

Inspired by Real Events

This Little Piggy

A disturbing tale
of Wall Street's
lunatic fringe.



M.G. Crisci

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This Little Piggy



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M.G. Crisci

To Mary Ann,
who has stuck with This Little Piggy through thick
and thin...mostly thin.

Foreword

The allure of Wall Street. Gordon Gekko. Oliver Stone. Mega Deals. Insider trading. Sensational Headlines. "Responsible" media guardians descend like buzzards. Investigative reporters scratch and claw to out-scoop each other. Ahhh, America, you've got to love it!

Quietly, far from the madding crowd, a small group of people toil to make millions in imaginative new schemes, operating under *some version of the truth*. Gordon Gekko and friends may deny their very existence or depict them as an aberration—they are not mainstream Wall Street; they are The Street's lunatic fringe.

Sometimes willing outsiders, like Victor and Sandra Martini, try their hand at this below-the-radar-screen version of Wall Street. They arrive confident but naive. They become engulfed in a warp-speed journey with no GPS system to guide them. Their perspective blurs. Their values are swept out to sea. All things black and white become gray. Absolutes are now relative. They become fringe players in fringe world. In the end their lives change, rarely for the better.

Believe me, I should know.

matthew J. Crisci

*This Little Piggy
went to market.*



1.

Strange Bedfellows

MANHASSET, NEW YORK...

This was not exactly Sandra's idea of a dream date with Victor. They had driven forty-five miles in a heavy downpour from their cozy apartment in Larchmont to visit a man who appeared to have no oars in the sea of reality. "If I didn't love you so much, I'd make *Fatal Attraction* look like a fairytale," said Sandra, only half-kidding. "You're telling me Irving is married to a woman named Sydney? Why would someone name a daughter Sydney?"

Victor shrugged. "Ask her."

"What's she like?" Victor shrugged again. "Tell me we're going to a birthday party with a 250-dollar bottle of wine and you've never even met the lady."

Irving Copeland and Victor Martini were strange bedfellows. When Victor was promoted to account supervisor at stodgy A&J Advertising, he needed an account executive to replace himself. After interviewing the available internal candidates, he decided he needed someone who was a more creative marketer, someone who could help him drive his client's business, not just a yes-man who sucked up. That was not Victor's style. Irving Copeland made his first interview a memorable feast—figuratively and literally. After exchanging

pleasantries, Irving pulled Victor's favorite sandwich out of his attaché case—lean pastrami and imported Swiss cheese on German pumpernickel, neatly wrapped in aluminum foil. Thirty minutes later, Irving's self-effacing sense of humor and a few out-of-the box examples of business building made the job his.

“Babe, I know you think Irving's a bit of a space cadet, but he's good people,” said Victor.

Sandra glared. “Are we talking about the same person? The guy who keeps his own hours, pops a joint here and there, and God knows what else?”

“You've got to understand; he's a bit of a different animal, so I just keep him on a long leash. Trust me, I know what I'm doing.”

~

A slight ping on the windshield abruptly ended the conversation. The wiper motor had died; the large single blade lay motionless. “Good God, what now!” cried Sandra.

Victor smiled, trying to make the best of an already difficult situation. “Babe, no sweat. Hubby's been there before. The good news is we're not that far from Irving's; we just need to switch into manual mode. I'll take my tie and your scarf and tie both of them to the wiper blade. Then we'll open the side windows slightly. My tie into the driver's side, and your scarf into the passenger side. Once I start driving the car, you pull the wiper blade to the right and then I'll pull it to the left. When we get to Irving and Sydney's, we'll call the AAA. By the time we've had our second martini, we'll be good to go.”

~

Lido Shores was an upscale maze of tinted glass towers sitting right on the beach at the eastern end of Long Beach.

As they were announced at the gate, Victor read her mind. *I know, we live in a condominium on a busy street in Westchester County... The answer is, we made choices. We have two kids, private school tuition, etc.*

The door to the Copeland apartment opened. There stood a man with thick, bushy black eyebrows wearing a colorful, floor-length kaftan and a daffy distant look. Clearly, he had taken a trip somewhere. "What the hell happened to you, my man?" he said, staring at the rain-soaked couple. Copeland stumbled as he turned. "Sydney, come here. You've got guests."

A tall, slender woman with long black hair to her waist stumbled to the doorway. She, too, wore a kaftan. Her eyelids were heavy from the weight of substance abuse. "I bet this is boss Victor and his lovely wife. Forgive me, but what was your name? No matter, welcome to Chez Copeland. Our home is your home."

Sandra couldn't believe her eyes. In front of her was a large room covered with floor-to-ceiling printed fabric dotted with Persian figures and ancient allegories. The ceiling was also tented with fabric and dotted with hammered tin candelas, the air thick with the smell of hashish and marijuana. Among the mellow bodies littered here and there were bongos on stands and a table with little clay pipes. Sandra wanted to leave then and there. An equally-horrified Victor tugged Sandra's arm. "Remember, we need a little time. The AAA."

Sandra nodded and handed the wine to Sydney. "Happy birthday."

Sydney began to giggle. "Irving, isn't this sweet? Our first beverage of the night. Why don't you have your friends put it on the buffet table with the other condiments?" Copeland

laughed and pointed to a table filled with pills and powders, some recognizable, some exotic, all certainly illegal.

Two weeks after the party, Copeland resigned from A&J via a handwritten note to Victor. It read simply, "Time to move on to higher pastures, filled with riches for the body and mind. Your pal, Irving." The envelope also included an ounce of grass and some Zig-Zag brand paper in a small Ziploc bag.

~

MALIBU, CALIORNIA...about the same time

It was the middle of summer, in the middle of the night, in the middle of a raucous, upscale beachfront party 400 strong. The house was a gallery of pure white walls, trendy white pickled floors, oversized white-on-white furniture, and undraped picture windows overlooking the ocean. The air was heavy with the aroma of weed, and each of the ten bathrooms contained small reminders that lines of white powder had paid a visit.

The guys looked and acted like a collection of early 80s sleazy Richard Gere clones, while the statuesque, heavily-perfumed women suggested the presence of \$1000-a-night call girls. Booze and drugs littered tables, chairs, and ledges. Van Morrison's "Brown Eyed Girl" blared in the background while guests—invited or not—performed imaginative feats of sex in every nook and cranny of the \$10 million plus pad.

The party's host, former Wall Street wunderkind Franklin Ryman, a tall, slightly overweight man in his late forties with a gray beard that dangled to his waist, watched passively. He wore a Moroccan-style Jalapa with sandals. He looked like a poster child for the depraved, idle rich, his well-traveled face the picture of physical and emotional exhaustion, his body bent by the weight of twenty-four-hour-a-day, seven-day-a-week excess. After doing a stumbling 360, Ryman turned and

seemingly sleepwalked out of the house and down the back stairs to the blackness of the beach.

~

Foamy waves slammed violently on the shore, punctuating the madness of the moment. Ryman was not *in* darkness; he *was* darkness personified. Fate, destiny, the moral order was making amends for the havoc he had caused: lives, careers, marriages ruined. His brain had been pickled by the ghosts of indulgence. A milky slime infested with a mixture of a white powdery substance percolated out of the corner of his mouth. His feet slipped and he tumbled headfirst into the sand along the water's edge. The shifting tides swirled around his bloated frame; a strong undertow beckoned. His body gradually slid toward the pounding abyss. His will, now tattered and spent, subconsciously wished to be carried away by the forces of nature.

At that moment of ultimate acquiescence, a large horseshoe crab with a ruddy brown shell washed ashore, far from its natural spawning habitat in the Yucatan. The usually mild-mannered crustacean did the unthinkable; it stabbed Ryman's lifeless mass of humanity back to reality with its long, pointed tail. Ryman's gruesome howl pierced the night air, ringing out above the now thundering waves. His time had not yet come.

A few days later, his waterlogged cell phone washed ashore. There were no search and rescue missions, no internet stories, no funeral notices; it was like he never was. The prevailing wisdom of friends and enemies alike was that he had passed of *natural causes* from an assumed overdose, and that eventually his body would wash ashore somewhere.

~

NORFOLK, CONNECTICUT...12 months later

Ryman timidly opened the front door of the upscale and discreet Silver Hill Detox Center in the sleepy little rural

village of Norfolk, Connecticut, and headed back to his Sutton Place penthouse on 53rd Street in Manhattan. He had been a voluntary “guest” for quite some time. It was now June. His five senses, clearer than they had been in years, touched, smelled, and felt like the world, almost. Birds chirped, flowers bloomed, and warm, gentle breezes feathered his neatly-combed, long black hair.

Once inside his exclusive sanctuary, he quickly discovered another depressing reality. Seven of his privately-held businesses, including his crown jewel, the Chicago Clearing Exchange, had closed their doors for lack of leadership and vision. Simultaneously, the assets and control of his remaining businesses, primarily public enterprises, created, built, and structured by him, had been legally transferred to former partners and investors looking to grab the whole pie with no additional capital investment. In short, Ryman’s business empire was in shambles and his net worth had been seriously depleted.

He sat quietly, reflecting upon the insanity of the past decade, the observations of his latest shrink, and the urging of his Silver Hill support group. Ryman rationalized a do-over was the only sane option. He was convinced that egregious riches lay just around the corner waiting for the right business with the right players, although at that moment, the how, what, and where were ill-defined.

But first things first. There was a damaged ego to restore to its former glory! The business community need-ed to realize THE Ryman was alive and well and back in the saddle. He likened his plight to that of Mark Twain: “Rumors of my death are greatly exaggerated.” In his prime, Ryman was a master self-promoter with a sense of the *mores du jour*. He reasoned today’s heightened social consciousness of political correctness and giving back was a massive financial opportunity waiting to be exploited.

Three months later, a soulful first-person *mea culpa* about drug abuse in the executive suite was published to great fanfare in the prestigious *Gotham Business Magazine*. The author? An articulate and anonymous international business entrepreneur gone astray. A man determined to give something back! “I have purposely left no stone unturned so that others might learn from my mistakes,” stated the author. “Man’s self-worth should not be measured by the intoxication of business excess.”

The master roared at his own bullshit when he saw it published in hard copy and quoted all over the internet. He quietly reveled in the article’s subliminal message: “To all you bastards who participated in the earlier demolition of Franklin M. Ryman: RMG is back, and he wants you!”

~

MANHATTAN...two years later

Victor Martini’s career aspirations had become reality. The self-proclaimed “New York City Street Kid,” raised in the violence-riddled South Bronx, the son of a butcher and a telephone operator and the graduate of a local commuter college, had scratched and clawed his way from a \$70 a week “go-fer” in the mailroom to a pretentious, power corner office at Arthur & James, now Madison Avenue’s reigning snob-patch.

Victor's dreams became more ambitious with each step up the organizational ladder. Nothing appeared out of reach, including an improbable run at the top. Rumors abounded that the company’s visionary president, Gordon Naye, was retiring in five years. As one of only six direct reports, he naively assumed the Tarot cards were stacked in his favor.

His specialties: knowledge and blowing smoke. Victor believed knowledge controlled. Nobody at A&J worked harder to prepare for important meetings than Victor. He

also developed and honed a unique personal style. As one the agency's most important Fortune 500 clients phrased it, "When Victor talks to you, he makes you feel like the most important person in the world at that moment."

~

It was show time. In the cherry-wood paneled conference room at the executive offices of Arthur & James, now the world's largest advertising agency, the athletic, well-groomed, blue-eyed Victor, dressed to impress, was holding center stage. He was pontificating on a new market research study, "The Eating Behavior of Upper Socio-Economic House-holds," to a young, equally well-groomed group reeking of Harvard, Princeton, and Yale. They were the boys and girls of Piedmont Foods, America's largest processed foods marketer, with an advertising budget somewhere north of \$150 million.

Victor, the graduate of a modest New Rochelle commuter college named Iona, had his blue blood audience on the brink of adding an "incremental" \$20 million to this year's Piedmont Farms Stuffing Mix budget. "Piece of cake, people" he said confidently. "We'll capitalize on the increasingly value-conscious mindset of our core users by offering them high-satiety recipes that don't look or taste like inexpensive, boring, everyday meals. Consumers will feel good when they eat Piedmont bread...pardon the pun."

The room chuckled. "I assume you've thought about integrating Internet activities?" asked senior client Tom Brown.

Victor, a master at imagining on his feet, effortlessly snagged the curve ball. "Absolutely, Tom...We just ran out of time getting the research findings together. The data arrived late, and I assumed that was today's priority." Then he played humble pie. "I'm really sorry if..." He had Brown exactly where he wanted him. "If it's any consolation," continued

Victor looking at the agency's creative director, Tony Osgood, "as we speak, *your* creative team is putting the final touches on an interactive online template that can stand alone or be incorporated into Piedmont's current website. Right, Tony?"

Osgood had dealt with Victor's impromptu agreements before. He smiled and nodded, making a mental note to cancel his weekend in Southampton. All that remained was an approval signature on the multimillion incremental media proposal.

~

Victor's longtime assistant, Janet, unexpectedly entered the room and handed him a discretely folded note from Irving Copeland. She whispered, "He said it's extremely urgent." Victor had to make a decision. He hadn't talked to Copeland in more than two years. Victor shook her off as if to say, not now. Janet stood fast. "Boss, the guy was begging. As crazy as he is, my instinct tells me you should take this one."

Martini, who trusted Janet with his life, acquiesced. "Ladies and gentlemen," he said, "I'm really sorry. I've got a little family emergency. Do you mind if we take a short break?"

"Go for it," said Brown, himself the father of three. "Those teenagers...just full of surprises."

Victor hurried into the nearby executive bathroom, cell phone in hand. "Irving, this better be goddamn good!" started Victor. "I'm in the middle of increasing my fucking Christmas bonus."

"Easy, Victor, easy," said Copeland, "Remember how we always fantasized about being rich beyond our wildest dreams? Bagging the corporate bullshit?"

"You mean before or after you decided to become a drug dealer?" responded Victor curtly.

“Listen, the past is past. It's a new day. Your gravy train has just arrived. Ryman is back. THE Franklin Ryman!”

“You pull me from a room full of important clients to tell me Franklin Ryman is back. Who the hell is Franklin Ryman?!”

“The one and only. Mr. Super Rich, Mr. Mover and Shaker. Mr. Wall Street. And I've convinced him you're the only man to drive his new initial public offering. It's that once-in-a lifetime opportunity to get in on the ground floor of a big one...He wants to meet you ASAP.”

Victor was skeptical. “Irving, give me a goddamn break. How could you even get Ryman's ear, much less convince him that...”

“Long story. Let's just say, we took a few trips together. Along the way, he cleaned me up. I'm stone-cold sober. Honest. Trust me.”

Despite Copeland's antics, the one thing he had never done was lie to Victor. “Okay, for the moment. Let's assume what you've said is true; what the hell do you and I know about public offerings?”

“Shit, Franklin's taught me the whole Wall Street thing is not rocket science. It's just a pot of gold waiting to be tapped.”

“Okay, okay. I've gotta get back, otherwise I'll be selling pencils on the street. When? Where?”

“Epstein's Coffee Shop, 52nd and First, Friday morning at 8:30. You and the Great Ryman, alone.”

“You've gotta be kidding. He's going to shake up the business world at a fucking coffee shop?”

“Hey, what can I tell you? He likes the place for meetings. Besides, it's around the corner from Sutton Place. You're in good company.”

The remainder of the Piedmont meeting went even better than the first part. A&J was awarded a \$25 million budget increase, \$5 million more than originally recommended. “Victor,” chuckled another senior Piedmont Foods client and close friend, Steve Dinsmore, “Consider the additional \$5 million a performance kicker...Christ, you could sell ice to the Eskimos in the middle of winter.”

When the clients had left, a pleased Victor returned to his office. His chunky assistant was beaming. “Boss,” she said in her distinct New Yorkese, “Mr. Naye called. He wants to see ya on Thursday morning, his office.”

Victor’s jaw dropped. “Boss, relax. Da man said it was all good. He even asked if I knew how the meeting was going.”

“What did you say?”

“I told him from the smile I saw on our clients’ faces, you were doing good, real good.”

“Where do you get the chutzpah to tell the chairman that?”

“Boss, was I right?” Victor nodded. “So what’s to stress? Isn’t my job is to cover your back?”

2.

Living the Dream

Victor loved coming home to his elegantly casual five-acre homestead in the exclusive enclave of North Greenwich. It validated the compromises he had made on his climb up the A&J success ladder.

Despite his *Sammy Glick* type-A demeanor and love of status symbols, he genuinely adored his beautiful wife Sandra. Despite her humble blue-collar upbringing, she looked like a page straight out of *Vogue*—dark hair and mysterious eyes, olive Mediterranean complexion, perfectly proportioned size eight, ever the lady in dress and demeanor, and unequivocally supportive of her husband’s decisions.

Sandra and Victor’s relationship was the stuff of romantic novels. They met for the first time when Victor was a freshman in college and Sandra was a senior in high school. Victor had decided to attend a Friday evening dance at the college with his friend Irving. Coincidentally, Sandra was dragged to the same dance by her girlfriend, Lois, despite Sandra’s protestations that she had to work early Saturday morning at the supermarket.

Early in the evening, Victor spotted Sandra sitting quietly in the corner. He asked her to dance. She smiled sweetly but responded, “No thanks.” Victor melted. There was the girl of

his dreams right in front of him, and he couldn't even get her to dance.

"Just for the record, the rumors are greatly exaggerated," said Victor, fishing for an attention-getting conversation starter.

"Rumors?"

"They're not true. I promise," smiled Victor.

"What's not true?" asked Sandra, staring at Victor with her big brown eyes.

"That I'm a distant cousin of Count Dracula, and I suck the blood of any woman who dances with me." Sandra beamed. The music began. The song was perfect. "The Way You Look Tonight." Victor's hand reached out. "They're playing our song." Sandra smiled, took his hand. By song's end she was gently nestled on his shoulder, feeling safe, secure, and loved. Victor was done!

That evening, he bet his buddy Irving five bucks that they would one day marry. They memorialized the bet on a scrap of paper that Irving folded and placed in his wallet. Two years later, at the tender age of twenty-one, Victor and Sandra were married. Irving was Victor's best man. Lois was Sandra's maid of honor. During the toast, Irving explained the bet the two men had made. He took a small crumpled piece of paper out of his wallet and gave it Sandra, and he gave Victor the five dollars. There was not a dry eye in the room.

For the next seventeen years, their lives were filled with loving families, good friends, happy times, and two sons, Matt and Mark. Most importantly Sandra still had that scrap of paper, and Victor still had Sandra, despite the fact that more than half of their married friends had split. Sandra's twice-divorced sister-in-law, Christine, described the couple at their fifteenth anniversary party as, "THE fairy tale marriage that

only happens in books and movies. A marriage destined to last beyond forever.”

~

Tonight was oldest son Matt’s sixteenth birthday. Sandra was tending to final details. The couple had been persuaded to open their new dream home, an 11,000-square-foot plus antique colonial listed in Connecticut’s historical home register, to a “by invitation only” celebration. The kiddies had transformed the hard-top tennis court into a disco, replete with lights and strobes and the rap sounds of Ice Cube, Tupac Shakur, and Easy E blasting over local disc jockey Mario Vitrella’s spanking new Yamaha Stagepas 500 Portable PA system. Fortunately, the closest neighbor on this isolated country road was tens of acres away. Sandra thought the arrangements seemed a little lavish for 50 or 60 kids but elected to say nothing, particularly since they had not been asked to contribute a dime to defray costs.

“So how was Prince Charming’s day?”

“Just your typical run-of-the-mill day. I convinced some guys from Harvard to spend an extra \$25 million, and the chairman invited me to have coffee on Thursday in his office.”

Sandra smiled. “Is that all?”

“Actually, no. An old friend of mine, Irving Copeland, rang to tell me one of the kings of Wall Street wants to buy me breakfast Friday morning and tell me how he’s going to make *us* filthy rich.”

Sandra stopped in her tracks. “Copeland! Didn’t you fire that guy?”

Victor began to put his spin on Irving. “I did, but it didn’t have anything to do with his work ethic. It was a cultural fit issue. Irving has always been creative, inventive, out-of-the-box.”

“Don’t you mean out-of-the-mainstream?”

Victor realized this was not the time or place to say any more—seventeen years of marriage had taught him a few things. “To be fair, let’s discuss this tomorrow night...after all this is over. Let’s just enjoy the party with a good bottle of wine.”

~

Matt’s party was not exactly as billed. The invitation had been photocopied and “accidentally” passed around school. A long line of kids lined up at an entrance table; Victor grabbed Matt. “Young man, what the hell is going on? I thought this was a party for your close friends.”

Matt grinned. “Dad,” he said in his best Madison Avenue speak, “I’m as surprised as you.”

Victor knew he was being had. “Yeah, so who is that guy collecting money at the entrance table?”

“Dad,” smiled Matt, “You should be happy; I’m an evolving entrepreneur. Word got around that we were having a party with live music. I just decided to capitalize on the opportunity. My research suggested that kids would pay ten bucks a head. Look at it this way: I should make enough after expenses to pay for school books and gas when you lend me a car. Now how bad is that?”

Victor cracked up. “Just keep this damn thing under control. The last thing we need is a neighbor calling the cops...and your mother getting all over my case.”

“Dad, no sweat. Matt’s got your back.” Victor shook his head as he headed back to the main house. Matt waved to the black pick-up truck sitting in the darkness on the side of the house to head down the service road to the pool area.

~

Two policemen approached the patio, clubs in tow. “Who the hell is running this shindig?”

Victor, sensing he was in big doo-doo, responded sheepishly, "I am, officer."

"We were patrolling the area and noticed cars everywhere. Looks like 300 kids, maybe more." The party had grown enormously since the father-son chat earlier. What could Victor say? More damaging than the sheer numbers was the presence of a generous number of beer kegs. Underage party drinking had become a real no-no. Victor was certain he was about to meet the citation pad, have the party shut down, and maybe worse.

"Sir, do you have any idea how many cars are on this block?"

"Not exactly, officer. I didn't realize the party would be...."

"Sir," said the officer. "My partner and I have called for help. We're going to place road blocks at both ends of the road, so that no else enters unless they live on the street or are coming to the party. Our captain will give us hell if we don't keep some kind of order. This is supposed to be a pretty ritzy neighborhood."

~

"Victor," said Naye graciously, as they shared a cup of freshly brewed Kona coffee in Naye's private library adjacent to his office. "Thanks for stopping by."

"When the king summons, his loyal subject responds."

Naye smiled playfully. "Victor, where do you get that stuff?" He didn't realize that Victor was damn serious. The silver-haired, nattily-attired Naye looked like something out of central casting: witty, articulate, slender, athletic, and in possession of a raspy voice that somehow was both authoritative and warmly engaging. "By now, you must know how fond I am of you and your wonderful Sandra. Personally and professionally." Naye leaned back in his flame-stitch

wingback. “You’re a smart guy...I’m sure you realize I’m not planning to run this company forever. The clock waits for no man.”

Victor figured this was it. A little earlier than he expected, but what the hell, why not sooner than later? He could grow into the role. “But, Gordon, you’re still a young man,” said Victor, blowing a little extra smoke in Naye’s ear.

“Victor, it’s not up for discussion. The decision’s made. I plan to retire in three at sixty. Judy [Naye’s wife of thirty years] and I have already begun making plans. But I want to lead us through this dreadful economy first. It doesn’t seem fair to leave the new team with a pile of dung.”

“Well, then I guess congratulations are in order.”

“Thanks. And, congratulations are in order to you also. I’m promoting you to Executive Vice President and head of the corporate steering committee. There will be a handsome bump and some other perks; Matt Hatheway will talk to you about them.” Hatheway was director of executive resources. Then Naye uttered his next sentence. “From now on you’ll be reporting directly to Rhoda Jack.”

“I don’t understand; why Rhoda?”

“I plan to name her my heir apparent. I’d like you two to work closely over the next few years, so you can anticipate her every move. Carry out her vision. You’ll be her sounding board. Her backstop. Her confidant. I’ve convinced her that, as a team, you’ll take A&J to the next level.”

At that moment, a devastated Victor had but one thought. *I don’t believe it; fucking Rhoda Jack...fucking Rhoda Jack!*

~

There was a knock on Naye’s door. He pressed a button on the side of his chair.

In walked Ms. Jack, a drop-dead gorgeous blonde with dark brown eyebrows and just the right number of streaked

brunette highlights to top off her New York power broker look. She had joined the agency about four years before from Richardson, Dobbins, & Kline, one of the world's leading direct response agencies. Using her charm, guile, and good looks, she had convinced Naye, and other top managers, that the future depended upon accountability. That A&J's roster of sophisticated clients would no longer spend millions on branding without tangible metric responses. That calling advertising just one tool, albeit an expensive one, in a brand's performance was too soft, too squishy for the new client generation. Cleverly, she positioned herself as uniquely qualified to lead that agency transformation. Naye had bought the act lock, stock, and barrel.

Rhoda and Victor had bumped heads on a few internal strategic boards. To say Victor was not a fan would be an understatement. He saw Jack as a contradiction to everything Sandra was and stood for. Jack smiled and extended her hand. "I look forward to working with you, partner." Silently Victor returned the accolade. Naye beamed.

~

Minutes later the two were walking down the hall to their respective offices. Jack stopped. "There is one thing," she said, not losing any time. "I heard you walked out of a big Piedmont meeting the other day."

"Who said that?" asked Victor, stunned.

"That's none of your goddamn business. You work for me, don't ever forget that!"

"No disrespect, but my wife had a genuine emergency."

Jack brought new meaning to the phrase 'if looks could kill.' "Don't give me that bullshit. No man jumps like that for a woman!"

Victor wanted to smack the bitch in the mouth because of her condescending demeanor. But, as Naye said, *they were a team*. Destined to be best buddies. As he had done so many

times climbing the ladder, he kept his mouth shut and stuffed his personal dignity in his pocket. He had to play the game. There were private school tuitions, country club fees, mortgages, and mega real estate taxes to pay, and all the other mandatory trappings of living beyond one's means.

~

Victor toyed with the idea of saying nothing to Sandra about the Copeland call and the Ryman breakfast. But they had shared everything together for seventeen years. Why stop now? He prepared his pitch like a client meeting. He reviewed the potential objections, rehearsed his responses. He went over them again and again, so that his responses would appear spontaneous and heartfelt. It worked and it didn't work. Sandra expressed doubt, concern, her distrust of Copeland, the folly of fast money. But she knew it would fall on deaf ears. This was something Victor was hell bent to pursue, and she loved him too much not to at least feign support.

"Babe, I'll make you a deal," said Victor, offering his hand. "If things don't go according to plan, I'll bail. I promise." They shook hands.

3.

The Coffee Shop

Victor entered Epstein's Coffee Shop a few minutes after 8:30 A.M. Take-out customers stood impatiently in line grunting orders, while a slovenly Latino guy screamed into a steamy kitchen cluttered with waitresses who were jockeying to place orders from the sit-down crowd, jammed into thirty tables.

Wearing a pinstriped suit with pointed lapels, Franklin Ryman, Blackberry in hand, was sitting in a corner, a chess piece among checkers. Not a big man and certainly no longer young, his jet-black wavy hair and dark eyes gave him an aristocratic presence.

"Good morning, Mr. Ryman," said Victor with a firm handshake.

"Franklin, please," said Ryman, rising only slightly. "Mr. Martini, I've heard nothing but good things about you."

"Victor, please."

A high-protein, high-fat breakfast appeared, complete with muenster cheese omelet, a side order of grease-laden sausages, and a buttered onion-and-garlic bagel. Before Ryman took a bite, he whipped out the obligatory power symbol—a twelve-inch Cuban Macanudo. For the next

twenty minutes he puffed, slurped his coffee, wolfed down his omelet, chomped on the sausages, and told his life story.

Victor noticed the butter drip off Ryman's bagel onto what appeared to be a very expensive Hermes silk print tie resting on a bold burgundy striped shirt with a heavily starched white collar. Was Ryman aware of these fine points? Did he care?

"I'm just a kid from a Jewish middle-class family on Long Island, Rockville Center to be precise. Dad was a mid-level accountant in the financial department at Long Island Gas and Electric Company. Guess I inherited his gift of statistical analysis." Ryman stopped to chuckle at his own joke. "Dad graduated with honors from Melville High School at sixteen, a little ahead of the curve," continued Ryman, believing everybody craved the minutest details of his life. "He was accepted at the Wharton School at the University of Pennsylvania, but my grandparents couldn't afford the tuition. So he joined the business world, had a family and kids, and lived *unhappily* ever after."

He laughed heartily at his own joke.

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Ryman tended to ignore details that did not suit his purposes. Ryman's Dad, Seymour, was working overtime one evening during the busy tax season when he accidentally learned the gross income of the firm's top executives, including his immediate boss. He was incensed at what he believed to be a lack of equality. Consequently, he altered the company's payroll systems to grant himself a gargantuan "silent" raise. Seymour's "gift for statistics" allowed him to doctor the accounting system's books to cover his tracks for almost ten years. Some \$750,000 later, the scam was uncovered. But the company's management wanted to avoid

public embarrassment and the potential backlash to the stock's price, so they discretely settled the matter. Seymour agreed to take early retirement at half his anticipated pension and the loss of all his health insurance benefits. While the out-of-court settlement saved Seymour Ryman's reputation and a certain jail sentence, it caused the family tremendous financial hardship because Ryman's mom, Cecelia, suffered a stroke shortly after Seymour's forced retirement. Her condition became more complicated with the onset of diabetes. As a result, she required constant medical care and expensive prescription medications.

To simply maintain a modest middle-class lifestyle, Seymour returned to work full time as a cash register clerk at the local Home Depot. Seymour's pent up bitterness eventually created fits of rage, with Cecelia as the victim of frequent bouts of physical abuse. Eventually the couple separated, and the courts placed a restraining order on Seymour.

Initially, Ryman attempted to disengage himself from the turmoil, concentrating on school as a release. Eventually, the physical beatings, the constant emotional upheaval, and the frequent 911 calls caused Ryman to testify against his father in court. By the time Victor met Ryman, Ryman had severed all relationships with his father. Seymour eventually suffered a massive heart attack while watching television in his small apartment in the downtrodden Bay Shore section of Long Island. Nobody realized he was dead for three days. Neither Ryman nor his mother Cecelia attended the spartan funeral services.

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“What a coincidence,” responded Victor, poised to perform his famous schmooze routine. “As a kid, I used to

spend the summers as a vendor on the beaches in Rockville Center. My dad was a butcher who scraped up a little cash to buy a summer bungalow.”

Ryman didn't give a shit. His mission was to impress Victor.

“Got a full scholarship to Wharton. Graduated with a degree in finance. My first job was a junior analyst on Wall Street with Smith Barney. As I completed various research reports on the company's buy list, I began to realize many of the so-called 'hot model' companies were built primarily through mergers and acquisitions and the elimination of operating duplication, rather than real internal growth. On Wall Street, it's all about instant gratification. When it comes to money, everybody's a fucking pig. Right?” Ryman gave Victor no time to answer. “Acquisitions grow revenues and profits instantly and geometrically; stockholders love the action. So in my spare time, I began searching for an industry that had not been picked over. The numbers told me to focus on aggregating doctor-owned, private hospitals into a single health care brand.”

“You mean like Kaiser Permanente and Oxford Health?”

“You young guys,” laughed Ryman between a forkful of egg, a sip of coffee and a cloud of cigar smoke. “They didn't exist in the Sixties and Seventies. I fucking invented them. There was no Kaiser, no Oxford. I was the guy who completed the first health management IPO—\$125 million—exclusively to buy private hospitals, integrate them into one system, and eliminate costly operational duplication. The deal was sold out before it hit the market. I named the company United Medical Systems.”

“I'm not familiar with..”

“Of course you're not. It's long since been renamed Yuma Medical.”

“Like in Yuma Medical, the \$15 billion hospital management colossus?”

“One and the same.”

Victor wanted to ask: with a coup like that, why go back to work? But Franklin wasn't finished. “The thing was so successful, it wasn't long before competitive hospital networks sprang up. The Street's pea-brain analysts thought it would be a problem. You know, cut market share and stuff. But I saw it as another \$10 billion opportunity, so I created a venture capital fund that lent money to my competitors.”

“Why the hell do that?” asked Victor, chewing on a greasy toasted sesame-garlic bagel.

“You sound like the dickheads on The Street! The more competitors, the bigger the market. ...having 25 percent of a \$50 billion market is a hell of a lot better than 60 percent of a \$10 billion market. Within two years, United Medical was listed on the New York Stock Exchange and my capital fund, Seminal Investors, was listed on the American Stock Exchange. I was living the goddamn life of Riley. Everything was moving so fast. I wasn't even thirty, and I had more money than I knew what to do with.”

Victor took a sip of coffee and a bite of his bagel. Franklin distributed more cigar ashes as his life spilled across the table. “In the middle of all this, I had another flash of pure genius! Why not execute my private hospital acquisition strategy in Europe? If McCann's Hamburgers can export fast food to Europe, why can't I export a successful financial model? So I created Crystal Bond Medical. Turned out I couldn't execute exactly the same strategy because hospitals were inextricably linked to socialized medicine. So I decided to consolidate the medical instrument industry. It was like taking candy from a baby! We got listed on the London Exchange in less than fourteen months. The fucking money just kept pouring in. Had two kick-ass 737s, one for me, one

for my best friends, my furry Newfoundlands Buzz and Wilfred,” said Ryman, raising his voice, oblivious that anybody else was in the restaurant or even at his table.

“The three of us just went back and forth between the parties and the drug binges. Had more women than I could accommodate. They were all so easy. Brits, Scandinavians, whatever.”

Ryman stared emotionless. “I not only fell in love with London, I somehow fell in love with the one bitch who wasn’t easy. I chased her all over Europe. Not only would she not marry me, but she unceremoniously dumped me—for a fucking woman no less! There I was, one of the world’s most eligible bachelors, publicly humiliated. I couldn’t handle it. Took some time off the merry-go-round.”

Victor realized Ryman had a certain “dark side” charisma. Wall Street was in turmoil over the sub-prime mortgage mess, tight credit, and poorly run companies begging for multi-billion dollar federal handouts. Yet Ryman had convinced himself that none of that mattered. “I see reservation written all over your face. You’re wondering, where the hell did all the money go?”

“Something like that.”

Ryman knew it was show time! He paused dramatically, as if peering into a deep, dark abyss. “It all ended abruptly one night at a party in my Malibu beach house. I just fell off the edge of the earth for what seemed like an eternity. Nobody knew where the hell I was, including me. My financial empire crumbled. The rest was stolen by my ‘associates’ or foreclosed by the banks. When I returned, everything and everybody was gone.”

“After all that, you were stone broke?” asked Victor.

“Well, in a manner of speaking. I certainly couldn’t support my previous lifestyle, not that I really wanted to. I’ve

spent the last twelve months sobering up, getting physically fit, and regaining my mental edge. No alcohol, no drugs.”

“No sex?” smiled Victor.

“Now, let’s not get crazy,” Ryman chuckled.

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Ryman’s Oscar-caliber performance moved Victor. Maybe, just maybe, the blowhard had a path to riches. “Irving said you had some new business idea,” he began.

“Yeah, that’s what I want to focus on. I guess all *your* questions just got me a bit off track.” Victor already knew better than to correct Franklin. “I’ve invested a half-million to research and develop my new business plan,” declared Ryman, flicking the cigar. “I’ve also spent serious time with a number of advisors. The unanimous consensus? This scheme can make me wealthy again—dramatically wealthy. Irving helped me with the research; that’s how we met. He’s told me a lot about you. Let me be perfectly blunt. I need someone with the right corporate pedigree and the right age to help me promote the project, raise the capital, make the acquisitions, then run the companies. You interested?”

Victor leaned back and thought: *I’ve known this guy for a half-hour. I haven’t a clue what the hell the business is about and he’s asking me to abandon twelve years of scratching and clawing up the ladder at A&J from the goddamn mailroom.* Rhoda Jack or no Rhoda Jack, he answered. “Franklin, it’s hard to answer that question. You haven’t really told me much about your business strategy.”

“Jesus, I’m sorry, I just assumed Irving filled you in. My new business concept is simplicity itself. We’re going to legitimize the barter trading industry.”

“Is there much of a market for barter?”

“Are you kidding?” retorted Franklin enthusiastically. “People have been bartering goods for centuries, but it’s

never evolved into an organized corporate enterprise. *My* company will be the first to consolidate all the critical barter functions of re-marketing excess consumer products under one roof, thereby becoming the market leader literally overnight.”

“Seems a little grandiose for a start-up in this day and age of corporate retrenching.”

“Nonsense,” replied Ryman curtly and confidently. “The Street is searching for innovative companies that can generate stable revenues and real profits. They’ve had it with smoke and mirrors and accounting gimmicks. Our silver bullet will be acquiring private companies with strong operating histories through a series of public financings. We’re talking a highly fragmented \$10 billion business comprised of hundreds of clever mom-and-pop private companies that specialize in one type of inventory or one channel of distribution. Some are stronger at buying at a good price. Some stronger at selling. Some buy for cash. Some buy under a barter arrangement. Some buy for a little of both. But nobody does it all.”

“My question actually dealt with the public financing part of your plan,” said Victor. “Isn’t the government forcing the investment banking industry to batten down the hatches?”

“I’m not talking the traditional Wall Street model. Been there, done that. I’m talking about *the entre-preneurial side of Wall Street*. Capital is light years easier to access.”

“I thought Wall Street was entrepreneurial,” replied Victor, sounding like the Wall Street neophyte he was.

“Naah,” responded Ryman arrogantly as he took another puff and blew a ring of smoke in the air. “Despite all the SEC sabre-rattling and government oversight, they’ve practically ignored the world of pink sheets. It’s like this small vein of wealth there for the taking because the big boys want

to make like it doesn't exist. I call it under-the-radar-screen financing."

Ryman sensed he had Victor intrigued. He kept pouring it on, partially out of ego, partially out of need. "That's the real beauty of my strategy: even a smart guy like you doesn't know there's a place you can still attract millions on the basis of a sexy concept. It's all in the packaging. Once we become the great 'whisper stock,' mainstream money will line up at the door."

"I got it, but don't quite get it," said Victor honestly.

Ryman realized Victor was just what the doctor ordered—a blue chip, green-as-hell business tenderfoot who would help make his prospectus sing. "By acquiring fifteen or twenty of these niche companies right off the bat, we're a business that capitalizes in the hundreds of millions. Then we eliminate redundant functions and add value. Everybody wins. The stock will skyrocket, investors will realize a significant return, and we'll both be wealthy beyond our wildest dreams. Me for the second time, you for the first. Now what do you think?"

Victor answered with more questions. "Franklin, what makes a barter company successful? Do they have management continuity? How do they fit together strategically?"

"Jesus, Victor, please, let's not get bogged down in bullshit details. Business is not about business; it's about money. If you can't get filthy rich, why bother?" Ryman believed deep down everyone was a greedy pig. And he knew how to feed that animal. He realized he was finally beginning to crack Victor's ethical patina. "Fifty, maybe a hundred million dollars in three years. Depends."

The numbers blew Victor away. But it still sounded too good to be true. "Franklin, I've got to be blunt. The numbers

are tantalizing, but the business and the financing sound like bullshit!”

Ryman was infuriated. “Bullshit!...This is a brilliant fucking idea. You sound like the United Medical nay-sayers.”

“I need some time to think about it, talk to my wife,” Victor said, sipping his now cold coffee. “I’ve got a great career with a first-class organization. Been there twelve years. I just can’t...”

“Oh I get it. You want to check me out. Go ahead. You’ll find everything I told you is absolutely true...How much time do you need?”

“A few days.”

Ryman went for the close. “That’s fine, but no bullshit stringing along. You corporate guys own that space. I’ve just gotta get on with what I’ve gotta do. Do we understand each other?” Ryman was good. Very good.

Victor was already leaning. “By the way Franklin, does your new creation have a name?”

“Yeah. International Trade Incorporated. Plus the stock symbol, ITI, is easy to remember and sounds important, like a knockoff of AT&T.”

Breakfast was finished. As they shook hands promising to meet again, Ryman saw an embarrassing butter stain dead center on Victor’s tie. “Don’t know if you noticed, but I have a bad habit of talking and eating at the same time. Wind up with more stained \$125 ties.” Ryman smiled and pointed to Victor’s tie. “Looks like we’re going to be business *and* etiquette partners,” he said. “Is that your butter or mine?”