enough to cover the bills. I'd overordered, hoping for a big return that never came. Back then, everything I bought for inventory was delivered COD. You gave UPS a check, and they mailed it to the vendor. I had an apartment, a girlfriend, employees to pay, and a retail business I was trying to keep alive. And I didn't have the funds to cover all those expenses. The banks refused to lend me any money because I had no credit history, and my parents couldn't help at all.

I just needed to buy some time.

Wrong Move

Here's where I made the stupidest decision of my life. I'd found an old checkbook someone had left behind in a condo I moved into. And that got my gears turning. Back then you could deposit a check and withdraw the cash before the check cleared. Banks were more trusting than they are today. I started to think, *What if I use one of these defunct checks to make a deposit into my account, pay my bills with the funds, then replace the money in my account before the check has time to bounce?* I figured the account tied to the old checks was closed, so it wouldn't be stealing, it would be more like giving myself a short-term loan. No harm, no foul.

I did a trial run. I deposited a check for eight grand and then took eight grand out immediately. It worked. Had I found a temporary solution to my money woes? I planned on using the money to cover payroll, then selling some products and putting the money back in my account before the bad-check funds were subtracted. No one would need to find out.

My little "victimless" financial strategy worked for a few months until I couldn't keep coming up with the money before the checks would bounce. The problem got worse,

and the debt grew as sales slowed so I closed my account, at twenty-one thousand in the hole, and opened another one with another local bank. I intended to pay back the twenty-one thousand and was waiting for that bank to come calling for its money. But, believe it or not, I never heard from them. I thought maybe they were so big they just wrote it off. Boy, was I wrong.

Business started going well as spring approached and tanning-bed and pool sales boomed as always. But before I knew it, the down season came again. A whole year had gone by, and here I was again in the same spot, needing cash, and still not able to pay back the overdrawn money to my old bank. It wasn't as if I was living high off the hog. I was working day and night—selling during the day, delivering in the evening, living in a small apartment, driving an average car, hustling to make something of myself. I knew I could do better if I could just get some momentum going. So, seeing how easy floating checks had been the first time, I decided to try it again. I had great confidence that this time I could pay the money back quickly because I had so much paid-for inventory that could be sold for cash.

I opened an account and made a deposit with more bad checks, like before, and the money was in the account the next day to withdraw. I decided I needed seventeen thousand to get by, so that was the amount I deposited and withdrew. I knew I had inventory I could sell easily to cover it. It worked again, and I was ready to pay it back as soon as those sales came in. But something happened I didn't see coming this time, and it changed my life forever.

It Hits the Fan

About two weeks after that withdrawal, a white Crown Victoria pulled up in front of my store, the kind with those oversized side mirrors you see on cop cars. I was sitting at my desk in that little storefront, waiting for customers, like I did every day. The desk faced the windows, and there was a Subway next door, so I never knew if people who parked out front were looking for a sandwich or coming in to see me. But when that car stopped, my blood went cold. The man who stepped out looked like military brass—clean-cut, sharp suit, no-nonsense expression. He walked straight in and showed me his FBI badge. His first name was Rainer, his last name something I couldn't pronounce.

"Can we talk?" he asked.

Never a good question—not from a girlfriend or a wife, and certainly not from a stranger who looks like he just stepped out of a classified mission briefing. Numbed, I led him back to my desk and sat down. He asked me, point blank, what I knew about the bad checks. I started spinning an elaborate yarn that denied any responsibility for what I'd done. I'm sure it made no sense, because it was coming from pure adrenaline and panic. But the guy listened, nodding, and even wrote things down in a tiny notebook.

Finally, he put his hand up, looked me in the eye, and said, "Okay, Dave. Let's start over. This time, tell me the truth."

That was when I know I was cooked. My face turned hotter than a 10 UVB tanning lamp.

"I think I need a lawyer," I told him.

He nodded. "Yeah, I think you do."

Better Call Bob

Back before the internet, the world was small, especially in small towns. So when it came time to get a lawyer, Bob Green was the only real choice.

"He's the best. He's the best," my mom kept saying. Bob was the lawyer who, a decade earlier, had gotten her drunk driving incident by the ballfield reduced to public intoxication. My first meeting with him went great, even though he looked like he'd stepped out of a B-movie; messy suit, papers and books piled everywhere. He talked a big game, told me he'd handle everything, maybe even get the whole thing thrown out. So, I paid him a $5,000 retainer.

Bob turned out to be as dysfunctional and chaotic as he looked. He was full of empty promises, never returned my calls, and vanished for weeks at a time, so I never knew what was going on with my case.

But he was the only thing standing between me and a jail cell.

We set up a meeting at the FBI office, which was tucked in a bank building right there in Johnson City, and which I'd never known existed. Of course, Bob arrived late, giving me zero prep time. I walked in with him, trying to keep my shoulders square. I knew I should have been terrified, but what I felt instead was a strange sense of wonder, like I had just been handed a backstage pass to a world most people in town didn't even know existed. This was a place where justice couldn't be served by dumping a can of sardines down a chimney. The stakes were higher than anything I had ever faced, but somehow, standing there, I also felt like the road ahead might be straighter too. And maybe it could steer my life toward something better.

Sitting in that office, surrounded by all that quiet inten-

sity and moral certitude, I made a decision. I wasn't going to handle this situation the way I'd seen Mom and Dad handle their problems with landlords and bosses. *I* had messed up. There would be consequences to pay. And I would pay them. Like an adult. I wasn't going to keep spinning the same old story about how life was hard and nothing ever worked out. I wasn't going to play the victim.

I told the agents the exact truth about everything that happened, and then I signed my statements and walked out of the FBI building feeling like I'd shed a massive weight.

* * *

Court proceedings started, and I pled guilty. Then came the pre-sentencing process where they looked into my background and decided how bad they thought I really was. Since I had never been in any kind of legal trouble before, the recommendation came back as twelve to eighteen months' imprisonment. It stung like acid, but I would man up and do my time.

I wasn't going to wait around to pay back what I owed, though: $37,000. That number felt enormous at the time, but I chipped away at it every week, selling all that extra inventory I had, so that by the time I walked into court for sentencing, I already had $21,000 in hand, ready to pay. My business was growing stronger. It no longer felt doomed. I knew that if I could get past this major bump in the road, I could make something of myself.

The day I was to stand in front of the judge, I didn't know what to expect. It was January, and I wasn't even sure if my attorney would show up. I hadn't been able to reach him by phone, or even by camping out at his office. But surely he wouldn't miss my sentencing—the biggest day of

my life—right? Surely he had a gameplan to go over with me?

Nope. My hearing began, and Bob pulled a no-show. I was crushed, enraged, and had no clue what the consequences would be.

The judge delayed the case until March, which meant I had to wait two more months to learn my fate. I eventually got in touch with Bob. He apologized, promised me the moon, and then proceeded to disappear again until my next court date arrived in March.

This time, Bob Green showed up at court, disheveled, completely unprepared. The prosecutor came in swinging, trying to paint me as a repeat offender with bad intentions. He brought up an old customer complaint about a pool that hadn't been finished and tried to imply my entire business was shady.

I looked out at the gallery seats. They were mostly empty other than my family, but one seat was very plainly occupied:

Bo, sitting there with a wild grin on his face.

Luckily, the judge didn't buy anything the prosecutor was selling. He looked at me and said he didn't see a criminal, just a kid who had tried to keep a business alive, who had come to court holding more than half the money he owed, and who was ready to own his mistakes. He said the pool complaint was just a civil matter and a normal occurrence in business. He believed I was trying to turn things around and didn't think I belonged behind bars for longer than what the moment called for. He sentenced me to one month in federal prison and six months of home detention. I could barely believe my ears. The prosecutor—and Bo—couldn't believe theirs either. Both looked furious. Bob Green had never told me I had a chance at anything less