

## Chapter 2 | Best Laid Plans

I moved toward the doors of the home improvement center. Another big box home improvement center that looked like all the other big box home centers. Garden center to the right, couple of lawn mowers and barbecues out front, and a builders' supply door to the left. Being midday during the week, few homeowners working on projects were about. Only a few trucks dedicated to one local builder or another littered the parking lot. I worked my way around a few outlier shopping carts and headed to the builders' supply entrance. I grabbed one of the trolleys they provided for carrying lumber and passed through the automatic doors.

The smell of lumber hit me as I entered. I love the smell of lumber. Pine, oak, and cedar competed for my attention. I paused but a moment and surrendered to the scent. Stacked close by the cashier was a recent load of two-by-fours. Moving forward, I grabbed one from the top. The combination of smells and touch immediately triggered unwanted, darker memories.

I saw the piece of wood in my hand once again. The light from the fire pit reflected in the hewn piece of fir. I could feel the wood. It was soft, but heavy. The fire crackled close by as it grew bigger with each bit of lumber thrown into its hellish embrace. I could feel the heat and smell the smoke lifting into the cold desert air. There was no moon and clouds had rolled in from the mountains to the east. Other than the fire, the night was pitch black.

"Put some more on, man," Crazy Larry yelled as he fed the blaze.

Crazy Larry's face was wild. His long unwashed hair danced around those frantic blood-red eyes as he lifted another piece of wood into the flames. Long days in the sun had burnished his skin to a dark brown. In his state of panic, his lips had turned up in a freakish smile. The image was one of an unnatural demon from hell.

I looked down at the wood in my hand and saw the blood dripping off the end. It was dark red and spattered over most of the wood. I unexpectedly heard a phone ringing in the darkness. I searched frantically for the source. Suddenly I was back in the big box store staring at the piece of wood in front of me. The ringing was from my cell phone. One quick look at the lumber in my hand reassured me it didn't have blood on it. Then I pulled the phone from my pocket.

"Edgar?" a familiar voice inquired.

"Hey, Tommy. How we doing?"

"Looks good. All of them agreed. We got the money and are in business."

"Even Crazy Larry?"

"He was the first one to agree. Sent his money in the same day. Hey, did you know he owned two car dealerships in Miami?" Tommy asked.

"Had no idea."

"He's on his third wife. Has two kids and a couple of grandkids."

"Can't really believe he had one wife let alone any kids," I chuckled.

"Neither can I. You coming by? Thought you should see the office."

"I'll swing by after I pick up some supplies. The place is going to need some work."

"Is it going to work out for us? Do we need another place?" Tommy asked.

“It’ll work just fine. It’s exactly what we need. It’s just been vacant for so long there’s rats, birds, and squatters. It’ll all be good.”

“Squatters?” Tommy asked.

“Another story for another day. See you soon,” I said and ended the call.

I threw a couple dozen two-by-fours into the trolley and headed toward the plywood. Four sheets of plywood later I was off to the cleaning supplies. I stopped by hardware and found a couple of coal shovels. They would come in handy with the bird crap. Might even help clean out Marge’s nest. I added screws, nails, hammers, and a cordless drill. In cleaning supplies I bought gallons of cleaner, more than a couple brushes, four industrial-size boxes of trash bags and four large garbage bins, then made my way back to the builders’ service desk before checking out.

At the desk I made arrangements for a truck to deliver two more pallets of two-by-fours and a pallet of plywood. I figured that would provide more than enough lumber for the task at hand. I paid for the purchases, loaded what I had into the truck, and headed back to the warehouse.

The street in front of the warehouse had not received any more visitors since this morning. I backed the pickup onto the sidewalk just in front of one of the garage doors, turned off the truck, moved through the entrance, and found the chain that opened the garage door. I unlocked the garage door and engaged the chain. Several hard tugs later the door squealed open and finally rose high enough to back in the truck. I was really going to have to oil almost every door in this building.

I backed the truck in, climbed out and closed the door again. All the effort made me wonder whether an automatic garage-door opener wouldn’t be a wise investment. I smelled Marge before I saw her.

“Wondered when you would get back,” she said.

“Lots to buy.”

Marge moved to the pile of cleaning supplies.

“Freddy!” she yelled.

Out of seemingly nowhere a large black hulk of a man appeared. He reminded me of the mountains in the distance. His shoulders blocked swaths of sunlight leaving long shadows wherever he stood. He was by no means weak. One hand could wrap around and crush my head with little effort. His clothes were quite a bit less impressive. He was dressed like Marge, in layers of secondhand and discarded clothes. For some reason he didn’t seem to smell nearly as bad as Marge. I considered the fact that Marge was just so overwhelmingly odiferous that no other smell could override her stench.

“Who’s this?” I asked.

“Freddy. I told him I would give him fifty to help me clean this place up,” Marge said, winking at me.

“You did, huh?” I understood the meaning of her wink.

“Yep. Said you wanted it done today. Best way to get it done is with another set of hands.”

Freddy was already unloading the truck. He had a neat stack of the lumber started just to the end of the tailgate. Marge had already moved out of range and was headed upstairs with the

cleaning supplies. She dropped one bag close to the offices. I went to give Freddy a hand. The quicker I was unloaded the faster I could head over to see Tommy.

“We’ll put the trash in the dumpster out back. They told us to call if we wanted a pickup earlier than next week,” Freddy said as he moved six more two-by-fours to the stack.

“They get the dumpster in already?” I asked.

“Yes. It’s how I knew someone was moving in. My stuff’s next to one of the loading docks. So I came in to see if Marge was OK. That was when she offered work.”

“Marge said there wasn’t anyone else in here,” I said.

“There isn’t. I’m outside,” Freddy said as if it were an obvious fact.

“Well, is there anyone else outside?” I asked.

“No real regulars. One or two come by once in a while when it’s cold and the shelter’s full. The lot out back has walls on three sides and keeps the wind out pretty good.”

“Nothing to do about it now I guess.”

“Don’t worry. Nobody will bother your stuff from back there,” Freddy said.

I looked up at Freddy and saw the determination.

“Sounds good to me,” I said and offered my hand.

Freddy reached out and shook my hand. I have large hands but mine were engulfed in his. I felt the power of their strength as we shook.

“No worries,” Freddy replied.

Freddy then moved to pull the chain for the garage door to close it.

“Hold on,” I said. “I have to move out. I have another appointment. See ya’ll in about a couple of hours.”

I climbed in the cab of the pickup and started it. Putting it in gear I moved out of the building. I looked back through my rearview mirror and saw that Freddy already had the door halfway down. I was rethinking the automatic door opener.

Legalization changed a lot of things, but it didn’t change the basics. Selling pot had always relied on two things, finance and distribution. There will always be users, so demand is a matter of degree. Let’s face it; a lot of people really like pot for whatever reason. I didn’t get it. Tried it and didn’t like it. But others, like Crazy Larry, thought it was the best. Still, whatever your reasons, pot makes money, big money, as long as you can distribute and finance it.

That was why I was here. Legalization had created a short window of opportunity. One that could make hefty returns fast as long as the pot could be distributed and financed. But what made the opportunity profitable was what made it risky, very risky. The market wasn’t mature. It was more like the Wild West. The feds hadn’t yet caught up with the state at this point. The illegal trade wasn’t dead and it didn’t like the competition. Stacks of cash had attracted the most violent elements. Local governments were still divided on the issue and this included many inside their police departments. You didn’t know whom to trust. On top of it all, any new legislation by either the state or feds could destroy everything you created in a pen stroke. It was a recipe for losing everything.

“Only the ignorant or foolish would try this,” I said to no one in particular.

I guided the truck down the Interstate to the downtown exit ramp. Tommy had secured offices in one of the premier office sites. It was a subterfuge to establish credibility. Perception

and looks were two of the primary weapons in our arsenal. I found the parking garage across from the building, a standard poured-concrete affair with multiple ramps rising five levels. Its only distinguishing characteristic was the phalanx of high-end automobiles it housed. I assumed they belonged to the owners and clients of the accompanying high-rise office building. I considered getting some other form of transportation for trips downtown if I wanted to be inconspicuous. My old truck stood out like the proverbial sore thumb. The look of the stylish lady parking next to me reminded me I might need to dress for the part as well.

I made my way across four lanes of traffic and entered our office building. It was exactly what I wanted. It had no ready access to the upper floors. A large semicircular desk stood just opposite the main entrance. At each end of the desk stood a security checkpoint complete with a scanner and four well-dressed, determined men. Every individual had to have clearance and a badge to be admitted to the upper floors. While restricting access, it also gave those in the upper floors advanced warning of who was visiting. This was necessary for our enterprise.

At the main information desk, one of the three attendants came to me with a professional demeanor and a plastic smile reserved for the general public.

“May I help you?” she inquired.

“Edgar Dobson. Equity Bank. I’m here for my credentials.”

Her eyes registered her disbelief, but her professional manner and plastic smile remained.

“Of course, Mr. Dobson. May I have your driver’s license for verification?”

I reached around to my back pocket and pulled out a worn wallet. I fished around for my license and handed it to her. She looked intently at it, then walked to her computer screen. She typed a few letters, then held my license up to the screen. Satisfied, she returned to me with a smile reserved for those lucky few who actually leased space in the building. She handed me my license.

“Very happy to have you here, Mr. Dobson. If you would please move over to the fingerprint scanner, I will embed your code into your credentials and you’ll be all set.”

I moved to a scanner and placed my right hand on its surface. She placed an ID card into the machine and pressed a button. The scanner came to life and encoded my print into the security servers deep in the bowels of the building. My hand and fingerprints were now linked to the ID card, giving me primary access to almost every section of the building. The attendant removed my card and handed it to me.

“If you go through the security gate on your left it will lead to the express elevator. The card will open the elevator and give you access to the penthouse suite of offices,” she said, all the while giving the security detail a high sign with her eyes.

The security detail moved forward as I approached, took my card, and scanned it. After acknowledging my presence with a few “Yes, sirs,” I was on my way to the elevators. One security man accompanied me to ensure I knew how to operate the elevator. When he was satisfied, he stepped back and the elevator door closed. I was soon whisked on my way. When the elevator opened, Tommy was there waiting.

“Edgar!”

Tommy grabbed my hand as I stepped off the elevator.

“Tommy. Been too long, old friend.”

“Thirty years by my count.” Tommy said as he leaned forward and gave me a strong hug.

“I believe it has.”

“Let’s move into your office before we begin our conversation.’ Tommy turned to a woman behind the receptionist’s desk. “Sally, would you be so kind as to get Mr. Dobson and me some coffee? We’ll be in his offices.”

Tommy led me down a short but luxurious hallway to an office with a large engraved oak door. We walked in and I could see it was a corner office with a breathtaking view of the city and surrounding county.

“Geez, Tommy. Didn’t have to go to all this trouble. I said something prestigious. I didn’t say ‘luxurious.’”

“We can afford it. Besides, at our age there’s no reason to be frugal. We paid our dues. Especially you,” Tommy said in all seriousness.

Sally walked in and I finally had a good look at her.

“Sally? Sally Jacobs? Tina’s girl?” I asked.

Sally smiled and put the coffee on the side table for us.

“Mom says to say hi,” she replied.

I reached over and gave her a hug.

“You were only about eight years old when I saw you last.” I said.

“I was nine, and the last name is Thompson now.”

“Really. Time does fly. Any little ones of your own?”

“Two. Molly and Edgar,” she said. Her smile was strained.

I was dumbstruck for a moment. Then a smile hit my lips.

“I never knew. Thank you. You’ll have to bring them around some time.”

“I will. But right now you two have to get to work. Time’s short.” She turned on her heel and headed out the door. It closed behind her.

“How?” I asked, turning to Tommy.

“When I called Tina to ask if she wanted to join, she asked if there was a place for her daughter. Seems Sally had been out of work for a bit. She had an asshole of a husband. Beat on her, I think. But Tina would never say. I think she was afraid what I might do. Anyhow, she got out and needed a job. We needed someone to rely on in the front. Seemed a perfect match.”

“She all caught up on what’s to be done?” I asked.

“She’s aware. You know Tina. Always open and honest with friends and family. Tight as a drum with government and strangers.”

I moved to my desk and sat. Tommy took one of two very comfortable looking chairs in front of the desk. I swiveled around and reached for the coffee.

“Nice,” I said.

“The best.”

“Seeing Sally’s here means Tina must be on board. You told me Crazy Larry’s a go. I know you are. That just leaves six more. Where do they stand?” I asked.

“They are all with us. Everyone. Didn’t even have to persuade them.”

“Just like that? You sure you told them all the risks?” I asked.

“Yes and yes. Look, Edgar, it’s not a hard sell. We’re all getting on. It’s not as if we have to plan for a long future. God willing, most of us may only see another twenty years, some less

than that. What else we gonna do? Sit and cut coupons? Not really our thing.” Tommy said with a grin.

“So what you’re saying is you are all as nuts as me.”

“Pretty much. So how’s it go down?” Tommy asked.

“Well, as we discussed earlier, one of the biggest problems with selling weed is the financing. The feds, as of now, still have it illegal along with all the harsh fines and prison sentences. Meanwhile this state has made selling legal, putting a crimp in the feds’ enforcement efforts. The feds, through the Federal Reserve and FDIC, the financial insurance arm, are pushing back, though. These two are refusing to charter any new banks that have dealings with pot growers and their funds. They are also refusing to work with currently chartered banks that are taking pot money. Basically, there is a whole pile of cash out there with nowhere to go. On top of that, most of the big banks are afraid if they do business with a pot grower they run the risk of their assets being seized by the feds for dealing with people selling illegal drugs.”

“I thought the attorney general said they weren’t going to pursue anyone selling pot in states where it was made legal,” Tommy said.

“True, but that is only as good as the current administration. When we get a new administration all bets are off. A new administration might even go and charge banks with crimes that were not pursued under this administration. So it’s too risky for them to get involved.”

“Sort of ties everyone’s hands,” Tommy said.

“Yep. That’s the idea. And that’s where we come in. I figure we have about six months tops before Congress passes a bill legalizing pot sales in states that have already legalized it. Two bills have already been entered into committee for review. With a little help and the elections coming up, they will get passed. Besides, there are about 22 states now that have legal marijuana sales that are in conflict with the feds. Their representatives are pushing for passage of these bills and so are the bank lobbyists. Let’s face it. There’s just too much money for the big banks to ignore. When they get the protection they need from seizures, they will enter the market.

“Until then, there is nowhere for these growers and distributors to bank their money. This greatly restricts them, as they have a hard time expanding, paying employees, and even using the profits for themselves. You bring in a big wad of cash to pay for something and bells start ringing. Remember, as far as the current federal law is concerned, they can prosecute you, seize your assets, and put you in jail if you are an accomplice in the use or distribution of weed. Some disgruntled prosecutors and police officers have extended the accomplice concept to anything or anyone that helps spread the use of weed.

“But as Equity is a private bank, not commercial, with a single branch and limited assets, we don’t have as much to lose as everyone else. Maybe nothing to lose if we do it right.”

“How so?” Tommy asked.

“The idea is to limit our exposure as much as possible. First, we only offer banking to those we choose. Those that will understand how this will work. Second, we don’t take any cash deposits. We send them to Canada.”

“Why don’t we take cash deposits? And why Canada?”

“We don’t take cash deposits because it is the first thing the Feds and local banking regulators look for to track those that work with the marijuana industry. And we use Canada because Canada and a few other countries are a bit farther along than the U.S. when it comes to legalizing marijuana. Their banking system and the government have no issues with banking pot money.”

“So how do we get our money?”

“We open up checking accounts for the distributors and growers with a loan from Equity Bank guaranteed by the hedge fund I had you set up. A line of credit if you will. They in turn open a second account with a Canadian bank of our choice to deposit the funds they receive from the sale of weed. The Canadian bank then sends weekly payments, using the deposited funds, to the hedge fund company to pay off the line of credit. Our hedge fund company invests the funds into the Canadian stock market, hopefully creating more profit and giving us a greater line of credit for growers and distributors. By the time the investors get the funds, the money is no longer ‘pot money,’ it is receipts from stock investments. Basically, it has been laundered.

“Meanwhile, we charge a very high interest rate for the use of the line of credit and a transportation fee for taking the money to Canada for them. Hey, armored cars and armed guards cost money.”

“Sounds like we are making money on both ends. But why don’t we just take the cash and send the money directly to the hedge fund ourselves? No deposits. No oversight.”

“We want to make sure it’s an ‘arm’s length’ transaction. Not only for the sake of protecting ourselves, but also so we can offer U.S. banking services that are accepted by local businesses. Services, such as employee payroll direct deposits and local business checking accounts. We get fees for that as well. We also get the opportunity to make loans for land acquisitions and business expansions that can’t be done from a foreign bank.”

“Going to be a bit difficult to balance all that goes on.” Tommy replied.

“It know, but that’s why I asked you to join me. Don’t know anyone better to handle the finances. If done right, the profits will be extremely good in the short term. I believe it will be worth it.”

“So, why the warehouse in the district? What’s its purpose?” Tommy asked.

“Control. One stop shop. Wholesaling. Whatever you want to call it. I will get the growers to sell to me and the distributors to buy the product from me to distribute while taking a percentage off the top. The growers will get an even bigger line of credit from the bank every time they sell me product. They won’t have to put up with cash at all. The distributors will pick up their product from us based on the daily cash balances they have shipped. The difference between the cash they shipped and the product they pick up is added to their line of credit.”

“Basically, they become cashless transactions. Except for the cash that is taken to Canada. What about credit and debit cards? Seems they would come in handy,” Tommy said.

“Equity Bank has never issued debit or credit cards, as you know. Would take too long to get started now and might raise some eyebrows. But I have made arrangements with offshore banks. They will issue the cards and take payments. We get a percentage and a half for each transaction on top of the interest rate for the line of credit and hedge fund returns. Still not bad for us.”

“Who’s doing the cash transfers?” Tommy asked.

“Whoever you want as long as you use Security Services.” I grinned.

“Someone you know?”

“Better you don’t know that.” I said.

“Seems the only thing tying all of this together is you.”

Tommy directed his full attention to me.

“Yep. That’s why my name can’t be on any nameplate or in any bank ledger. I’m just another company investing in Equity Bank. I like these digs, but you can’t let people know it is an office reserved for me,” I replied.

“No worries. Sally and I are the only ones that know outside our circle. All of them are solid. Besides, we will let Crazy Larry use it a couple of times.” Tommy laughed.

“Oh, jeez. I can just imagine.”

“By the way. How will the security downstairs play out about me if anyone comes calling?” I asked.

“Their servers, like ours, are off sight. Anyone comes and takes the computers, they basically get nothing. But if by some chance they do get some information, all they will find is you listed as a customer.”

“Good. I got to go. Think you can pull about three hundred in twenties for me?” I asked.

“What? You got no money?” Tommy smiled.

“Just a bit of cash. Need to pay some help off before I go to the farm.”

Tommy stood up and headed for the door. I followed him out. We went to the main desk. Sally smiled when she saw me.

“Sally, can you give Edgar three hundred from the cash drawer against his account?”

Sally pulled out \$300 in twenties and counted them out in my hand.

“Thanks, Sally. I gotta go. Say hello to your mom and the young ones.” I smiled as I headed for the elevator.

“See you later, Edgar. Don’t worry,” Tommy said. ““I got this.”

“Not worried about you at all, Tommy.” I got in the elevator and pushed the button for the lobby. Tommy was grinning again as the door closed between us.