

THE PROFIT FACTOR

BY

KEITH G. LAUFENBERG

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**ALSO BY:
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Miami Rock

Semper-Fi-Do-Or-Die

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FIRST EDITION

Except in certain, actual, historical circumstances, where real names are used, all characters in this book are fictitious, and any resemblance to real persons, living or dead, is purely coincidental.

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For *God*, the *Father*, creator of all things and everything eternal, and for those human beings who love the truth, something I search for constantly, everytime I put pen to paper.

And for my family, my wife of thirty-three years, **Andrea**, and my four children, **Amanda**, **Natalie**, **Danny** and **Denise**, who have made my life an easier, happier journey. And for my two grandchildren, **Michael** and **Noelle**, whose very names always bring a smile to my face.

And, lastly, for anyone who has ever bought or sold a house or had to deal with a mortgage or balance a checkbook, this is what the Profit Factor is really all about and if you don't see yourself inside this cover, check the cover, you might be reading the wrong book.

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BOOK ONE

BLUE COLLAR TO WHITE

‘This is ***GOD!*** All you people down there are to clear out by the end of the month. I have a client who is interested in the property.’

Poster appropriately adorned with a fierce bearded head and pointing finger, seen on the wall of a secretary's cubicle at the offices of **Fox & Jacobs, Dallas.**

-1-
BIG OAK

The result which the legislator has produced is the reverse of beneficial; for he has made the city poor, and his citizens greedy.---Aristotle (ca. 340 B.C.)

The sun shone scantily through the faded, yellowish curtains in the small office. It was almost ten in the morning, yet the office was just beginning to fill up with employees of this local real estate firm. It was almost spring, in 1979, but the temperature in Citrus Heights, a suburb of California's state capital, Sacramento, still hovered somewhere near the freezing point. Those already at their desks busily sipped their coffee and torched and inhaled their cigarettes. As the front door opened, a compound chorus of close the door reverberated throughout the room and the latest entrant, 52-year-old Barbara Roberts, the office manager, quickly complied, pulling the heavy glass door shut. She hurried to her desk, the fifth in a row of ten, there being ten on the other side of the office also, and sat her large overnight bag on the desktop. It contained, among other things, several listing forms, a large thermos of coffee and two cartons of Salem cigarettes. Bob North, whose desk sat directly behind Roberts' smiled benignly, and barked, "Well, lookit who's here, our fearless leader."

"Well, hul-low Bob," Roberts replied, as she slid a Salem out of the only remaining pack in her desk. North, who had consumed his usual pair of early-morning martini's, grinned crookedly and proffered his first falsehood of the day, "My but don't we look lovely today, Bah-bra."

Barbara Roberts smiled slyly and, looking into North's tired, bloodshot eyes, returned his inane salutation twofold. "My but aren't we chipper and all bright and bushy-tailed this mawnin, Bob, and I hope you didn't have to wait too long for your gas?"

"Ahee-heee-hy-you-hee-whoa-aaacck," North, a two-pack-a-day man for the past thirty years, ended what began as a laugh with his usual hacking cough. "Well, just the usual hour, ahhack...oh haaack, I gotta do somethin' about my house payment, just went up fifty bucks. Yeah, I had one ah those adjustable rates and now, hahhack...well my rate went up to fourteen percent." Just then a plump, middle-aged woman, wearing stiletto-heels and a blond wig, walked past North's desk.

"Well you know Bobby the prime rate is twelve and a quarter, so fourteen isn't *that* bad," she said. Like many women in real estate, JoAnn went by the nom de plume of Jo. The reasoning behind this being that a good many men would rather deal with men, especially when it concerned land, and so, Allison became Al, Roberta became Bobby, and so on. Real estate salespeople used a good deal of advertising and many women felt that if they weren't automatically identified as a female on a sign or classified ad it could work in their favor and any edge was better than none. Conversely, however, there were the women with names such as Candy or

Barbie or Fifi or Marilyn or any number of other, obvious feminine monikers that *used* their sex to help open and, many times, close a deal. For some it was a cross of the legs or a brush against a client's body at just the right moment, while for others it was a promise of better things to come, and for still others it was *the* better things. As JoAnn Treat stopped, just long enough to light a cigarette, and then continued walking towards the rear of the office, which was used as a storage room and break area by the employees, having a coffee pot and small refrigerator on a small bench just adjacent to the lone bathroom, North, never one to stand when he could sit, or walk when he could ride, exhaled a stream of smoke and frowned.

"Well all I know is my payment went up fifty bucks a month,' he said, "and gas is gonna be a buck a gallon pretty soon, shee-it, ninety cents a gallon is unbelievable, it's that damned Carter, shhh, say Jo could jah-ah bring me a cuppa coffee, black." North nodded at Treat and she shot a malevolent sneer towards the back of his head, smirking at the toupee which had slipped down on the side of his graying dome, as she venomously purred, "Of caws-ah hon'," eliciting from North, a further whimper.

"Gotta bad foot, heh."

As JoAnn Treat prepared two coffees Barbara Roberts slid into her swivelchair, removed her thermos from her bag, and poured a cup of decaffeinated coffee. She had three little trophies of a man carrying a briefcase, on the top of her desk, and a larger duplicate of these sitting just next to them. The smaller trophies were for being the salesperson with the highest sale or listing for any given month, while the larger trophy was for her four years of meritorious service to the company, Big Oak Realty. She had begun working for Big Oak in 1975, in San Jose, and when an associate-salesman got his broker's license and decided to move to Sacramento and open his own Big Oak office Roberts had gone with him, soliciting herself an office manager's position in the bargain. She often fantasized of becoming a super-salesman; usually just after her astute boss, Barry Clever, told her she could, as did all the cassette tapes and lectures she attended, religiously. She deposited a roll of computer paper in her wastebasket; a copy of the previous day's update, a computer readout that sent messages via the MLS computer to any office that paid the monthly, computer service fee. Besides messages, the readout contained any new or expired listings or sales via the Multiple Listing Service, which had a monthly fee that was paid by the brokers, who were then reimbursed by charging their salesmen a monthly fee. Barbara Roberts invariably read the update at the start of her day and, in a deep bass voice which had metamorphosed itself from a sulky soprano over thirty years of chain-smoking she barked out, "Has anybody run an update?"

As everyone glanced around the room nervously, then tried to appear busy, a husky, feminine voice, almost duplicating Roberts', intoned, "Yes, I'll be done with it in a sec' Barb' then it's all yours."

"Well, thankew Betty, I'd appreciate that." Roberts turned her head just enough to see Betty Morton, a 56-year-old ex-life insurance saleswoman, whose desk sat directly behind North's. She had worked for Big Oak some seven months and had already garnered three statuettes, two for best listings and one for best sale, thus far, and she had her eye on Roberts' job as her next step upward. She quickly jotted down a number off the update and couldn't stop a smile from parting her lips. It was a message from another office interested in viewing a home she had listed just the previous evening. She envisioned another trophy or perhaps a plaque she could hang on the wall adjoining her desk as she walked towards Roberts' desk and disdainfully threw the update, now a scroll with a rubber-band slid halfway down its length, towards Roberts' largest trophy, which it hit, knocking it off the desk.

"Oh-oh-my how careless of me dear," Morton sarcastically spat, as she bent down to pick up the trophy, and then placed it on Roberts' cluttered desk, a sneer crossing her otherwise solemn countenance.

Barbara Roberts stifled an intense desire to give Betty Morton's ever-broadening backside a swift kick as Morton waddled towards her desk. Both women, however, quickly gave in to their addictions, as Roberts lit a Salem and Morton poured herself her fifth cup of Java that morning. "I just don't know what we're going to do if gas hits a dollar I mean I just bought a dozen eggs and it cost me ninety cents. This inflation is just getting totally out of hand. I mean, how are we going to sell any homes when the interest rate is thirteen percent and that's just for A-paper? We have to get rid of Jimmy Carter and that's all there is to it," Morton hissed.

"Well dear, we all know that when Ronnie Reagan gets the nod, why he'll clear *ALL* our problems up," Barbara Roberts barked out, as all the others were fast agreeing with her assessment of the inflation and interest rates, both of which were in double digits on this March day of 1979.

The front door opened but was quickly slammed shut by none other than Barry Clever, Big Oak's astute broker, slash-owner. Clever, a 33-year-old ex-air traffic control operator from San Francisco, had married into a wealthy bay area family and had originally gotten a real estate license only to represent his in-laws' many holdings, but had quickly seen how much money was involved and had soon made enough to be able to quit his airline job and devote his full attention to revamping his version of the ever-elusive American dream. In Clever's rendition, as all good real estate entrepreneurs would understand, it was not enough to own just your own home, but every home within a five-mile radius, for if Bill Levitt could do it in the fifties and have a whole city bear his name, certainly Barry J. Clever could do it in the seventies. It would be Clevertown or perhaps Clevercity, as Clever had daydreamed on more than one occasion. He had moved his operation to Sacramento, after spending two years in San Jose, as a salesman and then broker, because he was opening his own office, and San Jose was becoming too glutted with land speculators, sales people, entrepreneurs, hustlers and the innumerable hangers-on, people looking for any crumb that Clever and his ilk might deem necessary to throw them. The crime rate, of course, rose with the appearance of the hangers-on types. In fact, Big Oak's number 1 office in San Jose, had been pilfered by the very cleaning company they had paid good money to, and minimum wage was considered good money by Big Oak's office management team, headed up by none other than Barry J. Clever, after all what money could not be considered good money? Whatever the going rate for cleaning personnel was, and it was minimum wage in San Jose, would obviously be exactly what any sensible Capitalist conglomerate could possibly be expected to pay them and it was the final straw for Clever, and the deciding factor in his move to Sacramento, considered a boom town in 1978, by the majority of land speculators, entrepreneurs and hustlers, who were all looking for that same intangible, unanswered prayer; to get rich quick, with no money, of their own, down. Clever stood just inside the front door and scrutinized the room, smiling at Barbara Roberts, who was typical of his associates, for she had the attributes he looked for in all his agents, and propounded they exemplify. She worked long hours, listened diligently to Clever's long-winded lectures, including the many motivational tapes he played and agreed to give him a large portion of anything she may earn. JoAnn Treat, sitting just across from her, was cut from this cloth also and sat at her desk bound and determined to consume her fair share of the morning's coffee and cigarettes. Betty Morton, sitting just in front of JoAnn Treat fit into this mold perfectly, as did Harriet Newkirk, sitting on the other side of the room, a 62-year-old divorcee who smoked four packs of cigarettes a day, drank innumerable cups of

coffee, had a bleeding ulcer, and had spent a decade as a telemarketer, dialing for dollars for everyone from fly-by-night roofing companies to the conglomerate AT&T, battling all the other phone companies, in an effort to win-back their numerous straying customers. Newkirk sat in the Big Oak office religiously, scheduling floor-time for herself at every imaginable hour; floor time giving her the right to have first crack at any walk-in's or phone ups, most of these customers being generated by Big Oak's advertising. In front of Newkirk sat Russell Large, a portly ex-car salesman, who was trying his hand at real estate, all the while awaiting the beleaguered auto industry's up-cycle to kick back in. In front of Large sat Harry Miles, a retired florist who dealt mostly with his own investment properties, a not uncommon trait in the real estate industry. Clever's eyes flicked towards Bob North, a retired Army First Sergeant, looking to supplement his retirement income and fill his lonely hours. Having been through three wives during his twenty-year hitch, his only friend and constant companion nowadays seemed to be Jim Beam. He was used to a very slow pace but was in need of extra cash now that his mortgage payment had left him about fifty dollars short of cigarette and whiskey money but had still only sold one home in almost two years with Big Oak and Clever had thought of firing him but North had one quality that kept him from it. In his long career working for the government he had learned well where the power sat and how to ensure his continued employment; and as he coughed and hacked trying to catch his breath he now, instinctively, recalled it, "Ahaaaaacchkkkk, hah...hullo, hul-low **BOSS!**"

Clever nodded amiably at North, nodded and gave his best facsimile of a smile and, in his high falsetto voice, intoned, "Well good morning boys and girls. I only had a ten-minute wait for my gas this morning and I hope you all realize that with this inflation like it is we are going to absolutely going to have to get a Republican in there and hopefully it will be our own Ronald Reagan." As clamors of agreement reverberated throughout the room, Clever smiled widely and barked, "Well then, are we all ready for this morning's meeting?"

Chairs scraped haphazardly across the black and white checkered linoleum floor as everyone dutifully filed into a small conference room located in the rear of the building. The associates all grabbed their amenities, for some cigarettes, for some cigarettes and coffee, for Bob North cigarettes and his Jim Beam-laced coffee. As the agents obediently filed into the conference room, Clever walked to the video player in the back of the room and rummaged through the tapes. The agents by now all familiar with the drill moved their chairs into positions in which to better view the television screen.

Clever shuffled through the tapes until he came upon the one he would play. One of his favorite's, it was a Tommy Hopkins motivational tape. Hopkins, a successful real estate agent from Los Angeles, had parlayed a somewhat better than average success at selling homes to an extraordinary success in selling tapes and seminars. The tape Clever held in his hand was labeled 'Profile of a Champion'. Clever idolized Hopkins, for Hopkins was in a position all good entrepreneurs envied, he didn't have the bother or worry of selling anything tangible these days. He only had to sell what all ambitious capitalists and entrepreneurs knew that they had to sell anyway, themselves. Clever was about to say something when he noticed the front door opening and three stragglers entered.

Diane Meadows was 49 years old, and was the mother of seven children, ranging in ages from 4 to 32. She had, surreptitiously, one fine spring morning, almost a year in the past now, packed her bags and walked out of her six-bedroom-three-bath custom home in San Francisco, never to return. She had worked at various menial jobs, most notably that of a waitress for several weeks, all the while studying for the real estate examination she must pass if she wished

to become a real estate sales person. She was well aware that real estate was where the real money was at, as her accountant husband of thirty-two years had shown her more than one six-figure income attributed to real estate sales people. Married at sixteen, and pregnant to boot, she felt she had been washing dishes and keeping house since time immemorial and had no other conscious memory. She desperately wanted other memories from this all too short existence on earth, and so she left her husband and children. She had been selling real estate for almost seven months when she met Cedric 'Bizz' McBizzerly, a multi-millionaire real estate developer and builder. McBizzerly was a 54-year-old church-going, born-again Christian who had remained married to the same woman for thirty-six years. He had three grown sons, two engineers and one attorney and all working for his company. Meadows, still a voluptuous beauty, had caught Bizz's eye, and was considering his offer to join his real estate company. It would mean all listings on any land she acquired for his company, and he built over five-hundred homes a year. He only employed three real estate people, all females, and they had each earned in the six figures the previous year. Of course, Meadows realized that McBizzerly was offering more than a platonic relationship as he had wined and dined her shortly after buying a ten-acre plot she had listed. The land was zoned for five units per acre. That meant that the agent who found it for McBizzerly would get the seller's commission on all the forty-plus homes that would be built over the ensuing twelve months, minus her commission-split to McBizzerly, so that, even after giving McBizzerly his broker's cut, the agent was guaranteed somewhere around two percent of the selling prices of those forty plus homes. The homes sold for between fifty and seventy-five thousand dollars, making the average commission for that agent around \$1250 and that was times forty, as the homes sold, and that was for only one development, Bizz usually had a dozen or more going in any given year. It was something to think about and Meadows had done considerable thinking before deciding to cast her lot with Bizz or 'Bizz the Whiz' as he had been known ever since building over a hundred homes his first year in the business, just after World War II. She would just wait and see how things developed with the aging developer after she made her first six-figure income. Meadows nodded at Clever and walked to a seat, as another woman, 51-year-old Helen Kirk, stood outside the doorway, where she was joined by a man dressed in heavy work clothes, an obvious contrast to the standard raiment of everyone else in the room that morning. The room was almost full and Cleaver was staring at them, as both were still standing at the door, and he was anxiously awaiting their impending arrival, for Clever wished to start the meeting. He was a man who loved two things, above all else in life, money and power, and he viewed all his salesmen as money in his future and every sales meeting as a chance to exert his influential power over them, towards that end.

Gary Greb sighed audibly, as he stared into the smoke filled room. Vaporous clouds drifted towards the ceiling, while fluorescent lights translucently illuminated them metaphorically in his mind's-eye, for a spontaneous instant, and he was back in the prizering where he had labored as a professional pugilist for over a decade. Smoke rising towards the overhead ring lights was a fact in every prize-ring he had ever entered, for, in America, the athletes were second to the promoters, as well as the paying customers. Greb was 33 years old and had just moved with his wife and two small daughters from Vancouver, Canada, where he had worked as a carpenter, a trade he had picked up over the many years he worked in the construction trades. He was in the carpenter's union but was finding out that the union officials, unlike those in Canada, were out for themselves in Sacramento. After complaining of being fired for taking a coffee break, against the bosses' orders, he was informed that the union-labor contract in Sacramento had no clauses for coffee breaks and this at a monthly union meeting. Although the men were all with him all

the business agents put the word out and he was hard pressed to find a job. He had finally gotten a real estate license, after first failing the test twice, and felt he knew enough about the construction of homes to sell them. Clever smiled at Greb and Helen Kirk and smiled. "Come in, come in folks. Don't be shy, we're all real estate professionals here and shyness is not one of our attributes."

Several snickers and an undercurrent of laughter permeated the room, even as Helen Kirk frowned. She had been selling real estate for twenty years, ever since her first husband had died of a heart attack, at age thirty-six. She had two small children at the time and, out of a fierce desire to be independent and a large necessity to feed and clothe her kids, she learned the ins and outs of real estate. Her husband had left all his worldly goods, twenty-five-hundred dollars in savings, a 1957 Chevrolet and the mortgage on their three-bedroom-two-bath house to his 22-year-old girlfriend and she had had to hire a lawyer to get what she should have gotten automatically. She had asthma and shook her head at Clever, even as he was motioning her to come into the room. "I'll just stand out here if it's all right with you. I'm allergic to the smoke."

As Greb took a seat at the rear of the room, Clever showed Helen Kirk his expensive dental work and replied, "Why of course hon', of course." He stuck the Tommy Hopkins tape into the cassette player and flipped off the lights.

As the actors on the screen assimilated a real selling situation and Tommy Hopkins interrupted at different times throughout the tape to explain what was happening and why the agent was getting the listing or selling the property, whichever it may be, there ruminated throughout the minds of those present in the room many trains of thought, some spoken aloud, such as Betty Morton, who now squealed, "Oh-my, wow! Oh my, isn't he just *SUPER*? If I can get *THAT* good oh-my I'll just die."

Some thoughts, such as Gary Grebs', were kept to themselves, and the better for it, as Greb thought: 'Man what a lot of B.S., how can anybody believe this garbage? A bunch of actors, why shouldn't they *sell* the house or get the listing, it's all phony. Like if you say what they tell you to everybody's gonna react the same.'

Bob North obligingly said, "Very professional, verah pro-fesh-null."

Clever showed North his expensive dental work and North reciprocated with his government issues, as JoAnn Treat, who had sold a half-million dollars worth of homes the previous year, earning her eleven thousand dollars in commissions, but leaving her five-hundred thousand short of being a million-dollar producer, which message, she could then emblazon across her business cards, not to mention the airwaves via the MLS computer, now exclaimed, in her high falsetto voice, "Ohhhhhhhhh-whee Bare-reee this will make me a million-dollar girl."

Russ Large and Harry Miles would have made their usual respectful contributions but both were, by now, more than half asleep.

Clever switched the lights on as the film came to a close. "Well, what do you think of Tommy boys and girls?" Clever nodded and looked around the room.

Greb, at thirty-three, the youngest in the room, said, "Great man, great but I gotta boogey man, gotta get some gas and God only knows how long that's gonna take me?"

Greb walked towards the door shaking his head even as Barbara Roberts intoned, "Oh, oh he's just mah-vah-lus Bare."

"Yes-yes he is and does he remind you of anybody Barb?"

Barbara Roberts, who hadn't gotten where she was, which was five percent of every commission that passed through her office by not sucking up, remained true to her position and nature, as she readily took the que and squealed, "Oh-oh yes he does remind me of you Ba-reee."

"Yes-yes I was going to go to law school, but well I think the industry needs me."

"Oh we do, we do," his most vociferous minions cried.

As Greb walked out the front door he heard Clever make an oft-repeated statement and one of his favorite boasts, "Oh yes I am so-sooooooohh knowledgeable!"

-2-

THE UNION HALL

When a great many people are unable to find work, unemployment results.

Calvin Coolidge, in his syndicated article. (Stanley Walker, city Editor, p. 131.)

Gary Greb walked into the Carpenters Union Hall in Roseville, local 1147, just a couple of miles from his home in Citrus Heights, and walked to a glass-partitioned peg-board, which had holes drilled in it about a quarter-inch or so apart. The holes were numbered and the first couple hundred had small, wooden pegs inserted in them, with names taped around the stems. These were all the union members who were presently unemployed and the lower the number the longer the member had been unemployed. Several feet from the peg-board was a blackboard where available jobs were posted and Greb moved forward and stared at it. He desperately needed a job; his union benefits, primarily health insurance, would not continue if he didn't work the minimum one-hundred hours per month and he had worked only thirty hours that month and the month was already half gone. He had transferred down from local 452 in Vancouver, B.C., where if his hours weren't sufficient for any given month he simply paid twenty dollars and he, along with all his dependents, were covered, his monthly dues being six dollars, whereas, in this local his dues alone were twenty dollars and if he hadn't worked enough hours he had to fork over another hundred bucks to have his health insurance kick in. Such was the difference between the Capitalistic conspiracy between the United States government and the huge insurance conglomerates that kept the price of any medical treatment for its citizens to be intolerably usurious, and absolutely unjustifiable when compared with the rest of the civilized world's medical treatment for their citizens. Greb stood in front of the blackboard and smiled. A job, calling for two form carpenters. Greb was number sixteen out of 112 unemployed carpenters, but the first twelve were waiting for their specialty, usually finish work, a skill a lot of older carpenters searched for due to there being less back-breaking labor involved. Greb had been working part-time for Big Oak Realty for over a month with little success but had found little construction work available either. He glanced at the clock on the wall that read a few minutes to eight and checked his watch, which showed the same, 7:55 A.M. He nodded at a grizzled old carpenter, with a silver-stubble of whiskers and a chewed up cigar in his mouth. The

old guy took the cigar out of his mouth and said, "What say, looks like form-work, too heavy for me, you should take it, you been comin' every day for a cup-pill weeks now I been seein' yah."

"Yeah I got sent out last week and the friggin' guy ain't payin' union wages, you believe it, tryin' to deal with me, wanted tah give me six bucks an hour."

The old guy, a carpenter for over thirty years and a union member nineteen, said, "Yeah, California's an open-shop state, bad news, now up in Seattle's better conditions. Only ah course it rains all ah time. Yeah, you is Greb ain't jah?"

"Yeah, how'd you know?"

"Heard 'em talkin', you're a member ah five-atee-six?"

"Yeah, well I checked in there back in April, transferred down here from Vancouver."

"Say that's my neck ah the woods. Why I used tah..."

"British Columbia."

"Oh, I thought you meant Vancouver, Washington."

"Naw Canada," Greb replied.

"You Canadian then?" the old guy said.

"No man, my wife was livin' up there it's a long story man. She's from Switzerland, I met her in Miami where I'us boxin'..."

"Yeah, you used to box? You know I was friend's wid Maxie Baer. Ever heard ah him? He used tah be Heavyweight Champ-peen, yup, he lives right here in Sac-ah-mento."

"Yeah, sure, I know who Max Baer was man."

"So how'd jah get tah Canada?"

Greb smiled at the old guy and shook his head and smiled, he was telling the guy his life story in a union hall. Well, that's the way it should be, union members were supposed to be brothers, weren't they? Only trouble was, it very seldom worked out that way in life, tell a guy too much and the next thing you knew he was trying to get over on you. He glanced at the job-board and the clock again, the jobs were called out at 8:00 A.M. and the first one with the lowest number got it. Greb coughed and continued talking, "Well, my wife was living there before I married her, so I flew up there and stayed six months, my visa expired so we moved to Miami where I married her. Then, back to Bee-Cee. No work up there now, so here I am. Say, you said you heard *them* mention my name, who's them?"

"The business agents, you talked a lot at a union meeting awhile back down in Sac-ah-mento, at five-atee-six."

"So! That's it! Yeah I got fired after a couple hours on a job they sent me to 'cause I took a coffee break in ah morning. Friggin' Prez-ah-dent, this, this ol' asshole man, he was the president of the local, anyway he tells me ain't no breaks in ah union contracts when I stand up to complain. So, I say why the hell not?"

"They don't care 'bout us."

"You're tellin' me man chump says it never came up. Never came up. Shit. Why'nt he bring it up? Cause he gets paid foreman's wages for sittin' on 'is ass in ah hall all day, that's why, shee-it!"

"Yeah, you're right kid, hey you want that job, get it before Frank gives it out, you low man on the board."

Greb watched a bulky man in work clothes walking out the front door with a job-slip in his hand. He smiled and said, "Thanks Frank."

Greb glared at the business agent then looked at the clock. Almost 8:00 A.M. He walked to the office window, where the business agent lit an unfiltered cigarette and sipped at a cup of coffee. Greb scowled at him and then growled, "Hey man when you gonna call the jobs?"

The overweight business agent smiled thinly. "Those jobs have been dispatched, sonny," he said.

"Wha' ...what...ah...? You didn't call 'em. It ain't eight yet."

The business agent's face turned pale and he backed up and blurted, "It's eight, nex' time be here on time."

Greb's jaws tightened and he barked, "You fat sack ah shit, I oughtah put you through that wall."

The business agent's face turned even paler and he swallowed a mouthful of bile, as he gasped, "I'll call the police, I can have them here in five minutes fella and you better wise up...you...you better..."

Greb felt his arm being tugged on and turned, as he was being gently moved away from the dispatch office by the old carpenter he had just been talking to. "Yeah, he'll call 'em too. That ol' Frank's no good, used tah be ah super'."

"Wha' ...what, he used to be a superintendent? Ain't that against the union rules? Damn, man."

"Yeah, I dunno, it should be, huh? Yeah, ol' Frank he takes the company's side all ah time, he sends 'em young guys and guys who'll work for less than scale."

Greb stared at the old man and spat, "Well, let's vote 'im out. This *IS a UNION* isn't it?"

"Well, when is the nex' elex-shun, I, ah-er-um-ah, you know, don't pay no attention to that political stuff."

"What? Well how the hell you expect to ever change any damn thing?"

"Ah, awrggghh, I don't get involved in that political stuff. I, I, ah, only got a year left till retirement. You, ah, you know how it is?"

Greb stared at the old guy with a mixture of pity and disgust. Pity at the conditions that made this man what he was and then held a pension over his head and disgust that the man, obviously, had insufficient desire or backbone to better those conditions for himself or his fellow union members. Union, it meant hard-fought battles, history and brotherhood. Greb loved those ideals, but where were they? This guy seemed typical of those members he had met in the Sacramento area. Looking out for number one, get his pension, keep his job screw the other guy. Only, as it appeared to Greb, the members had forgotten a very important rule in the brotherhood of unions, which was, stand together or fall. The disharmony was hurting them all but as Greb stared at the grizzled old man he knew, instinctively, that the old guy wasn't going to change, now. Reaching for the door, he said, "Yeah, I know how it is man."

-3-
FLOOR TIME

As good have no time, as make no good use of it.---Thomas Fuller, *Gnomologia*. No 686.

Barbara Roberts glanced at her watch then lit her fifty-first cigarette of the day. She nodded at the only other person in the office, Harriet Newkirk, who was busy working on her eleventh cup of coffee and sixty-third cigarette of the day. "Where do you think Mistah, ahhaaack, Greb is, Hare'?"

"Gee, ahaack, ahwhooeeeeeeeee, I, I dunno, Barb'? Maybe he's at a gas station I had a twenty minute wait this mornin'. Does he have the floor this aheeeewhoeeeeeacck afternoon?"

"Yes he ahheewhoohheeeeacck, he does Har-eeehack."

"Well, Barb' I'll be glad to, aheewhoo-wheeeacck...", Harriet Newkirk continued her staccato attack of tubercular coughing, as the front door opened, and Gary Greb walked in.

"Mister Greb! I have an appointment with the hairdresser." Barbara Roberts barely finished the sentence before joining Harriet Newkirk in a cacophony of cancerous coughing and then quickly slipped her leather overcoat on and rushed out the front door.

Greb walked to his desk and slipped his coat off. He began thumbing through a Big Oak handbook for sales associates and brokers. It was put together by Barry Clever and was his guarantee of success, as it was written from his many years in the business. Clever had attended every seminar his idol Tommy Hopkins gave and this information was imparted as part of his guarantee that you would be a success and sell a lot of real estate if you followed his advice. Greb was thumbing through it when the phone rang but before he could answer it, he heard Harriet Newkirk sputter, "Ah, ahwhooeeaacckk, hah, hello, ah Bah, Big Oak Realty, ah, ah, may I help you?"

Greb scowled and shook his head, just as Newkirk glanced towards him and hissed, "Oh, ahwhoeeeeohahhaackoacccck, it's, it's your call isn't it? I mean, you have the floor, I, ah, ahwhoecck, I'm mah, saw'ree ahwhoowehacck."

Greb, who noticed Newkirk had failed to put the party on hold while talking to him, replied, "Just take the call Harriet."

"Hello, ahahheoohehehaackwheacck. Oh, guess they hung up, ahackhewhohack."

As Newkirk replaced the phone to its receiver, it rang again and Greb grabbed it. It was for him, as it seemed someone had gotten one of the free appraisal forms that he had put in several mailboxes that morning and wanted their house appraised. The form was a gimmick to obtain a listing, the philosophy being that if a salesman got inside a house than he should be able to talk his way into listing it. Greb, who had given up on the Carpenters Union Hall getting him any work, had also just about given up on real estate. The last appraisal form that someone had called

him on had been a disaster, as he had been one of five salesmen to show up at the seller's house at the same time, the seller pitting them all against each other. He had given Greb ten minutes to convince him he was the right salesman to deal with but Greb had walked out in disgust and he wondered if this would be another gross waste of his time. The man on the phone had given an address that was just down the street from the office and had just informed Greb that he wanted an appraisal done on his house. Greb had questioned him as to when would be a good time to set up an appointment and the man had said, "Well, I'm here now, c'mon over." Greb replaced the phone on the desk and nodded at Newkirk. "Say Harriet I gotta go out for awhile, you wanna watch the floor?"

"No problem Gary, I'll cover for you."

Greb, who well-knew Newkirk reveled in floor time, nevertheless, thanked her and headed out the door.

Greb pulled his '71 Ford van onto the dirt road. The number on the mailbox matched that written on a sheet of paper, lying on his dashboard, '8840 Sylvan Road.' He noticed a small sign hanging underneath the mailbox: 'Blind Products Made Here,' as he pulled up to a dilapidated house that looked like it should have been condemned. He got out of his van and knocked on a screen door held up by only one rusty hinge and stiffened when a huge German-shepherd dog padded over and began sniffing him. An old man with white hair and whiskers, dressed in disheveled overalls and a heavy work shirt, obviously blind, walked over and tilted his head towards Greb. "Are you the real estate man?"

"Ah, yeah, I am. Gary Greb. Are you Gordon Tinley?"

"Claude, I'm Claude, Gordon's mah son."

"Umm-hmmm," Greb said and eyed the large dog warily, and, as if reading his mind, the old man said, "C'mon in Rick won't bite you. Rick, **RICK**, siddown."

Greb walked in and stared at another man, appearing to be in his late 20's or early 30's, sitting at a table, eating two of the slimiest looking eggs he had ever seen. He grimaced as the blind man sat down and the younger man got up and scraped two more of the eggs out of a pan onto the greasiest-looking plate he had ever seen. It was covered with grease and Greb shook his head, as he inhaled and frowned. Something smelled, bad. The blind man told Greb to take a seat, as he pushed the eggs onto a fork and began devouring them. A mouthful of eggs didn't stop him from saying, "How much mah place worf real estate man, I gots diz house and twelve acres."

Greb, who hadn't been appraising any land, replied, "Oh, I'd say 'bout thirty-five thousand."

The old man snickered through a mouthful of eggs as his son said, "Shee-it real estate man we been offered a hunnerd and fif-ee aw-ready."

"What? You been offeed a hundred and fifty grand for this place? Why'nt you take it?"

"Way-yull mebbe it's worf a lil' more'n dat, huh?" he said.

"Yeah, yeah, it could be. Ah-er, ah how many houses can you build on this land? I mean..."

"...I dunno, shee-it real estate man I thought you-us gonna tale me, huh?"

"Yeah, well I don't know how many...I mean what the zoning is or what but I can find out."

"Way-yule," the younger man, dressed in clothes as filthy as his father's, and smelling of something akin to death, growled, as he stuck a grease-encrusted finger in his nose.

Before he could say anything more the old, blind man snapped, "Ain't dat what jew-us gonna tale us here, what the place's worf, for free?"

Before Greb could reply the younger man pulled his finger out of his nose and wiped it on the tablecloth, then said, "At's what he done told me ovah the phone Daddy." He looked over at Greb and smiled, showing a mouthful of decayed teeth, with over half the front ones missing.

-4- SHORTY

No man can climb out beyond the limitations of his own character.

John Morley, *Miscellanies*: Robespierre.

Gary Greb pulled his van in front of a dilapidated, crumbling cement building on Auburn Boulevard, a major thoroughfare of Citrus Heights. It sat on about an acre of land and Greb figured its worth to be somewhere around a hundred-thousand dollars, this due primarily to the fact that it was zoned commercial, allowing almost any business to be built there, and it was just a half-mile from I-80, Sacramento's major Interstate highway.

It was May, in 1979, and Greb had spent one of the bleakest Christmases, in Citrus Heights, that he could remember, since being married in 1974, and as the prices continued to rise, poor and middle class people, like the Grebs', the majority of the population, experienced more uncertainty and fear and stocked up on the staples of life, food and clothes and other necessities, but this very action, instead of helping, actually pushed the prices higher by increasing the demand for these goods, the spiraling effect of which then caused workers to demand higher wages which resulted in the labor contracts to begin to increasingly include cost-of-living clauses. The government, under President Jimmy Carter, began to peg some payments, like Social Security and disability to the Consumer Price Index, which, while helping retirees and those on disability to cope with inflation, also perpetuated inflation, as this caused the government to write more checks, which just added to the already swollen budget deficit and led to greater debt. This, in turn, pushed up interest rates, which increased costs for businesses which then passed them on to the ever-more beleaguered consumers. With Iran at war with Iraq, pushing gas prices ever and ever higher and the interest rates still spiraling upwards, unemployment rose steadily, causing the Carter Administration to combat this weak economy by establishing voluntary wage and price guidelines and also to begin deregulating all the major transportation industries. At the same time the Fed clamped down hard on the money supply, which, of course, kept interest rates on an ever-upward spiral, which slowed business loans and

held down consumer spending, which in the coming summer months of 1979 would pull the country into a deep, deep recession. The G-Man's one-year-old daughter, Natalie, had been born on Christmas day the previous year, 1978, and Greb, true to the American tradition, felt he had to bombard her and her older sister Amanda, now two, along with his wife, with tidings of good cheer, which, in America, translated into gifts, which translated into money, which Greb had very little of. He had yet to make a sale but had learned the hard way that the big money was not in home sales but land, for without the land nothing was possible, while with the land everything was possible and land was the key to everything in real estate, and there was no shortage of entrepreneurs, speculators, engineers, contractors, salesmen and out-and-out hustlers looking to cash in on this fact. Greb had found Claude Tinley's land to be worth in excess of a quarter-million dollars, due to the fact that it was zoned for five units per acre and after several days of haggling the old man had finally given in and listed it with Greb and Big Oak Realty. Greb had then actually sold the property for a quarter-million dollars, with a ten-percent commission written in for Big Oak Realty, sixty percent of this figure finding its way into Greb's pocket. But, then, just when he opened an escrow account, the fun began. It seemed the Tinley's were all but forthcoming on the true ownership of the property. Claude Tinley's uncle, Nathan Rendenhall, had been the original owner of the property and when he died, four years in the past, the property reverted to his daughter, Mabel Saworth, this according to Rendenhall's will. Mabel Saworth was Claude Tinley's common-law wife and had died in 1976, a year after her father. Saworth had left no will and had never legally married Tinley and the land was thrown into an estate, and an executor, an attorney named Dan Gorenz, was appointed. Greb had attempted to talk to Gorenz, but Gorenz had explained that the matter rested in the hands of the probate courts and the court, in all its infinite wisdom, had decided that it was too soon after Saworth's death to clear the property. They decided to allow Gorenz to accept offers on the property beginning in the year 1981 and only, if by then all the relatives of Saworth and Mendenhall had been contacted. The court would let Greb contact Gorenz with any viable offers and Greb had informed his buyers the next day but they had quickly dropped out of the bidding, knowing how long the probate courts could tie up a property. The only possible good from the fiasco was that Tinley seemed to know everybody and had told Greb about other land-owners interested in selling their property. It seemed Tinley knew of this piece of land on Auburn Boulevard owned by an eccentric mechanic who had fixed Tinley's cars for thirty years. Greb had quickly looked on the tax rolls and then copied the microfilm plot of the land at a local title company. He then called the owner, one Gustav Berreth, who wanted to meet Greb on the property that morning at around 10:00 A.M. It was now ten minutes after ten and Greb got out of his van as a light-grey Oldsmobile pulled up and an elderly man, appearing to be in his 70's or 80's, stepped out. He was dressed in light-gray overalls sprinkled generously with grease stains and Greb met him halfway, stuck out his hand and they quickly shook. "Mistah Bear-ith?"

The old man smiled and shook his head back and forth and then up and down. "Shorty, name's Shorty."

Greb, having dealt with the elderly in the past realized immediately the old man was hard of hearing. He didn't see a hearing aid and didn't know if the old man could hear better out of one ear than the other. "Shorty, well I'm Gary Greb. You can call me the G-Man if you want?"

"Yup, you the real estate man then huh?"

Greb smiled, realizing he hadn't heard the reference he had made to his street-name and shrugged his shoulders. "Right, ah Shorty. I'm the real estate man." "Maybe the old guy had heard

that instead of G-Man, Greb pondered, as Shorty quickly interrupted his thoughts. "Well, what's it worth?" he said.

Greb smiled obliquely. The old guy came right to the point. He knew that all the tapes and seminars and so-called super-salesmen and brokers all advised never to give a price, he also knew it wouldn't work with this guy, as the best way to find out what the seller wanted was to ask him. He nodded, as the old man pulled out a cigar that must have been all of six inches long, and said, "Well, how much would you want?"

The old man stuck a small nail in one end of the cigar and then put the other end in his mouth and licked it while he eyed Greb speculatively. He nodded at Greb. "Well now real estate man if I tell you that, why you'll know what to tell me what its worth."

Greb nodded. "Well, I haven't really pulled any comps, you know researched it, but off the top of my head I'd say about a hundred thou'."

The old man smiled sagely. "I been offered a hundred and fifty," he said.

"Really, wha'...a hundred and..."

"...I sure have, yup, hey cummon across the street tah the bowlin' alley and I'll buy yah a cuppah coffee."

Greb, who didn't drink coffee, glanced across the street at the sign blinking on and off: 'FIRESIDES LANES BOWLING ALLEY.' He knew the importance of establishing rapport with people, and so replied, "Sure man."

Greb sat at the counter and listened. He listened to Shorty Berreth, who rarely stopped talking long enough for Greb to get a word in, expound on a multitude of subjects, everything from why Filipino cigars were the best in the world to the KNOWN FACT that Berreth's acre of land was the next best thing to an oil well. He listened for two hours before leaving, and Shorty made an appointment to see him the next day. He promised to list his property with Greb if the price was right.

Greb spent almost every day for the next two weeks at the bowling alley's coffee shop or Shorty's Garage. He learned that Shorty Berreth was an 81-year-old self-made mechanic, who came to Northern California thirty-five years ago. He had grown up in a small town of South Dakota and was a born mechanic, fixing tractors and diesel engines and learning much of it from his father and grandfather. Greb learned Shorty had married a Filipino woman who claimed she was a distant relative of Ferdinand Marcos and Marcos, according to Shorty, was a man who knew how to run a country. He learned that Shorty had missed out on buying a parcel of land for peanuts that subsequently became a large shopping mall. He learned that 'SHORTY'S GARAGE' had been condemned by the city and they wanted him to tear it down, before it fell down. And, he learned that Shorty Berreth was a lonely man who really just wanted someone to talk to. But, he also learned that persistence pays off, for two weeks and two days after their first meeting Shorty Berreth invited Greb and his wife and kids to his home for dinner and it was there that he signed a listing agreement giving Big Oak Realty an exclusive right of sale agreement.