AWAY FROM IT ALL; THE FLIGHT OF SCOTT W. HINKLEY SR.

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Fort Lauderdale, Fla. -The well-stocked marinas lining this town's sun-soaked coastline float on a sea of money. Clean or dirty. Weathered or crisp.

For a salesman such as Joe Johnson, the commissions from moving three, even two, large yachts a year are enough to cover the mortgage as well as the seaside drinks and cigars, with room to spare for junkets to the crystal-blue waters of Key West, the Bahamas or beyond.

Only amateurs call them boats. The price tags for the hulking toys that Johnson peddles start in the hundreds of thousands of dollars. They are decked out with Global Positioning Systems, marble bathrooms, Brazilian cherry hardwood floors. For Johnson's breed of customer, experience and common sense are optional. In America's flush boating capital, he said, anyone who has ever shared in the dream can "walk in, plop down four-to-five million and go cruising."

So, back in May, when Real Ships International got a call from a Midwestern landlubber named Scott W. Hinkley Sr., Johnson didn't flinch. He smelled money.

"He said, 'I'm retiring and I want to go cruising. I want to do the islands,'" the salesman recalled of his enthusiastic lowa client. "He was the perfect customer."

Hinkley's choice was the handsome Penny Wise Too, a 65-foot steel yacht capable of circling the globe. Equipped with a \$120,000 navigation suite and five fuel tanks, the yacht had a two-story master stateroom, ample storage and a motorized dinghy the size of a small fishing boat.

Johnson said the Oskaloosa, Ia., businessman wired \$1.3 million over the next few weeks for a vessel and began ordering \$250,000 more in amenities. After 15 years in the business, Johnson thought nothing of the cash changing hands. In Fort Lauderdale, he said, "\$1.3 million is on the lower end for a yacht. The people who come here, they're just incredibly wealthy. It's just absolutely obscene."

Also unremarkable, Johnson said, was Hinkley's decision to register the yacht with Panama, keeping it a secret from the United States government. He said before coming to Florida, Hinkley contacted a Miami company called the International Shipping Bureau to form a foreign corporation in Panama. The registration listed that corporation, Cambodia Sea Traders, as the boat's owner.

Johnson said while many clients prefer the Cayman Islands, Hinkley's choice of Panama also was standard in the big-boat business. The Iowan's use of off-shore shell games to avoid taxes and mask his identity suggested little more than a deft understanding of the ways of the wealthy.

In time, Johnson said, Hinkley journeyed to Fort Lauderdale, where the salesman was working six days a week to ready the Penny Wise for sea. Johnson recalls at least two visits in June, each visit for days at a time. Eventually, the two men moved the Penny Wise down river from Marina Bay to a slip at the exclusive Bahia Mar Marina, a favored port for thousands of wealthy mariners.

A relaxed Hinkley picked Johnson's brain about the Caribbean and inquired about Cuba, an illegal, albeit

increasingly vogue, destination for adventure-seekers. A friendly and intelligent man, Hinkley asked good, practical questions, Johnson recalls.

"I remember he asked where would be a good place to keep a gun," he said. "I just assumed he had one."

Johnson, a savvy broker who reads eccentric people for a living, said Hinkley divulged little of himself during the trips. The father of four mentioned a real-estate investment business, which he planned to turn over to a son. He spoke often of entertaining family and friends in the Caribbean.

Hinkley boasted that he had been a helicopter pilot in the military, a throw-away lie that Johnson said he had no reason to doubt.

Hinkley, Johnson would learn later, was practiced at lying.

At a strip-mall about a mile from Bahia Mar, the former Quaker minister told workers at Bluewater Books & Charts that he had delivered boats for a living. That he hadn't was obvious to the store's knowledgeable sales staff, but -as happens in southern Florida -no one said anything about the deception.

"He was one of these guys who said more than he knew," recalled Rick Harrison, a Bluewater salesman who for 10 years has bunked on his own sailboat. "I never really got a real answer about where he was going. I just assumed he was dreaming."

Hinkley visited the vast nautical repository three times, splurging on everything from a beginner's fishing guide to detailed charts and maps of West African, South American and North American nautical routes.

Harrison said the Iowan blew through \$500 to \$800 on each visit.

"It was really kind of corny," he said. "Most people who make long hauls come in with a list of stuff they need and tell us about it. But with him, he didn't seem to know -and we didn't ask."

Marinas the world over are filled with cruisers, a growing breed of sea lovers who live on sailboats, power cruisers and catamarans for months, sometimes years at a time. Some, like Hinkley, have secrets -bouts with the IRS or nasty divorces -and live as perpetual travelers.

Johnson remembers Hinkley as a nice sort, eager to begin a new life at sea. Hinkley, he said, visited the marina frequently, painstakingly learning how to navigate his new vessel, shopping in town for necessities, sleeping on his king-size bed in the captain's cabin.

Hinkley called one June weekend and mentioned that he planned to show his wife the boat.

"Go ahead," the salesman told him, "you have the keys."

If Hinkley intended to show his wife his new toy, she insists he never did and that he kept the purchase a secret.

Deanna Hinkley said she visited Fort Lauderdale June 16 to 20 with a different objective: to relieve stress from a hectic year and bask in the afterglow of a daughter's wedding.

Hinkley had committed one day to business and the rest to her. Most of the time, she said, was spent walking along the coast and reconnecting after months of neglecting each other.

"I fell in love with my husband all over again down there," she said. "I did something I hadn't done for almost a year: I reflected and found inner peace and tranquility."

Deanna Hinkley remembers driving by the Bahia Mar Marina but adds that she never set foot on a yacht.

"I don't remember seeing the boat," she said, recalling their walks along several marinas. "Yeah, we looked at boats, but nothing like that one. The yachts that I saw were 125-footers."

Deanna Hinkley recalls fondly the last evening in Florida.

She and Hinkley sat on the beach, watching yachts and cruise ships go to sea. The blue-green waters of the Atlantic bled to a calming blue at dusk. As the ships reached the horizon, they seemed to fall off the earth.

Out there, Hinkley told her, were hundreds of uninhabited islands.

"You know," she remembers him saying, "a person could get lost out there."