

Chapter 1

At 2:45 PM on Friday afternoon, I am sitting in Capital Budgeting, my last class of the day two weeks before my graduation. My name is Alex Colton, and I am finishing up my four-year tenure at the University of Kentucky. I have majored in finance, and I am finishing up the four best years of my life. I have a 3.4 GPA, and I am President of my fraternity, the Kappa Alpha order. I am a nationally ranked backstroke swimmer, and I was an alternate in the 2021 Olympic Games in Tokyo. I am also dating Jennifer Hollingsworth, one of the top members of the girl's diving team and also the homecoming queen. To top it off, I am accepting a position as a junior analyst at Carrington Partners Capital Management in New York, and Jennifer just got a position as a junior aide to Senator Nicholas Kreswick, a friend of her father's back at Louisville. Overall, to quote Joe Walsh, "Life's been good to me so far."

"I need you to review the following items for your final the following week," stated Professor Stanton, a bald, graying academic type with glasses. "Please review the cost of capital exercises along with the Capital Asset Pricing

model. These will be very crucial parts of your final exam, in addition to seeing these principles being applied at your job. Class dismissed. Thank you.”

While walking out, my best friend, Jim Boucino stops me. Jim has been my roommate, fraternity brother, and outright best friend since freshman year. He is the son of the CEO of Down South, a popular clothing line based in Columbia, South Carolina, and he is taking a job at the Crimson Downs Resort and track right outside Charleston. He has his father’s Bronx edge and his mother’s Southern refinery, making him a hit with women.

“That windbag is so full of shit.” Jim said. “I guess, that what they say is true. Those who can’t function in the real world teach.”

“Come on, Jim,” I said. “Give the poor guy a break.”

“We’re never going to see this stuff,” Jim complained. “Magazines like Business Week, Forbes, and Fortune all say this stuff is bullshit, and this place needs to change their curriculum.”

While listening to Jim rant and rave, I immediately saw a gorgeous blonde with a red blouse and tan shorts

with long tan legs. All of a sudden, Jim's complaints took a m back seat.

"Hello, my queen," I said while kissing her on the lips.

After kissing Jennifer, I still could hear Jim carrying on. "Hey, Colton. I hate to disturb your little make-out session, but we have to prepare for the party tonight."

"I'm sorry, Jen," I said. "You heard him. Jim's eager to meet his next ex-girlfriend there. I will see you at around 9:00 tonight."

"Very funny, asshole," Jim said as I was kissing Jennifer goodbye. "By the way, Jennifer, could you bring your friend Lisa there? I want to persuade her that her linebacker boyfriend, Todd Gwynn, played football one too many times without his helmet."

"Jim," Jennifer said. "Todd isn't a bad guy. Along with that, they have been going out for a year, and they're both taking jobs in the same city."

"Jen," Jim said. "You are going to work for a senator. You might learn from my persuasion skills."

“Whatever,” Jennifer said in response. “Anyway, I am going to the pool. I need to swim a few laps, and I will see you tonight.”

After a quick kiss, I watched her walk away. As she was walking away, I noticed two freshman guys looking at me with outright envy.

“May I live vicariously through you?” Jim said as we were walking toward the fraternity house.

“Dude,” I said. “that is my girlfriend. You’re so lucky that you’re my best friend, or I would take you out back and kick your ass.”

“Yeah, Alex,” Jim said. “Just remember that I let you have her two years ago.”

“Jim,” I retorted back. “You are so full of shit to the point that it is not funny anymore.”

“If I remember correctly,” Jim said. “I remember her not taking her eyes off of me in Microeconomics two years ago. You were lucky that I was going out with Theresa Caruso at the time. By the way, I remembered that you were giving her those goo-goo eyes all the time, and you were attempting to be smooth with her. I decided that it was

the gentlemanly thing to do. Friends help other friends out.”

“Jim,” I said. “Don’t flatter yourself. When are you going to learn that your cheap pickup lines don’t work after the second date? Jennifer is the perfect woman. I have gone to great lengths to maintain this relationship, and she has reciprocated.”

“Alex,” Jim said. “Girls like Jennifer don’t go for guys like us. You’re going to have to fight like hell to keep her, especially given the fact that you two will be in two separate cities.”

“Jim,” I said. “Do us both a favor and quit while you are ahead.”

I love Jim like a brother, but his mouth runs on autopilot all the time. Despite his mouth, I have never seen a friend more loyal and trustworthy in my whole life. He just needs to know when to stop his trash-talking. Conversations like this exemplified this habit.

While walking up to the fraternity house, we were seeing the freshman brothers put up the streamers on the windows. Along with that, I could see my Vice President, Steve Rogan, directing the younger members on various

tasks such as sweeping the floor, inventorying the kegs and bottles, taking out the funnel, and preparing the Jell-O shots in their different flavors.

I pulled Steve aside and asked him if everything was under control and if he needed help preparing for tonight.

“Don’t worry,” Steve said. “I have everything under control. That’s why God gave us freshmen.”

“Good,” I said. “I am going to the gym. If you need anything, go to Jim. Otherwise, I will be back in an hour and a half at the most.”

After changing into my workout clothes, I rushed over to the weight room to empty out my frustrations. On the way over, I took out my cell phone and called the Camberly Club Hotel at Gratz Park, Jennifer’s favorite hotel, and I reserved a room for the night.

After a half-hour workout, I snuck over to the pool, and I watched Jennifer get out of the pool, drying herself after getting out, not knowing I was there. I could see the sophomore members of the male swim team gawking at her. At that time, I think of a line in the song often played on 80’s night at the cal club, “Angel Eyes.” The line goes

as follows: “All you fellows, you can look all you like, but she’s leaving here with me tonight.”

She turned in my direction, approaching me. “Alex, what a pleasant surprise. I didn’t expect to see you here.”

“I missed you after 45 minutes,” I said while looking at her in her black skintight bathing suit. “I just couldn’t get away.”

“Look,” she said. “I have to get ready for tonight. Is there anything that you want me to bring or anything I should help?”

“Just to let you know,” I replied. “I have a room for tonight at the Camberley. Please say that you can because I don’t know if I can cancel the room.”

“You read my mind,” she said. “I think that would be perfect.”

“Okay,” I replied. “I will see you tonight. However, could you do me a favor and wear what you are wearing now?”

“I will one-up you on that,” Jennifer said. “I will wear something better.”

I then went back to the men's locker room, showered, and headed back to the house.

I returned back to the house at around 7 PM. Every Friday night, our fraternity throws a brotherhood dinner. At these dinners, we all catch up with one another, joking around and being guys. These dinners will become the best memories of my college years. I will fondly remember these dinners in years to come.

After we served dessert, Steve, Jim, the four other graduating fraternity brothers, and I all stood at the head of the table. I struck my fork against the glass.

"Gentlemen," I said. "This night is very special to my fellow brothers standing here and myself. I have some errands to do in New York next Friday, and as a result, this will be the last fraternity dinner with all of you as an undergraduate. I want to take the time to thank all of you for four wonderful years in this house. Also, I want to congratulate Mike Brookner, our next president. I have worked with him on several occasions, and he will keep the customs of the fraternity and the customs of our individual house alive and well. Also, here's to a great year, and let's finish it off with style. To Kappa Alpha!"

"To Kappa Alpha!" everyone repeated.

After cleaning up, freshman girls were lining up at the door. We then started blasting the latest music mix download given to us by a friend at the Wildcat nightclub.

The freshmen fraternity brothers were making every attempt to try and hook up for one last fling. Furthermore, I could see my fellow brothers serving beer from behind the house bar. Throughout the whole time, I had my eyes fixated on the door, waiting for Jennifer to come in.

Finally, the moment of truth comes. Jennifer enters the room, and nothing else matters. Despite the loud music blaring from the speakers and the crowds of people all around me, Jennifer and I were focused on one thing: each other. While we greeted one another, Steve came up to me with a frantic look on his face.

“Some drunken Delta Sigma Phi brothers are here. Michael Barton started shoving Ronnie against the bar.” Ronnie is one of the sophomore members of the house, and Michael Barton is Jennifer’s ex-boyfriend, still bitter after breaking up with Jennifer two years ago.

I walked up to Barton, trying to be as diplomatic as possible, “Look, Mike, we are both adults, and we are both graduating. Stop being an asshole and go home.”

“You know, Colton,” Barton said, “you have been the butt of my problems for the past two years. You stole Jennifer away from me, and you walk around this fucking campus with your letter jacket and your trophy that was my girlfriend, thinking that you own the place. Well, Colton, I have news for you. You’re just small shit, and when you graduate, Jennifer will realize it too.”

“First of all,” I said, “your lust for Tiffany Miller, who, by the way, has the IQ of a raisin, stole Jennifer away from you, not me. Second of all, you’re drunk, so leave me and my brothers alone, go home, and sleep it off.”

While I was yelling at him, 20 of my fraternity brothers were surrounding me, backing me up. Afterward, Barton and his brothers walked out with a look of disgust on their faces.

While walking out, they ran into Jennifer as she was coming in. “Nerd-loving tramp,” Barton said. Steve was ready to pounce on him, but I held him back. “Don’t do it. He’s not worth it.”

After the near confrontation, I approached Jennifer and her friend Lisa. I kissed Jennifer on the lips, relieved to see her.

“What was that all about?” she asked.

“Barton’s being an asshole,” I said, “but you know that more than anybody.”

“By the way, where’s Jim?” She asked. “Lisa and Todd practically broke up this evening. I persuaded her to come here, and maybe she at least can humor Jim for a while.”

I peered behind Jennifer, and Lisa was there with a depressed look on her face. “Hi, Lisa, how are you doing?” I said. “Jim is in the next room.”

Seeing Lisa walk into the next room, Jennifer and I were looking into each other’s eyes. “Wait right here,” I said.

I walked up into the deejay booth, passed him a \$10 bill, and whispered a request into his ear.

I then went right back to Jennifer, and she had this spry look on her face. “What was that all about?” Jennifer asked.

“You’ll find out in a second,” I said.

After the ending of the last dance mix, the deejay stated, “All right, ladies and gentlemen, let’s slow things

down. After all, it is the end of the year, and it is your last chance for romance.”

In the next second, “You’re Beautiful” by James Blunt played over the loudspeaker. On the dance floor, steady couples and fraternity brothers with their respective dates started dancing in a romantic embrace, some more visibly affectionate than others. Also, to Jim’s pleasure, Lisa was dancing with him in a comforting embrace. At that moment, Jim was mouthing “Thank you” to me.

Afterward, Jennifer and I looked into each other’s eyes, the only two people in the world for all we knew and cared about at the moment.

As the song was ending, I looked over to her and said, “Do you want out of here?”

“Do I ever?” she responded.

I quickly went up to Steve and asked if everything was under control. “Go ahead,” Steve said as he patted me on the back.

On the way out of the door, Jim rushed up to us, ecstatic.

“I love you two guys. Lisa and I will name our first two children after both of you.”

“Jim,” I said, “this is Jennifer’s best friend. No tricks. No stunts and no sleazy antics. On top of that, we don’t know how broken up she is with this guy.”

“Don’t worry about me. I am determined to grow old with this person.”

“I had heard that before,” I said while walking out.

As we got into my Dad’s old Toyota, we kissed again...

“Jen,” I quickly said. “I don’t know if we could wait until the hotel.”

“Me neither,” she said. “However, I prefer a queen bed to a Toyota for comfort purposes, along with not wanting to explain my actions to the Lexington police, especially with my new position at the Senator’s office.”

“Don’t worry,” I said. “I am not an animal.”

After about ten minutes, we pulled into the parking lot.

We quickly went into the hotel lobby, and we got our room in minutes. On the elevator ride up, we couldn’t keep our hands off each other.

A couple of seconds afterward, an older couple got into the elevator right in the middle of our make-out session. The older gentleman didn't make a kind face to us.

"Come on," I said in a sarcastic matter, "we took the advice to get a room, but my girlfriend here is so gorgeous I couldn't wait."

As a result, he rolled his eyes at us in a not-too-pleasant manner and walked off to his designated floor.

In a split second, Jennifer's eyes were full of shock as we got off the elevator onto our floor.

"What's wrong?" I said.

"I just realized who that is. That is John Broder. He is the CEO of Churchill Systems. He is one of Senator Kreswick's top contributors."

"Come on, Jen," I said. "Loosen up. Hasn't he ever been in love before?"

"Alex," she said angrily. "I am not kidding."

"Sorry," I said, "in the worst-case scenario, we can run off to a Caribbean island. I'd take you over Carrington Capital any day."

As we reached our room, she then gave that beautiful, seductive smile, answering. “You know, you are so cute. Furthermore, it is impossible to stay angry at you. How do you do it?”

I then inserted the keycard into the room, and I stated, “Come inside. I will show you.”

As we went inside, we then kissed like there was no tomorrow.

Afterward, we took each other clothes off, and we made love like we were the only two people that mattered.

At 1 AM, I awoke to go to the bathroom. Before crawling back into bed with her warm body at my side, I stared down at her with overwhelming admiration. She was the most beautiful sight I have ever seen. I asked myself how a beautiful, vivacious woman could fall for a regular working-class guy from Frankfort. Regardless, I was overwhelmingly happy and grateful that she was with me.

Refreshed and well-rested, I turned on the television set, watching the Saturday morning edition of the Today show. With Jennifer curled up in my arms, I was watching the headlines. In addition to the regular news events like politics, war, and entertainment, a local story was

generating national attention. A national gambling outfit known as Stallion Casinos was trying to open a combination horse track/casino covering 15 acres of land, and the possible building site was an open tract of land 30 miles below Lexington.

However, Stallion Casinos faced many obstacles. The land wasn't on an Indian reservation, meaning that the state and federal laws restricting gambling applied. On top of that, local residents had complaints about the traffic and urban sprawl, along with the unsavory types normally attracted to gambling setting up shop. One of the proponents of this measure was Jennifer's own future boss, Senator Kreswick. He and Sam McNorris, a local activist, were appearing on a debate on the Today Show with the anchor moderating.

"We are seeing too much development in the thoroughbred country in Kentucky," says McNorris. "In Senator Kreswick's world, the rolling bluegrass hills will be covered with malls, casinos, and restaurants. Senator Kreswick does not appreciate the beauty in his own state. He should be listening to the farmers, small businessmen, and the working families of Kentucky."

“Mr. McNorris,” Kreswick said, his voice dripping like molasses, “you need to have the awareness that these casinos and racetracks will create jobs for the region. The people of Kentucky elected me to create jobs, and I intend to deliver on that promise.”

“Senator,” McNorris retorted, “your gambling casinos will bring mob involvement and overdevelopment to a region not equipped to handle all of this. If there are negative consequences in your scheme, you will be paying for it in two years when you are up for reelection.”

“Jennifer,” I said after a quick trip to the bathroom. “What does this state see in that windbag?”

“For your information, honey,” Jennifer retorted back. “Senator Kreswick has brought back more money than any senator in all of Kentucky’s history. He has strong ideals, and he’s fighting for the people of this wonderful state.”

“Jen,” I said. “Cut the bullshit. I’m not a person to practice your sales calls. My very first vote at 18 was a vote against him, and I am still proud of that vote.”

“It amazes me how misinformed you are,” she said in a frustrated voice.

“Then, why is it that you spend so much time with me?” I asked while nibbling on her neck. “Because you’re so damn cute,” she remarked as we kissed again.

“You know, Jen,” I said. “This perfume is amazing. It’s been driving me crazy all night.” After kissing her passionately, I quickly asked, “Do you have to be anywhere today?”

“Well, I’m meeting my father tonight, but for now, I’m free.”

“Perfect,” I smiled.

Afterward, we made love one more time before we showered and had breakfast at the restaurant.

When we arrived at the restaurant, we learned that the South-Central Regional Evangelical Association was having a convention at the hotel that very weekend.

A self-righteous minister by the name of Billy Lofton, who looked like a combination of Steve Martin and Jimmy Swaggart, approached our table.

“I just made a complaint to hotel management about you,” he grumbled, standing in a pompous, arrogant manner.

“What did we do?” I asked in a confused manner.

“My congregants were distracted studying scripture from your sounds of unmarried lustful fornication.”

“But, reverend,” I said in a sarcastic tone. “She’s married, and I was going to return her to her husband.”

“You two disgust me. Adultery is no laughing matter. And you two will burn in hell,” he said as he marched away.

We couldn’t stop laughing during the whole breakfast. Unfortunately, other people glared at us, a good number probably from Lofton’s congregation.

While walking back to the room to pack up, I quickly went over to the front desk to check out.

“I’m sorry,” I said. “For what it’s worth, you can charge me extra for any inconvenience caused last night.”

“Don’t worry,” the clerk said. “The guy is an ass. We deal with him when we can.” Fifteen minutes later, we checked out and drove back to the campus.

“I’ve been thinking over many items,” I said. “I’m going to miss everything here. I’m going to miss the friendliness and the camaraderie over here for the past four

years. I will miss the campus gym, and I will miss the late nights we spent studying.”

“Is that what we called it?” Jennifer said sarcastically.

“Come on,” I said. “I’ll be in New York, and you’ll be in Washington. We’ll rarely see each other.”

“Don’t be silly, Alex,” she said. “I love you, and we will find a way to work this out. You are so kind, and I can’t find someone who could ever take your place.”

“Not even if Zac Efron threw himself down on you,” I said.

“Don’t push it,” she said with a gleam in her eye. “Anyway, my father’s visiting, and I promised to spend the evening with him.”

“Please don’t have me see him,” I said. “I don’t like the way he looks at me.”

“Give him a break,” she muttered. “I’m his favorite child, and he just wants what’s best for me. He will come around.”

“Regardless,” I stated. “Anyway, I promised Jim that I would do him a favor tonight.”

“This isn’t one of his cheap pickup ploys,” she said as I parked right in front of the sorority house.

“No,” I said. “We’re studying for the Capital Budgeting test on Monday.”

“Well,” she said. “Could you at least join us for dinner tomorrow evening?”

“All right,” I said. “I can handle your father for one dinner. I’m only doing this because I love you.”

“I love you, too,” she smiled as she turned her head to the side. “I have to study, and later on, I’ll be swimming some laps this afternoon.”

“Take care, and stay beautiful,” I said, kissing her passionately while leaving the car.

As I was walking back to the fraternity house, I had a certain kick to my step. The freshmen were doing lawn and garden work as I was walking up.

“Hello, gentlemen,” I said. “Isn’t life wonderful?”

“Fuck you,” said Chris Langston, one of the freshmen. “Can you not have everything, Colton? Better yet, try not to rub our faces into it.”

“Ignore him,” Ted Corbin, the other freshman, said. “Ellen Taubman dumped him last night, and he is kind of bitter right now.”

Chris was giving me a sneer. I could tell that I was getting on his nerves. I walked back into the house. I placed my duffle bag on the bed, and I went to my room, waiting for Jim to come home from his date.

I turned on the television, and I was flipping through the channels, trying to find something to distract my attention. On CNN, the channel was reporting a dispute between Native American groups, local police, and local activists. The demonstration was beginning to get violent, and the roving reporter interviewing the Native American chief by the name of Robert Running Horse and a local community activist was ducking for cover.

“This casino is ridiculing my culture,” argued Running Horse. “On top of that, this organization is asking my tribe members to dress up in Indian gear that is nothing but stereotypical and demeaning.”

After Running Horse finished his sentence, a rotten tomato hit the reporter, and the conflict began to unravel into a disorderly confrontation.

The CNN reporter signed off, and the station shifted back to the main newsroom.

Afterward, Jim walked right into the room, getting his Capital Budgeting book to prepare for the final.

“Jim?” I asked. “Have you turned on the television set recently?”

“Are you talking about the confrontation with the casino?” he asked.

“Absolutely,” I said. “The builders of Stallion Casinos are facing the fight of their life trying to build their facility.”

“Don’t you think that I realize that? Believe it or not, Alex, I read the newspapers, too. The state legislature of South Carolina is threatening every day to remove the tax breaks, making life for Crimson Downs very difficult.”

“Jim,” I said in a concerned light. “Look, you are as gifted as anyone else in this whole class. Why don’t you consider moving up to New York? I could use the roommate while looking for the place.”

“Look, Alex,” he said assertively. “I am not moving up to that fucking cesspool. As you well know, my father was

born and bred in the Bronx. I heard stories about muggings, robberies, and murders. My father moved to South Carolina to escape that shit, and I think that he did himself and subsequent generations a favor.”

“Regardless, Jim,” I pleaded. “We don’t know the future of this industry. With these land deals and these unscrupulous executives, we don’t know where the future lies. Also, hearing from Jen, her soon-to-be scumbag boss seems to have an interest that I find very dangerous.”

“This guy is a radical right-winger. He is pro-life, pro-guns, pro-tobacco, and for prayer in school. All of a sudden, he wants this casino, this ‘outpost of sin,’ as some of his colleagues on the same side of the aisle call it, to be built without any obstructions. It’s like Larry Flynt at a MAGA fundraiser.”

“What do you expect?” he asked. “This company is developing twenty acres of unused land. The people there have never had high incomes, and some of them feel that there is no hope. Stallion Casinos come in, and they offer them a ray of hope, generating federal, state, and local tax revenue, along with jobs and a future. Kreswick is a scumbag, but he is a scumbag of convenience. By the way, have you had this conversation with Jennifer?”

“Many times,” I said. “You two are in agreement on at least one thing.”

Good,” he said. “Will you walk away and let us live in our own hedonistic palace?”

“Not on your life,” I said. “By the way, you should be lusting after Lisa.”

“I am, but it’s nice to keep my options open,” replied Jim.

“Why do I put up with you? Anyway, speaking of Jen, let’s cover as much material as possible. I’m meeting her and her asshole father. I want to get this material done so I can graduate with flying colors, giving him one less argument that I’m not good enough for his daughter.”

“Yeah, so do I,” stated Jim. “Lisa and I are having cocktails at the Bluegrass bar. I can’t resist those beautiful brown eyes.”

“Then, stop the comments. They are best friends.”

“Fair enough,” he stated, and we got straight to work for the next four hours.

After I got back to the house, I showered, got dressed, and met Jennifer and her father at a restaurant known as

Seabiscuit's, named after the legendary horse. The place had the same ambiance as an Appleby's or Ruby Tuesdays. Her father was a tobacco litigation lawyer, becoming very wealthy doing it. He also was an overprotective father, wanting what was best for his daughter. In my opinion, he resembled an evil Harrison Ford. He was dressed in a custom-made Armani suit with a Zegna shirt and a Brooks Brothers tie.

Jen walked up to me in her black dress, showing off her long tan legs, and briefly kissed me on the mouth. We walked over to her father. Her father stood up, and he firmly shook my hand.

"Alex," he said. "It is very nice to see you again."

"Likewise, sir," I responded.

"How are your parents?" he asked.

"Well, the parent company almost shut the saddle plant down. Luckily, the city of Frankfort saved it. However, my father didn't take it very well. Also, my mother is beginning to enjoy retirement." I left out the part about my mother having a benign lump on her breast and undergoing difficulty with her doctors.

“Well,” he said. “Give them my best. It is nice to see decent working-class people try to live out the American dream. Would your parents like to have dinner with us during graduation weekend, our treat?”

“I will discuss it with them,” I smiled as I tried to humor that patronizing, condescending jerk. “Also, Alex, have you had any conversations with Carrington Partners lately?” he inquired. “I’m going there on Wednesday. I will be having somewhat of an orientation session then.”

“I hear William Carrington is a smart, effective manager. Many business journals rank him with Warren Buffett. However, his deputy, Richard Folsom, has made many enterprising picks. Personally, I find some of them risky. He recommended CLO Corporation while other people were running to the hills.”

“Well, it helps to be the college roommate of the turnaround specialist at that company. Regardless, I’m looking forward to working with them. This seems like an exciting, dynamic company poised for a place in the future.”

Jennifer interrupted us briefly. “Excuse me. I have to go to the bathroom. You two can continue to talk amongst yourselves.”

As she got up to leave, I quickly grabbed her hand, and she left me with her father, staring suspiciously at each other.

“Alex,” he said. “I am going to be completely honest with you. You are a decent, honest, intelligent young man, and my daughter seems to be very happy with you. However, I have some concerns. First of all, you are going to be in New York, and she will be in Washington. Both of you will be meeting different people, and you will be traveling in two different circles. I want to know if you still will be around in the next year, and if you are committed to being with my daughter in the future.”

“Mr. Hollingsworth,” I said. “With all due respect, I am absolutely crazy about Jennifer. I want to tell you that you and your wife raised an extraordinary woman, and I feel very lucky to be part of her life. However, I am only 22, and we will be living in separate cities. I can’t guarantee you anything, but your daughter will be part of my life for a very long time.”

“Unfortunately, son,” he said. “Your answer isn’t good enough. I do not want my daughter over in Washington expecting a commitment while you are working in a Wall

Street sweatshop. It might take a while for you to put yourself firmly on your feet up there.”

“Just watch me,” I responded as Jennifer came back from the bathroom.

“So,” Jennifer said as she took her seat. “How are my two favorite men doing?”

“Just fine,” I said.

As we were finishing, Mr. Hollingsworth took out his hand and said, “Alex, I hope that you will think about our discussion.”

“Believe me, I will,” I said while giving him the evil eye.

“What were you talking about?” Jennifer said while walking out. “Oh, just some guy stuff,” I said.

“It’s nice to see you two bond,” she replied.

“Whatever,” I said as I kissed her good night, and I watched her walk in the direction of her father.

Chapter 2

At 1:00 on Tuesday afternoon, I am loading my bag and preparing to go to New York. I am still getting over that brief conversation with Jennifer's father. As I was loading my suit and tie in my garment bag, the telephone rang. It was Jennifer.

"Hi, handsome," she chirped. "Look, ignore my father, okay? He can be overprotective sometimes. We'll take things at our own pace, one day at a time, as we discussed, hmm?"

"I fully appreciate that," I said. "Let's get together when we get back. For now, I need to focus on my orientation session at Carrington. Tomorrow night, I have a cocktail event with Mr. Carrington and his research staff. My biggest concern is whether to use the salad fork for the main course."

"Regardless," she said. "I want you to know that I am very proud of you, no matter what my father says."

"I love you so much, Jen," I sighed. "I already can't wait to see you again."

After she hung up, I could hear the airport shuttle van honking.

As I was riding the van toward Louisville airport, I was looking at a storm cloud, and I could see Jennifer's beautiful smiling face on the storm cloud. I am absolutely head over heels in love.

As the plane was landing in La Guardia, I could see the New York City skyline coming into view. It had been 10 years since I last visited New York during a junior high class trip. The weather was damp and dreary.

After collecting my suitcases at baggage claim, I summoned a cab to my hotel, the New York City Hilton, at the expense of Carrington Capital. As the cab was approaching, the car went 25 mph in a puddle, soaking me in the process.

"Welcome to New York," I muttered.

After I checked into the hotel at around 4:00 in the afternoon, I decided to walk around the city, getting a feel for the area. I saw the expensive boutiques up and down 57th Street. I even walked into one of the jewelry stores, where I saw a silver necklace.

“This would look so good on Jennifer,” I thought to myself. “Maybe in about 10 years,” I added when I saw the \$10,000 price tag.

“Not bad for a working-class boy from Frankfurt, Kentucky.” I thought to myself while walking down the street.

I had dinner at the hotel and watched a reporter on MSNBC broadcasting from the site planned for development into racetracks and casinos. She was reporting in front of a demonstration involving the Indian reservation and corporate interest groups representing Stallion Casinos. During her broadcast, she interviewed State Senator Ronald Whistler.

“Senator Whistler,” she said. “How do you respond to these demonstrations?”

“Well,” he said. “It is very pleasant to see everyone practice their First Amendment rights. However, these people need to put this region in the twenty-first century. Unemployment for this region is 20% above the average, and I am sick and tired of these wacko environmentalists and cultural preservationists impeding this region’s progress.”

“That’s a rather harsh assessment, isn’t it?” she inquired.

“The people of this region sent me to Frankfort to do a job. That job is to bring jobs and opportunities to this region. If the tribal councils and the anti-gambling coalitions have a better solution, I’d love to hear it. Otherwise, put up or shut up.”

“Thank you for taking the time to express your views on this subject,” she said.

“My pleasure,” replied the Senator.

While I was watching this commotion, the conflict at home was turning into a national debate. The older man at the table next to me, wearing a Zegna suit, looked at this whole incident with utter distaste.

“Those hicks are just a bunch of Neanderthals,” he said to me from the next table over. “They should just take their fifth-grade educations and walk home. That casino operation will not modernize them or develop those ungrateful pieces of Appalachian trash. They’ll actually put those hicks on an even par with the rest of society. Don’t you think so, son?”

“Allow me to introduce myself,” I said. “Alex Colton, Kentucky-born and raised.” I then walked away from him in disgust.

“Wait a second, Alex Colton. Are you starting at Carrington Capital in a couple of weeks?” He questioned.

“Yes, I am,” I replied, eying him suspiciously.

“Ken Castlemark,” he introduced himself enthusiastically. “Mr. Carrington and I go way back. I’m on the investment review committee. I saw your work and your background. You have plenty of impressive credentials, I must say. I was particularly impressed by your senior research report on the advantages of companies saved by private equity. You seem to have a pulse on the financial industry.”

“Even for a Kentucky hick?” I asked.

“I apologize, son,” he said. “I’ve been drinking a little bit too much, and I don’t mean anything by it.”

“Nothing harmed,” I remarked.

“Look,” he said. “Would you like to have a nightcap with me before you go to bed?”

I decided to give him a moment.

“Well,” he said as I sat down. “What made you go into finance?”

“To begin with,” I said. “I chose finance as a major without much direction, hoping it might lead to something marketable. Then, as I witnessed the dot-com boom and bust, the Enron and WorldCom scandals, and the mortgage crisis, I couldn't shake a growing idealism that I could contribute to improving the darker sides of this industry in the long run.”

“How do you think that you can improve the ‘bad elements,’ as you say?” he asked.

“First of all,” I said. “We need to find companies not based on fraud but true actual earnings and their ability to make money. Everyone, including the scumbags at Enron, WorldCom, and Adelphia, will need to start making money in order for Wall Street to provide investment banking business to these companies. Analysts cannot act as advocates for the companies they conduct investment banking business with.”

“Bravo. Bravo,” he said as he clapped. “Wyatt Earp has come to Tombstone and is cleaning up the saloon. Having said that, how do you think you can clean up the OK Corral?”

“Easy,” I replied. “I will accomplish that by getting rid of the corruption and cronyism present. Ken Lay, Andrew Fastow, Bernie Ebbers, and Bernie Madoff all had their disgusting cronies looking out for them. They went to great lengths to participate in their fraudulent schemes, all the while deceiving everyday investors from the heartland.”

“These individuals deceived us too, son,” he commented.

“No, they didn’t,” I said. “The brokerages and mutual funds were willing accomplices in this whole thing. For example, no analyst questioned Enron’s management structure, yet they still put buy ratings on the stock. Also, with earnings estimates doctored by the management of many companies, nobody knows the truth about how these companies operate. In addition, don’t tell me that everybody was so surprised about Bernie Madoff, the former President of NASDAQ. I’m making a promise to my friends and family back in Kentucky that they have a local boy watching out for them.”

“For as inspired as I am with all that you have said,” he said. “You technically haven’t answered my question. How do you plan on saving the world?”

“Simple, by putting the arrogant corporate whores who look out for their cronies and who look down on everybody else away.” I replied. “I also want to show that there are intelligent people outside their social circles.”

“Very well,” he said with an angry glare in his eye. “Well, it was very nice meeting you, son. I’m sure that we will have many more stimulating conversations like this. Good night.”

“It was very nice meeting you as well,” I said as he stood up and very lightly shook my hand. “I will be looking forward to it.”

I could see Castlemark’s evil glare staring at me through the back of his head as he left. Well, I made an enemy today. Perhaps I was a bit too hard on him. Time will tell if he really deserved that insult toward him. After I finished my drink, I went upstairs to go straight to bed.

Bright and early, the next morning, after swimming laps in the hotel pool, I showered and put on my navy-blue suit and my red power tie to have an orientation session with my new employers. Since it was a sunny day, I decided to walk over to the Carrington Capital office located at 55th and Madison.

I reached the 35th floor, and the office had a shiny marble floor with a Russian rug at the receptionist's desk. Two Corinthian columns stood in the entrance between the elevators and the waiting area. As I entered the reception area, an attractive Hispanic receptionist was speaking Spanish on the phone. She hung up and then gave me a nice, engaging smile. Since I was recruited on campus by this company, I never had the opportunity to be in this office. I was staring in awe at the luxury and opulence of the whole office.

"Ah," she said. "You must be Alex. Hi, I'm Lynda Sanchez."

"Hi, Lynda," I greeted her.

"Well, Mr. Carrington is currently in a meeting. Let me call Joe Qualen over to give you a tour, and he will show you your new office. You will then be escorted to lunch with the other associate analysts. If you need anything else, please let me know. We have a pot of hot coffee and tea, along with some croissants and danishes. Please serve yourself."

"Thank you very much for everything," I said as I helped myself to a croissant and a glass of orange juice.

After reading the first paragraph of the brochure, a tall, red-haired man with a deep Long Island accent and a likable smile approached me.

“Alex,” he said. “I’m Joe Qualen, nice to meet you. Come walk with me to the conference room.”

“How was your flight?” he asked as we walked over to the conference.

“A little bumpy,” I remarked as I sat down, and he shut the door.

“Well, Alex,” he said as he shut the door. “Tell me a little bit about yourself that is not on your resume.”

“Okay,” I said. “I am graduating from the University of Kentucky next week. I was an alternate on the Olympic swim team. I like finance.”

“Wait a second,” Joe said. “Before you go on, I know all of these things from your resume. Who is Alex Colton the person? What does he like and dislike? What does he do in his spare time? Why do you have such a desire to be part of this monstrous industry? Oh, by the way, scratch the last one. I heard about your little sparring with Castlemark last night. That was funny. I would have given up my bonus to see that.”

“Okay,” I said. “I was born in Frankfort, Kentucky. I have an older sister working at a hedge fund specializing in commodities in Chicago. My father has held different jobs at different factories throughout the local area, depending on the demand of each factory. My mother is a fifth-grade teacher at a neighboring elementary school. I remember my father buying the *Wall Street Journal* every Friday, fantasizing about a world in which he could never be a part.”

“In other words,” Qualen remarked. “You are trying to make up for a fantasy that your father couldn’t realize.”

“Fantasies aside, Qualen, I’ve seen people rocked by the scandals here, and you don’t seem to care about the average investor,” I said.

“Please,” he said. “You almost gave Castlemark a heart attack last night, and I don’t want the same lecture. As a matter of fact, I agree with you on most of these issues, but I grew up knowing these guys.”

“So, you’re trying to say lying and stealing is okay when it is done by the people with whom you grew up,” I remarked sarcastically.

“Oh, shit,” exclaimed Qualen. “We have another revolutionary here.”

“I’m sorry,” I said. “Sometimes my idealism gets the better of me.”

“Don’t worry,” he said. “I can be a pain in the ass at times as well. First of all, I have read some of your work beforehand. For the ‘activist’ that you are, you surely don’t mind recommending these drug and pharmaceutical companies.”

“That’s different,” I said. “The pharmaceutical companies are reporting legitimate profits and true revenue growth. The companies such as Enron, Worldcom, and the antics of Bernie Madoff, played a true smoke and mirrors game.”

“However,” he said. “Granny can’t get her medication because it is too expensive. Mommy’s medication for her chemotherapy has also become very expensive.”

“Why you fucking son of a bitch,” I muttered in shock at the reference to my mother. “How the hell did you know that?”

“Sorry, man,” he said, extending his hand for a shake. “We have investigators looking at every aspect of your

background. I touched a delicate subject, and I know when I have gone too far.”

“Damn right, you did,” I said as I left his hand hanging.

“Well, moving on,” he said. “I’ll introduce you to the managers.”

We were walking through a corridor with Russian carpeting on the floor and the biggest chandelier I had ever seen. At the end of that hallway was an office bigger than the whole upstairs of my parents’ house.

In that office, a distinguished gentleman in his 70s wearing a dark, expensive suit was reading the *Wall Street Journal*. Qualen knocked on the door, and he looked up half-startled.

“Why, Joe,” he said. “Come on in, my dear boy. It is so nice to see you.”

“Mr. Carrington,” he said admiringly. “It is my pleasure to introduce the future star analyst of this company, Alex Colton. Alex, this is the legendary William Carrington.”

“Alex, my dear boy,” he said with sincere affection. “It is such an honor to meet you.”

“The pleasure’s all mine,” I said.

“Come sit down,” he said, motioning me toward the chair in his room. “Joe, please give us a few minutes.”

“First of all,” he said. “Let me tell you how much I love the area where you grew up. My wife went to your school, and she grew up outside Louisville. I own a horse there, and my goal is to put him in Churchill Downs. Anyway, I’m thinking of putting him in the inaugural race at Crimson Downs. Look at him. Isn’t he a beauty?”

“Absolutely,” I said. “What’s his name?”

“Kingmaker,” he said. “He is the regalest beauty on the track and will create generations of beautiful stallions. Anyway, with such regal Kentucky blood, I’m sure that you have had many opportunities to see these horses.”

“As a matter of fact,” I said. “Both of my grandfathers were coal miners, and my father had hopped from factory to factory growing up. My parents struggled just to make ends meet. After my sister and mother, I will be the third person in my family to graduate college. However, I went to Churchill Downs last year as a guest of my girlfriend’s

father. I could see the excitement and drama. I see the reason why many people are hooked.”

“I see,” he said. “How do you feel about the controversial casino and racetrack being built in your area?”

“I don’t know,” I answered. “The region needs the jobs, but the corporation is approaching this in the wrong way. They are accentuating Native American stereotypes, and they are very condescending toward the people in the region.”

“Well, as they always say,” he said. “You can’t impede progress.”

“Yeah, but what price does society have to pay?” I remarked.

He smiled, looked at me, and said, “Son,” while shaking my hand, “I’m torn between clocking you and shaking your hand.”

“Well,” I replied. “I’ve been clocked enough times in my life to know I’d much rather have the handshake.”

“Welcome aboard,” he said. “We will be going for lunch at 12:30. First of all, let me introduce you to the

brains of my operation, Dick Folsom. He came on to the firm just like you 20 years ago.”

We were walking down the hall, and I heard a loud, scolding voice over the telephone.

As we were approaching the office that was the source of the screaming, I saw a 6-foot man with thin blond hair yelling into the phone with two golf balls in the other hand.

“You look here, Sparky!” he screamed. “If this fucking trade doesn’t settle by the closing of today, I will walk over there with two golf balls and shove one of them down your fucking throat and the other one up your fucking ass! Do you fucking hear me?!”

“Yes sir,” a terrified voice said over the line.

“Good,” he said. “Be afraid!! Be very fucking afraid!!”

He then slammed down the phone. “Dick,” he said.

“I want you to meet Alex Colton, our newest associate analyst from Kentucky,” said William as he introduced me to Dick.

He quickly changed his persona at the slap of the face. The hothead laced with obscenities vanished instantly, and this friendly, engaging man appeared.

“Ah, Alex,” he said as he shook my hand. “I read so much of your work. You have raw talent, but I will polish you up very quickly.”

“Thank you, sir,” I said, looking at him suspiciously. “I always watch you on CNBC. It’s very entertaining.”

“I am glad you enjoy it,” Dick said. “As a matter of fact, let me give you a small quiz,” he added.

“Despite the fact that Stark Oil has a high debt-to-capitalization ratio, why is it still a leading buy?”

“First and foremost,” I said. “The company has met its consistent earnings growth through strategic acquisitions with wells located in the Rocky Mountains and the North Sea. They are able to open up new opportunities in the Caspian Sea once insurgent fighting in that region dies down.”

He then had this broad smile come across his face.

“Colton,” he said, “you are fucking creepy, and I just love it.” I looked at him with broad skepticism. “I’m going out to lunch with everyone else,” he continued. “We will talk further then.”

Mr. Carrington and I left the room. As we were leaving, Folsom picked up the phone to probably scream at someone else.

Qualen met me down the hall from Folsom's office, standing with three others my age in sharp business attire. Among them stood a six-foot-tall blond of Irish descent, a regal brunette, and a young man bearing a striking resemblance to Woody Allen.

"Alex," he said. "I want you to meet your new team, Pat Flannigan, Kathy Drayton, and Sam Lipstein. These members will be on your team. The four of you will be working together on different projects. The firm will construct a mutual fund based on your investment decisions; for all of you, it will be sink or swim. For now, we will have lunch, and you will all get acquainted with one another. I would advise that because all of you will be spending plenty of quality time together."

I shook all of their hands, noticing each one had distinctive personality quirks that unsettled me.

We were walking over to the restaurant when Flannigan approached me on the sidewalk.

“I hear that you are from Kentucky,” he said in a strong Boston accent resembling the Kennedy family. “I’ve always wanted to go over there and see the Kentucky Derby. I bet that it is more exciting seeing it in person than on television,” he added.

“Your guess is as good as mine,” I said. “I’ve only seen it once, and the view was very bad. Besides, in my opinion, it’s very overrated.”

“How come?” he asked.

“Easy, nobody ever participated in a poor kid’s outreach program,” I said.

“What are you talking about?” he asked.

“My father works on an assembly line, and I’m currently wearing half the suits that I own. I worked odd jobs all through college which tells that I never had many privileges and advantages,” I replied.

Flannigan took a step back. “I’m sorry, buddy. That must suck.”

“That’s life,” I said with resignation. “How did you get involved with the company?” I inquired.

“Well, my grandfather and old man Carrington were in the same fraternity in Hah-vid. I wanted to get involved in the financial industry, so my old man gave Carrington a call,” he explained.

“That's easy,” I resented. “I submitted 5 writing samples while working part-time as a waiter and as President of my fraternity. Also, I was a varsity swim team member while trying to keep a 3.4 GPA.”

“Oh,” he said, looking at me as if I were from another planet.

Before the situation started becoming awkward, I lightened the mood a little. “Have you started looking for a place to live?”

“I’m all set up,” he said. “Three fraternity brothers and I are sharing a loft on E. 67th Street. What about you?” he asked.

“Well,” I said. “The Upper East Side is out of my price range. I hear Hoboken is affordable for me. I’ll probably look there.”

While we were discussing it, Sam Lipstein approached me, saying, “I’m on 10th and Park in Hoboken. The apartment above mine is vacating. It is a nice one-bedroom

for \$1700 a month. Would you like to check it out tonight?"

“Absolutely,” I said as we entered into the restaurant. For guys that I didn’t trust, they seemed pretty nice to me.

Chapter 3

Everybody seemed to be in a happy, jovial mood at the restaurant. It looked like a traditional bar and grill, rather down-to-earth for a fancy crowd at Carrington Capital. A stage was on the upper platform, and a karaoke machine was right next to it. After five minutes, the hostess directed us to our table.

Before he sat down, Folsom gave the short guy operating the machine a tip. Within a few seconds, the machine was belting out “Sweet Home Alabama” by Lynyrd Skynyrd. Before I knew it, Folsom was on the stage belting out the verse in a boisterous, out-of-tune manner.

“In Birmingham, they love the governor, Boo! boo! boo!”

As soon as I saw this, I realized that I was moving to New York to work for an outright wild man and right after I placed my order, the whole table sang in unison.

“Sweet Home, Alabama, where the skies are so blue, Sweet Home, Alabama, Lord, I’m coming home to you.”

As I looked up, Folsom was pointing at our table. That was the signal for everybody to start singing. Lynda Sanchez, the administrative assistant who let me in when I arrived, was participating in a not-very-enthusiastic manner. When I looked at her, she gave me a brief, engaging smile and looking at her I wondered, if Jennifer Lopez hadn’t become famous, that would have been Lynda. She had beautiful dark eyes, a figure, and a dark complexion, and on top of all that, she was very approachable and friendly. I turned to her with a smirk.

“I take it that this is routine for you,” I said.

“Believe me, honey,” she said. “This has been his song for the past year-and-a-half. We have to sing, or he will yell at us for not participating in ‘company rituals.’”

“How long have you been working here?” I asked.

“About three years. My husband fought in Afghanistan as part of the New York National Guard. A militant threw a grenade at his convoy. This is my first job since he passed away.

Being there all day with his clothing and belongings gave me the creeps all day. I needed to get out of our condo,” she elaborated.

“I’m so sorry to hear that,” I said.

“Every day gets a little better,” she added. “By the way, you are a lot different from the other people who work here.”

“In what way?” I inquired.

“You don’t have a sense of entitlement,” she whispered. “I bet that you would feel more comfortable with your friends in a Kentucky bar than you could ever be here.”

“Guilty as charged,” I admitted.

“Let me ask you this, then,” she said. “Why leave the comfort and security of Kentucky to move to this wild zoo?”

“I like to write reports and analyze companies,” I answered. “I was a top 20 finalist in regional and national Investment Challenge and I strongly feel that I can make a difference here.”

“These guys are going to outright love you or hate you,” she said bluntly.

“I don’t know whether to take that as a compliment or insult,” I grinned.

“Just do me and the New York financial community a huge favor,” she said. “Don’t change.”

“Thank you,” I said as Folsom pulled my arm.

“What’s going on?” I asked suspiciously.

“Get up and fucking sing,” he stated, half-inebriated.

“You can’t be serious. Are you,” I stated.

“Do I look like I’m joking?” he asked impatiently.

Next thing I knew, I was walking up to the stage with Flannigan, Drayton, and Lipstein. Folsom was whispering to the karaoke machine operator, handing him a tip.

In the next instant, the four of us were singing “Lawyers, Guns, and Money” by Warren Zevon in front of a bunch of drunk strangers.

After we finished our lunch, we walked back to the office. I was crossing the street and approached Kathy Drayton with a friendly look.

“Pretty embarrassing,” I commented.

“Whatever,” she said as she walked away.

I walked over to Folsom, who was standing with Qualen and Lipstein.

“Hey, Colton. What sectors do you prefer?” he asked.

“I don’t know. I’m either considering energy or financial. Telecom appeals to me too,” I answered.

“Tell you what,” he said. “I’m going to try to give you something that is new, different, and exciting.”

“And that is?” I inquired.

“Leisure industries,” he said. “This should be fun for you. You will study the resorts, restaurants, cruise companies, and casinos,” he added.

With a startled look on my face, I turned to Folsom and motioned to speak to him privately.

“I have some concerns about this sector,” I voiced my reservations.

“Oh,” he said.

“First things first,” I said. “I’m from Kentucky, and I see the controversy with Stallion Casinos. Second, my girlfriend is joining Senator Kreswick’s staff. As you know, he’s against most vices except gambling. Finally, my best friend got a job at Crimson Downs. Those are three conflicts of interest.”

“What’s your point?” he asked.

“I might not be a clean voice on these issues,” I said.

Folsom turned to Qualen with a mix of very wicked and engaging smile.

“Hey. Qualen,” he said. “Alex and I are going to take a little walk. Please hold down the fort for me.”

We walked outside, and Folsom traded the toothy smile for an evil sneer.

“Look here, you little fuck,” he said. “Do you have any idea how many applicants there were for your position?”

“No,” I said.

“I’ve had over 200 applicants,” he yelled. “Some were from Ivy League schools with much higher GPAs than yours. So, in conclusion, you either say as I do, or I will send you back to Kentucky, where you can spend the rest of your life shoveling horse manure. Is that something you understand?!”

“Yes, sir,” I said.

“Good,” he said. “Don’t ever debate me, Colton. I’ve been in this business for over 25 years. I know exactly what I am doing.”

We walked back into the restaurant and Folsom’s toothy smile reemerged as he went into the corner with his cronies.

Lynda noticed a look of apprehension on my face as soon as I entered the restaurant.

“He’s a real peach, isn’t he?” she said.

“No comment,” I remarked.

“After a while, you’ll learn to ignore him,” she said, trying to cheer me up.

“Thank you,” I said as I walked into the opposite corner from Folsom, trying to avoid him completely.

At the end of the 4:30 cocktail hour with the rest of the staff, Carrington approached me as I was leaving.

“Hey, Alex,” he said. “I just had a discussion with Dick about you.”

Oh shit, I thought.

“He mentioned that you have reservations about the sector,” he said.

I kept silent for a while.

“I understand completely. You see, you have a conscience. Not many people in this industry think about things like this. I’m proud of you.”

“With all due respect, sir,” I said. “I still have reservations about this assignment.”

“Tell you what,” he said. “I will make a deal with you. You cover this industry. If you still feel conflicts of interest after six months, please come to me, and I will have you traded.”

“Thank you, sir,” I said.

As I was leaving, I ran into Sam Lipstein in the hall.

“Hey, Alex, if you are not doing anything, I can take you to the vacant apartment above mine,” he asked.

“Sure,” I said. I walked over to the Port Authority with him.

“Tell me a little bit about yourself, Sam,” I initiated a conversation.

“I’m originally from Trumbull, Connecticut,” he said. “My father’s a long-time client at Carrington. I had problems getting interviews, and my father gave Carrington a call. Well, the rest is history.”

I was trying not to roll my eyes at him through his whole conversation. He was projecting the attitude that the world owed him a favor. I was starting to have reservations about being 50 feet from this guy 24/7.

As we were riding the bus into New Jersey, I was asking him about Hoboken.

“Believe me,” he said. “This town is swarming with drop-dead gorgeous women. A friend of mine described it perfectly. It is one square mile of people looking for their future spouse.”

“Interesting,” I said.

I went into his apartment. The place seemed like a typical bachelor pad for an established guy. I could tell that this guy was subsidized by his father. Despite that fact, he had very

awkward social graces. The landlord, Tony Grellner, lived on the bottom floor. He looked like a used car salesman and had an in-your-face attitude.

“The place is \$1,700 per month plus utilities. I have other people interested,” he said.

“One second,” I said as I walked to the opposite corner of the apartment.

Sam approached me, “Look, Alex,” he said. “I know that this guy is very creepy, but he is not a bad landlord. He respects your privacy, and as long as you pay rent, you are fine.”

“I don’t know,” I muttered.

“Also, we can get work done here, and we can collaborate together more easily.”

I looked at him oddly. This is someone who is not my first choice as a friend. However, I could tell that he was sincere, and I needed a place to live.

“All right,” I said begrudgingly.

I turned to Grellner. “How much do you need?” I asked.

“I just want the security deposit,” he said. “For Hoboken, it is one and a half month’s rent, making it \$2,250. You’ll pay the first month’s rent when you move in.”

First of all, being a Kentucky boy, the fanciest address in Lexington doesn’t even charge you \$1,100 a month. Also, this guy looked too slick.

“Here you go, buddy,” I said to myself after getting a cashier’s check from the bank. “After this, I am now worth \$105.”

“Welcome to Hoboken,” said Grellner. “I’ll let you look around and get your bearings.”

“It was a pleasure meeting you,” I said.

Then, Sam and I were in the apartment. He briefly looked out the window, and on the roof cater-corner, two attractive women in bikinis were sunning themselves, getting in the last rays of the sun.

“They’re beautiful,” he said as if he were under a spell. “I see them here every day. I can’t concentrate when they are around.”

“Do you know their name?” I inquired.

“I know one of them is named Christine,” he replied.

“Talk to them,” I suggested.

“What?” he answered. Confused, if I am really advising it.

“Yeah. What’s the worst that could happen? She could find out that your eyes are glued to her just like most men’s eyes are glued to the television during the Super Bowl.”

“You don’t understand,” he said as he walked away.

“Try me,” I muttered.

“Girls don’t talk to me,” he shared. “I’m too mediocre. On top of that, my mother embarrasses me in front of my dates. She tells them stories that I had my shoes on my wrong feet when I was 7.”

“I don’t know what to tell you, pal,” then after a brief pause I said, “let me just tell you a story. Before my girlfriend dated me, the prevailing myth said that you had to have two varsity letters before you could even talk to her. I just approached her as a person, and guess what? She said yes.”

“Easier said than done,” he rolled his eyes.

“Maybe, but you’ll understand it someday,” I said.

He did not respond.

“Okay then, it’s getting late I should leave. I’m flying back to Kentucky tomorrow morning since I have three exams at the end of the week, and I need to get to the hotel. I’ll see you around, pal.” I added.

“Take care,” he said as we shook hands.

“Thank you for showing me the apartment, Sam,” I said appreciating his gesture as I smiled and left.

I thought to myself while taking the bus back to the city. I reflected on Sam and his difficulty with dating. As soon as the bus entered the Lincoln Tunnel, and I began daydreaming about Jen. I was wondering what she was doing, and I already missed her.

As the bus left the Lincoln Tunnel, I could see the city at dusk. The buildings were beginning to light up, and the city was resembling the palace on the hill. This was the land of opportunity. A working-class Kentucky boy is going to be an analyst. Who would have known?

As I was walking across 42nd Street, the street looked alive for a Wednesday night. Everybody was elbow to elbow. More people were savoring this area's nightlife than Lexington had on a Friday or Saturday night. Broadway theatres had lines going around the corner. The bars were packed, and all of a sudden, I felt claustrophobic.

I walked up Sixth Avenue and arrived at the Hilton. I bought a chicken parmesan sandwich at a local deli, and after biting into it, I was in heaven. This is going to be an interesting time here.

As I arrived in my room, I saw my cell. I had received a text from Jen. Reading her message made me miss her. "Hello, handsome. It's been one day, and I miss you already. I hope that everything is going well. Call me when you can. I love you, bye."

I instantly called her. "Hi, gorgeous, I miss you, too."

"How's my Wall Street stud doing?" she said in the cheesiest tone ever.

"Everything's fine. My managing director is a prick, and my colleagues are nothing to brag about. The work seems interesting, and I am looking forward to it, though." I told her. "What's going on with you?" I asked.

"The sorority is going out tonight," she said. "We are going to Wildcat's. It's ladies' night there."

"Behave yourself," I said.

"The stable boys with no teeth are really desirable," she said sarcastically.

"Well," I remarked playfully. "I believe in you that you'll survive."

"I like that," she said. "As a matter of fact, my roommate's going back to her parents at Owensboro. I will have my cabana boy tomorrow."

"Is your husband going to be home?" I asked jokingly.

"He's on a business trip for a long, long time, and I'm here all alone."

"Oh, I see," I said. "I now need a cold shower. I'll see you tomorrow. Goodbye, my queen."

"Goodbye, my stallion," she said as she hung up.

After the phone call, I took a cold shower. I then called my parents. My father answered.

"Hi, Dad," I greeted him.

"Son," he said in a cheerful voice. "It is so nice to hear from you."

"How are things?" I asked.

"Things are going pretty well," he mentioned. "I was promoted to supervisor at the plant."

"That's great news, Dad," I congratulated him.

"What's going on with you?"

"Well, for me, I'm in New York right now," I informed him. "I just had my orientation session at Carrington."

"My son, the Wall Streeter," he said. "What do you think?"

"So far, the work seems interesting," I affirmed. "However, these guys are quasi-creepy. Everyone here has different values. I don't know if I am going to fit in."

"You'll always be fine," he encouraged me.

"I hope so," I said. "One other thing: the Hollingsworths invited us to dinner on the Friday before graduation."

"Al," he said. "I like Jennifer, but her father is a jerk."

"I know, Dad," I said. "But I can't help, I'm crazy about his daughter."

"It's a little bit too early to be serious about this girl," he said.

“Don’t lecture me, Dad,” I said. “How’s Mom? Is she feeling fine?” I quickly segued to the next topic.

“Mom’s good,” he answered. “She’s sleeping now. We’ll see you next Saturday. I’ve been waiting for this moment for years.”

“I bet you have,” I said. “It’s getting late here, Dad. I’ll see you next week. I love both of you.”

“I love you too, son,” he said as he hung up.

After I finished my phone call with my father, I went to the downstairs bar. I saw a bunch of traders watching the Yankees/Indians game on the television set. I could hear the varying conversations present.

“You see, this assistant of mine is such a fucking idiot. He doesn’t know how a mortgage works,” said one of them.

“Why don’t you explain it to him?” the other trader asked.

“It’s not my fucking job,” he replied.

I then turned to another conversation at the next table. These were two very young, spoiled traders with the world given to them.

“Let me tell you about this new girlfriend of mine, Mindy. She has this hot, smoking body, and she spends all her time sunning herself. When she’s home, her bathing suit is the most worn clothing.”

“Cool,” the other guy said.

“Last night was especially steamy. I went to an ATM and withdrew \$500, all in \$20 bills.

I spread it all over the bed, and we fucked on top of that money.”

“Does she have any sisters?” the other guy asked intriguingly.

“Believe me, man, sex like this can’t be duplicated by any means,” he said in a gloating manner.

Maybe I'm too Southern. These guys told me way too much. If Jennifer had heard me talk about her in the same manner, she would have had a serious talk with me.

I then went back to my room, watched an episode of *Law & Order*, and went straight to bed.

The next morning, at dawn, I swam my requisite laps in the hotel pool. I then had my breakfast and checked out.

As the plane took off, I could see the Statue of Liberty in the distance and the skyline of Lower Manhattan just below.

I felt both excited and scared at the same time.

"Welcome to New York," I said under my breath. "Either I'm going to love this place or hate it to bits."