

Chapter 1

*Bothell,
February 17, 1969*

Not every immigrant to the United States thinks it is a great place to live. Jimmy Reno, 16, a student at Bothell, Washington High School, could be counted among them. He'd been born in Spain's Canary Islands and had lived there until a year earlier. His father was an American travel writer and his mother was a native of La Gomera island, famous in scientific magazines for a whistled language called Silbo. Jimmy may have been the only person on the planet who was trilingual in English, Spanish and Silbo.

However, no one in the school knew that, nor much of anything else about the boy. Jimmy kept to himself, made no friends, and had just barely passed from the freshman to sophomore class. He appeared to be an average American: slender, 5-feet 8-inches tall, with a head of dark brown hair. He was reasonably good-looking. His father thought the boy vaguely resembled the American actor John Voight. However, Jimmy didn't feel American and didn't much like the American teachers or even the students in his class.

Then, late at night on December 14th, 1968, his world was turned upside down. His father and mother were driving over an unmarked railroad crossing during a pouring rainstorm when their Oldsmobile 88 was struck by a fast passenger train en route to Vancouver, BC. The sedan was cut in two, killing both of his parents instantly.

Now here he was, standing at a bus stop in Bothell, Washington, shivering in the cold wind that swept in from the west. Jimmy was waiting to catch the bus that would take him into downtown Seattle. He had an appointment with his Uncle Jon, who had a penthouse suite in Smith Tower, the tallest building on the west coast. It had been agreed that once a couple of months had passed after the small funeral for Jimmy's parents, that he was to visit his uncle. The purpose of the meeting was to discuss what Jimmy's future plans would be.

Finally, the bus arrived. Jimmy climbed into its warm interior, dropped a token in the box by the driver, and chose an aisle seat in a row that was as empty as he felt. He removed his jacket and placed it on the window seat to discourage anyone from sitting next to him—he liked his space. As usual, he was dressed in jeans and a black turtle-neck sweater. He worried about this meeting with his uncle. Jimmy had already decided what his future would be, but it would come to his uncle Jon as a shock. Nevertheless, there was no way around it—his uncle simply had to know what Jimmy was about to do.

Chapter 2

Jimmy exited the bus at the Pioneer Place stop, crossed over to the Tower, rode a jerky little elevator to the thirty-second floor, and stepped out. To the right was a door with frosted glass. The lettering on it was in gold leaf.

Jonathan Reno *Financial Advisor*

Jimmy hesitated for a moment, then entered the office. A slim, attractive secretary stood up, came around her desk, took his coat, and hung it on a coat rack. She was as tall as Jimmy and wore a white blouse, with its two top buttons open. A modest navy-blue skirt. No rings.

"My name is Elizabeth, Jimmy, but everyone calls me Liz. Your uncle Jonathan just stepped out, but he'll be back in ten minutes or so. Can I get you anything? Cold water, a Coke?"

He shook his head. The secretary motioned for him to take a seat in one of the upholstered chairs next to a small table with a lamp, and then returned to her desk. Several minutes went by as she continued typing on an IBM Selectric.

A small note pad lay alongside the lamp. To pass the time, Jimmy took out a pencil and started sketching the young lady as she worked. Eventually, as Elizabeth pulled a sheet from her typewriter, she noticed what Jimmy appeared to be doing.

"May I see?" Liz asked with a smile as she came over and pulled up a chair. He handed her the notepad.

"Why, this is remarkable! Have you had some sort of special training?"

"No, most of my classes in school are just so boring that I would hide paper behind an open book and draw sketches of the teachers."

"Have you ever done any—"

"Jimmy!" said Jonathan Reno, entering the reception area. He was dressed in a blue blazer, gray slacks, a white shirt with gold cufflinks, and a blue and gray striped tie. Age 45, but he looked younger. His posture was ramrod straight, a leftover from serving in the Marines.

"Come on back," he said.

Once settled into a comfortable soft-leather chair in a corner of the office, the elder Reno asked Jimmy if he understood that his parents had carried insurance policies.

"Well, they were both commission salesmen for New York Life, so I suppose at least my dad must have had a policy, but he never talked business with me." Actually, Jimmy remembered, his parents were so busy selling insurance that they seldom paid him much attention at all. Not that he minded.

"Your parents specialized in selling term life. For that reason, they each carried a ten-year term policy of their own, to show to prospective clients. You understand 'term life,' right?"

"I think so. It just covers a short time. Then it ends."

"Right. And since they were targeting young parents, the odds of a policyholder dying within ten or even twenty years was almost non-existent. Thus, monthly payments were just a fraction of what a whole life insurance policy would cost. Both your parents carried \$1,000,000 ten-year term policies—a higher amount than normal, but impressive for showing to prospective clients.

Jimmy, stunned, took a moment to let the news sink in.

"You mean, like, two million dollars?"

"Accidental death pays double."

"*Four* million? It's blood money! I'd rather have my mom and dad back!"

"So, would we all, Jimmy, but we both know they are happy in heaven now, looking down on us, praying that the money will be used wisely and well." Jon walked to the door and opened it.

“Liz? Grab a pad and come in here, please.” She joined the Renos, pulled up a chair, and sat down.

“I am about to propose to Jimmy, here, a plan for his inheritance. I want you to take notes in shorthand of what I tell my nephew and note his response. Don’t type the dictation up. Just put your notes in a sealed envelope, and I’ll put them in the safe.”

“Date, time, location, and persons present?” said Elizabeth.

“Yes.” He turned to the boy.

“Here’s my plan, Jimmy. I’ll set up a trust fund for you. The trust will pay you \$800 a month until you turn 21. Understand?” Jimmy nodded, but he did not understand what having that amount of money meant. He knew very little about finances.

“As your guardian,” Jon explained, “I’m in charge of investing your money for at least the next five years. My specialty involves investing in small start-ups--” He saw that the boy looked puzzled.

“By start-ups, Jimmy, I mean the kinds of businesses that start at a kitchen table or in a garage. At first, it may not look like much, but some have the potential of going at least national and preferably global, assuming they can find an investor. With up to \$100,000 to invest in each little enterprise, I can get several dozen start-ups to incorporate. In turn, they’ll give as much as a third of the stock in return. All of these companies will be based here in the Pacific Northwest, where I’ve kept a sharp watch on all the little guys. Gals too—don’t kid yourself. I’ve seen women who could eat their male counterparts for breakfast.”

Elizabeth grinned and clapped her hands.

“Some of the startups will not do well. Some may fail, but at least two or three of them are bound to eventually rise like a homesick angel. I’ll charge you just one percent of the annual profits, but make no mistake Jimmy; in time, you may consider four million as just petty cash.”

Despite being nervous, Jimmy was building up his courage to interrupt.

Ring-ring!

“Sorry, son,” said Jonathan, getting up, “but I know who that is. I’m going to have to take the call.” He hurried into the reception area, closing the door behind him.

Jimmy used the time to go over what he planned to say when his uncle returned. He had not one announcement, but two. He decided to start with the less shocking news first. The bigger bombshell could come immediately after.

Chapter 3

Nearly ten minutes passed before Jonathan returned to his office. “Let’s see, now, Jimmy, where were we?”

“I was just going to tell you that I quit school!”

“You *what?*”

“I quit school. After the funeral, I never went back. I just got tired of those teachers ordering us around as if we were privates in the army.”

“Well, when you get a job, you’ll certainly be expected to follow directions, Jimmy.”

“Excuse me, Uncle Jon, but even if I was going to stay here, I wouldn’t want to work for anyone who—”

“Hold it,” said Jonathan, lifting his hand with his palm outstretched. “What’s that about ‘even if I was going to stay here’?”

“I’ve been homesick for the Canary Islands ever since we moved here. I’ve decided to go back to La Gomera as soon as possible. In fact, I’ve already written to my aunt Olivia, my Mom’s sister. She’s looking forward to my return.”

Seconds passed. Elizabeth’s eyes passed from Jimmy to Jon to the ground with each second. She was unsure where to look as they all waited for someone to break the silence.

“Well...” said Jonathan, “I must say, I didn’t see this coming.”

“I won’t change my mind,” Jimmy confirmed.

“That’s fine, son--this will solve several problems for me. I assume you came here on your father’s United States passport.”

“I guess so.”

“And once back in the islands—since you were born there of a Spanish mother—you’ll be able to get a Spanish passport as well. There’s a lot to discuss before you leave.” Jon took a deep breath. “Your Aunt Mary and I separated three weeks ago.”

Jimmy was shocked by the news.

“No kids,” said his uncle. “Thank the Lord for natural birth control! Since we’re both Catholics, there will be no divorce. Nevertheless, we have such opposing goals in life that living together is no longer possible. Since the separation, I’ve decided to put an end to my work as a financial advisor. Rather than pay Mary alimony, we’ve come to an agreement. Everything we own, including bank accounts, goes to Mary. All I will keep is my BMW and some cash that’s in an envelope in the office safe.”

“But if all you have is...”

“Not to worry, my boy. You’d be surprised at how many \$500- and \$1000-bills can be stuffed into a nine-by-twelve envelope.”

“I’ve never even *seen* a \$500 bill, much less a \$1000,” said Jimmy.

His uncle continued: “Within six months, I’ll have turned all my clients over to others, made your investments, and disappeared.”

“Disappeared where?”

“Not from you, of course. I’ll always be taking care of your investments. But the thing is that there’s always the possibility that one of the companies that my clients have invested in—at my recommendation—goes belly up. It’s never happened to me, but anything is possible. Last month, a young man in the same business as I am was shot by a disgruntled investor. Although he survived, he’ll be in a wheelchair for the rest of his life. So, if anyone ever comes looking for me—best of luck!”

“Wow, talk about news...”

“It may never happen but better safe than sorry. That’s why I carry fire insurance and buckle up when I drive,” Jon said with a chuckle. “Understand?”

“I guess so.”

“Got a nice place up on the border, titled in a corporate name. By the way Jimmy, are you going to church this coming Sunday?”

“No, I stopped going after the funeral. I’ll be a true believer until I die, but I just don’t want to hear Latin over and over again.”

“I don’t attend either, so how about I stop by your place this coming Sunday, when I’ll have more time for a chat?” Jon glanced at his watch. “Speaking of time, I’ve got to make some calls. Look,” he said, handing Jimmy a sealed envelope, “here’s an advance on what the trust will be paying you. If you need more, let me know.”

With the meeting ended, Jimmy left the office and again found himself in the little elevator. Since it was empty, he tore open the envelope on the way down. His jaw dropped as he saw three \$50-, three \$100-, and three \$500-dollar bills. In the past hour he’d gone from rags to riches. It began to dawn on him that he could now buy anything his heart desired. His first task as a rich young man was to take a taxi to his next destination, the city's largest bookstore.

Once at the store, Jimmy made a beeline for the section on the arts, looking for books about sketching in pen and ink. Not finding exactly what he wanted, his eyes drifted over to the next section, photography. One of the books, displayed with its cover facing outward, featured a beautiful semi-nude model. He took the book off the shelf, carried it over to a table, and sat down. The author was someone named Peter Gowland. Jimmy started going slowly through the richly illustrated book, page-by-page. Within fifteen minutes, he felt that this book was far more interesting to him than sketching. He took the book to the checkout counter, paid for it, and asked the cashier to put it in a plain brown bag.

Once home, Jimmy could not put the book down. He studied it for hours and did not even remember to eat dinner. He’d found his calling. He would study photography and find models just like the ones Peter Gowland used. He promised himself that come hell or high water, he’d someday see one of his models on the cover of Europe’s most famous news magazine, the *Paris Match*. And on the inside cover: “Photo credit: James Reno.”