

# Chapter 1

## Temptation in the Desert

Thursday morning in Dubai  
March 18, 1965

As the first light of dawn breaks, a lone dark green Land Rover turns off the tarmac of the Dubai-Hatta Road, its headlights slowly navigating the dirt track toward a large sand dune on the horizon. Soon the vehicle slows at the foot of the sand mountain. Almost before the car completely stops, the driver opens his door and rushes to open the passenger door. Before he reaches the handle, the door opens, and a tall lanky man exits. His features are not handsome, but he has a look that projects noble heritage. His long, slim patrician nose, along with his tall and thin physique give him a regal aura. Yet, his dress, a white robe called a *dishdasha* topped by a long cloth headscarf, called a *ghutra*, held in place by a piece of black rope, or *hegaal*, as it is known, is typical of the *Bedouin* in that region of the Arabian Peninsula. But this is not a typical nomad. He is different. Draped over his shoulders is a *bisht*, a long black robe with golden embroidery down the border of the lapels, which gives him his majestic appearance.

The royal-looking *Bedou* kicks off his sandals and, with a small, rolled bundle under his right arm, treks up the side of the sandy slope. While fingering his simple black onyx prayer beads, he recites the ninety-nine names of Allah as he climbs. Upon reaching the crest, he unrolls the bundle and lays the small prayer rug on the top of the dune facing Mecca, the holy city where his Prophet Mohammed, peace be upon him, was born and where Islam's most sacred shrine, the *Kaaba*, is located.

He sits on his legs, knees bent, back straight. After a brief time, he leans forward into the *Sujud*, or prostrate position, hands flat on the ground and forehead touching the prayer mat and says his sunrise *Fajr* prayers. The sound of "*Allahu Akbar*" carries softly across the quiet sand sea. "God is Great."

Just as the sun starts its slow rise over the cool March desert, he offers peace to his fellow man, completes his prayers, and stands. The warming solar energy begins to permeate through the foggy haze, throwing light across the stark horizon and on the humble

skyline of his Shaikhdom, Dubai. The royal desert dweller stares out at his town. *Thinking, thinking, thinking.*

Shaikh Rashid bin Saeed Al Maktoum is in his early fifties and has been Ruler for seven years, but his wisdom and years of experience when he was crown prince make him the perfect man at the right time for the role he is destined to play.

With a sixth sense inherited in his nomadic DNA, coupled with instincts for trade and business, he is always planning for the future. It is this rare extra perception that gives Shaikh Rashid, the Ruler of Dubai, an edge when planning and executing Dubai's future path. Trading and pearling, the source of the country's prosperity, will soon take a backseat to the inevitable oil wealth coming to his people. Yet oil is a commodity that will not last forever and can't be depended upon to support future generations. His goal is to make Dubai self-sufficient once their petroleum resources have dried up.

Continental Oil Company recently discovered oil fields in Dubai's offshore waters, but development will take two years, and they will not start their work until they were assured his government could fulfill their obligations to build the supporting infrastructure as required under the concession agreement. That alone can take two years and hundreds of millions of dollars. Shaikh Rashid needs to prove to the oil company that Dubai has the funds to finance their obligations so that both the oil company and Dubai can simultaneously start the development phase.

But how will his small treasury meet the needs for funding what is required? The banks will give him all the money he wants once the oil reserves are proven and development begins, assuring oil flow, but they are hesitant to gamble on the promises of a foreign oil company until they are convinced that production is inevitable. He needs outside resources.

Gazing at the modest skyline of the city, his eyes take on a sparkle. Is it the angle of the rising sun or did he just have a "Eureka" moment? A smile broadens across his face, and the name "Majid bin Jabir!" flows from his lips.

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Several miles on the southwest side of the of the Dubai-Hatta Road, a large black sedan pulls off the tarmac onto the hard-packed shoulder, stopping at the base of another

sand dune. A large man in a stylish Western suit emerges from the passenger door and does a 360-degree inspection of his surroundings. Satisfied that he is alone except for his driver, he removes his black felt Homburg, places it on the car seat, and closes the door. Heading straight toward the sandy hill, he slowly trudges up the dunes, his shiny black wingtips turning a dusty reddish-brown as he climbs. Reaching the top, he stands on the warming sand and looks in the direction of the small emerging town—more than a village, but not yet a real city. Looking at one of the few buildings that break the skyline, the seven-story Phillips Building, as residents call it, he fixates on the newly built Dubai Clocktower. *Time is money.*

It is 1965 and Luigi (Lou) Falconi is a young man on a mission. Having been reared in the family business since he was a kid and now armed with a Harvard MBA, he sees the future—and his is in Dubai. With his help it will become more than a trading center—it will become a banking and finance center—a destination for the rich and famous.

Dubai is an autonomous city-state, a protectorate of the British, an independent Sheikdom, part of the Trucial States, and out of the reach of American law, especially the FBI. The Brits have dominated the area since the early 1800s, first controlling trade routes and piracy, but since World War II they have only cared about the oil under the sand he stands on. *We'll give them the oil, or at least some of it," he whispers to himself, "but we'll be the ones to make Dubai wealthier than the Ruler could ever dream.*

Looking left to right across the Emirate, he mutters aloud to no one, “And all of this will be ours, better than Havana, bigger than Las Vegas, the new Beirut, and controlled by us.”

Like Christ resisting the devil in the Judean desert, Lou stands on his Mount of Temptation, but rather than resist, he graciously accepts the deal he just made between himself and his alter ego—one *Shaitan*—or devil—to another.

As Lou gazes at his car, he sees his driver waving, signaling for him to return. Slowly trekking down the sandy slope, Lou's mind buzzes with ideas on how to turn his dream into reality. Upon reaching the opened door of his transport, he lifts his hat and places it on his head. Sitting sideways on the seat with feet outside the car, he unties his shoes and removes them, one in each hand, turning them over to let the fine sand fall onto the ground. He removes his handkerchief from his pocket and wipes the dust from one shoe

at a time, somewhat restoring their black luster. He brushes the sand from his stockings and puts his shoes back on.

Ahmet, his driver, clears his throat and addresses his passenger. “Sir, we really should get going. You have a meeting with Majid bin Jabir at his villa. We don’t want to keep him waiting.”

Unperturbed by his driver’s insistence, Lou calmly responds, “Please make a brief stop at my hotel first. I have a few important calls to make.”

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Arriving at the Airlines Hotel, one of the few Western-style hotels in the city, Falconi maintains an air of confidence as he ascends the stairs to his room on the third floor. Upon entering the room, he leisurely makes his way to the small desk where he picks up the phone and dials the switchboard operator. “I’d like to place an international call.”

After a brief pause, he hears the word “*Pronto*” at the other end of the line, Luigi greets his Uncle Fabio and asks about the family.

“Everyone here is fine *mio nipoti*,” his uncle answers.

“Zio Fabio, I think I just found our new home. I’ll be returning next week to brief you and Meyer and the rest of the family.

“Meyer wants to know when you’re meeting Majid bin Jabir?” Uncle Fabio asks.

“Very soon.”

“What about seeing your cousin Frankie?”

I plan to stop in Beirut and visit him at his university. I’ll let you know my flight info.”

“*Buona fortuna, Luigi. Ciao*,” his uncle says and hangs up the phone.

Meyer Lansky is the money man, the bookkeeping brains behind one of the largest business organizations in the world, and the five Falconi brothers are his partners. The oldest brother, Fabio, the *fratello maggiore*, is the head of the family—and not just the business family, but the entire Falconi clan. *La familia* is always first, but business is a close second.

Lou leaves his room and returns to his waiting car. Without having to ask for a destination his driver heads to Majid bin Jabir’s villa.