

Executive

“Try the O’Brien potatoes, they’re special tonight,” McBride said.

The young German guy smiled and scooped himself a couple while his girlfriend bypassed the entrees and continued to the salad bar.

“She’s too skinny,” McBride said to Ruby, the head cook.

Ruby was a tough gal from Oakland, weighed in at probably 275. She said, “Honey, none of ‘em care to listen to you.”

“What, you don’t agree with me?” McBride said. “The old days, women wanted curves. That was the standard.”

“The doctor says I got to lose a hundred pounds,” Ruby said. “My feet’s swelling up.”

“You remember Sophia Loren? Or how about, a little before my time, but Anita Ekberg? . . . Now that was your female form.”

“We need more chicken fried steak,” Ruby said.

McBride went in the back and got a fresh tray. It was another Tuesday night at the Fort Mason hostel. His deal was he worked dinner and breakfast 7 days a week and stayed put overnight. He had a little room behind the kitchen. This was to avoid jail time.

“So you gonna take the doc’s advice?” he said.

“Already have,” Ruby said. “Joined me a gym.”

“Those never work. You should ride a bike, like I’m considering.”

“White people do that,” she said.

“You make fun of me,” McBride said, “but sooner or later I’ll break you down, and you’ll get next to me.”

Ruby laughed. “You’re cute. But you a dumb ass.”

Where McBride screwed up was by getting fancy, just what the guy in Columbia, South Carolina that time told him not to do.

He’d been buying one of his first rental houses, and at the closing the seller, a nice enough man named Ed Poovey, said he got himself in a jam.

“What’d you do?” McBride said.

“Well, I was rolling along, like a cookie cutter, picking up two houses a year. I did it for ten years.”

“Wow, 20 rental houses then?”

“All in town, similar neighborhoods, the same type tenants. Working folk, who don’t hound your ass over every little repair.”

“That’s what *I’d* like to have going,” McBride said.

“Then I done got fancy,” Ed Poovey said. “Bought me a piece of land. Next to the strip mall on 35 where they’re putting in the CVS? My plan was to build a motel, since there’s none out that way.”

“A different approach then,” McBride said.

Poovey explained that he got suckerpunched by the red tape, never did break ground, and was having to unload half his rental houses to cover his losses.

“There’s a learnin’ in everything I suppose,” Ed Poovey said, and they shook hands and that was it, and McBride painted the outside of the house, planted some flowers in the yard, and a month later flipped the place and pocketed 20 grand.

He started working the East Bay, mastering the foreclosure game in the bread-and-butter neighborhoods in Vallejo, Martinez, Vacaville and Fairfield, and was getting into Tracy and Stockton as well, when he shifted gears.

By this point he'd moved into a spread in Orinda. The Raiders' head coach was his neighbor. He had a full time office person and 3 college kids working for him, looking up default filings in the courthouses and birdogging properties. He had a 'McBride Buys Houses' sign with an 800 number to call, on a billboard on Highway 80.

It was Labor Day and he was throwing his first big party at the Orinda place, and his old friend Don came out of the pool and said, "You've arrived, my man."

"Thanks," McBride said. "Miles to go before I sleep though, as the saying goes."

"Now I'll just put it out there, for what it's worth," Don said. "Since you've got the magic touch working and may not want to mess with something else."

"What else?" McBride said.

“Well I’m on vacation in Manhattan Beach, sitting in a Starbucks. You know how everyone is wheeling and dealing down there? They may not flaunt it, but they are.”

“No.”

“So this one guy, he’s wearing flip flops and board shorts and hasn’t shaved and looks like a bum, but I’m overhearing his conversation with another dude. He came up with an adjustable orthotic, you turn a dial. He did a late night infomercial and it sounded like he sold a million pairs of ‘em.”

“Ah, I’d be real skeptical of that,” McBride said.

“Could be,” Don said. “But the other guy was an investor, who flew out from Philadelphia. I ended up talking to them about football, they’re both USC fans.”

“I’m up to my eyeballs already,” McBride said. “Plus I’m not sure what I would ever infomercial. But thanks.”

“Well it doesn’t have to be a product per se, does it?” Don’s wife Margaret injected. “Maybe you offer a how-to course.”

“Right,” Don said. “Become a guru.”

“I’m down for that,” Margaret said. “I’d buy it.”

There was bocce happening on McBride's double court back past the pool, and Don and Margaret headed over there, but McBride liked the ring of guru.

Two years later he was in a judge's chambers in the Contra Costa County courthouse with his lawyer and the assistant DA, and the deal on the table was restitution to the thousands of people who bought his course, a one-point-seven million dollar fine, plus nine months community service. That, or going away.

The money part bankrupted him, and here he was at the hostel, three weeks into it.

McBride learned it wasn't so easy being a guru -- you had to outdo a bunch of similar ones. The angle he came up with was selling the most expensive course out there on how to acquire distressed property, for \$999, but the kicker was each course included 10 hours of telephone consultation with him or one of his staff members.

Pretty early on McBride realized the consultation part wasn't going to work, it was unrealistic, and he shut down the phone number that he included with the

course. It didn't seem like that big a deal, because the course was legit, not a bunch of filler like the other gurus threw out there, strictly the inside nuts and bolts of how you did it. One deal, you'd make your money back several times over.

He became known on middle-of-the-night TV as the De-Stress King. Seeing himself on the screen strutting around, telling his success story to the fake live audience, was like a drug.

His lawyer told him he was damn lucky there weren't federal charges as well.

McBride told the lawyer he was pretty sure he had 800 bucks in a sports jacket pocket in Orinda, remembering a trip to Vegas. The place hadn't been repossessed yet, so at least tomorrow when he began his community service, that'd be a start.

The routine was he worked breakfast, which was from 7 to 8:30, cleaned up, and was free to leave until dinner prep at 4.

Mostly he walked around. One thing he noticed, especially along the Embarcadero, these guys were

riding people up and down on specialized three-wheeler bikes. They called them pedi-cabs. Some charged a flat rate, others worked for tips.

After a couple months, with spring in the air, McBride decided that would be fun. He cornered one of the riders at Justin Herman Plaza and asked him where he got the bike, and the guy said he worked for a company and had no idea. McBride offered him \$500 for it.

“Tell ‘em it got stolen,” he said.

The guy thought about it and took the money. McBride pedaled the thing back to the hostel, maneuvered it into his room, went out and got some spray paint and in the middle of the night took it outside and painted it a nice lime green.

The next day he parked himself in front of Pier 39 with a bunch of the other pedi-cab doofuses. He tried to dress neat to stand out, and wore that sport coat from Vegas.

It took less than an hour before a cop came up to him and asked to see his license. McBride asked if that

meant driver's license or business license, but he said either way he didn't have one.

“This shit's all regulated,” the cop said. “But you knew that, right?”

“So I can't ride anybody around?” McBride said. “It'd be to their benefit, I know the city pretty well.”

“Yeah, no harm, no foul,” the cop said. “Except it don't work that way. Can't charge 'em, you don't got the permits.”

McBride waited for the cop to leave, and two French kids he recognized from the hostel said hello and asked him how much an hour ride would be. McBride said 20 bucks, the kids hesitated and he said make it ten and they got on.

They wanted to go to Union Square and it was a bitch pedaling up Columbus Avenue. McBride couldn't remember the last time he sweated so much. At Broadway he angled over to Stockton, cut through the tunnel, a little tricky with the buses, but there they were.

McBride was shot. He told the French kids take as much time as they wanted, the meter wouldn't be running. He dozed off on a bench and a half hour later

the kids were back, handing him the 10 bucks, saying they didn't need the return trip. McBride said no problem, and to keep the money.

He took Post to Market, turned left on the Embarcadero and around Washington Street a couple flagged him down.

“Do you know Fort Point?” the man asked.

“I do,” McBride said. “If you mean the one right under the bridge.”

“What would the fare be, please?” the guy said.

“You know what?” McBride said. “Don't worry about it, I'm headed that way anyway.” Which was partly true, the hostel was that direction, though a couple miles shy of Fort Point.

It was mostly flat but even so he started cramping slightly on the Marina Green and apologized for having to get off the bike and stretch.

“Oh please do,” the man said. “You've been a magnificent guide, incidentally.”

“You certainly have,” the woman said.

McBride hadn't really thought about it, but yeah he had to admit, he was giving them a pretty good show,

keeping a running commentary and casually pointing stuff out along the way.

“So very kind of you,” the man said when he dropped them at the gates of the old fort, which he told them dated back to the Civil War.

The man tried to hand him a twenty. McBride said, “Why don’t you hang onto that actually. This is good for me.”

The man and woman looked at each other, shrugged their shoulders and went inside.

A few weeks later he was on the sidelines at Funston Field watching an adult league soccer game. It was a Saturday. An older woman was sitting nearby on a low folding chair.

“You’re a fan of the action?” McBride said.

“My nephew’s the goal keeper,” she said, pointing him out.

“Well it’s a beautiful sport, we didn’t play it when I was a kid.”

The woman laughed. “I pretend, but I understand little if any of the subtleties,” she said.

“I take that back,” McBride said. “We played it, but only as punishment, when we didn’t line up right for P.E.”

“I’m Sophia,” she said.

“Pete,” McBride said.

The whistle blew and the ref yellow-carded a player. In the far corner of the park a Little League baseball game was starting up.

“That’s an interesting contraption,” Sophia said.

“I ride people around,” McBride said. “Sometimes they have no idea where they’re going and neither do I. But I enjoy it.”

“I can tell.”

“You can?”

“Yes. My sense is you’re the kind of person who takes pride in their work.”

McBride felt like saying you don’t know the half of it lady, but he said, “I can give you a ride . . . if you like.”

Sophia didn’t answer. The first half ended and she talked to her nephew and came back. “Okay,” she was smiling. “I’ll take a chance.”

They walked across the grass to Chestnut Street and McBride helped her get squared away on the back of the bike. “What about your chair?” he said.

“It’ll be there when we return,” she said. “And if not, then too bad.”

McBride liked her spirit. “So where to?”

“Well . . . I’m thinking that Clay Street and Cherry, that might be perfect.”

McBride was calculating hills. “That where you live?”

“I used to,” Sophia said.

He figured if he went down to Van Ness he could circle around, coming up Pacific which shouldn’t be too bad. Then maybe Jackson to Presidio to Clay.

It took him over an hour, where driving it would take about 6 minutes, but he got her there. The house was a big squared off brick job, with ivy creeping up the front.

“You used to live here, when?” he said.

“Until my husband passed,” she said. “It’s been 8 years.”

“Oh . . . So ring the bell. Have a look around.”

“Do you think . . . that’s appropriate?”

“Absolutely. I’ll be here.”

Sophia returned a couple minutes later looking shook up. “They turned me away,” she said. “It meant nothing to them.”

“That’s sad,” McBride said. “Pathetic actually . . . People are so caught up in their bullshit.” He looked at his watch. “I’d buy you a drink, except I have to go pretty soon.”

“That’s perfectly fine,” Sophia said. “I can manage. You’ve been wonderful.”

“No, I mean I’ll ride you back to Funston, that’s a given.” He was worried now about building up too much speed on the hills going back down, since the thing only had foot brakes. It was a bit hairy for sure, though Sophia seemed oblivious.

When they passed Fillmore McBride said, “I can see your chair, all by itself. Still there.”

Sophia climbed down, McBride thinking she was pretty nimble for an older person. “I must tell you,” she said, “when I arose this morning, this wasn’t how I envisioned the day.”

“Well you helped me out too,” he said. “I’m not ashamed to admit it.”

“I know.”

“Whadda you mean, you know? That I’m not ashamed, or you helped me?”

“I know you’re struggling with something . . . You can let it go, we have the ability.”

“I try, but I can’t,” McBride said.

“Well, you’re an honest fellow.”

“Anyhow . . . give you another ride tomorrow?”

“That would be grand. The beach, perhaps?”

McBride was sizing up hills again, picturing his options.

“I’ll see what I can do,” he said.