

worker, and this is an urgent need for money. Compulsive gamblers accumulate too many losses from bookmakers. We have had cases of bookmakers selling them to juice men, much as a businessman would sell a promissory note or discount their accounts receivables.

You have the stick-up man, the burglar, the hijacker, who need money for legal and bail bond fees—in between scores, commissions of different crimes, he needs money to tide him over. So he goes to the juice man.

Bookmakers holding out on collections, fearing certain retribution, run desperately to the juice man to borrow money.

Underworld sources represent a secondary fountain of revenues. I believe that legitimate people far outnumber gangsters as juice customers.

We have had many people that we know of who have admitted to us being on juice—people with no criminal records, people of low income, average income. We have also had some relatively wealthy men who have also been on juice.

I have here some one- or two-sentence thumbnail descriptions of some of these customers.

An uninsured motorist became involved in a traffic accident, had to furnish a financial responsibility bond. He did not have the money. So he goes to a juice man.

An unskilled worker behind on his payments toward his automobile, fearing repossession, he goes to the juice fellow.

An unemployed stevedore suffered some family sickness, has large unpaid hospital bills, doctor bills. He is a fit subject for a juice man.

Automobile salesman—we have run into a number of them that seem to live a little beyond their means. They owe more money to credit and finance companies than their salaries can sustain. One thing in common with all these people is that they expect a miracle—a miracle that never arrives, but a miracle which they hope can solve their financial dilemmas.

We have come across people who tried to maintain several homes—a normal home with their wife and family, another home with a mistress. And they just do not earn enough money to do this.

Another fellow we know of wanted to expand his plant. He needed some money to bind a deal. So he goes to the juice fellow.

Another businessman was looking for loans for the construction of many high rises and office buildings. He finds a mortgage binder who takes him for \$150,000 as an advance commission. The deal doesn't go through and now he finds himself without a deal but with a \$150,000 debt. The advertisement for juice gangsters is almost entirely by word of mouth. A bartender overhears the groans, the laments of the fellow factory worker across the street, the fellow is beefing that he needs money. And the bartender conveniently refers the prospective customer to another fellow sitting at the other end of the bar. The story usually is "I know a man who knows a man."

Many times it is the first individual himself who is the direct representative of the juice gangster.

Another recruitment method—a fellow building contractor is discussing his money problems with a colleague in the same industry. The latter says "Say, why don't you go to a certain savings and loan institution." When he goes there, the loan officer says, "Sorry, but your net worth statement does not warrant a loan from this bank. But you