[Snap Judgment intro]

[upbeat music]

**Glynn:** So, I'm with my buddy Simon, and Simon tells me that, "Lottery tickets are taxed on the stupid." "Right? Okay, so why are we standing in line to buy lottery tickets?" "No, no, no. We're not buying lottery tickets." "We're not?" "No. What we're buying is a little taste of hope, a little taste of what if, a little taste of magic that we can put in our pocket to distract us from the drudgery and the agonies of everyday life. That's what we're buying at this gas station." Wow. All that for the price of a losing ticket? What a bargain.

But I can't help but think, what if we could tip the scales? What if we knew a guy who knew a guy? What if just once, we could make it so that this wasn't a losing piece of paper after all? Well, today on Snap Judgment, the fix is in. Snap proudly presents Winning Colors. My name is Glynn Washington. I don't care what Simon says. Stupid bets are the best kinds of bets to make when you're listening to Snap Judgment.

[upbeat music]

Now then, Mark Paul, he was in his early 20s when folks started calling him Miami. Dressed in pastel-colored shirts, linen slacks and white tennis shoes, no socks. Most days, Miami would hop in his Mercedes convertible and head to Miami's favorite place, the racetrack. And Miami, Miami knows a special horse when he sees one. And sensitive listeners should note, this story does include descriptions of gambling money away on the ponies. Snap producer, Bo Walsh, brings us a story. Snap Judgment.

**Bo:** One day, Mark Paul aka Miami was at home in Los Angeles.

**Miami:** August 13th, 1987, I remember.

**Race Commentator:** The hard-driving action on the most exciting track in the world, Saratoga Raceway, on live TV. Get a better run for your money.

**Bo:** When he tuned in on TV to watch a horse race.

**Miami:** It was at Saratoga Racetrack in New York. Saratoga Racetrack is the biggest racetrack, the finest racetrack, the best horses. They debut a lot of the best young horses, the two-year-old horses that are racing for the first time. I wasn't really paying a lot of attention to it, but this gray filly, who is just huge. I see her go into the gate. She's just bigger than a two-year-old filly should be. The fact that she's gray, she's shining like a metallic sports car, just caught my attention.

**Race Commentator:** And they're up.

**Miami:** Bam. She breaks like a bullet out of the gate. She's immediately in front of all the other eight horses, just digging in, just cruising. I'm going, "Wow, that's a really interesting horse." As they turn into the turn, she starts opening up on them. As she's coming for home, I'm watching this horse, and I'm going, "Who the hell was that?" I look down at the racing form, I see her name is Winning Colors.

**Race Commentator:** Winning Colors is up. It is still Winning Colors. Winning Colors.

**Miami:** I thought to myself, "Man, if that horse ever comes to LA, I want to be there for her next race so we could bet on her."

**Bo:** Miami had been betting on horses since he was 15. Now, as a bachelor in his 20s, he kept a day job as a real estate broker to pay the bills and set his own schedule.

**Miami:** By the time 12:30, 01:00 ran along, I could get in my car [engine starts] and still make the first or second race at Santa Anita with Dino.

**Bo:** Dino, there was no Miami without Dino.

**Miami:** I really only had one skill, and that's that I was friends with Dino Mateo.

**Bo:** Dino was Miami's partner in crime. They've been best friends since 15 years old. Dino was the one who introduced Miami to horse racing.

**Miami:** Dino was brilliant, and Dino had always had an angle, and he'd always figured out the odds. When he would study the racing form and the past performance of the horses, he literally might stay up five, six, seven hours that night, and he would watch replays, making careful notes. He might not bet for five, six races in a row, but when he saw a bet that he thought had an edge, he would load up and he would bet with both hands. Dino was the best I'd ever met, I'd ever seen. I learned, "Just bet what Dino bets, and I'm probably going to be okay."

**Bo:** The two of them kept an eye out for when and where Winning Colors' next race would be. And then on Christmas Day, they got an unexpected gift when they learned Winning Colors was slated to run at Santa Anita Racetrack near LA the very following day.

**Miami:** Winning Colors going against fillies her own age, just girls. We said, "Man, we've got to be there." We were at the track. We went down to see her, and my God, when this horse was led to be saddled, she had grown up. She was magnificent. Just ginormous and prancing and towering over the other horses. She looked like she outweighed all the other horses, all the other fillies by maybe 200, 300 pounds. I also noticed that she would come up and try to put her head over the other fillies, trying to show her dominance, [horse neighs] and she would try to bite the other horses.

**Bo:** When it came time to place bets on the race, Dino and Miami went all in on Winning Colors.

**Miami:** We could win $1500 each on that race. They put her in the gate, and she's only running against four other fillies. She breaks. I just don't think I've ever seen anything like it. I mean, my God, when those gates open, within yards, she's two, three lengths in front of the other horses. It's like they haven't even gotten out of the gate yet, and she's just pulling the ground forward with her hooves, and it's like a lightning pole. She just opens up on them. The other horses don't even look like they're competitive, they're even in the race with her. And she just wins off by three and a half lengths, geared down. Dino and I just look at each other like, "Oh, my God." We run down and we get on the TVs, and we watch her replay again and again. And Dino gets very quiet on me. He says, "That filly, she's something very special. She might even be a Derby horse."

**Bo:** This was a big statement for Dino to make, especially considering this was a filly he was talking about.

**Miami:** In the Kentucky Derby, typically, it's only males running against males. At this time, only 34 fillies had ever even entered, and only two of them had ever won. And the race had been run since 1875.

**Bo:** So, the odds against Winning Colors were high. But Miami and Dino had seen enough.

**Miami:** At the end of their racing day, we usually just took our programs and we throw them in the trash. I remember both Dino and I kept our programs, and we just circled her. We knew that this might be something special. We were really, really looking forward to her coming back because we thought we were onto something here.

**Bo:** A couple of days after Winning Colors' victory, Miami got a call from Dino at 06:30 AM that Sunday morning.

**Miami:** I pick up the phone, and he's all agitated, he's hyper. He says, "Miami, wake up, wake up, wake up, wake up." I said, "Dino, what's going on, man?" He says, "Miami. I was up all night long with charts studying her. I looked at how fast she ran. I looked at the times that every other colt in the United States that's been running in prep races. I'm telling you, Winning Colors is just faster than these colts. The word's getting out on her, everybody's talking about her. There's an article in the newspaper about her. If we don't take this opportunity and do it soon, the odds are going to be gone because everybody's going to betting on her. We're going down to Tijuana. We have to bet on Winning Colors. We have to do it today. I want to do it this morning." "Dino, why in the hell are we going to Tijuana? Let's just go to Vegas. I love Vegas, man."

**Bo:** You can bet on a horse to win the Kentucky Derby at casinos in Vegas, a sports book in Manila, or in Tijuana. Each place has different odds on the same race.

**Miami:** He says, "She's 12-1 in the future book betting in Vegas. But down in Tijuana at this racetrack, they're offering her 50-1 at Agua Caliente in Mexico. 50-1. This is a chance of a lifetime, man. Pick me up." And Dino says, "One last thing. Bring all the money you have."

**Bo:** Dino tells Miami that he wants each of them to bet $2,500 on Winning Colors. At 50-1 odds, that would earn them a winning payday of 250 grand.

**Miami:** First time I heard Dino tell me I could win $250,000 with him on this filly, I couldn't even understand how that was possible. We were semi-professional gamblers. We had big losses and big wins in the past. A big win for me, probably my biggest win ever at that time was maybe to win $5,000 in a day. To win $250,000 in a day is a completely different animal. It's something that I couldn't even wrap my head around. I was still very, very skeptical.

I loved Winning Colors, and I believed in Winning Colors, but it seemed like quite a stretch of the imagination when two fillies have won the Kentucky Derby in 114 years. I said, "Dino, man, I'm not making any money. I haven't cashed a deal in nine months. That's a lot of money for me right now." He says, "Don't hesitate, man. You're going to regret it if you do."

**Bo:** Miami already made this mistake once.

**Miami:** My biggest fear was that Dino would cash some huge bet, and I wouldn't be with him because it had happened before. I had been in Vegas one time with him, we're getting our ass kicked for two days. And I left him, I went, and I played blackjack for about three minutes. And I come back, and he hit some horse at 28-1, and he's standing in line with $13,000 in cash on him. I go, "Well, why didn't you tell me?" "Why did you leave?" If Dino was betting, I was going with him. I know that Dino absolutely believed that she was going to win this race. If Dino believed it, then I believed it too.

**Bo:** That same day, Dino and Miami drove the four hours down to Tijuana to the Agua Caliente Racetrack to place their bet.

**Miami:** Dino walks up to the window, and he goes up, and he tells the teller, he says, "I'd like to bet the future book 1988 Kentucky Derby, Winning Colors to win the Kentucky Derby 50-1. Please confirm the odds." I remember the teller, his eyes go up, and he looks at Dino and he says, "You want to bet on a filly to win the Kentucky Derby?" Dino says, "Yeah, I know I'm probably crazy, but I'd still like to do it." I remember watching Dino count out 50 $100 bills, and I thought that money was gone.

**Bo:** Now they had to wait five months and hope that Winning Colors would win the next couple of races to earn her a spot at the Kentucky Derby.

**Miami:** I was going to work every day, and I was doing my usual stuff, cold calling and talking to investors. On the way home, I go, "All right, well, you got your ass kicked again today, and you didn't make any money today, but you got Winning Colors, baby. Just keep the faith. Keep the faith." I would think about her all the time.

**Bo:** One day, Miami ran into a friend and told him about his and Dino's recent bet.

**Miami:** And he starts laughing. He says, "Do you know who owns Agua Caliente Racetrack? It's owned by a member of the Felix Arellano drug cartel, Jorge Rhon." Apparently, they use that place to launder money, and that racetrack probably won't even be around after a few more months. It's going out of business fast. "You think you're going to go down there and pick up $250,000 and they're going to let you leave the racetrack alive? You're not getting out of Tijuana with a quarter of a million dollars. You guys are out of your minds."

I didn't sleep well that night because this was not something I ever expected to have to worry about dealing with. But after I slept on it, I said, "Ah, don't worry about it. What's the chances that Winning Colors even makes it into the Kentucky Derby?" And I let it go. I think I blocked it out, mostly because I was like, "I'll deal with that when she gets into the damn derby. Until she's in the derby, why should I stress about something that may not even happen?"

**Bo:** In order to qualify for the Kentucky Derby field, Winning Colors would need to run in a series of stakes races. In February, it was announced that her next race would also feature Goodbye Halo, the top filly from the East Coast.

**Miami:** Dino and I were really afraid of Goodbye Halo. This is the first time that Winning Colors had to face a horse who was actually more experienced, had accomplished more, had won more money than she had.

**Bo:** On race day, Dino and Miami were there to catch the action. There was a lot riding on this race. A victory would establish Winning Colors as the top filly and bring her one step closer to the Kentucky Derby. But as Miami and Dino watched her being saddled in warmups, they could see she looked a bit off.

**Miami:** She's rearing and wheeling, and she's just acting really, really nervous. She even has sweat between her legs, which we'd never seen before. Goodbye Halo just looks calm as a cucumber. I noticed something too, that the other jockeys are snapping their whips on their boots, just bam, bam, making noise, doing that intentionally to scare Winning Colors. They're trying to do everything in their power to get her out of her comfort zone. They load her into the gate, and the crowd is wild. The crowd is really pumped up for this race, and we're watching Winning Colors. She's agitated, she's jumping around, she's banging her head on both sides of the gate, and we've never seen her like this. I'm thinking to myself, "This doesn't look good. I just bet $3,000 I don't have, and I can't afford to lose. Oh, man, I don't know about this."

**Race Commentator:** And away they go, the five fillies coming away in a perfect line. A lot of speed on as they go for the lead. Winning Colors on the outside.

**Miami:** Within strides out of the gate, she's just out there winging, and she's going too fast, too early. And Dino yells to me, "She's going too damn fast. She can't do that. She cannot go that fast and hang on. Goodbye Halo is going to come for her."

**Race Commentator:** They head now to the three-eighth pole. Winning Colors, Gary Stevens trying to slow them down, but here comes Goodbye Halo. Not going to allow that.

**Miami:** Winning Colors is just screaming on the front end. She is flying out there and she turns into the backstretch. For the first time, another horse comes up on her and doesn't catch her but is within just ahead of her.

**Race Commentator:** Goodbye Halo on the outside, puts the pressure on Winning Colors, and the two favorites now start to pull off upfront.

**Miami:** As they hit the wire, she just cannot shake Goodbye Halo. Goodbye Halo draws even with her. They're running for another hundred yards.

**Race Commentator:** Goodbye Halo going up banner of the two at the 16th pole. Winning Colors not beat yet. Goodbye Halo by a head to Winning Colors. Goodbye Halo.

**Miami:** Right at the end, Goodbye Halo just pulls ahead and beats her by a half-length. I knew we were in trouble. I knew we were in trouble, not just because she'd lost, but because the way Dino was responding. His head drops into his hands. Dino was devastated. And I don't think he was as devastated about losing $3,000 as he was that his belief in her had somehow been let down. If Dino was this depressed and this sad about what he'd just seen, that the chances of us cashing this bet had probably just gone down the drain. I mean, she probably wouldn't even make the Kentucky Derby field, let alone be able to beat the Kentucky Derby colts. I thought it was probably over. I thought there's very, very little chance we could win this bet. I was crushed.

[pensive music]

**Glynn:** When we return, it's the agony of defeat, Snappers. Is Winning Colors really the horse Miami and Dino thought she was? Stay tuned.

[pensive music]

Welcome back to Snap Judgment, the Winning Colors episode. When last we left, Miami and his pal, Dino, they placed a big bet on a long-shot horse named Winning Colors to win the Kentucky Derby. But after losing her last race, her window of opportunity is closing fast. Snap Judgment.

**Bo:** Winning Colors had one final shot at making it to Kentucky when it was announced that she would run in the Santa Anita Derby that April.

**Miami:** If she doesn't win the Santa Anita Derby, she's not going to the Kentucky Derby. No way. I'm not a particularly religious guy, but I'm pretty damn sure I prayed to, "Please, God, let her get in the gate. Let us have a shot at immortality. Let her have a shot to prove to the world that she's maybe the greatest filly that ever lived." That's what I prayed for and hoped for the most, was just get her in the gate. It was now or never.

**Bo:** This would be the first time that Winning Colors would be asked to run against some of the best colts on the West Coast.

**Miami:** And nobody knew whether or not she could do that against these bigger, tougher, faster colts. We could not wait for this race.

**Race Commentator:** A lot has been made, of course, Dave, about the fact that it's the filly against the boys, Winning Colors.

**Bo:** By race day, Winning Colors had built a fan following of women and young girls who came out in droves to Santa Anita to watch her take on the boys.

**Miami:** That Saturday, when we got to the racetrack, we couldn't believe it. There was 70,000 people there, and probably 70% of them were women and girls. They were coming out early, and they were carrying signs, "Go, girl," "Girl Power," "Beat the boys." They had an energy that I don't think I'd ever seen at the racetrack. It was electric. It was exciting.

**Bo:** Dino and Miami could only hope that their gray filly would remain calm after her nerves had gotten the best of her last time.

**Miami:** We didn't doubt her physical ability. We always worried about whether she could keep her head in the race. As they lead her in the tunnel and they lead her out under the grandstand to walk in front of the fans before she warms up, she just looked fantastic. She just looked calm. She just looked within herself. She warmed up just beautifully.

**Race Commentator:** Santa Anita Derby, an outstanding field of nine three-year-olds. They include the filly, Winning Colors. Winning Colors is actually the fans choice in here at 5-2. She's taking on eight colts in here.

**Miami:** They load them in the gate. The people are yelling. The girls are yelling. They're screaming for this filly to beat the colts. And she breaks, and she breaks perfect. Just comes charging out of the gate like a waterfall out of a dam.

**Race Commentator:** Winning Colors came away beautifully and goes straight to the lead, joined by--

**Miami:** On the turn, she opens up by more. She's running away from the colts.

**Race Commentator:** They pass the three-eighth pole, and Winning Colors still doing it effortlessly out on the lead. Winning Colors opens up to lead by four now.

**Miami:** She digs in, and she just keeps pulling away. They can't touch her.

**Race Commentator:** [crosstalk] -Winning Colors turning in. An absolutely outstanding performance.

**Miami:** She wins by eight lengths, eased up at the wire. Dino and I are screaming. We're standing up. We're yelling, "We're going to Kentucky. We're going to Kentucky." The whole world is now aware of who this filly is and that she's coming for them. She's coming for the boys, and they better be ready.

**Race Commentator:** We're looking at one exceptional filly who'll be carrying the hopes of California all the way to the Kentucky Derby. What a winner that one was. Winning Colors, magnificent--

**Bo:** Dino and Miami continued to ride the wave of happiness following Winning Colors' qualifying victory. But the celebration didn't last long when days later, Miami got a call from a frantic Dino.

**Miami:** Dino says to me, "Miami, I got terrible news. It's about the owner of the racetrack. There's this famous journalist down there, he goes by the pen named El Gato. This journalist has been writing negative stories about Jorge Rhon, and today the journalist was assassinated in his car. They blew him apart with a shotgun. The head of security for Agua Caliente Racetrack has been arrested for the murder of the journalist, along with Jorge Rhon's personal bodyguard."

Oh, my God. They're killing journalists just for writing bad stories. This is not something that I expected. I want to cash a bet on a horse race. I don't want to have crap like this. That was pretty much it for me. I was like, "Dino, I'm out." I just didn't sleep that night. I was a lot more scared for my life and Dino's life than I was about cashing any bet.

**Bo:** But with the chances of Winning Colors taking the Kentucky Derby becoming more and more of a reality, Dino was not about to walk away. Not only was he convinced she would win, he was intent on going to Tijuana to watch the Kentucky Derby from the Agua Caliente Racetrack and cashing in his wins then and there.

**Miami:** He convinced me that being there that day was important, because that was the day that there were going to be thousands and thousands and thousands of people at that racetrack, and it would be a lot safer for us to be surrounded by thousands of people if she wins the derby than us having to go back a week later all alone and collect a quarter million dollars from a racetrack owned by the cartel. I kind of had to say, "Dino, you're right."

**Bo:** So, when the first Saturday in May arrived, the day of the Kentucky Derby, Miami showed up at Dino's house for their trip to Tijuana. But before they could get on the road, Miami noticed his friend's carry-on luggage.

**Miami:** He brought a large suitcase with him, a large pink suitcase. I said, "Dino, what the hell is that?" He says, "It's my mother's. She gave it to me. I think we can put a lot of the money in there. It's full of the trash bags." I said, "Trash bags?" He said, "Yeah, cheap garden trash bags. I got a bunch of them." "You're telling me we're going to drive down to Mexico with plastic trash bags and fill them up with cash and cross the border? That's the plan?"

Driving down that morning, Dino was very, very quiet. I didn't usually see him like that. My nature was always more gregarious and talkative, but even I was kind of aware of the heaviness of the moment. It was a fairly quiet, quiet drive on the way down for us.

**Bo:** Agua Caliente had once been like Las Vegas before Las Vegas, with hotels, spas and restaurants and grand ballrooms with soaring staircases.

**Miami:** It was kind of sad, but kind of eerie. At the racetrack, there's TVs hanging everywhere. But they're not big, great TVs. They're shitty little TVs. They're not supposed to be black and white, but I think half of them looked like they're black and white. But it didn't matter. The place was alive, man. There's three mariachi bands playing. There are cocktails flowing. There are street vendors, and there's cocktail waitresses in short skirts running around, and there's a lot of American gamblers. It was just a wild, energetic scene, but I'd never seen Dino so focused.

**Bo:** Dino's eyes were fixed on the nearest screen, where the grainy footage showed the horses beginning to warm up.

**Race Commentator:** The crowd begins to swell, and also the anticipation around the paddock as we await the Kentucky Derby.

**Bo:** The only place as alive as Tijuana that day was Churchill Downs Racetrack in Louisville, Kentucky, itself, where the actual race was being held.

**Race Commentator:** This crowd now officially estimated at 135,000. One of the largest one day sports crowds in all the world.

[riveting music]

**Miami:** The place is so overrun with people, that amount of noise can actually spook and frighten the horses, especially a horse as headstrong as Winning Colors. That was one of our biggest fears.

**Bo:** 16 of the top colts in the country were running in the 1988 Kentucky Derby.

**Miami:** This is the toughest Derby field in the last 30 years. There's an undefeated champion. There's other Derby winners from around the country. This is a field full of champions.

**Bo:** Winning Colors was the sole female entry.

**Race Commentator:** It's a very deep field and, as usual, a big field, so you can make a decent case for just about every horse.

**Bo:** Back in Tijuana, watching on small, fuzzy televisions, Miami and Dino spotted their gray filly on the screen.

**Miami:** She seemed calm. She seemed very within herself. We watched her be led in front of the grandstand. We watched as they sung *My Old Kentucky Home*, the famous song. And she just looked absolutely resolute and calm, and we were really hopeful that she would stay that way.

**Race Commentator:** The sun has never shone brighter on the Kentucky Derby in the old Kentucky Home than it does today.

**Miami:** As they entered into the gate, I looked at Dino, he looked at me, and we smiled. We said, "Man, this is it. This is the moment. This is what we've been waiting for." We just felt happy because we'd gotten to this moment, we got our chance, and that's all we could ask for.

**Race Commentator:** As these three-year-olds load into the starting gate, as they move into line for this 114th running of the Kentucky Derby. [bell rings] And they're off.

**Miami:** The bell rings, the gate crashes open, and she breaks perfectly, flawlessly. Never better in her life.

**Race Commentator:** There goes the roan filly Winning Colors grabbing the lead right from the start, taking command by a link on the far outside.

**Miami:** We can see her because she's gray. She's in front. Within a quarter mile, she's running away from all of these colts, and she has to go into the first turn.

**Race Commentator:** They go to the first turn, and it's still Winning Colors showing the way, and no one has challenged her yet.

**Miami:** She entered the far turn, leading into home by three lengths, and she accelerated. She continued to just put away the colts. She went up by three and a half, four lengths. She came out of the turn just flying, just digging in. Even on that little television, I could see this gray filly just running away and embarrassing the colts.

**Race Commentator:** She's led from the start. Every pole a winning one, and it's Winning Colors showing the way as they break away in the lane, taking command and going off. Now, she's in front-- [crosstalk]

**Miami:** Turning for home. I could see her shorten her stride. She had gotten tired. You could just see there's no way she was going to make it to the wire. She was all out, and we could see she was going to get caught, but she just kept going. She just gave everything she had in an all-out run for the wire.

**Race Commentator:** And down the stretch they come. Winning Colors in front. Here comes Forty-Niner on the outside. Winning colors by a head.

**Miami:** And she hung on by a photo, by a short neck. I could tell she'd won and declared a photo finish.

**Race Commentator:** Well, there she is, only the third filly in 114 years to win the Kentucky Derby, Winning Colors. You know it just could be, Charlesie, she is a good one.

**Miami:** We were screaming and high fiving and dancing, but shortly thereafter, a calm came over me that I didn't expect. It was like my brain couldn't really process that our dream and our belief had been done and that she had actually been able to get in the Derby and beat the best colts and win a photo finish. And it had happened. I needed to just sit, and I needed to just think for 5 or 10 minutes.

Dino had this stupid pink suitcase, and he was dancing around the suitcase, and Dino sat down, and he was calm and quiet himself. It went from super joy to, "All right, we have work to do here." Dino said to me, "We've got to let this place calm down. Let it clear out just a little bit. It's too crazy right now."

**Bo:** A cocktail waitress who Miami knew from his previous visit suddenly appeared.

**Miami:** She whispers in my ear, she says, "Be careful. They know who you are." And my mouth dropped. She left. They know who we are? What does that mean? We get up, we go to the window, we present the $250,000 ticket to the teller, and his eyes light up. He says, "Oh, a big one." And he calls for his supervisor. A couple minutes later, seemed like a year, the supervisor comes up and says, "That's a big ticket," and says, "No, not today. You'll have to come back." Dino looks at him, leans forward says, "What do you mean not today? Look at the ticket. It says Winning Colors, to win the Kentucky Derby, $250,000. She just won the Kentucky Derby. Pay us." He says, "No, we're not prepared. Not today. You need to come back." I look at the guy, and I say, "You mean like come back on a Tuesday when nobody's here? You're out your mind. Pay us now."

We look over our shoulder, and guards are now standing behind us, five feet away from us with rifles slung over their shoulders. I'm thinking, "This is really not good. This is really dangerous." I whisper to Dino, "Dino, we got to get out of here. We got to get out of here now." And I grab him hard. He's resisting. He's yelling, but he comes with me. We started heading out, heading for the staircase, and I noticed the guards are following right behind us. I said, "Dino, run." We start running down the stairs. And I can hear the footsteps of the guards, five of them clacking behind us. Start running down the stairs into the parking lot, and sprinting towards my car. I fire up my car. I hit the gas. We're doing 60, 70, 75 miles an hour in the damn parking lot.

By the time we hit the main street, I go over the curb, because I don't want to wait. We're screaming up the boulevard, and I yell to Dino, "Man, just look behind us. Look behind us. Tell me if anybody's coming. I need to know. See if you see any cars, anybody following us." And I head for the border. We were angry, furious. Dino's face was red. He just felt so cheated. He was yelling to me, "They broke the code, man. They broke the code. You always pay your gambling debts first." I was exhausted. I just had to drive.

[intriguing music]

**Glynn:** After the break, is 250 grand worth it? Find out as we hit the home stretch. Snap Judgment.

[intriguing music]

Welcome back to Snap Judgment, the Winning Colors episode. My name is Glynn Washington. And before the break, our gamblers were denied their huge payday after picking Winning Colors five months earlier to win the biggest race of them all, the Kentucky Derby. So, what will Miami and Dino do now? Will they walk away, or they risk it all? Snap Judgment.

**Bo:** It was nighttime when Miami dropped Dino off at his home. They agreed to meet the next morning for breakfast. Miami couldn't sleep. He knew there was nothing that could keep Dino from going back to collect the biggest score of his life.

**Miami:** It was the gambler's code. The money was due him, and he was going to go get it, I was positive of that. I can't say that I was willing to die for this money. It was just money to me. But I also knew there was no way that I could not accompany and back up Dino going. I felt a responsibility as Dino had done his part. He'd given me the winner of the Kentucky Derby, a filly six months before the damn race. It was my job to collect the money, it was my job to get Dino home safe, and it was my job to get me home alive. That weighed on me really heavily. It became, "You're the leader of this group now. Dino was your leader. He did his job. Now, it's your job to get him home."

**Bo:** Dino and Miami thought long and hard at breakfast the following day about what their next move would be when Dino mentioned he might know where to hire some muscle.

**Miami:** Dino told me that he had a buddy of his that knew these three guys that were professional fighters. They do jujitsu and karate, and they would go all the way down to Tijuana and back with us. They would drive their own car, but when we needed them, they would be with us. They would surround us.

**Bo:** Miami and Dino didn't have time to waste. Two days later that Tuesday, they prepared to drive right back down to Agua Caliente. But first, they had to meet their newly hired protection.

**Miami:** The fighters pull up in this green little Isuzu with an antenna that was hanging off the side, and they get out of their car. And I can't believe it. The biggest one of them is 5'5" maybe, the other two are 5'3" and 5'2". I said to Dino, "This is supposed to be the fighters. This is the muscle. How the hell are these guys going to scare anybody? This is not bodyguards." Apparently, I pissed one of them off because he came up to me, the leader of the bunch, and looked at me and said, "You think I can't fight? I'll kick your ass right now." "[chuckles] Okay, I believe you." And we hightailed it for the border.

**Bo:** When they arrived, the Agua Caliente Racetrack was as quiet as they feared.

**Miami:** We backed our cars in so that we could get out of there as fast as humanly possible. We've been able to purchase six backpacks. Dino had three of them, I had three of them over my shoulder. The fighters fanned out around us and behind us, and we headed right into the main office.

**Bo:** As Miami, Dino, and the fighters approached the front steps to go inside, they walked past a series of several more armed guards on their way to the betting window.

**Miami:** When we first presented the ticket, the teller's eyes lit up because she immediately saw the amount, $250,000. When she called for the supervisor to come over, almost immediately, another guard appeared. I can remember sweat running down the back of my neck.

**Bo:** Dino, Miami, and the fighters waited for the supervisor surrounded by the armed guards until a man in a suit appeared.

**Miami:** He looked at us really, really sternly and said, "I need to talk to El Jefe. Stay here." About 10 minutes later, the well-dressed man in the suit came back. He said, "Follow me." I motioned for the fighters to follow us, and he put up his hand. He says, "No, only you two." Dino looked at me and said, "I don't like this." I looked at him and said, "What can we do?" So, we followed him. We go down one flight of stairs. We go through two big, giant oak doors and another door that was set up with bars. My first thought was, "Jesus Christ, where are we going? Are we going down to like a jail? A prison? What the hell is down here?" He opens a door, and it's very dark. There's one lightbulb hanging in the back of the ceiling. The place is full of cigar smoke. Heavy, heavy smoke.

It took a minute for our eyes to adjust, and then we could see there was a big, heavyset man, kind of a grimy suit, stained in the back, smoking a big, big cigar. The first thing he said to me really frightened me, because he said, "We know who you are." I said, "Yeah, we're good customers. We're here to cash a small ticket." He looked at me, he says, "You think $250,000 is a small ticket?" He said, "We just want to be fair." That set Dino off. Dino said, "You want to be fair? You want to be fair? Fucking pay us. We made our bet. She won the Kentucky Derby, 50-1. Quit screwing around and pay us, goddamn it." The big man, El Jefe, sitting behind the desk, looked at me and told me, "Calm your little friend down." This was rapidly spinning out of control. I was getting more and more and more uncomfortable.

I told Dino, "Just calm down, man. Just calm down." Dino looked at El Jefe, and he said to him, "Listen, we know who you are too. We know all about Jorge Rhon. We know all about your cartel connections. Before we came down today, went to the LA Times, we talked to a friend of mine who's a reporter. We gave him a copy of our tickets. We told him where we're going. We told him about Rhon. We told them about Winning Colors. We told him about winning the bet. We gave him a photocopy of our tickets. And if you guys don't pay us, you and your boss, Rhon, is going to be on the front of every newspaper in LA tomorrow. They're going to know who he is, what you did to us, how you stole from us, and it's not going to go away."

El Jefe seemed a bit taken aback, and he said, "Give me a minute, I'll be back." And he left the room. When El Jefe left the room. I looked at Dino in total disbelief, "Man, where did you think of that? That was brilliant, man." And Dino said, "I don't know. It just came into me. I thought, what do I have? I can't threaten him." "But publicity? That was great. We're still going to die, but it was a really good idea."

**Bo:** Miami and Dino sat there waiting for 5, then 10 minutes.

**Miami:** We're like, "This is not good." We're pacing. He comes back, he says, "Come with me." And we march back upstairs where we were, and they proceed to count out $250,000. He looked right at us, and he said, "We don't ever, ever want to see you guys back here. Never." I looked at him, I nodded. I said, "Agreed." We filled up the last remaining backpack. Dino reached down, and he grabbed three $100 bills, and he handed them to the guards. We headed for the door. The fighters fanned out behind us, and we calmly walked down the hallway, down the front steps, out the front door to our cars.

**Bo:** Dino and Miami hopped into the car with the fighters right behind them and booked it for the border.

**Miami:** As we're driving, Dino and I had a rule, "You look right, I look left. I'm looking in the rearview mirror. I'm looking for anything." They waved us through the Mexican side, and we got to the US side, and they waved us on through with $250,000. I told Dino I felt like we ran in the Kentucky Derby ourselves. When we got to LA, we didn't feel like celebrating. We were just too spent. I dropped him in his car. I gave him a big hug. He gave me a big smile, and I headed home. I went into the bedroom, I took two backpacks, and I emptied $125,000 on the bed, and I called it in a night.

**Bo:** Four months later, Miami and Dino were still savoring their victory when they did something that they hadn't done for any other horse. They went to visit Winning Colors at her stable in Southern California.

**Miami:** She had just gotten, if possible, bigger and filled out even more muscular. She was just beautiful. She was just dynamic, and she was unique. I won't say paying the respects, because she was very much alive, but we wanted to honor her and just be in her presence. She was greatness.

[intriguing music]

**Glynn:** A huge, huge thank you to Mark "Miami" Paul for sharing his story with Snap. If gambling has become a problem for you or someone you know, you can call 1800-GAMBLER (426-2537) to seek free confidential 24/7 problem with gambling assistance. I know that you must be wondering what happened to Winning Colors. After her 1988 Kentucky Derby crown, the big gray filly retired the following year with eight career wins. In 2000, she was inducted into the US National Museum of Racing and Hall of Fame. In 2008, at the age of 23, Winning Colors was laid to rest in Lexington, Kentucky. To find out more about Miami and Winning Colors' story, check out Miami's book, *The Greatest Gambling Story Ever Told*. The original score for that piece was done by Renzo Gorrio. It was produced by Bo Walsh.

[intriguing music]

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