedetti papers and the rest of twenty thousand dollar sale price. Sam settled up with Raul and Raul said he'd send the surveyor his fee and order a survey for

the Gonfredos. After the proper pleasantries, everyone said their goodbyes and parted.

Before Sam could leave, Raul asked him to stay. The parcel on Cut Creek was set to close. Sam needed to sign the deed, pay Raul and tell him what to do with the three thousand that was in escrow and the additional twenty-four thousand, minus the twelve-thousand-purchase- price. Sam said he'd take the money with him to the bank and pay the bills when he got back to his office. With all that money in his possession, he was almost overcome. It was obvious to both men that he'd never had that much money in hand at one time in his life.

"I think the day I picked you as my lawyer may have been the luckiest day of my life, Raul. We've turned a lot of real estate in a short period of time, and you've never made we wait a day in making a deal," said Sam.

"That's one of the advantages of picking a struggling lawyer."

"You won't be struggling much longer. Look at the new clients you've picked up. We're going a long way Raul – you and your wife and me and my wife soon to be. We're gonna rise like the tide." Everyone smiled, and Sam left with a fist full of cashier's checks.

Sam was a happy camper, but he now wondered if he had two possible mobsters to watch out for, and he carried that thought with him to Citizens Bank, where he deposited the money in his real estate account. Before he left, Mr. Ridge opened his door and asked if Sam had a minute. Sam followed him back to his office.

Ridge spread an auction flyer on his desk. "This'll be in this week's paper, but they always mail out a few in advance. The Doss Estate is selling the house, farm, equipment and 400 shares of First National Bank stock in front of the courthouse a week from Saturday. Are you interested?"



*A DEVELOPER, A BANKER AND A POT OF GOLD*

“Are you?”

“It so happens that I’m not, but I told you every man stands alone at an auction.”

“You’ve been a friend and advisor,” said Sam, “Why would I bid against you?”

“I appreciate your respect, son, but you and I’ll never fall out at an auction. The last face-to-face trade of this stock was twenty-two dollars a share. It’s a good stock, and if you think you want it don’t wait around, open the bidding at twenty dollars. Say nothing else, and watch who and what they bid. It’s my guess it’ll work its way up to twenty-three dollars, and the auctioneer will start to beg at that point. Let it do that for about five minutes, then bid twenty-five in a firm and final voice. They usually ask how many hundreds of shares you want. Don’t hesitate when you say you want them all. If you see me turn my back, don’t take that as a bad sign. I’ll be laughing, because for that brief minute you’ll be the tallest and most surprisingly new hog at the trough, and I’ll be very proud of you.”

“You act like this is some kind play, and you know all the speaking parts.”

“It’s just I’ve been to hundreds of these auctions, and I find them to be very predictable. There are times when a maverick family member can get hard headed and throw everything out of whack. Don’t fight that person. Just let him run his course. A good rule is to decide in advance how much you’re willing to pay for something and quit when you get there. Consider it a game, and play it with your head, not your heart. There’ll be times when you want something, and the cost be damned. That’s personal, and cold. Calculated business is out the window when you reach that stage.”

“If I see a banker bidding, is it a smart move for me to stay in the game.”

*JACK MASON*

“Just be sure that banker isn’t working for the bank, and the person being sold off isn’t in debt to the bank.” Mr. Ridge stood up straight. “Class dismissed!”

“Before I leave, I wanted to say that my dad and I had dinner last night, and he told me that I had the best of advisors in Addison Ridge. Do you know my father well?”

“All of my life. He’s a charmer, and I thought he and your mother were perfect. Some things don’t work out. I watched you come along, and I knew you were going to make it, but I watched you change directions, and I watched you grow and fall in love. You can be a charmer – not as good as your dad, but good enough. You’re willing to take chances, but not foolish ones. I made a conscious decision to do whatever I could to assist you and watch you grow into what I think you can be. Also, you’re an honest man, and they’re becoming a rare commodity these days.”

Sam smiled, shook hands and left. He heard that a prominent family who owned a very scruffy farm with exceptional potential on what was considered the wrong side of South Point Creek, might be in a selling mood. This farm also had about two thousand feet of frontage on a smaller creek that was really off from every thing else. None of the owner’s family had any interest in the property whatsoever. As a matter of fact they made fun of their father’s fondness for the property. There was some farmland, a small amount of wooded area and the prime property, which was almost a total of hundred acres, had an entrance on the county road.

To do a proper job, a developer would have to install a blacktop road from the highway to whatever depth the waterfront sites should be. After the higher-priced South Point Creek lots were sold, then the paved road could be extended around to the sites on the smaller Schooner Creek.

*A DEVELOPER, A BANKER AND A POT OF GOLD*

Sam picked up Cilla after work, and they walked every inch of the property. It was almost dark when he took her home, and by then they were talking about zoning and restrictions. Each agreed to come up with restrictions and have lunch next day.

That night Sam got a price on blacktopping almost a mile of road, and it shook him. He sketched the property and the road from the highway almost to Schooner Creek. Unlike everything he'd done, he made the South Point Creek sites two hundred and fifty feet wide on the water and seven hundred feet deep. This would give him nine prime sites with cleared land and some big trees. This would give him ten sites, each bigger than two and a half acres, on Schooner Creek. The prime houses on the big creek would later enhance the smaller creek sites. He still had a twenty-some acre farm between the water and the road. He'd worry about that later.

Fifty thousand dollars in blacktop plus whatever they wanted for the farm was enough to choke the best of country developers. He slept fitfully the rest of the night and was up shortly after the sun.

He knew his dad would be up early, so he took the aerial photo, his sketches and notes to his car and drove down to the farm, where Ray was brewing coffee and frying bacon.

"Throw on some more bacon," said Sam as he spread his stuff out on the table, and soon his dad covered it with bacon and scrambled eggs, followed quickly by coffee.

"Why have you cluttered my breakfast table?"

"I'm looking at a big deal, dad, and I'd like your opinion."

After breakfast, they cleared away the dishes Sam said, "This is the north side of South Point Creek, and this is Schooner Creek. My best guess would be that this becomes a first class neighborhood, and you've already come to that

*JACK MASON*

decision. The water's deep enough for a real big yacht, and The Corps of Engineers keeps the mouth of the creek open."

"How expensive is the blacktop and the surveying?"

"Sixty thousand dollars would be on the high side."

"How big is it and how much of a price tag is there on this piece of property?"

"About a hundred total acres and I don't have a price."

"So you could wind up with twice that much in it?"

"Yes."

"You'd better hope there's an upscale market available around here, because that's a lot of money, my young son." Ray walked around the kitchen, then he said, "I think it'll work, but I don't think things will move as fast for you as they have in the past. See what the bank will lend you. That should give you some idea."

Sam looked at his watch. The bank would soon be open soon, so he put his stuff back in the car and headed for town. As he approached the Library, Cilla was walking across the parking lot. He pulled in and asked, "Are we still on for lunch?"

"Oh, yes. Did you get any sleep?"

"Some, then I had breakfast with dad and we kicked the idea around some more. He liked it, but wondered how much money we could borrow, so I'm on the way to the bank to find out if we're all crazy."

Cilla leaned into the car window and kissed him. "That's for luck!" Sam grinned and drove off.

When he got into Mr. Ridge's office and laid out the pictures, sketches and estimates, the banker crouched over it for a long time, and Sam just sat and waited. Finally, Ridge stood erect and walked over to a window and stared vacantly out for what seemed an eternity.

"This is a big bite to take, and you're basing it on the fact that there are enough local people scattered all over who want to

*A DEVELOPER, A BANKER AND A POT OF GOLD*

become big dogs. I don't worry about the Schooner Creek sites, but you're going to need some luck on South Point Creek. Basically, I like the idea. How much is the land?"

"I don't have a price, but I'm told no one in the family wants it, and since it's on the 'wrong side' of the creek and there is no neighborhood, I don't know what to offer."

"Don't make an offer!"

"What?"

"Express a mild interest, and let them make you an offer. That's what I'd do. Also, whether it's too high or just right, don't make a decision right away. They aren't pushing this thing, and most of that Ethridge family went to school with Rachael. Let's see if that means anything?"

"You don't miss a trick do you," asked Sam?

"I have a reputation to uphold. Didn't you say Ray recommended me?"

"I'm in the beginning stage of starting to build a house and take a wife. How is my credit? I'll have another twenty thousand coming from the sale of another Overstreet Creek lot."

"I see no reason for you to change any of your plans. With your cash, notes, unencumbered real estate and what you own with Ray, I can give you a line of credit for what you'll probably need."

"I can't thank you enough, Mr. Ridge."

"Keep your shoulder to the wheel, son. Don't let it roll back on you."

Cilla and Sam lunched at a diner a couple of towns away, so they could talk without interruption. On the way there, Sam talked again about marriage and setting a date. She was quick to smile, so he asked her to pick a date, and if it suited her, they could have the ceremony on the water at the farm. She'd have to get it straight with her folks, but it would be mostly family and

friends. By the time they reached the diner, they were both so excited they'd almost forgotten the purpose of the lunch.

After much back and forth, Cilla said, "Why don't we have a minimum house square footage, have in the Contract that we must approve the house plans and state that if any owners who want horses must have three contiguous lots, which they can sell later if they remove the horses."

"That's simple enough. I'll run it by Raul to make sure we haven't missed something obvious."

"What I find unusual is the interest Mr. Ridge has in you. So many people consider him a pompous, conservative, typical banker, and this man has turned himself inside out to help you with your financial as well your personal life."

"You're a big fan because he told me go ahead and marry you despite that the fact that I'm going to be up to my ears in debt, building a house, living above the neighborhood grocery store and running just as hard as I can to stay out of the poor house."

After dropping Cilla back at the Library, Sam made a quick run by his lawyer's office. When he left Raul's office, they had rephrased most of what Cilla had come up with and added something about not allowing excessive outside lighting and a few other essentials.

It was somewhere in the vicinity of mid-afternoon, when Sam pointed his Pontiac towards the seaside marina and decided to pay his first visit to Red. Two families of Italian extraction arriving on his property so close together made him nervous. Maybe it was a coincidence, but he was suspicious by nature. He parked a couple of hundred yards from the catwalk to the old houseboat and took his time getting there.

When he stepped aboard the grungy old houseboat, a bearded face peered up at him from the hold. "Who the hell are you?"

*A DEVELOPER, A BANKER AND A POT OF GOLD*

“My dad came to ask you if you’d heard of Manny. I’m Sam, his son, here to ask if the name Francis Gonfredo means anything to you, because I’m getting a lot of strange real estate customers with plenty of money and lots of questions.”

“Do you have a picture?”

“No. There wasn’t an opportunity to photograph anyone. Why?”

“The name Frankie G. rings a very distant bell. Come below.” Sam followed Red below and took a seat. “I don’t know if a photo would be any good. Twenty-some-years is a long time.” Red stopped and looked Sam over from top to bottom. “You’re the one your dad says is gonna marry Cilla.”

“She agreed to set the date with her folks tonight, and it’ll be just a few friends on the point on the farm where our house will soon be under construction. We love each other almost too much, and I’m gonna be someone people look up to, and she’ll be my princess. The cloud that you and the Franklins hung over her, will be swept away,” said Sam. “No more whispers. No more wondering. Cilla Jenkins will go with me to foreign countries and do whatever she wants.” Sam got up and started to leave. “If I were you, I’d keep a sharp eye out for any of the new guys showing up to fish, buy land or anything else. I can’t imagine why they’d want you now, but who the hell knows.”

“Why should you give a damn one way or the other,” asked Red? “I’m certainly no asset to anyone’s family. I’ve been nothing but an old wharf rat for some twenty years?”

“You’ll be my father-in-law.”

## The Auction and the Surprise

The Doss auction was at ten a.m. Saturday, and Cilla asked Sam if he had any objection to her going with him. He didn't, and she was right at his side. His stood a little taller as his old rival Mr. Leroy Pilchard walked over to him.

"Do I have to do battle with you to get the farm." He asked?

"Depends on what it goes for," said Sam. "Looks like a nice piece of well-located land to me."

"You get in my way more and more, boy."

"I thought I told you I wasn't a boy!"

"You did, indeed." Pilchard walked away to talk with someone else, but he took time to glance over his shoulder and give Sam a dirty look.

"I thought you said you were only interested in buying the bank stock," said Cilla.

"I am, but why miss an opportunity to give Pilchard something else to worry about."

"That's mean."

"That's business, and business has many angles."

"You interested in the farm?" It was Bob Ryan from First National Bank, who walked up behind them. "Haven't seen you since the dance, and you didn't stay there long." The three young people exchanged pleasantries, and were about to start a conversation, but the proceedings, which were starting, cut them short. "I hope you get what you want. We'd love your business over at our bank, but I understand Mr. Ridge and you have a pretty solid relationship going." Sam smiled to acknowledge the accuracy of the statement and show his appreciation for the offer. He turned his attention to the sale.

The auctioneer stood on the top step of the courthouse steps and read the poster and the terms, finally, asking if there were



*A DEVELOPER, A BANKER AND A POT OF GOLD*

any questions. The four hundred shares of First National Bank stock were listed first. After he finished his auctioneer's spiel, he asked for an opening bid. Sam provided it quickly with a firm sounding, "Twenty dollars a share."

After making the auctioneer work, it got to twenty-one, then twenty-two and twenty-two fifty. Finally someone said twenty-three, and the auctioneer begged and begged, but the audience uttered mumbles, not bids.

Sam figured it was time for Mr. Ridge's scenario, so he silently cleared his throat and said in a firm and final voice. "I bid twenty-five dollars a share." All eyes were on Ray Jenkins' boy. Word was that he was a 'comer'. There was a hush as everyone looked to see if there were any more bids. There were none, and the gavel descended.

"You are permitted the option of buying only the number of shares – in lots of a hundred – that want you, son," said the auctioneer.

"I want all four hundred shares," said Sam, as he penned the check, "And I'm not your son. Have them made payable to Samuel R. Jenkins, Jr. and delivered to my attention at Citizens Bank."

Next came the farm, and Sam was almost on top of the auctioneer paying for the stock. Someone offered a bid, and Sam and Cilla turned and walked away from the crowd. Pilchard was watching him, and Sam caught his eye and nodded. He saw Mr. Ridge standing by himself and smiling. They angled their exit so as to pass his way.

"How does it feel to be marrying a young man on the way up, Cilla? At the rate he's going, you may have your very own Library."

"It feels very nice, Mr. Ridge, especially since you're one of those helping to pave the way. Your help means a lot, and we're both grateful for it."

*JACK MASON*

“Don’t go telling people, my dear. You’ll ruin my reputation as a miserly skinflint who is a dead ringer for any number of characters created by Charles Dickens.” He and Sam shook hands, and the young people went to the Pontiac.

“Things have been happening so fast that I haven’t asked if you got your folks to pick a date for our wedding?”

“Can you last until the first Saturday in October?”

“I can last as long as I have to, but I’m astounded that you got them to come up with an actual date. Are they agreeable to us having the ceremony at the point on the farm?”

“I think they would have preferred a church, but they agreed. Maybe they hope it’ll rain.”

“That won’t help,” Sam laughed. “I’m sure my mom will be here, and she’ll move it into the house. She’s thrilled that I want to get married and happy as a clam that it’s you. She’s always thought you were special and that we’d produce grandchildren that were both beautiful and brilliant. Is your mom gonna do an announcement for the local newspaper?”

“Of course, she will.”

“I know she’ll name the bride and the maid of honor, but do you think she’ll mention the groom by name?”

“Now, you’re being mean.”

“I apologize.”

“How many shall we invite?”

“My list shouldn’t be long.”

“It seems you have to worry more about who gets left off rather than who to include,” she said. “That’s the part I hate.”

“Where should we spend our honeymoon?”

“I thought you already said we had reservations above Mel Coard’s Store.”

“A friend offered me his cottage at Nags Head, North Carolina. It’s right across the street from the ocean and an easy

walk to the downtown and shopping areas. All he asks is a week's notice to vacate."

"That's a good friend."

"We met in college, and we seemed to have a lot in common, so we've stayed in touch and have visited a few times."

"Are we riding out to see that South Point property again?"

"Yes," said Sam. "I've been excited about it from the beginning, but when Mr. Ridge gave it the nod of approval, it's become especially obsessive to me. My only worry is time. I want a few early buyers. It's like getting an affirmation that you did the right thing."

Sam turned onto the property from the county road. Trees blocked the initial view, so he was well onto the grown up farm area before he saw another parked car. He slowed and stopped. His first feeling was delight that it wasn't a black Buick, but he knew Pilchard would still be at the auction. He saw Mr. Ethridge walking his way, so he cut the engine, and he and Cilla got out and walked toward the older man.

"Is that you Sam Jenkins?"

"It is, and he has his pretty fiancé with him, Mr. Ethridge. Do you know Cilla Franklin?"

"Indeed I do! What other reason would an old man have for going to a Library?" Cilla smiled at the compliment and greeted the man.

"What brings you to my old farm?"

"Intrigue," said Sam. "I know people say it's on the wrong side of the creek for development, but it's always interested me, Mr. Ethridge. Cilla and I were at The Doss Auction earlier, and we had some time to kill before lunch, so your place was close, and I always like to look at the land, especially land where I can visualize a first class community."

*JACK MASON*

“I’ve been hearing good things about you and your real estate dealings. Do you have an interest in this place?”

“I have an interest in lots of different pieces of property, and sometimes it’s hard to decide in which direction to move. How many acres do you have here, sir?”

“About a hundred acres, but it’s grown up and hasn’t been an actual farm for years.”

“Are any of your boys interested in living over here?”

“They’re ‘in-town’ boys, and as you said this is on the wrong side of the creek for them.”

“That’s a shame, because it’s pretty and it’s very private over here, and I think it would be the perfect place to create a small waterfront community that could be the envy of the whole region. It wouldn’t be the fastest growing sub-division, because I envision stately and better homes, but it would be a beauty.”

“Would you be interested in buying it?”

“I doubt I could afford it Mr. Ethridge. Whoever bought it to develop would have to put in a paved road if they wanted it to be first class, and laying blacktop takes a lot of money. Also, you’d need a couple of quick sales to keep the bank happy, and I don’t know how fast sites would move over here. It would require luck or a first class promotion job, but that doesn’t make it any less interesting to me.”

“You didn’t answer my question?”

“I’d need to know your price before I’d know what to say.”

“Would sixty thousand dollars scare you off?”

“Wow,” Sam faked astonishment. “I’ve never spent that kind of money in my life. That’s three times more than my biggest investment so far.” He paused and pretended to be mentally calculating. “I’d go fifty, if I could get a line of credit from the bank to buy the property and put in a proper road.”

“You’d really put in a proper road and do this old farm proud?”

*A DEVELOPER, A BANKER AND A POT OF GOLD*

“And I’d have restrictions as to what kind of house and how big it would have to be. I’d want a place you and I could both be proud of.” He shut up and left the ball in Mr. Ethridge’s corner. Sam already violated Mr. Ridge’s advice at least twice, but he felt certain that his reaction to his own instincts were correct. Both men were silent, and Cilla’s eyes were going back and forth between them like she was watching a tennis match. One of them had to make a move, but they both seemed suspended in space. She took a couple of steps to be at Sam’s side, and she put both of her hands on his clenched right fist. He smiled and put an arm around her and pulled her close.

“Call it a wedding present,” said Mr. Ethridge, and he said it so loudly it startled them both.

“Call what a wedding present,” asked Sam?

“She’s yours for fifty thousand dollars, son,” said Mr. Ethridge.

“Are you sure,” asked Sam?

“You have my hand on it.” Sam grasped that hand with his firmest grip and gave it a solid shake. “Are you nervous?”

“Actually, my mind is always racing in about ten different directions when I’ve just made a decision, and this is the biggest decision I’ve ever made. I tend to think of all the things that have to be done, then I get nervous. Who’s your lawyer Mr. Ethridge?”

“Harrison Adkins handles most of my affairs.”

“I’ll be at the bank when it opens Monday, and I’ll have my lawyer do a quick title search and bring your lawyer a ten thousand dollar certified deposit check. When Mr. Adkins has a recordable deed for me, I’ll bring him a certified check for the balance.” Sam stopped to catch his breath.

“You move quickly. Rachael Jenkins raised you right, but I don’t need a certified check, your personal or company check will do just fine.”

*JACK MASON*

“I thank you, sir. Don’t think I’m not grateful, but I find the faster my mind moves, the less chance I have to make mistakes. Does that sound crazy?”

“No. Everyone has his own way of doing things.”

“I’ve just agreed to buy this property. In my mind the sooner I have it in my name, the more real it becomes, and the faster I can put myself into action.”

“An Ethridge has never broken his word, so you go at any speed that suits you. May I say that Cilla is a sweet and a beautiful young lady, that you are a lucky young man and that I hope you will be happy and do wonderful things with this wedding present.”

Cilla brushed his cheek with a shy kiss, and Sam shook his hand again. “I think committing myself to spending fifty thousand dollars has given me an appetite. Would you join us for lunch?”

“Thanks, but I think I’ll walk around and say goodbye to the farm. It’s been part of the Ethridge family for a long time, and it seems that of everyone, you and I loved it the most. May it bring you nothing but happiness and prosperity.”

“I appreciate your encouragement, sir.”

Sam held the door and Cilla slid across the seat first. He waited until he was well down the road before he let out a shout of joy. “You bring me luck, darling. With you beside me, I got the stock I wanted and the farm we both dreamed of. With some luck we can get rich on that little beauty. If it does what you and I think, we’ll take a second honeymoon to Scotland and check every inch of that fantastic little country.”

“Why would you choose Scotland?”

“Some country has to be first. Let’s do the smartest one first. It’s the home of Adam Smith, David Hume and John Locke – just to mention a few”

## Blind Luck

“You’re telling me that the whole transaction was no more complicated than you and Cilla stopping at the farm after the auction, running into Ethridge there and him offering you the property for sixty thousand dollars and then him suddenly dropping it to fifty and saying that was a wedding present,” asked Mr. Ridge?

“There was a fair amount of quiet time on both sides,” said Sam, “but I think he liked my idea of a first class restricted subdivision, and he believed what I was telling him. Also, I don’t think he liked the fact that his sons put the property down and made a big deal about it being on the wrong side of the creek. I need for your teller to deduct ten thousand dollars from my account and give me a bank check for that amount payable to Harrison Adkins as a deposit on the Ethridge South Point Creek farm.” Ridge stepped out of the room for a moment and returned.

“I’ve never been as excited about any business venture,” said Sam. “Is that normal?”

“Yes. Also, this is your biggest investment to date, but I like the fact that you’re not wondering if you made a mistake. You’re anxious to get right at it.”

“I want to jump up and down and yell at the top of my voice.”

“That may or may not be normal, but I advise against it here.” Mr. Ridge smiled. “I’m happy and excited for you Sam, and I set up a hundred thousand dollar unsecured line of credit for you.” The banker reached out and grasped his hand. “I don’t have an ounce of doubt in your ability to succeed, my boy.”

Sam took his outstretched hand in both of his hands and squeezed it gently. Both smiled, and the younger man turned and went to the teller’s window, where he received a ten

*JACK MASON*

thousand dollar check and signed a credit line for one hundred thousand dollars. He couldn't help but wonder if anyone else his age had ever received such a financial compliment. He'd grown up with the understanding that banks only loaned money to those who didn't need it. They were convenience stores for the very rich. Well, that was changing in his case.

Raul was finishing up with a client, so his attractive and serious-looking wife came over to Sam. Before she could speak, Sam asked her name. "Paulina," she said and smiled for the first time.

"Tell your husband that an attractive wife with a pretty smile is worth more than an entire law firm. My girl just helped me pull off a great deal, and I know I couldn't have done it by myself," Sam said. "And let me tell you also that I know Raul has sharpened his pencil and given me some financial cost breaks. I want him to charge me what he's supposed to get from now on. You've both been helpful to me. You appreciate the fact that speed is vital to me, and you've gone out of your way to provide me with it."

Raul's client left, and he came over to Sam and Paulina. Sam stood and handed him the bank check. "I have a job that I hope will be fun for you, and at the same time you'll be dealing with Harrison Atkins, who may well be the biggest racist and upper-class snob of the local bar association. Give him this check, tell him who you represent, and ask for everything he might have on the Ethridge farm on South Point Creek so that you can begin a title search on the property. I doubt he'll give you much. Before you leave, tell him the sale price is fifty thousand, that your client is anxious to close as soon as possible, then ask him to call your office when a satisfactory closing date is set."

"When I tell him I'm Cuban, should I say I'm Raul Nieves – that I dropped my real last name – Castro?"



*A DEVELOPER, A BANKER AND A POT OF GOLD*

“I like that.” Sam started to leave and he added, “If you have real problems with anyone, call me. I’m going to meet with the surveyors and get their ideas and then call and get road paving prices.” Sam paused and stared at Raul. “You realize I trust you with every important aspect of my life, and I know nothing about you.”

“I was here in law school at The University of Virginia when Cuba went Communist, and between both of our families we got Paulina out before Castro closed the door on leaving the country. We both have green cards but plan to become American citizens. Sometimes we feel as awkward around citizens as they do around us.”

“When you take the citizenship plunge, Cilla, my dad and I will consider it an honor to stand up and be sponsors for you. Just let us know.”

Sam’s meeting with the surveyors several days later was an eye-opener, because although they were agreeable regarding the two hundred and fifty foot wide sites, they favored sites with much more depth into the South Point Creek Farm. They felt the increase in land wasn’t of immediate financial harm to Sam, and that the sites then became more estate-type properties rather than simple waterfront sites, which is what Sam was thinking in the first place. This would give him eight estate-sized parcels on the big creek and ten or more adequate sized sites on Schooner Creek.

With their rough sketches in hand, Sam went to four separate paving companies seeking quotes to install a twenty-foot roadway from the entrance at the county road to the new location the surveyors established as a back line for the South Point Creek lots. Since the roadway came to within six hundred feet of Schooner Creek, one company said they were gonna give him two prices – one on the sketch and one for the whole job since he’d have all of his equipment on the property anyway,

*JACK MASON*

and although Sam didn't plan to do the whole sub-division, it would never cost him less money.

Next week when Sam stopped by The Lunch Counter down at the dock in town to grab a bite, he had new ideas on his mind to consider. Also, some old protagonists were there and just itching to get on his back.

"Heard you bought the Ethridge place across the creek," said Ned Sparrow. "Heard the old man threw a hellofa price on you, and that you're gonna have to pave the road to sell off lots. It looks like they might have put enough bait in the water to stick the hook deep into you this time, my boy."

"You think so?"

"I'm not by myself on this one. It looks like you thought there was nothing you couldn't do, but you may have a bite too big to swallow this time," Ned was enjoying himself, and was pleased that others in the eatery seemed to be enjoying the implication that Sam Jenkins had reached too far this time. Sam said nothing. He quietly ate his sandwich, munched his French fries and kept a straight face.

"Didn't you ever wonder why the town never moved in that direction," Ned continued. "It's like being on the wrong side of the street, but, hell, we can't be right every time."

Sam put a five-dollar bill under his lunch bill, winked at the waitress and handed them to her as he got up to leave. "Just put my lunch on Ned Sparrow's bill. It looks like I'm gonna wind up panhandling to get by, and I know Ned wouldn't deny an old friend a last hot meal." The waitress palmed the five dollars and handed Ned the bill as Sam walked out the door.

"He's the big shot who's buying all the expensive land. I'm not paying his god damned lunch bill."

"He's gone, and you're the one who's done all the talking. What am I supposed to do with this bill?"

"I can tell you where to put it."

*A DEVELOPER, A BANKER AND A POT OF GOLD*

“Watch your mouth, boy,” said the proprietor, and everyone laughed when the waitress handed him the bill and Sam’s money. “If you haven’t already said too much, I might get Sam to let you hold a surveying pole when they start work over there.” Ned threw his money on the table, mumbled a few curses and left with everyone laughing at him.

Sam had stopped by the local paper and was working to lay out an ad with a portion of the aerial photo and a dark line around the Ethridge Farm and copy inviting anyone interested in a prime location in a quiet area with yacht-depth water in your front yard to purchase from him. He wanted it run every other week for a month, but he asked them to wait until he owned it.

On his way out the front door of the newspaper, he ran into Leroy Pilchard, who bought the Doss farm and was planning to break it into ‘farmettes’. “I just heard about your big purchase on the other side of town. You don’t think small do you?”

“Do you think I went overboard?”

“For me it would probably have been a gamble I wouldn’t have made, and overboard is an overused word in a waterfront region. There’s a generation gap that separates us, and different generations see different things. I may question your actions, but talk to me first if anyone tells you I called you stupid. You didn’t think I was out of line trying to buy the Spadey property from you, did you?”

“No.”

“You got the jump on me, and lots of time a youngster will jump at the chance to double his money in a heartbeat. I thought later it was bad taste to have done it in front of your girl.”

“Hell, you made me ten feet tall in her eyes.”

“See what I said about generations?” Leroy continued inside but added, “Good luck.”

*JACK MASON*

“The same luck to you when you start selling the Doss Farm.”

In a matter of minutes, Sam had gone from a humorous confrontation with a young man in a lunchroom to a conciliatory conversation with a competitor maybe twice his age. The world was indeed a strange place, and most of the time a person didn't have a clue what waited around the next corner. Sam had no misgivings about his life. On the business side he began with outrageous good fortune, and it had compounded, but he was due a fair share of 'come-uppance', and he hoped the timing on his newest venture wouldn't be bad.

As for his personal life, he'd never known the intimacy of living with a wife. He'd seen the good and the bad of it from his own parents, and he told himself he'd share everything with Cilla – the good and the bad. She was beautiful and magnificent, like a fragile glass doll or a Fabrege Egg, but she was neither. She was a young woman, and if she was to grow into the woman who would stand by and stay with him, he would have to share all of his various sides with her - all of his desires with her. Some might please and some might not, but the knowledge and the experience would have been there, and they would have made some decisions early. There shouldn't and wouldn't be secrets.

As though seeking a change of venue, Sam took a slow ride to Overstreet Creek. He was surprised to see three New Jersey cars pulled into Barnes' driveway. He parked on the property and got out of his car. Manny and the Gonfredo family were there, and there were two other men Sam assumed were from the other car. They stopped talking when Sam came near.

“We're thinking about naming this 'Little Jersey',” laughed Manny.

“You're too late. We have a couple of them already.”

*A DEVELOPER, A BANKER AND A POT OF GOLD*

“Sam, these are associates and investor friends Joseph Salerno and Ralph Bartoli. They heard we were buying land here, and they wanted to take a look around.

“Be my guest. I’d offer to give you the full tour, but in truth, Mr. Benedetti knows as much about the place as I do. He has a nice site, and he talked Mr. and Mrs. Gonfredo into buying one.”

“We never miss an opportunity to invest properly, Sam,” said the man named Salerno, “but we have two reasons for being here. We’re looking for a man who just up and vanished from New York about twenty-two years ago, and he left with something that didn’t belong to him. We were hoping that you might know something about him. He just vanished without a trace, and that’s hard to do. Maybe someone remembers something about this guy and says something to you, or you say something to a person, or persons and this guy rings a bell with them.”

“I was just born then, so I’m probably the last person to remember him,” Sam said slowly and as casually as he could make it sound.

“Since you’re all over this area, we just thought you might have noticed someone odd with a head of red hair.”

“You’d have every reason to think that,” said Sam, and he tried to frame this question almost off-hand. “Do you have a name?”

“I doubt he’d be stupid enough to use it,” replied Salerno, “But our man was last called Mike Cochran – Harry Michael Cochran - and he had a shock of red hair you could see for a mile.”

Nothing surprised Sam. He stared up in the sky, as if trying to recall. He knew he wasn’t going to speak quickly, make any sudden moves or attempt to leave. There was no doubt that every eye was trying to read him like a book.

“May I ask what’s probably a silly question to you,” asked Sam? Salerno nodded an affirmative. “Why would you think he’s in a place like this – especially after so many years? If I took anything of value from anyone, he’d never find me in the United States. Don’t misunderstand me, I love this place, and I make a living convincing people to buy land and come live here, but you couldn’t convince me to hide out here. This is one of the main routes to Florida. This is one of the best ‘get-away’ fishing spots on the coast.” Sam thought and then added, “You may know something I don’t, but you couldn’t talk me into hiding out here.”

“We got no hot leads, kid. Some of us just decided to look around. You sold Manny a place to build and vacation. Manny talked Frankie and Denise on it being smart for them to have a place next to him. Ralph and I just came to look around, but I think I can pick up a site from you anytime.”

“I just bought a hundred acre tract the other day. And I’m gonna have to pave the roads. It’s very different from this. Would you like to see it?” Sam was working to get everything back on selling real estate, rather than a search for missing persons.

Salerno laughed. “You’re a salesman first. Manny said you were good. We talk about recovering stolen property, and you turn it to selling property. We won’t keep a busy man here talking. It was nice to have met you.” He shook Sam’s hand and Sam waved goodbye to the others and left.

He wasn’t certain his heart started beating again until he was well over a mile away from his creek property. Aside from glancing into his rearview mirror, his first reaction was to warn Red, but if they were to follow him, this would really create a mess. His next reaction was to tell his dad, but he didn’t want his father in a situation where he could get hurt, so he shelved the problem of warning Red for now, and he drove to his

*A DEVELOPER, A BANKER AND A POT OF GOLD*

apartment, where he fixed a scotch and water and propped himself up in bed to try and think about things logically.

Instead of a lot owner who he was concerned about being a mobster, Sam now had two mobster lot owners and two visiting mobster friends, and they weren't shy about saying what they were doing here and that they were looking for Red, who they called by his Christian name, Harry Michael Cochran. Sam sipped his drink and drew a blank on what to do about Red.

It was too early for the charter fishing boats to be moving south to the Florida fishing grounds, so he couldn't send him south via that route. Also, Red hadn't been the most pleasant tenant at the marina, so Sam might have a problem getting him a ride out of there. In addition, he could use about a week's soak in a large soapy tub, some creative work with shears and a razor and a dye job. How to go about all of this was one thing. Getting Red to cooperate was a totally different one.

While concentrating on how to do what, Sam's day took its toll, and he fell sound asleep with his drink, still about a third full, balanced on his chest. The sound of a woman's steps coming to his apartment woke him, and the drink went onto a rug.

Cilla stuck her head in a partially opened door and said, "Are you descent?"

"Outrageously so," he replied, swinging his feet to the floor and rubbing his eyes.

Cilla picked up the glass, put it on a table and sat beside Sam. "It's not like you to take an afternoon nap."

"This hasn't been your ordinary afternoon. I spent quite a bit of it with four of god only knows how many men want to find your father and at the very least want to get their money back." Sam stood and paced the room. "I had a hunch about the first one. The second one made me nervous. Now, I'm up to my

ass in people who think this might be a good spot to find your father.”

“We have to warn him!”

“That’s easier said than done. I’m concerned about using my car, for fear of leading them to him. Also, dad’s already been there once, and I don’t want to get him in the middle of this mess.”

“I could borrow my folk’s car,” said Cilla.

“Can you get it without telling them anything?”

“Of, course I can.” She was on her way out before Sam could comment to her about what strategy to use.

Sam turned on a couple of lights, doused his face with cold water, dried it and locked the front door – an unusual move for him. Cilla pulled in with the family car, and he slid in the front seat beside her. “Drive to the marina. Your dad lives in an old houseboat there. Park a few hundred feet away from the old houseboat, and get the hell out of there if anything crazy happens. Don’t start thinking about anyone but yourself. I’ll have Red and me to worry about. I won’t need a third.”

“He and I have never actually met. This is all going to be very strange for both of us.”

“Amen.”

When they arrived near the marina, Sam said, “Drive to the end of the street slowly and turn around and park by that old vacant store.” As Cilla did as she was told, Sam was looking at license plates on front and back streets. There was nothing unusual, so he hopped out of the car and strolled casually over to the catwalk and entered the houseboat.

“Are you in the habit of coming and going wherever you want,” Red said from the dingy darkness?

“Four of your former employers are down here looking for you by name. We haven’t time to waste. Grab those things you need, and we’ll take you down to the farm.”



*A DEVELOPER, A BANKER AND A POT OF GOLD*

“We?”

“Cilla’s driving her folk’s car, and I’m not happy having her involved in this mess. I’m going back to her. The black four-door car is in front of the vacant store. Get in the back and lie on the floor.” Sam left without another word. His eyes scanned the street, but there had been no change. He got in front with Cilla and leaned backwards so he could open the back door quickly.

It seemed forever before Red emerged from the houseboat wearing a stocking cap and carrying a canvas drawstring bag. He walked to the car, entered and lay on the floor with the bag being his pillow. Cilla started the car and found it difficult to drive away slowly. She had been planning what she would say to her real father for a very long time, but words deserted her. Red, who had spent twenty years being glib, found words absent. It was quiet all the way to the farm.

## The Set-Up

When the car pulled up to the house, Sam suggested Cilla drive to the back door, which she did.

“Can I get up now,” asked Red?

“Sure. We’re at the farm now.”

“Ray’s farm?”

Sam never hesitated. “Yes, and this is my fiancé, Priscilla Franklin. It’s time you two finally met face to face.” Sam saw his father coming to the back door to see about the strange car, and he thought he’d better explain things to him before he got outside.

Inside the car, Red and Cilla were doing more staring than talking. Finally, Red said, “Tom Franklin has been a good father, hasn’t he?”

“Yes, but I’ve always felt he was walking on eggs, especially since he knew my real father was here and planning on staying. I don’t mean to imply that he wasn’t good to me, because he was. I think the fact that I was illegitimate made him concerned that I might be ‘easy’. When Sam and I fell in love, we fell hard, and maybe I would have been easy, if he hadn’t been such a gentleman.”

“You love him?”

“More than anything in the world. We’re getting married the first Saturday in October,” and she pointed to the northeast, “right on that point over there where we’re planning to build a home.”

“This kid can afford that?”

“Sam has done well in the real estate development business, and he has big plans to do even better. Mr. Addison Ridge of Citizen’s Bank has sort of taken Sam under his wing and guided him.”

*A DEVELOPER, A BANKER AND A POT OF GOLD*

“I’ve done a little business with your Mr. Ridge. He didn’t impress me all that much. Of course our business was different. I’m not a crook Cilla. When I found out what I was mixed up in twenty-some years ago, I stole from the crooks, not honest people. Actually, the money originally belonged to honest people, so I sure as hell ain’t Robin Hood.”

Red stared at the car floor and then at Cilla. “I’m ashamed of leaving your mother the way I did. I loved her, and I think she could have loved me, but I wasn’t the gentleman you say your Sam is. I had no control, and the result was you.” He smiled as he paused and looked at the girl. “But look at what your mother and I created. You’re beautiful, and the son of Ray and Rachael Jenkins is gonna get you and bounce my grandchildren on his knee.

“I tried to tell myself that a guy like me on the run was no kind of man to go running around the country with a pregnant wife, but I don’t think I ever really believed it, and it’s been so long ago that I wouldn’t know the truth if Jesus told it to me.”

“Don’t think I lay awake waiting for a Father Prince Charming to come riding up to save me. By the time I was in first grade I knew what a bastard was, and although I may have had a father and mother who were too protective, they were loving and they took the stings out of the dirty phrases. When I was a big girl, a bigger boy became my protector, and I grew fond of him and his then breaking-apart family. That fondness will always be there. They knew about you, and they knew about me, and it never mattered.”

Sam knocked on the window. “You better get home, and we need to give Red a new look. Red grabbed his bag, got out and watched until Cilla drove away.

“Red,” yelled Ray. “It’s time to change your looks and rig you up a new hideout. I just hope the hell your houseboat doesn’t sink while you’re here.” The three men went into the

*JACK MASON*

house and upstairs. Ray took him to Sam's room, and Sam filled the old Victorian bathtub and shook in a bottle of his mother's old bubble bath soaps. He lined three bars of soap, some shampoo and several scrub brushes on a lapboard he'd made as a youth to prop up books to read.

When Red entered, Sam explained everything's use and urged him to take at least two long-soaking baths to get the 'huck' off.

"Jesus, if I get too clean, I might die of the pneumonia," complained Red.

"Then at least the chase will be over," said Ray as he slammed the bathroom door, and he and Sam went to swallow a little scotch.

"I wonder what was said out in that car," Sam pondered aloud?

"The hell with that, what are we going to do with him."

"I thought we could trim his hair, reshape that awful beard, dye the whole mess a light grey and put him in overalls and let him work around here. There's that space in the attic that could be converted for him and he can use a ladder to get up and down. He can have my room, but if they watch me, they'll know I'm not using it."

"You staying out here tonight?"

"I don't have a car. It's that or you take me home tonight or in the morning."

"I'll run you home, now. It's more natural for you to be there. They freshened their drinks and carried them to the vehicle. They both seemed lost in their thoughts as they entered town.

"Turn right before you get to the store and go home the back way. I'll just slip out when you slow down and go up the stairs the least obvious way." He had left two lights on, and with his car there, he hoped to appear never to have left home.

*A DEVELOPER, A BANKER AND A POT OF GOLD*

When he opened the door, he was so paranoid that he fully expected someone to be there. Only after checking every room and closet, did he swallow the last of his drink and fix another short one.

He wondered how his dad was making out with Red, and he tried to see this whole thing coming to a pleasant ending somehow, but none of the scenarios that he tried to string together worked. He stripped to his shorts and pulled on a clean T-shirt. He needed a shower, but he needed sleep worse, so he climbed into bed. It was turning dark – a tad early for him, but fatigue set in, and he fell into a dead sleep.

Sam never locked his door at night, so he didn't hear it open or the intruder enter his room. It was Cilla, and she sat softly on the bed and tried to whisper to see if he would come awake without a fuss. He didn't move a muscle, so she curled up beside him, hoping this was a short nap. In less than half an hour, Cilla was sound asleep and claiming her share of the bed. Sam's sleep was so deep he ceded her the space, remaining asleep.

Slightly before seven o'clock, the door slammed open and Tom Franklin barged into the main room, shouting something that no one else heard, but loud enough to bring Sam straight up in bed and causing him to toss Cilla onto the floor. Since he didn't know she was there, he didn't see her sprawled dazed and befuddled.

When Tom entered his bedroom, Sam was so glad to see a non-Italian that he was rushing to greet the older man and he stumbled over Cilla, each startling the other.

Sam and her father both said, "What are you doing here?" Cilla was taken aback by being on the floor, Sam sitting on her and two men asking the same question.

"Did you throw me out of bed," she confronted Sam?

"I didn't know you were here."

*JACK MASON*

“I still don’t know why you’re here,” said her frustrated father, who didn’t seem too happy about finding her on Sam’s bed. He had found her fully dressed. Now, however, a man in his underwear was sitting on her.

“I came to ask Sam how things had gone at the farm, but he was dead to the world, and while waiting for him to snap out of it, I must have dozed off, too.”

Sam got up and helped Cilla up, then he slid on a pair of jeans.

“I want to know why you used the car, why it has a strange smell, why you came here, and just what the hell happened yesterday.” Tom Franklin’s voice was quaking, and he was acting extremely agitated beyond normal.

“I’m not gonna make you any happier when I say that you’re safer knowing absolutely nothing,” said Sam.

“I don’t need you making my decisions.”

“I’m afraid I’ve done it for me and for Cilla. Nothing happened that shamed or included you. We can’t say more.”

“If any of this had to do...”

“This conversation is over, Mr. Franklin. I don’t mean to be rude, but take Cilla home for breakfast.” He touched Cilla’s hand and smiled. “Our first night together sure was a bummer.”

Cilla took her father’s hand and lead him out the front door. He was trembling with rage, but he knew his daughter was unharmed, and he held his acerbic tongue. He didn’t like Sam, but he wasn’t at all certain his feelings didn’t stem from the fact that Cilla loved the boy more than anything else in the world, and maybe his resentment of this was jealousy. Whatever it was, Sam was never gonna rank among his favorites, and the son-of-a-bitch would likely be the father of his grandchildren.

From the front seat of a car parked so that it could just see Sam’s door, Joseph Salerno and Ralph Bartoli chuckled to see a father retrieving his daughter from Sam’s apartment.

*A DEVELOPER, A BANKER AND A POT OF GOLD*

“The boy has good taste in women,” said Salerno.

“He needs to learn to lock his door,” replied Bartoli.

“Maybe he didn’t want it torn off or kicked in.”

“You mean don’t let everyone know your business?”

“And another thing, I think this kid’s a hustler. He hustles real estate and he hustles women,” said Salerno. “He probably wasn’t born when Cochran ripped us off, and he certainly wouldn’t let some kid know about him, even if he was in this god-forsaken region of the world. I worry about Manny some times. “

“He likes this place,” said Bartoli. “He’s gonna build a seasonable place, join the country club and buy a boat. Frankie G. just bought a place for an investment. I’m tempted, but like you, this place ain’t for me. How much longer are we going to play this Cochran thing?”

“I’m going back to Newark today. What about you?” Bartoli agreed. I think Frankie G. and his old lady have had enough, too.”

About that time they saw Sam coming down his stairs. He walked past his car, crossed the street and straight to them. Salerno’s window was down. Sam leaned in and pointed to the little diner three doors down.

“Have you had breakfast yet,” he asked? They both said they hadn’t, so Sam invited them to join him and give him an opportunity to tell them about his South Point Creek project. Both accepted the breakfast offer but rejected the sales promotion.

Sam introduced them to scrambled cheese-eggs, blueberry pancakes, grits with red-eye gravy and scrapple. It took some real salesmanship to get them to try it all, but they reluctantly agreed that although it wasn’t something a typical Italian would order, it was good and they could possibly get used to it.

“You’ve earned the right to show us your new project. Hop in with us, and show us how to get there,” said Salerno. While they were driving, Salerno said they hadn’t meant to imply that Sam knew anything about Cochran, and he hoped he hadn’t upset the boy.

“When you’re ignorant about the subject,” replied Sam, “You can’t get upset, but I can tell you this. If I committed a crime in the East, you can bet that if you found me, I’d be in the Southwest or West, and if it was done twenty-some years ago, I have a new identity, a wife and kids and I’d be a pillar of the community.”

“I’ve said that all along,” said Bartoli. “And I’d be in some very small city. We’re on the same wave length, son.”

“Turn left between on that road between the trees,” said Sam. He let them drive about a hundred yards through the dead underbrush, then they stopped, got out and walked to the shoreline.

“This is a totally different place from where Manny and Frankie bought,” said Bartoli.

“I didn’t have this when they came down, and Manny was interested in a quick trip to the Country Club, and it’s a long run from here. Also, the water depth here will take a big yacht, and I’d looking to charge at least twice what Manny and Mr. & Mrs. Gonfredo paid for their land.”

“Too rich for my blood, Sam,” said Salerno. “Let’s get back before you talk us into something. But I’ve got to admit you have a good eye for real estate, and you believe in what you sell. You’ll go far. Just treat your people right.”

Getting advice about ‘right and wrong’ and how to treat people from mobsters or former mobsters struck Sam as being just a little bit over the top. No amounts were ever mentioned by his parents when they told him who Red Kelly was and what



*A DEVELOPER, A BANKER AND A POT OF GOLD*

he'd done to end up here on a squalid old houseboat that hadn't left the dock in a generation.

Either feelings about Miranda Finney Franklin ran deeper than anyone would expect, or he had a desire to watch the only progeny he'd ever have grow and develop. Sam would never know the reason, and it wasn't all that important to him. Now, that he was a hunted man, it would have been to everyone's benefit if he had settled elsewhere.

Salerno dropped Sam off at the store. "Since you aren't interested in real estate, are you guys planning to get in some fishing?"

"My main interest is New Jersey," Salerno replied, "And I think I'll stop by the motel and tell the other boys where they can find me and Ralph."

"Do me a favor, will you?"

"Sure, kid."

"Tell Mr. and Mrs. Gonfredo that they don't have to drive down here and back to close on their property, unless they just want to take a drive. It can be handled through the mail with Mr. Nieves. They have his card." Ralph slapped Sam on the shoulder. Everyone waved, and they left.

Sam wasn't about to drive to his dad's place yet, so he walked over to the diner for another cup of coffee. He'd decided not to stop by the Library until after seeing for himself what had transpired down the neck. His dad was pretty good at getting his way, so he had no idea if Red had or had not been a problem for him.

While he sipped his coffee and chatted with customers who came and went, he obviously spent more time than he thought, because he saw Salerno and Bartoli drive by in their car, followed by the Gonfredos. It was turning out to be a good day after all. He checked his watch. It was lunchtime, so he decided to pick up Cilla and ride down to the farm.

## Revenge

When Sam opened his father's front door, he tried to block the entrance and grab Cilla at the same time to stop her, but she pushed past, and began screaming out of control at what she saw, and ran off to the bathroom to be sick.

Sam's father was lying on the floor in the front hall in front of him in a pool of blood, and the older man winced automatically when he touched him. Sam had no idea how badly he was hurt, but he knew he was still alive, but unconscious. Red was crumpled on the floor in the living room. He was covered in blood, and he looked as though he had been very slowly beaten to death. Sam put his fingers on an artery, but there was no pulse. The grey hair and beard that Ray created were almost hidden from view with dried red blood. If he hadn't known him, Sam wouldn't have recognized him.

The killers had used the fireplace poker and shovel, the andirons and anything else that could do serious damage to beat him slowly to death. Whatever it was that they wanted to know the Irishman appeared to have refused to tell them, so they just put an end to him. Sam ran to the laundry room and got a sheet from the dryer to cover him, so Cilla wouldn't have to stare at the body, then he went back to his father, who was starting to move, just a bit.

Had Manny and Frankie G. done this while Sam thought he was occupying and pacifying the other two, or was it the whole gang? Sam felt like such a young fool. He was dealing with big league players, and he wasn't smart enough to realize that he was no match for them. The phone was ripped from the wall, so it would be as easier to go to the sheriff and tell him directly.

Right now, he was concerned with his father. He knew these men and would be able to find them later if he had to – if he was stupid enough to try. Ray was trying to roll on his side,

*A DEVELOPER, A BANKER AND A POT OF GOLD*

as though getting into a fetal position. Sam ran his hands as softly as he could down both legs. He didn't feel any broken bones or notice his father's reaction as though there was pain. There was a large knot on his left forearm, but again he found no evidence of broken bones. They must have hit his father with something when he opened the door. Their first blow must have been fended off by his raised arm, which was probably raised in defense,

There was a huge bump back from his forehead and a deep cut beside it. Sam's best guess was they took his father out of the picture immediately, and did all their brutal work on Red. One of them must have watched the locals sneaking around, and the mob must have known exactly what they were doing all the time, and Sam and Cilla and Ray thought they were being so clever.

Sam decided they already knew Red was in the area when Manny first came down, but how in the hell could they have found that out after all these years. Someone had to have told them and been very specific about it. It wasn't just a lucky break of running into Sam and following Sam and Ray. This was planned, and the brutality that ended Red's life was well beyond ruthless, but caring for the living was what mattered now. Sam put ice in a dishtowel and had that on his father's head. At the same time he was wiping his face with a cold wet cloth.

"They must have knocked the hell out of him." Sam thought, as he watched his father's feeble attempts to move. They hit him so hard that he was out of the picture the whole time they beat Red, trying to get him to talk.

Cilla returned to the room to see that Sam had covered her father and was tending to his own. "Sorry I reacted the way I did. It's just so horrible and hard to believe."

"It's understandable."

*JACK MASON*

“Did you call the police?”

“The killers ripped out the phone”

“You get the sheriff and I’ll look after your dad.”

“Suppose they come back?”

“For what? There’s no one here to tell them anything.”

“You’d be here.”

“I hadn’t thought of that.” She paused and added, “This is our fault. We thought we could outsmart a bunch of professionals.”

“That’s just not true. It was my first impression, but we’re both wrong. They knew about Red being here before we ever met them, but I can’t think how they would have found out after all these years. They either knew, or they had to be the luckiest bastards in the world. And why did they buy real estate here?”

“I’ll go get the sheriff,” she said and left.

“Call for an ambulance first.”

Sam went into the living room again and got a pillow for his father’s head. The first time Sam went into the living room, it was to cover Red. He hadn’t noticed that there was blood splattered on the walls, the windows, the furniture – just about everything. They literally beat Red to a pulp, and they must have taken their time doing it – before each blow, Sam was sure they asked about their money. Since they killed him right there, and didn’t make him show them where he hid anything, it was Sam’s guess that Red told them nothing. Since they knocked out his dad when they entered, he certainly wasn’t gonna tell them or anyone else anything.

Sam wanted his dad to tell him when they did it. Was it after he and Cilla left? Was it while he was feeding and entertaining the two who were by themselves? Or was it more recently? And how many were there? Those bastards would pay, and he’d see to it they paid in full. What he really wanted to do was cry. He loved his dad, and he felt responsible for the

*A DEVELOPER, A BANKER AND A POT OF GOLD*

condition he was in, now. Also, he wanted to talk to his mother, and they could have a good cry together. His mom and dad were divorced, but each cared about the other.

The county clerk had Manny's address, and Raul had Frankie G.'s check, signature and fingerprints on paperwork. If you can locate two, how hard can it be to find them all, he wondered

He heard the siren wail from the ambulance as it winged its way down the neck road and stopped at the front door. Two big men carefully transferred Ray from the floor to a stretcher and carried him to the ambulance. One put an oxygen mask on him and the other took his blood pressure. When Sam climbed in the back and took a seat, one of the men asked where he was going.

"Wherever you take my father," said Sam. They closed the door and were off to the hospital. Sam looked out the back door and saw Cilla with the sheriff and a deputy. They might try roadblocks, but the killers could be as many as two states away by now.

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It was late night or early morning when Ray said, "Is that you, Sam?" It startled Sam and a nurse who was on a break, both of whom were asleep.

"It's me, dad." Sam stood beside the bed. "How's the head?"

"Feels as big as a watermelon, but they must have given me some powerful pain medicine. Do I talk all right?"

"You talk fine."

"I'll get a doctor," said the nurse, as she left.

"When did they get you, dad?"

"Early this morning, and like a fool I answered the door just like I always do."

"How many were there?"

*JACK MASON*

“I saw two men and a woman. The first man came in swinging a baseball bat. I blocked the first blow with my arm, or else I wouldn’t have seen the other two. The next blow was to the head, and I don’t remember anything till now.”

About that time the doctor came in and told Sam he should leave. Sam said he’d see him later and asked him if he needed anything. His dad shook his head, and Sam took a seat in the hall to wait for the doctor. He noticed a body asleep on a small sofa. It was Cilla. He walked to her, leaned over and kissed her cheek. She awoke immediately.

“How’s your dad?”

“He just came to. I want to hear what the doctor says.”

“What did he say happened?”

“He answered the door, saw two men and a woman, was slammed with a baseball bat and knows nothing.”

“Did you tell him anything about what happened at the house? Did you tell him about Red?”

“I thought it best not to say anything. He’ll find out soon enough about what happened.”

The door opened and the doctor came out. “Your dad must have a hard head, because he has a king-sized concussion, and I’d like to keep taking x-rays for a couple of days to make sure we don’t have even minimal internal bleeding. He wanted to give me a list of produce he had to deliver tomorrow, but I said he could take that up with you, and that seemed to calm him down.” He left.

“I’m so sorry about Red, darling. I can’t stop thinking we were pawns in setting him up, yet in my heart I know they knew he was here from the beginning, and that’s what puzzles me most. How did they find out? Who told them? Who even knew who to tell?”

“I’m having a hard time getting my mind around it all, but I believe this much without a doubt. They knew their man was in

this area, and they didn't just stumble on him. Somebody who knew he was wanted went to a great deal of trouble to find out who wanted him. Also, they didn't just accidentally make contact with me. I don't know how or why they picked me, and I don't understand why they bought land.

"I guess they didn't kill my dad because they thought they'd taken him out with the first blow, and if they couldn't force Red to talk, he certainly wouldn't have told my dad or anyone else anything.

"Red wouldn't have let whatever he took from those guys just rot away somewhere. Probably, there's a clue in that old houseboat. We just have to find it, and that's gonna be one hell of a job. We'll wait a while on that. In the meantime, I'll drop you by your house, call the phone company about dad's phone. I'll run the errands that dad wants."

"Sheriff Parks wants you to stop by and give him a statement. He knew you were concerned with your father, but he was miffed that you left a murder scene without talking to him," said Cilla.

"As soon as I take care of dad's errands, I'll stop by the sheriff's office."

It took about twice as long as he anticipated to pick, weigh, price and bag his dad's various herbs and rare vegetables, then, of course, he had to deliver them. The phone man arrived in the middle of everything, and he wouldn't enter a vacant house without Sam. They always took days to do the job, but because this was a violent crime scene, the repair call was early.

When he knocked on Sheriff Parks' office door, it was late afternoon. Sam felt bad, and Parks was irritated.

"I apologize," Sam said, "But I figured Cilla probably told you most of what you wanted to know, especially about the dead man. My dad says he was knocked unconscious when he

*JACK MASON*

opened the front door. He thinks there were two men and a woman, but he wouldn't recognize them in a line-up."

"What was Red doing at the farm?"

"The people at the farm and two other men said they were looking for him for a twenty-some year old robbery of their crime syndicate. We felt they might harm him, and we took him to the farm for a makeover so no one would recognize him. They knew what they were doing. I think someone from here had told them about Red and assured them that I could lead them to him. They were right, and I was stupid."

"You sold one of them a lot?"

"He bought it in the name of Manny Benedetti and paid cash. The address he gave would be in the tax office. Francis and Denise Gonfredo left a \$5,000 deposit check with Raul Nieves, and they read and signed Contracts, which will probably never be completed, but which should have their fingerprints." Sam paused. "I think these are the three my father saw, because I spent the morning with two others – Joseph Salarno and Ralph Bartoli. I doubt any of these are real names."

"What do you know about the dead man?"

"Only what I've been told. I spoke to him twice, both times to warn him that people were looking for him. All of this began before I was born, yet all of these people came directly to me to ask questions. This makes me suspicious as hell. My dad was almost killed, so they better hope I don't find out here who it was."

"If you discover anything, you call me. Don't take the law into your own hands. Remember that, Sam. You couldn't outsmart them on your own turf, so don't think you can do better elsewhere."

Sam left the Sheriff's Office, went by his apartment, fixed himself a drink and called his mom.

"Hi, kiddo, what's new," she asked.



*A DEVELOPER, A BANKER AND A POT OF GOLD*

“You wouldn’t believe what’s new. First, Red was murdered in our house. Dad greeted the murders at the door, and they took him out with a baseball bat.”

“He’s not dead, too?”

“He’s in the hospital with a concussion, and he has me tending his gardens.”

“I can’t believe they found Red.”

“Someone here had to have told them, because they came straight to me with a bunch of questions. At first, they were vague and coy, but the last two came out and called him by name. Cilla and I thought we had snuck him to the farm where dad was gonna clean him up, dye his hair and change him. They must have watched our every move, and looking back I feel like a fool.”

“How is Cilla?”

“She hasn’t said much, but she was with me when we found Dad and Red. Red was beaten to death in the living room and they used everything that was around or near the fireplace. Every wall is covered with splattered blood.”

“This is a bad time to ask, but is a marriage eminent?”

“First Saturday in October, and down on the point. I haven’t heard about any changes if there have been any. It’s mainly going to be family, so you and Worth line up your plane tickets.”

“How’s everything else. The first place is selling, and I just bought a hundred acres on South Point Creek and Schooner Creek. Also, tell Worth I bought 400 shares of First National Bank stock at public auction. I’m gonna be busy as hell running dad’s orders and my business at the same time. I have a man who may start a blacktop road on the big parcel next week. That’s a big bite, but I think it has great potential. It’s getting late in the selling season, so I hope things don’t slow down too fast on me.”

*JACK MASON*

“What does your financial advisor say?”

“He gave me a hundred thousand dollar unsecured line of credit.” “You’ve cast a spell over that miserly gentleman. Used to be the only ones who could get money from him were those who didn’t need it. Give my love to Ray and get Cilla to kiss that bump on his hard head. I’m excited about the wedding. Ask her if I can do anything, and tell her to call me if I can. I love you, Sam. Take care, and call if you need me.”

He finished his drink and called Raul to ask him to put the Gofredo papers in a folder without touching them, so that the sheriff could try to get some fingerprints. Raul said that he’d deposited the check, but with all that had happened he expected it to bounce.

He called Cilla. Her mother answered and put her on. “What are you doing?”

“Grinding my teeth and roaming around the house.”

“Do you feel like a long drive and dinner at some place new?”

“Yes. That might be perfect.”

“Don’t bother to dress up. I’m just gonna shower off dad’s farm sweat and dirt, put on a clean shirt and then pick you up.” He added, “I talked to mom today, and she says if she can do anything for the wedding, just call her. I think she’s more excited about you and me together than I am. See you soon.”

When Sam pulled up in front of her house, Cilla was on the lookout for him, and she bounded out the front door to the car.

“Not escaping from another argument about me, I hope?”

“This has been the kind of day that I haven’t been able to stay in one place any time at all.”

“The best thing for me was doing dad’s errands. It took an hour to figure out who was to get how much of what. His notes were a true challenge, then I had to find everyone and make sure they got what they wanted. I waited while each customer

made sure I hadn't screwed up. Actually, it got to be fun, and they couldn't have been nicer. They were grateful to get their orders, but they'll be happy when dad is back."

"Why don't we have dinner at that old hotel that's being renovated down the county. I hear they have quite a menu. Then we can stop by the hospital on the way and see how your dad is doing, and see if the doctor knows any more than he did when we last talked to him."

Ray was more than happy to see the young couple and was glad they were going out and not moping around. He congratulated Sam for having made his deliveries and getting them right. There were several bunches of fresh cut flowers his customers had brought, giving the room a fragrant scent.

He said the doctor still saw no signs of bleeding on the x-rays, and that was good. He wanted to know if Sam had talked to Rachael, and if she was grief-stricken? Sam said that if she'd thought a baseball bat would have gotten his attention, she would have used one year's ago. He said she and Worth would be here for the wedding, and they'd have to clean up the house and yard and mow the area down by the point before the big day.

"How is my precious Cilla holding up under everything we've had happen the past few days?" Ray Jenkins held both hands out to accept what she might offer. She came to the bedside, grasped both hands and put her head gently on his chest and assured him that she was fine.

"Red Kelly planted the seed that became me. He wasn't my father. He wasn't my mentor. He didn't know why he stayed here. It wasn't for me. He told me that himself. His death was horrible, but I was more concerned for you than for him. I thought you were both dead. You're not my father, but I've always loved you, and your death would have taken something out of Sam that none of us could put back. The man I love

*JACK MASON*

would never be the same, and our life together would always have a hole in it.” When she stood up, still holding his hands, tears ran down her cheeks. “For all of your differences, I need all of the Jenkins that I can get. You people are special to me. You bring me luck. You bring me love. You make me complete.”

Ray squeezed the girl’s hands and was unable to speak. He, too, had tears on his face.

“Will you need me for anything you know of tomorrow, dad,” asked Sam?

“I’ll call you when they’re ready to release me. As my next of kin, I think you have to sign me out of here. Also, I don’t think they’re gonna let me drive to make my deliveries for a spell, and I’ll surely need some help in that department.”

“Cilla and I can take care of that. You just continue to get better, and if you need anything, just call.”

Ray held his arms up to his son, and they hugged. “We’ve always been there for each other, son. We don’t have to reaffirm that – ever.”

The young people left, holding hands and smiling. Much was resolved in those last few minutes – more perhaps than either realized.

Real estate developer gambles and wins more than he dreamed.

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