

I: 1983 to 1984

*It's not the heat, it's the humidity.*

CHAPTER 1

August 1984: The Day before the Deposition

A year and a day. That's how long it had taken me to ruin my brand new career.

A year ago, fresh out of college, I stumbled into a job working for a land developer.

Today, I was prepping for a deposition with the Ethics Commission. It felt as if the entire state of Florida was questioning my decency. And why not? I'd given ample reason.

Coaching me was Howard, my company's mild-mannered attorney. He inched his leather chair to his desk and picked up the deposition subpoena. His problems usually concerned density or zoning; this was embarrassing new territory.

"So you had a relationship with Luke Barnes," Howard started.

"Yes." I didn't smile. I did attempt to swallow, tried to remember to breathe.

"Luke Barnes works for Zach Simon," Howard nodded. "And we paid Zach Simon *ten thousand dollars* the night before he voted for our bond deal." He paused. "Our *twenty-five million dollar* bond deal."

All true. My company paid Zach Simon, the consultant, for information to justify building new rental apartments in Fort Myers, a small town about two hours south of Tampa. The next day, Zach Simon, the bond council member, voted to award my company twenty-five million to finance building those apartments. Appearances aside, this was letter-of-the-law legal.

"Tell me what happened between you and Luke Barnes," Howard directed, pen and pad ready for my side of the story.

"It was Luke's last week at the planning department. I only met him because he was a

planner.” I sounded defensive, but getting the timeline straight was critical.

Howard cocked his head.

“I liked him. We hung out for a while.” I wondered how much to tell. The improbable beginning Howard knew: Ten months ago, my company sent me to Fort Myers, all by myself, to find land to buy. They gave me a week. I was 21 years old. I’d been on the job for two months. I barely – barely – understood market research, the work they hired me to do.

I had my first appointment with a land broker in the morning. Before that meeting, I had to find out if any other companies were planning to build apartments. Everything hinged on that information. I arrived at the planning department at four-thirty, too late to be polite. I wove through a maze of cubicles to the senior planner, someone named Luke Barnes. He didn’t look up when I found him, and I was hard to miss in my bright red pointy witch-toe stilettos.

“I’m sorry, but I’ve got to talk to you,” I interrupted. “Just five minutes.” My hair was a tangle of wet curls, my white cotton shirtwaist with polyester shoulder pads sticking tacky from the heat outside. A wide red stretchy belt made the dress shorter, and I’d left the last buttons undone to show long legs still very tan, thanks to the year’s endless summer. Boyfriends told me I was beautiful. I didn’t exactly believe them, but I hoped it was true.

Luke Barnes leaned back and crossed his arms. No wedding ring, no bracelet. He looked like my oldest brother’s best friend, so I instantly layered on a stack of good attributes, even though he didn’t smile.

“It’s late and actually, I don’t have time.” Bushy eyebrows arched, velvet voice sank. “Friday’s my last day. Maybe you can come back next week and talk to someone,” he smirked.

The polite southern accent confirmed him safe. My mother had careful instructions on the merits and perils of pronunciation due to the inherent conflict between the Yankee-way and the

Pretty-way. If a Yankee-way speaker was suspect until proven otherwise, a Pretty-way speaker was the inverse. Or so I reasoned. Kentucky-born Luke spoke classic Pretty-way.

Luke looked down at his papers. His thick beard made his lower lip stick out puffy and pink. A whim skittered across my brain: What would it feel like to kiss that lip? I leaned in to throw out the line that changed everything. “Then let’s go get a beer. There’s a chance I might want to go to bed with you.”

Luke flinched, blinked hard, rocked back. If he hadn’t announced he was leaving this job, I wouldn’t have said it. Maybe. Hopefully. But since his public sector days were numbered by hours, we were nearly colleagues. Besides, if I was willing to kiss him, I was willing to go where kissing could lead. I was just being honest.

Luke shook his head, muttered instructions on where to meet, and abruptly stood.

He looked taller sitting down.

We met at a locals-only bar in a marina on the Caloosahatchee River, both of us nervous thanks to my hijack of the drinking-mating ritual. With ground to regain, Luke expounded on leaving the government payroll to partner with Zach Simon, the brash young consultant who blazed into town peddling fat reports with fancy graphs and reams of data. Zach’s firm became the one every developer in southwest Florida hired for a survey, or a study, or a marketing plan. If you needed a package to impress the bank, Zach Simon delivered. A seat on the bond council virtually guaranteed work, which made it easier for Luke to consider a job where getting paid depended on getting paying clients.

More beers revealed Luke’s tree-hugging heart. His graduate work was in ospreys, his idea of a great day involved trekking through swamps and dry prairies, snakebite kit and paperwork in tow. He was disillusioned with his limits as a government employee. He could

have more influence as a consultant. Regulations, no matter how carefully crafted, were no match for money. And speaking of money, consultants made way more than county planners.

I liked when he talked flora and fauna. This was *my* state he was determined to preserve, even if he ran on as if I knew nothing. I relaxed into his rich round vowels.

More beers and a dinner of stale chips from greasy bags that smelled like bait. The fishermen had left after sunset. Only one man remained at the rough plank bar. His sunburned neck poured over the collar of a yellow short-sleeve button-down that had never seen an iron. A clip-on tie lay next to his Winstons. He muttered to the bartender after Luke bought another round. I could tell by the laughs it wasn't a compliment.

Over those last beers, Luke told me no other developers had big plans for apartments. He suggested specific tracts to check out, verifying my original instincts – about land, anyway – were right. I could have walked away. Instead, I leaned in and looked up from under my lashes.

“So,” he said, asking the question by the arc of an eyebrow.

I was going to be stuck in Fort Myers all week every week for quite a few weeks. I wanted someone to hang out with, to laugh and smoke pot and drink beer with. “So,” I smiled in return.

Luke stared. He wasn't my type, but I liked that he was cynical about real estate and I liked the power I felt. Maybe hanging out in the working world was like hanging out on campus, a *do as you will and harm no one* kind of thing. “I'm at the Ramada,” I said, tilting my head towards the two-story hotel a couple of blocks away. The night felt private and safe. Besides, it was after nine so the town was asleep.

Luke smiled, finally. He had a nice smile. There wasn't a lot of fight in this kill but gratitude and alcohol lit the fuse of hope. We stood and Luke swept his arm for me to walk

ahead. It was the gesture of a southern gentleman, comfortable and familiar. He nodded to the bartender as we started across the uneven dock, the kind where the boards snagged the leather on your high heel shoe no matter how carefully you picked your way; past the broken down sailboats and dirty trawlers; towards the lights of the hi-and-dry building on the shore.

Between crisp hotel sheets, a fling was born. I didn't think about implications. Luke wasn't useful anymore, professionally. True, we met because of our jobs, but he was leaving the planning department and there was no way my company would buy research from him – or anyone. Market research was my personal albatross.

Howard frowned at his notes. I watched the cars far below, bright metal ants that crawled over the Howard Frankland Bridge. The hot August sun was throwing diamond spears into the sparkling blue water. I wanted to crash through the glass and dive in headfirst, as the pelicans do when they fish. I would surface miles away, tangled in mangroves, alone.

“Did you tell anyone about your *involvement* with Luke Barnes?” Howard prodded.

I found a cuticle in dire need of shredding and set to it.

“You didn't think it was important?”

I looked up and wondered why I'd ever thought of Howard as a friend. Before the company changed my address to West Palm Beach, I'd spent most Sunday afternoons in this office, high over Tampa Bay. Howard was usually here too. Our conversations were easy. Howard loved Reagan's deregulation of all things banking, but on social issues, he talked liberal. Behind his back, everyone assumed he was gay. I thought we were friends, as much as you're friends with the people you work with. Now, he seemed like a stranger.

Howard glanced at the folders on his desk holding real work, new deals that needed

serious attention. This ethics complaint wouldn't stop Caterpillars from grading dirt on two sites in Fort Myers as we rehearsed my answers. The complaint was an undignified nuisance that Howard needed to erase. He considered the options, finally turning to face the glaring afternoon. "The most important thing is to answer only the question you're asked," he sighed, staring at the clouds. "Don't try to explain anything."

Well, that part was easy. Because how could I explain this daisy chain of insanity? In a year and a day, I'd gone from a college graduate with no discernible ambition to corporate Jezebel. I was fluent in the language of real estate development and jaded by a crash course in business ethics. I was also up for my third promotion and raise – in a year.

Except now, there was this. My peers would find nothing newsworthy in my behavior. Viewed through the lens of an ethics investigation, the implications were greasy. I was a *nice girl*. I came from a *nice family*. I went to church every Sunday, when I lived at home, anyway.

But somehow, I always seemed to be thinking about sex.

This wasn't the first time thinking about sex led me to trouble. The worst before now happened six years ago, when I was a senior in high school with a heavy burden: virginity. Thanks to my grandfather's *Gray's Anatomy*, I was terrified of what had to happen to change that status. The text was illustrated. Everything about that first time sounded painful and looked worse. But I was very, very curious.

My friends were no help as they cycled through falling in love, doing the deed, breaking up, and repeating the process more quickly. More than once, I waited for a friend in a clinic while consequences were surgically abolished. I was secretly horrified about what was happening to them physically. I didn't consider the emotional scars that might form in those

minutes. I knew all about birth control and never intended to test the issue.

As each friend quit the virgin club, I found a way to ask, *did it hurt?* Their responses were vague. I assumed they forgot or were shy.

When I was sixteen, I got my own lesson in denial and shame.

Mine started on a frisky November night, cold by Florida standards, when I told my parents I was going to my high school's football game. Instead, feeling cute in my rabbit fur coat, I headed over to the college. My father had been a professor at the college since before I was born and I had a part-time job as a dishwasher in the cafeteria. Setting foot on campus was arriving at a safe space, terrain I had known all my life.

Working as a dishwasher was the lowest possible rung on the cafeteria employment chain. As far as I was concerned, they were paying me to flirt with the baseball players there on work study. The worst shift was "the hole," scraping food off the plates into a disgusting vortex that seethed and reeked.

Joey Cartelli had giant biceps and a Yankee-way accent as thick as a Saturday morning cartoon character. Even so, he always took my shift on the hole and let me dry dishes when we worked together, bright blue eyes twinkling as he teased and boasted.

I flirted shamelessly with Joey. Our banter was rich with suggestion, even if I wasn't sure what I was implying. None of the high school guys noticed me. Joey was a sophomore in college and a baseball star. He made me feel special. Once he determined I liked to smoke pot, his campaign became an incessant invitation: Come over and smoke a bowl. Come over and smoke a bowl.

That Friday night, I relented. In his dorm room, we smoked a bowl. And another. And another. His bong was homemade from a piece of giant bamboo. His teammates kept rotating

through. These guys were like my high school friends minus the annoying lurking parents. It was a party.

I considered myself a pro pot smoker but this was *really* good pot. If I could just take a tiny nap? I still had to get to the game, but maybe I could sleep for a few minutes? Joey made a show of shooin' the guys from the room. "She wans ta lay down, see? Get outta 'ere!"

When I surfaced, the lights were off and two fat candles flickered by the bed. The blinds were open to the night and the streetlights of the parking lot. Joey had put a Harry Chapin forty-five on the stereo. He left the turntable arm out so the needle would swing to the beginning when the longest song in the world was over. He didn't want interruptions.

My shirt was unbuttoned and Joey was working the zipper on my corduroys when I lifted through molasses to swat him away. With the ease and the snarl of a jaguar, he leapt onto my chest. "OK! You wan it like dis? Like dis?"

I had to get free. *Not him, not now* pounded with each heartbeat. His massive thighs gripped my ears and his corduroys – almost the same color as mine; Levis, like mine – crushed my throat. I started to gag. Joey never noticed as Harry Chapin droned on about a mayor. Of Candor. Who lied. Something about his daughter.

*Oh god.*

So heavy. Can't breathe. Can't move.

"Suck hardar! Take it all da way down your throat!" Joey barked.

This was my fault. I did this. I lied to be here. Must do this. Do this to get out.

"Play with my balls! Tickle my balls!"

I did everything he said as best I could. He finally erupted when the mayor was on a third rotation. What I couldn't swallow dripped on my shirt. Joey fell back. "Oh baby, you was *good*."



That couldana been your first time! You done it like a *pro*, baby.”

I buttoned my blouse, a wildly patterned polyester shiny shirt, as we called them, hyper-focused on not making sudden moves. Joey wasn't stopping me. Was it that simple? Why didn't I just leave, before? The memory of his weight, his raw strength, sank into the quicksand of suppression. I moved slowly, didn't speak, didn't look back as I crept into the fluorescent hallway. The door clicked shut on his chirpy, “Call me!”

I ran down the stairs and smashed against the aluminum bar that stretched across the pitted and scarred glass door. It clanged as the door flew open. Free.

As I stumbled across the sandspur patch between his dorm and my car, a whooping cheer went up. A line of Joey's teammates, the ones who left when I settled in for my nap, were gyrating their hips on the balcony. They'd been waiting to see how long I lasted. I burned with their insults, but it was too dark for anyone to see.

I pulled in behind the high school football field. It was third quarter. What would my friends be drinking tonight? Sloe gin? Southern Comfort? Bacardi 151? Please not Bacardi. The smell made me want to puke, as did any thought of what had just happened.

There was a curious rip in my soul, right in my chest, right where the hurt of this memory would burrow, not quite remembered and not quite forgotten. I looked in the rearview mirror. The eyes I saw were too far apart, too blue and innocent. I wasn't innocent. I was a whore. I knew with a strange calm certainty that I wouldn't tell anyone about my bitter initiation.

My shiny shirt was nearly dry but the awful smell clung. I slammed the car door, walked around the field to the gym bathroom, and dabbed my blouse for a good long time. I washed my face and hands. I rinsed my mouth over and over with water from the faucet. And then I climbed the bleachers to where my friends clustered. I took a swig from the Slurpee cup pushed into my

hand. Southern Comfort never tasted so good.

I told my mother to tell Joey I wasn't home when he called every few days for weeks. Shame and trauma aside, my pain was only emotional. It didn't officially count. I was still a virgin.

Six years later, sitting across from Howard, it felt like the line of guys from the balcony had changed into a line of men with briefcases. Only this time, the taunts were in legalese. I wondered if the past was telling me to stand up and walk away, right that minute.

If only I could.

My accidental career began three months after I graduated with a "worthless" literature degree when my brother's girlfriend Karen hired me to do market research, whatever that was, for the company she worked for, Patriot Development Corporation. Times were tough in the summer of 1983, and it was astonishingly good luck to land a job in backwater Tampa with a national company, all without a drop of academic training for the task.

The reason? Deregulation.

Eliminating rules on savings and loans was supposed to spur the country out of its 1970s economic doldrums. A pair of acts passed by Congress in the early '80s contained a cornucopia of bad ideas that ultimately led to the feds shutting down over a thousand financial institutions, sending taxpayers a bill for about a hundred and twenty-four billion to cover bad loans and missing deposits.

Patriot's appetite for high risks and high stakes was evident from the very beginning, when the idea hatched from the wily brain of an ambitious airline pilot named Amrit Sapra. While I was worrying about a life after graduation, Sapra was busy acquiring about half a million

dollars' worth of inner-city property in Los Angeles. He found a sympathetic appraiser to value his holdings for three million, and then used that leverage to buy a tiny savings and loan in Orange County, California. The new laws assumed savings and loans would regulate themselves.

Patriot Savings Bank, a hybrid name Sapra coined, specialized in offering jumbo CDs, Certificates of Deposit, which paid extra high interest over a very short term. Patriot Savings Bank could sell a hundred-thousand-dollar CD with the promise to pay back a hundred and ten – or even more – after only six months. If anything went wrong, new federal insurance guaranteed the principal plus all the promised interest. It was an investment with *zero* risk for everyone, except the taxpayers funding the federal insurance.

Sapra's bank had no tellers, no street operation, no retail advertising. A low-tech precursor of internet banking, it did have *operators standing by* and it paid commissions to brokers from all over the country who bought the jumbo CDs over the phone, a practice severely limited before deregulation but widely pursued after the pesky rules were gone. Everyone was making lots and lots of money. All Patriot had to do was offer a slightly higher interest rate on a six-month jumbo than any other bank in the country.

Patriot Savings Bank loaned its deposit money to Patriot Development, the subsidiary I worked for, to buy land to build apartments. The bank charged a hefty fee on each loan and this cash went directly into the asset column, meaning the bank could count an immediate profit on lending by lending to itself.

The bank also sold syndicated partnerships in the apartment projects, an investment strategy that promised a share of revenues for years to come. Although not federally guaranteed, risk-happy investors lined up anyway. Doctors in particular.

Once built, Patriot Development would manage the apartments, for a fee, for as long as

stipulated. When that time passed, the company would jump on the first swell of a future boom and convert the units to condos, selling them off one by one, making a bit more money on each of them one last time, and sharing the gravy with any syndicated partners who had a spoon in the bowl.

Or that was the plan. The entire corporation got addicted to the cash flow generated by lending. Patriot Development's directive was to buy land, which was theoretically easy since the parent bank issued that loan, and then quickly lock in construction financing to build apartments. *Quickly* was imperative because the company was always running against a six-month clock. A portion of the units in the complexes had rents that qualified as affordable, which made Patriot eligible for the construction loans financed by revenue bonds meted out by a patchwork of local bond councils.

Because getting the bond money was the first order of business, Patriot had to quantify demand for affordable housing anywhere we wanted to build. It was much cheaper to hire staff for this time-intensive work than to commission it. And that's where I came in. By August of 1983, Brad, the president of Patriot Development's Tampa office, was under intense pressure to buy land, land, land and was screaming for several studies at once. Karen, his director of market research, needed help. The salary was thirteen-thousand, so only a neophyte would do. Good manners, the ability to carry a conversation, and knowledge of which fork to use were icing on the cake. That I could match construction guys drink for drink became a matter of survival.

Doing market research was like writing term papers for a living. I was good at writing term papers. Once I learned the vocabulary, the real estate part made sense. The process was surprisingly simple. Patriot's plot to carpet Florida with apartments depended on using the same

plans over and over.

Our product was called a garden walk-up, meaning the apartments were in two-story buildings with central stairwells. We had two flavors: a stripped down version called Palm Breeze, and for the more affluent *wild and crazy* young professionals, Winner's Circle. The footprints were the same but inside they were decidedly different. Palm Breeze had things like connections for a washer and dryer to make them viable as eventual low-end condos; for now, rents were called affordable. Winner's Circle had a washer and dryer in every unit plus a bouquet of luxury amenities, like security gates, hot tubs, fireplaces, fancy clubhouses, and the implication of endless party weekends. Which version got built depended on the market, in theory. In practice, land cost predicted everything.

On my first day, I learned about a parcel in Orlando that Brad had under contract. This one had to be a Winner's Circle to make the numbers work. Howard made calls and confirmed the bond council was ready to vote for a deal. Two days later, Karen and I drove over from Tampa for my whirlwind baptism in fieldwork and loan packages.

The neighborhood around the Orlando site wasn't good and the acres loomed large with sandspurs and mangy palmettos that struggled against sandy soil and the brutal sun. The spindly arms of a few lonesome slash pines cast thin fingers of shade. None of this would last. In Florida, land was transformed. It wasn't a question of *if* something would be built here; it was simply a question of who would build what, and when. The location was near downtown and close to some of the emerging high-tech manufacturers. Given the neighborhood, security would be a message to convey; but it would certainly be possible to create a world within a world at this location.

We began visiting the competition Karen mapped out. I found it amazing that anyone told

us anything. Some leasing agents seemed flattered we asked their opinion. Sometimes, business cards were offered because, by the time our community was ready, this complex would be leased up and we might need help “getting off the ground.” We always took those cards.

There were a hundred details to record for each community. Then, we had to drive the cul-de-sacs to take pictures and comment into mini-recorders on the landscaping and the upkeep, noting what kind of cars were parked and how the people wandering around looked. It was a cross between secret agent and accountant. The real work would begin when we began compiling the data and finding the holes. There were always holes, Karen warned.

If the leasing agent had talked, we could call and ask what we needed to know. If they hadn't, it became an exercise in deception. Materials might need to be mailed. There was general information in the building permits, but estimating things like vacancy was more challenging. We made multiple calls under the guise of needing to rent an apartment, asking questions like, how much is the two bedroom on the second floor? What about the efficiency on the corner? How many one bedrooms can I look at tomorrow, since I need to rent something by the weekend? Tiresome, time consuming, and every detail necessary.

Or not. So much of the loan package pitch depended on the spin for the future, and this was where city and county planners came in. That first day in Orlando, when I thought my head would explode if we had to survey one more rental complex, Karen took me to the regional planning office. It was around three-thirty. She told me mid-afternoon was a good time to drop by without an appointment, late enough but not too late, the visiting sweet spot. Their job required planners talk with people, particularly if those people worked for developers. But they could be helpful or not and that often depended on timing.

One of the senior planners was happy for a distraction. Karen fed him a steady round of

questions about demographics and employment that showed a lot of thought about this particular economy. It was almost like a debate back on campus, except these issues involved chunks of land scattered around a metro area that was growing from sectors beyond agriculture and tourism.

The planner led us to a giant land-use map and pointed to three parcels where rentals were proposed. Whoever got the right application to the bond council first would be a winner. They might pass two bond deals, but definitely not three; at least, not at the next meeting. We were the fourth horse in the race.

The day wasn't over. The agent who was brokering the land deal wanted to take us to dinner at one of the old haunts in Winter Park, the restaurant Maison Jardin – or as the locals called it, Mason Jar. Set in the ballroom of an old mansion and surrounded by a tropical paradise garden, the room was beautiful. Dimly lit and lined with columns, Grecian statues stuffed in the opulent greenery, waiters wearing white gloves and no expression. Our hostess had permed yellow hair, corkscrew curls caught in a big gold clip. The wine was rich. The food was rich. I tried not to nod off as the dessert discussion stretched on. Karen was still asking questions. Why was Dover Corporation expanding? Was a new contract coming? Where did the locals go to escape the tourists?

I got to collapse in a Holiday Inn bed and know the special joy of getting up too early to do it again. Back in Tampa, with an old loan package as a guide, Karen helped me crunch and gnaw the numbers into my first report. Brad was thrilled that the deal was a go. We had two weekends and a week to get the bond council application ready, and that time our company was the second one in. We got the votes and we got the bond money. Construction could begin as soon as we closed on the land. My work was given more credit than due.

A few weeks later, Brad got the idea to have a contest: Karen and I would scout land to buy for either type of community. I would go to Lee County, Fort Myers, and Karen to Fort Lauderdale and its emerging western stretches. The first one to lock up the most land in a week, based on the highest number of units, would win a cruise to the Bahamas. Neither Karen nor I were interested in the cruise. Since Karen was also living with my brother, she wasn't seducing planners after dark. I'm pretty sure she didn't think to warn me of this danger.

But miscalculating personal relationships didn't compare to what I did with the real estate part of the equation, which shouldn't have been my mistake to make in the first place.



## CHAPTER 2

## Mid-October 1983: High Roller on a Mission

Luke Barnes was right that first night when he confirmed which parcels in Fort Myers were ripe for Patriot's plans. One tract was east of downtown, where all the new commercial construction was going. This could be perfect for a Winner's Circle, thick with twisting live oaks and bordered by ribbons of freshly cut streets. The other parcel was south on Summerlin Road, just outside the bounds of what was considered town but in the inevitable path of growth. It was another barren swath, but less vegetation meant lower site clearing costs and hopefully, fewer environmental worries. I had appointments set with the brokers for each parcel.

Despite my night with Luke, I was early for my meeting with Charles Grover, senior partner of the Maritime Group, the biggest brokerage in the area. I was wearing my boring suit, a Florida-weight wool somewhere between pale blue and gray, my graduation gift from my mother. It was expensive and custom-tailored to make me feel like a grown-up. I ignored my churning stomach.

Everything about Charles screamed *old school*. His barrack office had knotty pine paneling covered by dozens of photos. Every luminary, real or quasi, who had passed through stopped for a picture.

Charles was impeccable in a khaki suit with starched French cuffs sliding from his sleeves and the requisite gold links hugging one wrist. His height conveyed a commanding impression, though the years had softened his broad shoulders and gravity pulled. He must have been an athlete, once upon a time. A handsome one. His hair was mostly gray, his pink face smooth between deep character lines. He smelled like a snob with a heavy splash of arrogance.

My anxiety ratcheted up a notch.

Polite but only barely, Charles didn't bother to stretch his flat lips into a smile. "What can I do for *you*," he asked with exaggeration, settling back after half rising to shake my hand.

I took a breath and launched in. "I'm from Tampa, and I work for Patriot Development Corporation. We're headquartered in Orange County, California, and we're a division of a savings and loan." That part lent me instant credibility. "We're looking to build rentals, if we can get bond financing. We might be interested in the land you have on Summerlin, but only if we can get it for eight thousand a unit at maximum density. We like to buy based on maximum density."

My words came out too fast and jumbled. It was the entire litany of facts at my disposal. It was also amazingly stupid as the opening salvo in a negotiation.

Charles sat motionless the whole time I babbled, one long finger pinned against his lips. Then, he began to uncoil. First, he stared off to his side, ignoring me to contemplate the faces on the wide rosy panels. Slowly, deliberately, he shook his head. His hand came down from his chin. He leaned forward until both forearms rested on his desk blotter, let his mouth hang open, and ducked his head. In a tone that managed to mix disgust with the faintest trace of wonder, he whispered his response. "Are *you* for *real*?"

Instinct kicked in. I knew enough to be offended without understanding why. I met his stare, bile rising from my shredded stomach. Charles pushed away from the desk, shuddered his shoulders, and commanded me to "Come on, then" as he headed out a private back door. Like it or not, we were going to see some land.

Charles flowed onto the tan leather seat of his burgundy Coupe de Ville and turned the key without looking to see if I'd shut the heavy door. So much for the gentleman act. Frost

snaked from the A/C vents like fog at a concert. I wanted to hold my breath. He squealed out of the carport.

Charles rattled off facts about infrastructure improvements and emerging demographics as rapidly as he could. He answered my interjected questions with exaggerated politeness that did nothing to dampen his condescension. But I knew he could help more than a little with the loan package work to come.

His parcel was nestled in a wide arc of the newly expanded Summerlin Road. There was nothing around it – yet – but time would bring tract homes and strip centers with drugstores and fast food shacks and gas stations on each corner of the empty intersections. A dry cleaner, a chiropractor, perhaps a discount store and a mediocre Italian restaurant; soon, the retail version of an edge-suburb family would move in and start struggling.

By the time Charles and I finished lunch at Denny's, he'd switched from disapproving headmaster to indulgent uncle. He laid out a thoughtful critique of the two parcels he wanted Patriot to consider: my original favorite on Summerlin and an old orange grove east of town. The grove was cheaper because zoning wasn't finalized; the site was designated multifamily in the long-range plan, but the lag to get permits would cost valuable time. Plus, Patriot would have to extend water and sewer lines to reach the property. There were advantages to undertaking this work, since a developer could negotiate any number of incentives; but it added time and complication.

The tract on Summerlin, why I'd called him in the first place, was about twelve acres and ready to go for apartments. Charles said the zoning was thirty-two units an acre. This was a higher density than any other parcel I'd seen Patriot consider, in all of my two months, but more units had to be a good thing, I figured. More rents for syndication. And though I didn't care

about it, the cruise contest was based on the highest number of units, too.

I tried to work out what we could offer as I wiped the crumbs on my plate with a french fry. Eight thousand times thirty-two times twelve was around three million. Charles couldn't help himself. "Look," he interrupted, almost gently, "You shouldn't say what you're willing to pay when you meet a seller. Is that what your company told you to do?"

"They told me to find land and talk to the owners about selling. Even two parcels." I smashed a fry into the salt and pepper on my plate. "We have to get contracts right away. Like, I have until Friday. We need to go in front of the bond council in December. My boss and our lawyer want to come down next week. That's all I know." I added pepper to the remaining ketchup.

Charles didn't like my answer. In fact, he didn't like any of the answers I had about this California outfit I worked for; worse, he didn't like how little information I had, since it was clear I didn't know how to lie. He stood to make about two hundred thousand on the sale. But nothing seemed right, starting with the appearance of some child in high heels spouting company secrets. Doubts were growing like beggar's weeds. Or so I imagined from the deepening frown lines on his forehead.

After lunch, we set out for the grove. We drove away from the slanting sun, passing everything resembling town until a school bus hurled out a red arm. *Stop*. Charles pulled over and hopped out. I couldn't see why. This intersection was empty, save for packed sand driveways that disappeared between towering pines. The old grove was a mile farther. Charles gestured for me to join him, broadly pointing to the shiny pipes twisting out of the ground. These were the new backflow preventers, Charles explained, critical components for future plumbing.

On the way back to town, Charles told me how disappointed he was that I had set an

appointment with the broker for the other parcel. He could have done both deals. I should have talked to him first. I climbed out a little before five, telling Charles I was having dinner at The Veranda. I promised to call the next day. He watched me drive away, hand shielding the sun from his face as he waved.

The Veranda was cobbled together from the compound of a Fort Myers founding family. Directly across from City Hall, it was the place for a romantic dinner or a powerbroker drink. In what was once a parlor, happy hour offerings included things like cheese not peeled from plastic wrappers. I was into my second annoyingly small plate when Luke arrived.

“Hey, beautiful,” he murmured as he bent past a stiff-armed collegial hug. His whiskers tickled my neck and his words made my skin crawl. But the way he looked at me, well, it made my stomach skip. I chose to focus on his eyes. He had nice eyes.

“How’s my buddy Charles?” Luke asked, leaning back after a sip of his icy draft. I wasn’t about to tell him how badly I’d fucked up the intro.

“He was great,” I gushed. “Summerlin is perfect. I think he’ll be a big help.”

Luke’s eyebrows arched. “Did you see anything else?”

He was asking about my day. Like my mother did when my father arrived home, same questions, every day. She said it made a husband feel important. Definitely worked on me. I had decided to recommend a three-million-dollar deal today. I was a savvy businesswoman in an expensive suit, never mind that I could count my tenure in the working world by weeks. Why wouldn’t Luke be interested?

“We saw an old orange grove out east. Really remote. We’d have to bring in utilities.” Saying things like *bring in utilities* made me feel smart; after all, I’d had a long lecture this

afternoon. “Charles said the zoning wasn’t finalized – almost but not quite. Said it’s guaranteed multifamily.”

Luke nodded. He seemed to know the parcel. It was nice to speak the same language. “Yes,” he said carefully and then flipped on his official mask with a snap. “But the department has questions. There might be issues with zoning.”

Oooh, extra ominous. “Just as well I’m not recommending it,” I concluded.

Luke nodded. Just as well.

Luke had reserved a terrace table for dinner. As we stood to follow the hostess, I saw him scan the room. It occurred to me not everyone knew he was quitting the planning department day after tomorrow. His gaze lingered on a row of drinkers at the polished bar, gold winking from fingers and wrists. Eyes watched back in the mirror behind the bottles, some dusty, some not. So many eyes in this little town.

Our table was beside a trellis thick with glossy green jasmine and lit by candles and twinkling lights. The clouds were beginning to striate in descending hues of yellow. Luke radiated in sharp contrast. “Are you worried about being seen?” I had to ask.

He hesitated before shaking his head. “No, there’s just people in this town who hate me for doing my job. It’s complicated. But after Friday, not my problem.”

I tried to distract him with questions about the bond council. Luke slowly turned to check who was within earshot. He leaned across the table and drew his brows close. “Biggest problem you’re gonna have is from the biggest *asshole* in this town.” His eyes flicked towards the bar. He crossed his arms. “Don Austin,” he spat. Saying the name was anathema.

“People say he’s big in real estate around here,” I offered. Austin was the chair of the bond council. Charles said deals didn’t happen without Austin’s blessing. The man at the

Chamber of Commerce said Austin knew everything about any parcel in at least three counties, probably four. I had Don Austin on my list to call.

“Don’s got everybody in his Rolodex and officials in his pocket, so he says,” Luke sneered. “Do you believe he actually sets up over there?” Luke jerked his chin towards the lights of City Hall rising beyond the restaurant’s garden wall. “Props his feet on the commissioner’s desk, smokes cigarettes, talks on the phone all afternoon ’til it’s time to come over here.” He nodded towards the bar.

My smoking was going to be a problem.

Luke wasn’t finished. “See, Don Austin *hates* Zach. Zach’s smart. Knows how to talk to developers. And bankers. Austin’s used to being the biggest fish in the pond but it’s a *small* pond and now, he got company.” Luke’s eyes narrowed and his head bobbed as he agreed with himself.

“Do you think Austin will vote to give my company the bond money?” I asked. Maybe we were still working.

“Long as you don’t hire me and Zach,” Luke scowled.

Time to change the subject. I asked something about ospreys, and Luke was off on a tangent that morphed into gopher tortoises, another endangered species facing imminent destruction from eminent domain, save for people like Luke. He explained that a host of other critters lived in the troughs the gopher tortoises dug, over two hundred and fifty species. Snakes and mice next to foxes and rabbits; armadillos and lizards cheek to jowl – or faceplate to dewlap. When the tortoises were gone, there was a multiplier effect in homelessness. I suggested they were like apartment developers. Luke didn’t laugh. I thought it clever, if too obvious.

I liked it better when he stared at me and forgot what he was saying. That was my thrill. I

even liked the power of picking up the tab over his frowning objection.

The sky was a deep magic purple and the first stars and planets were starting to glitter like the rhinestones on my vintage sweaters. The air felt brighter here, more tropical. Impossibly green palms and birds of paradise gushed around the small parking lot. I noticed a deep red Cadillac. I wondered if it belonged to Charles and with that thought, felt my stomach clench.

I stopped at the Ramada to change before driving to Luke's modest ranch house on a finger canal near downtown. Luke had changed into worn-out Levis and a tan and white Polynesian shirt, which he left unbuttoned to show the dark rug on his chest. A carved shell totem hung from a cord around his neck. That necklace wasn't there last night. If he was wearing it at dinner, his shirt and tie hid it. If he put it on after he got home, that was worse. If he'd been dressed like this at the planning department, I wouldn't be here now.

His silky golden Labs, Lucy and Desi, woofed and bounced when I came through the door. Lucy lunged at my thigh. I dropped to greet her. Luke barked, "Stop it!" so harshly that Lucy and I jumped apart. Luke's frown didn't seem reserved for the dog.

I took the beer he offered and suggested we try the pot he bragged about. He got chattier after he got high and began a narration of every artifact nailed to the white walls of his mid-century tract home. From graduate research in South America, Luke had developed a fondness for masks. He had a big collection. He hooked a finger through a belt loop on the back of my jeans. Perhaps he was used to holding a leash.

Lucy and Desi, alone all day and excited by a stranger, dashed in mad circles on the living room terrazzo. Luke banished them to the yard. I felt bad. All they wanted was his attention. They were showing off for him, he was showing off for me, and I would have been



more impressed if he had a cat.

I was hoping to get some of last night back by moving to his darkened bedroom, but the tempo was off. Crazy stranger sex was behind us, the kind of sex where you could make him into *him*, if only for those moments. I could do anything once but for more than twice it had to be love – in some capacity. My definitions were flexible.

Tonight was our twice and Luke wasn't doing well. On a limb, I figured it best to ride the wave given, even if it didn't look so solid up close. The album I picked began to play but Steely Dan might have been a mistake. Scone lights glowed and, oh, of course, he has a waterbed. The nice kind, with dark brown leather rolled into a headboard and another at the foot. I hated waterbeds.

Luke made a show of taking off that shirt and tossing it to the floor as he knelt on the undulating mattress. Lots of chest hair didn't do it for me, but to many girls, this would be a picture of perfect. He looked good in those jeans, faded and shredded from real wear and tear.

Luke maneuvered to push me down. I knew what was coming and this was another surprise I had for him: near-strangers did not get that intimacy. For me, oral sex trumped intercourse. Besides, I had put in my diaphragm. A barricade of latex dripped poison no one should taste. On top, I had control; and before any danger of conclusion, I could move us into the real deal.

The real deal. Locked in union, looking into each other's eyes. He was drawing it out, being sensitive. I was pretending beneath. Couldn't he hear the music licking up those walls, kissing the amber lights, flowing over and under, around and through? Luke didn't know my eyes well enough to see I lied, but I knew.

As we waited for the bed to stop sloshing, Luke started to talk. "You know that guy at the

marina last night?”

My stomach sank. Oh yes, I know the one. The one with the clip-on tie. The one who was eavesdropping, who made fun of us to the bartender. That one, right?

“His grandfather owns that orange grove you looked at today.”

I couldn't imagine where this was going.

“Charles has been trying to sell it. Pete, that's his name – he and Charles go back to elementary school or some shit, everybody around here does – Pete came to see me a couple months ago. Said the family wants to sell. Wanted my word there'd be no *issues*. Pete appraises houses so he figures he knows everything about everything.

“I go all the way out there, park behind his truck, and step right into a *huge* fucking hole.”

He meant a gopher tortoise hole. I'd been a land-raper for only two months but I already knew that a single turtle, or scrub jay, or even some harmless snake that was everywhere once and was nowhere now – any of those things could stop a deal dead.

“Look,” I say, “there's nothin I can do! You gotta get an environmental!”

An environmental survey. Which meant hiring Zach Simon. All roads in Fort Myers led to Zach Simon. After tomorrow, Luke would lead to Zach Simon, too.

“See, Pete has about a million cousins. Some still live out there. And they're tight with Don Austin.” Luke drew out the name with disgust. “They all stand to make something when the old man sells. You,” he squeezed my shoulder for emphasis, “are the biggest deal in town. You make calls, people talk.”

I started to speak but he cut me off. “No,” he squeezed my shoulder again to cut me off. “It's just the kind of town this is. Small. I even got a call from Zach asking if I'd met you yet.”

He chuckled as he pulled me closer. “Charles will take that – what, two hundred thou? and trash you all the way to the bank. He’s not a nice guy, babe. And Pete . . .”

Luke trailed off, his mind working over the bumps as sleep closed in. “Thing is, most people make sure the land’s clean before they ask someone like me out to have a look. Pete’s so used to it, he don’t even see the holes.”

I didn’t want to know, but I had to ask. “Pete was with Don Austin’s group at The Veranda tonight, wasn’t he? Charles too? It seemed like they were watching us.”

“Umm,” was all I got before he passed out.

I had an early meeting and was driving back to Tampa in the afternoon. When Luke began to snore, I crept out and gathered my clothes. In his bathroom, I noticed two toothbrushes in the original yellow tile wall-holder, two, both with bristles bent. I immediately imagined them brushing their teeth, smiling through the toothpaste, eyes meeting in the mirror. Luke dark and furry, her long blond hair tangled from the night.

Luke didn’t stir when I kissed him goodbye.

The next morning, I met Chip DeMont at his office on the edge of the commercial park his company had started several years before. Chip’s boss was a developer who had a vacation home on the island of Captiva, who gambled on cheap acreage in town to make his beach vacations a write-off. He took his time with site plans and approvals, had new roads cut through the oaks, stubbed-out utilities to the edge of each plot. But growth hadn’t materialized.

Chip needed to sell a big parcel and had a tract designated for rentals. Patriot needed to buy. A match of two carpetbaggers made in out-of-town heaven. Density was twenty-four units per acre. The asking price was three (million) but if we could get it for two-point-five, the

numbers might work for a Winner's Circle. I would bring Brad and Howard next week. Shake hands. See you next Tuesday.

I called Charles from the pay phone at the Circle K and reported every detail. Luke was wrong about Charles. He couldn't have been nicer. I stocked up on cigarettes and coffee and headed east, leaving civilization behind before reaching the new exit where I headed north towards St. Petersburg; home.

The interstate cut through the same wilderness the Calusa Indians settled long before the white men arrived with their wars and their germs. Mile after mile of scrub pine and palmetto scrub, mile after empty mile. The sky an impossible blue, too blue to be real. Insanely white clouds traced with gray puffed across the horizon. Barrenly beautiful Florida. The Florida a transplant like Luke loved enough to fight for in his own sell-out way. But I was a sell-out too.

What was I going to do about Luke? It was more fun the first night, drunken and daring. How could I have walked up to a perfect stranger and propositioned him, for god's sake? I needed to stop indulging every *single* impulse that hit my brain.

Sex. I assumed it was simple: see, want, do, repeat at will. But the rules were changing. I had a job. This wasn't college – or a foreign country.

As the miles between Fort Myers and home melted under the hypnotic rush of asphalt, I thought back to my sophomore year in college, only three years ago, when I had labeled myself *the oldest living virgin in America*. Determined to change that status, I had started taking the Pill and hunting in earnest. It hadn't taken long to find a prospect.

Jefferson Earle Jackson (the fourth) was a manager at our favorite bar in midtown Memphis. He was also the manager of Misgivings, the band of his high school friends, Jamie and

Mick Albright. It was not *The Misgivings*, just Misgivings. You were not cool with Earle and the Albrights unless you used the name correctly.

My first rock and roll party was a night dense with champagne and pharmaceutical Quaaludes, downers my friends called *ludes*. You could always tell the real ones by the distinctive snap, the clean break, the precision of the “Rorer 714” etched in the chalky surface. The fake ones crumbled and the typeface bled. I had no problem taking half a lude. When the lazy limb feeling kicked in (clinically described as “euphoria, drowsiness, reduced heart rate,” and, no surprise here, “increased sexual arousal”), I would ask for half more and ignore the refrain from “Go Ask Alice” that wanted to play in my head.

Memphis was extra mild that September. Kat and I were loitering outside our dorm when two of our friend-boys drove up. Pat, night manager of a popular restaurant in midtown, had called them with promises of duck and prime rib while the restaurant’s owner was away. Pat wanted us to come too.

Eight of us, including Earle and the Albrights, crammed into an alcove of the old-house-turned-bistro, no one over the age of twenty-two. There was champagne. There were ludes, halves for me. When anyone looked to be failing, Pat pulled out the vial that hung from a cord around his neck. The handle of the tiny spoon inside the cap was long enough to scrape every crumb. I lost count after six bottles of champagne. They rang up two appetizers and one bottle of house wine. Pat paid the chef in ludes and the servers from lines he chopped out on the table.

We adjourned to the Mid-Century Modern expanse east of town where the Albrights lived with their parents. There was a huge rectangular pool and a pool house the brothers had outfitted as a practice studio, with Indian bedspreads on the walls and mattresses on the floor. As the only females, Kat and I whispered promises to watch out for each other and grabbed the fat joints that

circled in the haze.

When the boys decided to swim, Kat and I stumbled on rubber legs to the pool and laughed until we cried at the silly naked boys splashing and playing like children. It took them ages to convince us, but we both stripped as far as bras and panties to join them in the heated blue water. Each wink from the Memphis skyline in the distance thudded through our veins.

Earle was gallant as we hung on the edge of the pool and talked until sunrise. He told me of his hopes for the band, and later, his fears. I told him about being a virgin, being so scared to lose it. Seemed only fair since we were trading true confessions. I felt safe with him because forty years ago, our mothers had been sorority sisters. Earle grew up in a mahogany-paneled home, and I imagined being invited over for tea. I knew how to do tea with mothers; Earle did too. He was a socially acceptable rocker who spoke the Pretty-way. Perfect, in other words.

He was also the opposite extreme from a musclebound Yankee. Earle was slender – wispy almost, soft-spoken, white skin (between the bar and the band, he never saw sunlight) dotted with old acne scars, light brown hair cut to stick out in all directions. He always dressed in black: black T-shirt, black skinny jeans, black leather jacket. A New Wave shy boy. So skinny he looked breakable.

I made a plan, which began with dragging Kat to a Sunday matinee of *Gone with the Wind* to watch Rhett sweep a protesting Scarlett up the stairs. Then we went to Earle's bar and drank Grand Marnier, on the rocks and on the house. Kat left before Earle closed up – early, as it was a school night. Did I want to come home with him? Oh yes I did.

Earle had moved to a room in a sprawling mansion with five roommates. Paint peeled from the stained beige walls. His toilet was black inside, from rust or filth I hoped not to be close enough to judge. Most of his few belongings were in boxes.

But Earle had set up his stereo. Huge blown out speakers loomed across from the box springs and mattress covered with black polyester sheets. “Blown speakers are best for hearing what’s going on,” Earle explained. “When channels are missing, you can hear the other lines.” This was important because he was producing the new Misgivings record. To train his ear, he listened to all music at distorted full volume.

He put two albums on the spindle. The first one dropped and The Cars were with me. My friends and I drove around Memphis with this tape, screaming every word. *Let’s Go*. Yes, let’s. Let’s get this over with.

I ignored the messy bed, more scared than I expected, spinning more than I hoped. Earle took me by the shoulders. Beads of sweat formed a perfect circle on his white brow.

“I know it’s your first time,” he said. “I’ll be careful. It’ll be good.”

With that, he drilled his tongue in my mouth and pushed me back on the slippery sheets. The heat he felt left me cold but it didn’t matter. This was my choice. I could do it. Close your eyes and think of Rhett. Grand Marnier acid in my throat. Don’t close your eyes.

I knew all about mad frantic kissing but always before, froze hard when a hand reached my zipper. Not tonight. Tonight I let him pull it down.

Earle may have looked slender and safe but he felt enormous. It hurt. It burned. I imagined skin splitting, antique anatomy hallucinations flashed large. And then the next record plopped and the blown speakers shuddered an unmistakable baseline: *Bah bom bom bom. Ba-ba-ba bom bah bom.*

No. Not this song.

Freddie Mercury dared in distorted decibels as everything kept terrible time. The pounding of the slim man plastered against me, plastered inside me, inside me where no one had

ever been, inside me that wasn't ready for him or anyone, not yet, maybe not ever.

*Another one bites the dust.*

Somewhere in the chorus, it ended. I lay on my back, trying to make the ceiling stop spinning, trying to feel grown up when all I felt was sore. It wasn't Earle's fault. He was my pawn. My game, my choice. He rose on one elbow, and I saw a glimmer of pride that pushed me over the edge. I stumbled to the bathroom.

At least I wasn't a virgin anymore. If I bled, it didn't show on the vile black sheets.

I went back the next night; given what we did, we were officially a couple. But when he reached for the buttons on my shirt, I gently pushed him away. "We did that," I shook my head slowly. "We're not doing it again."

"But . . ." his face twisted from question to anger to hurt. "But you said it was good."

"Yes, very good." As if I would know. "But we did it." I thought I was being patient and kind and logical.

Earle threw himself on the bed, arms crossed, biting his lip. I took off my shoes and crept in beside him. Sleep was a long time coming.

For weeks, Earle found ways to communicate hurtful things. He felt used. I didn't know what I wanted, didn't care about his feelings. He was completely right, so I was indignant.

"Another One Bites the Dust." Who would believe that was the soundtrack for losing my virginity? It never occurred to me that Earle might have selected Queen's *Greatest Hits* on purpose. Earle was a walking encyclopedia of music. He had to have known which song would play when that second album dropped.

Perhaps he meant it as a joke.



## CHAPTER 3

## Late October 1983: Reeling and Dealing

Monday morning, Karen and I met in Tampa. I told her how much I learned from Luke. I added he was officially gone from the planning department. She congratulated me on making the connection and urged me to keep in touch with him. I never got around to confessing that beers after work led to anything else. It didn't seem important and besides, it was personal.

Monday afternoon, Howard, Brad, and I converged in Fort Myers. We checked in at the Ramada and drove both parcels. Howard and Brad liked what they saw. Doing both projects at the same time would save money, from preconstruction all the way through leasing. The loan packages and bond applications would treat each as a separate entity, which would make performance exceed projections. A stellar record would help sell future syndicated partnerships, the exact scenario Brad envisioned when he thought up the land-buying challenge. He hoped Karen found three or four good tracts on the east coast.

Charles met us for dinner at the Chart House, a fancy new restaurant with plate glass windows overlooking the wide part of the Caloosahatchee River. From a waterfront table we got on with the getting-to-know-yous oiled by vodkas, shrimp cocktails, and fat steaks. Charles and Brad bobbed and swayed. Charles kept hitting the thirty-two-unit density; thanks to me, he knew this was fundamental to Patriot's strategy. Charles made me anxious. I was expected to be not heard at these dinners so I focused instead on watching the servers and the hostess, a food runner, a manager, and several bussers. They flew around in a complicated waltz that looked effortless. They were smooth with silent communication.

What these men didn't know, nor would they care, was that I used to work in the restaurant that was the prototype for the one where we sat. Where I worked saw more action in a

weekend than this one would see in a month, at least off-season. It was the first of its kind and the sire of many.

Watching this restaurant was the only way to keep my anxiety from burning directly to my stomach. Watching them made me remember.

In the fall of 1980, a group of investors from Arkansas bought an antebellum warehouse on the Mississippi in downtown Memphis. They poured hundreds of thousands into a pioneering venture called Capt'n Baggin's that lured timid suburbanites to the wilds of the Beale Street riverfront. People came for fresh seafood and stiff drinks; they stayed for the nonstop party in the raucous piano bar. The wait staff, mostly chirpy, cheap college students, worked long hours for wads of cash that went up noses when shifts were over.

A sophomore in college, I was the weekend head hostess. It was an education as much as a job, but not the kind of education my parents were paying for when they scraped to send me to the liberal arts college in Memphis they had both attended forty years ago. That college that was the reason they met. Their meeting that was the reason I existed. My job at Capt'n Baggin's was the reason I met Jimmy Banks.

Jimmy was a thirty-something manager, one of three with the title. Jimmy had a Mississippi drawl and a big happy smile that made him everyone's favorite – but no one loved him as much as I did. I loved his hooded green eyes, his silky teasing voice. I loved the way his long shaggy curls bounced and flowed as he glided across the rough wooden planks of the rustic chic pleasure dome rising from an abandoned heap.

Jimmy always tucked his thumb inside his fingers when he strode around at work, the same way the Mexican shaman Don Juan told the amazingly dense Carlos Castaneda to hold his thumb when Castaneda walked the desert on his seemingly unsuccessful quest for enlightenment.

When I asked Jimmy why he did that, he started with a cautious, “I read this crazy book about a shaman named Don Juan ...” and I was gone. We were destined to be. This sign was in neon.

From my hostess stand, a wooden ticket booth from a long-gone theater, I managed a two-hour wait list every weekend. Capt’n Baggin’s didn’t take reservations and tempers often ran high, as high rollers were accustomed to getting whatever they wanted.

On our fourth or fifth Saturday, right around ten, a man with a firm belly extending over his Sansabelts stumbled up with a blonde on each arm, breasts spilling from sequined bodices. If you added both women’s ages, you’d be close to guessing how long Old Romeo had been prowling the planet.

“Table for three,” he slurred.

“I’m sorry but we’re on a wait,” I said. “Might be an hour. The bar’s right there and the kitchen’s open till one.” My chipmunk smile was bright and sincere.

The blondes twittered. Not Old Romeo. He fixed me with a slanty swollen eye. “I said, little lady, need a table for three. And I Want It Now!”

No one wants to wait. Outbursts happen, often thanks to the all-night happy hour at Number One Beale down the block. “We’re first come, first served at Capt’n Baggin’s.” I knew these lines by heart. “We’ll page you.”

I looked at the list on my clipboard. It was my job to take names and tattoo the time they arrived, then seat the tables across ten sections, doling out two-tops and six-tops at a pace that allowed enough time for the servers to work up a decent tip. The hostess was caught between two buffeting forces, hungry customers and voracious co-workers. It was hard to appease both factions. The “no reservations” policy, one of the restaurant’s principal principles, put the hostess squarely in the middle.

Romeo wrenched one arm free from a smooth tanned shoulder and slammed his fist on my clipboard. “I’m Jerry Lee Lewis,” he shouted, “and I want a goddam table!”

His fist was the last straw in a night of challenges. My head jerked and I fixed him back. “Well, I’m Laura Meacham, and *I say you* have to *wait!*” I slammed my own fist on the clipboard for emphasis, our fists side by side.

*Jerry Lee Lewis* started to bellow and Stan, the manager of managers, came running. He immediately started sucking up like I’d never seen. When he turned back to me, his anger shimmered. Glancing at the list, Stan rushed to seat the trio, bumping the people who’d been waiting since eight, who were standing right there, watching wide-eyed and whispering. Not fair. So not fair. I followed the rules. So did the people who were next.

I knew I was in trouble, but I didn’t know why. After buying a round of drinks for *Jerry Lee Lewis*, Stan stormed back, face fuchsia, veins pumping.

“Do you have any idea,” he started when Jimmy materialized.

“Stan! That’s just it! She doesn’t know!” Stan turned, his entire body spoiling for a strike. Jimmy’s voice got Prettier. “She’s just a kid,” he pleaded with a wide smile.

Stan clenched his eyes, shuddered, and spun on his heel.

Jimmy gave me a wink and a smile and my heart took flight, even as I worried his *kid* like a loose tooth. He saved my job. This was the sign that he loved me. But I wished he hadn’t called me a *kid*.

Later, Jerry and the blondes headed to the bar. Big cheers. The emcee egged the crowd on. Chords banged. A voice began to scratch about shaken nerves and rattled brains. Oh. I know this song. *Jerry Lee Lewis*. Right. I guess I know him too.

Later still, an ambulance arrived for one of the blondes. She had passed out in the

bathroom and the paramedics said it looked like a Quaalude overdose. She was sixteen, two years shy of legal. In addition to the drugs, there was alcohol in her stomach; was she served an illegal beverage at our establishment? In the excitement, Stan forgot my celebrity ignorance.

But I didn't forget Jimmy's gallantry. When my job hung in balance, he rescued me. Our instant bond was that much deeper.

Who would protect me in this new job?

I was sitting at the big boys' table, trying to keep my head above water and mask the panic that rose every time Charles voiced something about Patriot Development that had come directly from my mouth. I said a silent prayer when the obligatory cup of coffee arrived. Charles picked up the tab, of course.

We met at Charles' office in the morning. He repeated his tour, sans condescension, as he drove the Summerlin tract. No service roads went all the way through, and his Coupe de Ville would get stuck if we dared drive the interior.

For a moment, I indulged the scenario. My father loved an unpaved road so I learned early in life what to do when you got stuck. In high school, it happened frequently, since keg parties happened on the sandy flats of landfill where the seagulls nested. No matter the vehicle, if you went off-road, you ran the chance of getting stuck; especially in a pick-up driven by fresh testosterone.

There was a trick to get out of the sand using dry palmetto branches. First, you looked until you found brown fronds on the ground. A board worked the best but you couldn't always find a board. If you were stuck, it was almost certain you could find dried palmetto fronds, which have a firm central core. Then, everyone had to dig to get enough space to wedge the fronds between the tire and the filmy sand. The idea was to position the stiff cores to provide something

like traction when the engine gunned. If the fronds were right, and the stars aligned, the tire bounced out and the car was free. If the fronds scattered or broke, the tire spun further and a unified story was crafted to explain missed curfews.

At ten in the morning, with a bunch of old guys in suits and the temperature near eighty, getting stuck would be a calamity. Charles was intent on giving the complete pitch, but it didn't matter. Brad and Howard were sold last night.

The meeting with Chip on the Winner's Circle parcel was even easier. Brad and Howard relaxed in the company of another out-of-towner, someone who spoke their language and wore the khaki pants, blue button-down, shiny penny-loafer uniform. Another deal done.

Howard, Brad, and I headed to The Veranda for dinner. The hostess remembered me with a smile, and I tried not to imagine whispers. I recognized Don Austin at the bar. It was as if no one had moved in a week. I didn't notice Pete but I didn't *stop and stare*, either.

We sat inside, and our talk was all business. We considered both deals based on maximum density. Howard and Brad lectured me on the research that remained. I had to put extra effort into uncovering details on new employers. Our numbers had to match the county's numbers decimal for decimal. For now, high-end demand was met by rental condos. Getting accurate information on that shadowy market was difficult. The data Charles said his company could provide would be critical.

The sequence of land buying and bond getting had conditions folding back and around like the stairways in an Escher print. We had to have contracts to buy the land to apply for the bonds to finance the construction; but the land sale was contingent on getting the bonds, and getting the bonds was contingent on the land sale. It was like a game of high finance chicken.

One side had to blink. It wouldn't be Patriot.

I called Luke from the hotel. He invited me over, but with Brad and Howard doors away, I worried about leaving. "Come in the afternoon," Luke urged. He was having a barbecue to celebrate his new job. I could help him get ready.

It was dark when I got to Luke's house. A car was unloading; three more piled up behind me. Lucy and Desi bounced on springs. Luke seemed equally amped. His pink Hawaiian shirt was on its way to faded. Most of the buttons were undone, and that shell was around his neck again. He made a show of kissing me hello and added an ass grab, growling that he'd missed me, *squeeze squeeze*. Exactly the impression I longed to make on strangers. I ducked into the kitchen where margaritas whirled in the blender and someone stacked beer in a cooler.

Two of the wives or girlfriends were on drink duty. The more assertive had to be over thirty but was attractive enough in her hippie skirt and loose T. I introduced myself and she barely nodded before turning back to measure lime juice and whisper to her friend. I grabbed a beer and headed to the backyard where lawn chairs were set in a ring and two card tables waited for burgers and fish and everything else. One of the guys gallantly applied the key-under-cap to open my beer, handing me the foaming bottle with a laugh when she materialized, she from the kitchen, who slammed down her bowls of potato salad and coleslaw and stomped away. She was a wife, his, and he apologized for the cold shoulder. "It's hard for the girls," he confided, "what with Caroline and all."

My puzzlement was clear.

"You know, Caroline? She and Luke were together, till last week?"

Hanging between the lines was the reason they broke up: me.

“Don’t worry about them,” he nodded towards his wife and the clot of women around her. They glowed golden under the kitchen lights but didn’t look benevolent. “They’ll get over it. You’ll fit right in. You’ll see.”

The rest of the story fell into place. Caroline would have been here to set up chairs and marinate the meat. Caroline would need no introduction. The only person missing was her. Even her toothbrush was here.

What had I done?

Luke took the chair next to me and clamped his hand on my thigh. My woman. Mine. I hated to tell him that everyone was perfectly aware we were sleeping together.

One cliché left. Someone put *Changes in Latitudes* in the boom box, and we were awash in steel drums and strings. Everyone sang. I’d left Jimmy Buffett in high school. I’d given away all but my real Hawaiian shirts, the ones from thrift stores softened by a thousand washes. The one I wore tonight had a Peter Pan collar and a string of pearl buttons against coral and pink flowers. Vintage early ’60s that my uber-cool roommate found in a charity shop in Australia last year. She would howl to see me at a party where people were dancing to Jimmy Buffett. I’d been listening to Joy Division on the way over.

The small crowd was just getting started. I had to work in the morning, even if they didn’t. I whispered to Luke. He strutted me out for a hairy-chest sloppy-kiss send-off.

Carefully, I maneuvered around the cars that had stacked a street barely able to handle parking on one side, much less both. My headlights raked the docks on the river as Joy Division’s Ian Curtis questioned the chill in the bedroom and diagnosed the problem: “Love Will Tear Us Apart Again.” Ian Curtis committed suicide soon after the release of this album. This song was an anthem for a certain set of music-identifying twenty-somethings on both sides of the



Atlantic, a fleeting touchstone in a dissolving world. We questioned authority. We thought nuclear annihilation was probable and imminent. This music voiced our fears; and you could dance to it.

Luke and I had our twice. I was never going to love him. I wasn't even sure how much I liked him. According to my evolving catechism, this meant I couldn't go to bed with him again. Plus, I'd done another woman wrong. That I didn't know Caroline didn't matter; it was the principle. I never thought that Luke might have a girlfriend. It also didn't occur to me that Luke could have refused my advance. No, this was my fault. Someone had to walk away. Me.

I crawled into the clean hotel sheets. Alone. So happy to be alone.

Breakfast included the local paper and a handful of real estate rags. Ronald Reagan, *definitely* the most despotic president ever, had decided to invade Grenada. I wasn't sure where Grenada was, but I was certain it didn't need the full force of the U.S. military invading it. I longed for my smart radical friends who could summarize everything that was wrong into a bumper sticker while we drank coffee and passed joints. Instead, I had to worry about market research and loan packages.

I plotted every flavor of available apartments, but there were only a handful in the same league as what Patriot proposed. There were dozens of small concrete block clusters, the kind of place built in the '50s for retired postmen or steelworkers, snowbirds who came for the winter and bolted before the crushing heat. The kind of place with casement corner windows and a slab of concrete for a patio; where the recreational amenity was a cracked shuffleboard court, maybe. I had to call every number on the handwritten signs and ask the basics (how many do you have, how many are vacant, how big are they, what's the rent, who're the renters) and extrapolate as

possible. These were not our primary competition but they had to be included.

For the regular apartment complexes, I was honest about who I was. I visited three by mid-afternoon and all the agents talked. A good omen. A very good omen.

Anyone looking for a “nice” place rented a condo. There was no way to know exactly how many rental condos were out there, nor was there any official way to count how many were empty, which revealed a vacancy rate. When you knew vacancy, you could forecast demand. Demand implied the absorption rate, meaning, the number of units we thought would rent each month. Fast absorption made for a sparkly cash flow. The best source I had for rental condo data was Charles. He bragged his company had most of that information, and in front of my bosses, said it was mine for the asking. Thus, I considered the asking a mere formality.

It was late afternoon when I got back to the Ramada. First call was the office. No messages, no one looking for me. Second, Charles. Gone for the day. I made nervous circles around his name on my yellow pad. I had to reach him tomorrow. Third would be Luke. No avoiding it. My stomach jumped to my throat. Could I even see him? Dial the number. Don’t think. Deep baritone on the second ring. “I’ve been waiting. Thought you said you’d call?” He sounded irritated.

I opened my mouth to tell him about my busy day but a completely different set of words tumbled out. “Oh Luke, I’m so sorry. Really sorry. But I heard about you and Caroline last night. I couldn’t stop thinking about it. This isn’t right.”

Luke was silent. I imagined him rocking back, shaking his head, sucking his lower lip in and out from under his beard. “Huh,” was all he managed after what seemed like a long time. “Well I gotta say,” he drew out, “it was quite the compliment. Never had a woman do that to me

before. Can't blame me for going along."

No indeed. No blame at all, for him anyway. I'm ashamed to say it gave me a thrill that he called me a *woman*. In my head, I was very much a girl.

"I hope your new job goes great," I rushed.

"I'll send you my card," he purred. "Never know when your company might need a report or a survey." He was smoothing on into the consultant gig.

I put down the phone. Could it be that simple? Mistake erased?

I had to get to the beach.

It took half an hour to drive out to Sanibel, the long causeway isolated enough to smoke a joint. Sea oats and sea grapes draped the brilliant white path where billowy sand gave way to a firm shelf washed smooth and studded with treasures. It was about half an hour until sunset and after that, at least fifteen minutes before dark. That was only a consideration since I was all alone and miles from a pay phone. I was buzzed and grateful, so grateful, to be out here on this wide empty beach all by myself with a magnitude of shells and the building sunset.

Clouds coated the horizon and the gulf waters rippled to show iridescent navy beneath the silver topcoat. I walked to the wave line and the next lap coursed around my ankles. I had a rule never to swim past October and before May, even if it wasn't very cold. Only Yankees and Canadians swam in the winter. Tonight, it was all I could do not to keep walking, walk all the way to Mexico if I could.

The wind in the Australian pines whispered for me, only for me. The wind moved through me, inside me, twisted up and around to cleanse every cell. The wind made smooth the ridges in my brain and forced sand in the cracks of my soul. It was so much more real than that place of Presbyterian whiteness, a place with no stained glass to distract. There, you were

doomed for so many different reasons. *You have sinned, you have sinned grievously; there is no health in you.* You might as well feed as many poor people as you could and protest the wages Publix supermarket paid the tomato pickers from Immokalee. Not that it would matter, what with predestination and all, but it was the least you could do. Here, it mattered that you were letting the wind erase everything inside you that stood in the way of *The Way*, which is how I thought of it long before I ever heard of Taoism.

I hated to leave.

No streetlights on the island, no cars on the empty road. Since dinner at the Chart House, memories of my boyfriend from the restaurant, Jimmy Banks, had poked from the corners. The contrast between Jimmy and Luke was stark. Luke was well bred and well educated with a mortgage, a savings account, and a future. Jimmy was a restaurant gypsy from the wrong side of the tracks with a five-year-old daughter he never saw and didn't seem to remember very often.

But when I was eighteen, none of that mattered. I wasn't thinking about forever.

Jimmy's eyes were like emeralds.

He was funny.

And since I'd done it only once and to no acclaim, I was thinking, a lot, about sex.

Everything accelerated after Jimmy saved me from my Jerry Lee Lewis faux pas. There wasn't any courtship beyond banter at work and liberal reference to getting high, which meant smoking pot – cocaine had a different set of euphemisms; but therein laid the entry. *Marijuana is the gateway drug*, the grown-ups preached. They were right, in a way.

Jimmy invited me to the bungalow he shared with another Capt'n Baggin's manager who was the saddest human in Memphis, miserably separated by distance and documents from his wife and children in Arkansas. There was a cocaine scale on their dining room table but the toilet

was relatively clean – with extra toilet paper, even – and their shower wasn't a biology project.

Jimmy's roommate was closing so we had the house to ourselves. Jimmy lit a fire and the oak floorboards glowed as we passed a joint and talked like old friends. Finally, finally, he kissed me. It was easy and natural to move to his bedroom with heaps of dirty clothes around a mattress on the floor and posters of Little Feat taped to the walls. Between soft delicious kisses, Jimmy murmured in a voice like hot honey.

Desperate for all of it, I pulled him down. That first push hurt. He tried to pause but I certainly didn't because all at once, the pain was a mosquito bite compared to a tingling new pleasure. My body was a honeycomb and something golden and magical overflowed into each individual cell, one by one. Later, locked in his arms, I felt like I was home for the very first time.

In the morning, we both saw the slash on the sheets. Jimmy started to stammer. "You, you weren't, weren't ... a ...". He couldn't even say it. His forehead collapsed. "Dammit, I *thought* I felt ..."

"Oh no no no," I rushed to assure, beyond mortified. "That wasn't my first time."

Except in all the ways that counted, it was.

Back from the sanitizing sunset on Sanibel, I ate a Big Mac on the bed surrounded by the brochures of the complexes I'd surveyed so far. The oversized green pad Karen gave me to organize data stretched wide and clean. Labeling columns and sub-columns, a hypnotic trance took over. Columns to quantify any number of things: number of this type, number of that, rent, rent per square foot. Marching down the rows would be the different communities, stripped and dissected.

We had to have tables in the reports and there had to be a source for the data, even if we were our own source. Tables like this were the paper precursors of spreadsheets, but since everything was handmade, they became sacred relics burnished with each new fact.

Friday morning, I shoveled a mound of papers into the backseat of my hideous powder-blue Citation. When I got this job, my father decided I would buy the Citation from him for three thousand dollars, about a grand below Blue Book value. With no credit history, I didn't have a lot of choice. No one wanted Citations. They were ugly and slow. Mine was manual, which made it even worse. There were hardly any gears to shift.

I headed to the courthouse to look up building permits. Building permits were public record and verifying the numbers made my work accurate. Accuracy was the measure of integrity. I wanted the A, the medal, the pat on the head. It didn't occur to me that obsessive devotion to detail might lead to raises and promotions.

When the pale purple of the microfiche type began to bleed into my brain, I took a break to try Charles again. I pushed a dime into a pay phone in the courthouse lobby. This time, his secretary put me through. He wasn't free for lunch. "Come by around two," he said, putting down the phone. He's distracted, I told myself.

I was on time and ready to cross the biggest problem off my list. Charles didn't stand or move to shake hands. "What do you want?" he sneered.

I couldn't help recall Luke's sleepy assessment: *he'll take that – what, two hundred thou?— and trash you all the way to the bank. He's not a nice guy, babe.*

"I need to know how many annual rental condos there are and how many are vacant, plus sizes and rents. By community."

Charles snorted. "There's no way to get those numbers. We don't even keep those

numbers. I can put you in touch with Mitzi George who handles our rentals. She can get you started.”

His deal was done. He seemed to enjoy the moment. I stared hard and he stared right back. He scratched a number on a yellow Post-it note. “Call me if you need anything,” he said as he stood. He swept his hand to point the way out. Call and call and I’ll never talk is what he meant. Damn him. Damn, damn, damn him.

I called Mitzi George from the pay phone at the Circle K. No answer. I pressed the Post-it with her number over Charles’ name. Post-its were new and tidy and fun to use, even when you were mad and frustrated and scared.

No point hanging around this cow town. If I left now, I could catch the TGIF party at the college. It was on my way home, and I longed for the company of students. At least some of them would be up on current events. I wished I were back in school with nothing to worry about beyond the next paper or keg party.

What good was college, really? True, it had led me to my best friends. It had pried open my mind, taught me how to learn, how to think, how to write. But what had college done to prepare me for this *real world*? Nothing out here was the same as back there.

And that pissed me off. Royally.