

PRO FOOTBALL

Worley investment brings on lawsuits

California legal battle seeks to determine if player's secret \$100,000 loan was earmarked to help agent recruit players.

By Mike Fish
Staff writer

Tim Worley still hasn't seen a penny of the \$100,000 he loaned Tom Kline.

It's questionable whether he ever will. Kline, a Los Angeles insurance broker and sports agent, is awaiting trial on at least three unrelated felony charges in California and is the subject of an FBI investigation into an alleged insurance scam.

So Worley, the former University of Georgia running back who now plays for the Pittsburgh Steelers, has filed suit against his former accountant, Joel Levy, charging Levy failed to warn him of the risk of the investment. Levy, in turn, is suing Kline as well as fellow agent Harold "Doc" Daniels.

At the center of this web of lawsuits is Worley, who refuses to discuss any of his financial dealings.

Linking the player to the agent business is a handwritten promissory note, drafted after Worley signed with the Steelers in 1989. According to Worley's attorney, Mike Trope, it states that Kline was to use the \$100,000 to issue loans to athletes of not more than \$5,000 while charging an interest rate of 18 percent. Repayment was due at the end of 12 months.

Trope, reading from the note: "[The] athletes are not to know that Tim Worley is making the loans. Rather, the athletes will sign promissory notes to Tom Kline, and Tim Worley's name is to be left out."

The note was signed by both Worley and Kline.

Levy's attorney, Craig A. Roeb, said Worley's loan was to recruit college players for the sports agent business.

"The money was not for [Kline's] insurance business, but to recruit other people and put more money into the [agent] business," Roeb said. "It's our understanding that Worley was going in business with Kline and Daniels to back the sports agent business."

Daniels said he was aware Worley had lent Kline \$100,000, but he refused to discuss whether Worley's money was used in recruiting players.

"You've got to talk to lawyers about that," Daniels said.

Trope said Kline helped finance Daniels's agent business, in return for a 25 percent cut of Daniels's agent fee and the role of personal manager to his clients.

"What's relevant is the accountant [Levy] knew Kline was insolvent, that

Kline was about to go out of business, and for ulterior motives he allowed Worley to put the money into this guy's business," Trope said.

Kline could not be reached for comment.

In a letter to Trope, Levy said he had advised Worley that the investment was "very risky." He said Worley told him he expected to share in interest charged on loans, commissions earned through agency fees and life insurance and disability premiums on clients of Daniels.

Levy said Kline was upset when he questioned the propriety of Kline and Daniels inviting Worley to invest in the sports agent business. Kline, according to Levy, said: "Doc's out of business if Tim doesn't do this."

In 1987, Levy testified under a grant of immunity in the federal fraud and racketeering trial of sports agents Norby Walters and Lloyd Bloom. Levy had served as accountant for 1986 Heisman Trophy runner-up Paul Palmer, who was defrauded of \$145,000 by Bloom.

Howard Pearl, a prosecutor in the case, described Levy as "asleep at the wheel."

"I wouldn't say he was incompetent, but he didn't see things he didn't want to see," Pearl added.

The Kline deal could put Worley at odds with NFL guidelines against "directly or indirectly" loaning money to other players.

"That could be a potential problem if you had somebody on one team owing money to somebody on another team," said Greg Aiello, an NFL spokesman. "What you're describing would certainly be an indirect loan. Whether it would be a violation of this is not something we could say without reviewing it."

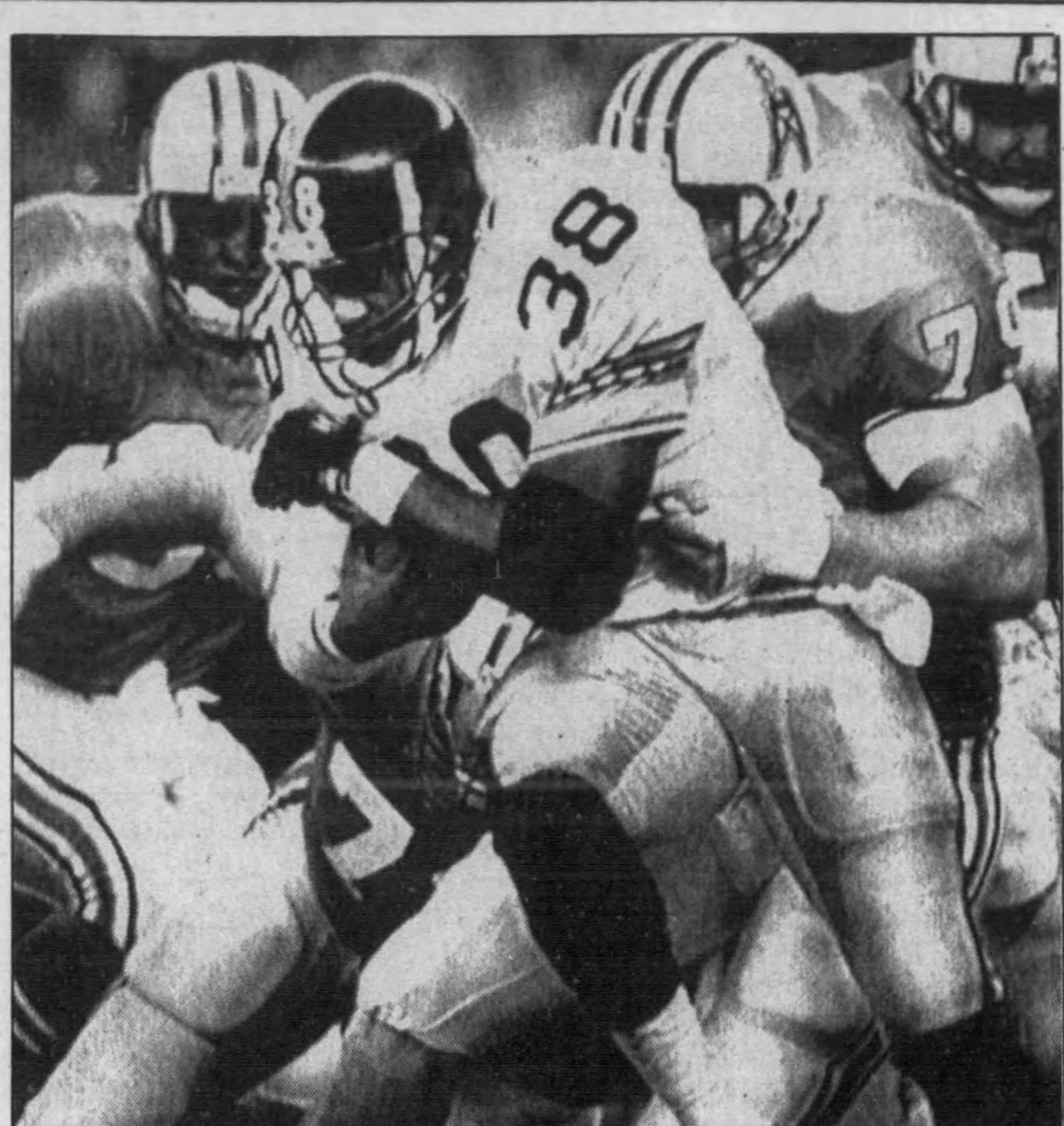
Aiello would not say whether the league plans to look into the matter.

Worley's financial woes are not limited to the Kline loan.

In March, New York-based agent Gary Wichard won a \$173,392 judgment against Worley for breach of contract. Worley repaid a \$91,000 loan to another New York agent in 1989. A suit pending in Dallas alleges Worley still owes an agent \$6,631.

Carolyn Jones, who in July reached agreement on a paternity suit against former Georgia star Keith Henderson in Santa Clara (Calif.) Superior Court, also revealed that a financial declaration supplied by Henderson disclosed he had an outstanding loan of \$10,000 from Worley.

Court records pertaining to Worley's loan to Kline fail to identify any athletes involved or whether any received money. According to Lloyd's of London quote sheets obtained by the Journal-Constitution, Kline secured \$100,000



Pittsburgh Steelers running back Tim Worley (shown here running against the Houston Oilers) is part of a legal battle in California.

Cast of characters . . .

► **TIM WORLEY:** Ex-Georgia player has filed suit against accountant Joel Levy, alleging Levy didn't advise him of riskiness of \$100,000 investment with insurance company owner Tom Kline. Investment was in a sports agent business, according to court documents. Worley has been sued by at least two other agents — Gary Wichard in New York and Shenwood Blount/Steve Endicott in Dallas — and another agent dropped legal action after Worley paid him \$91,000.

► **TOM KLINE:** The Los Angeles-based insurance company owner is broke and the subject of at least three felony charges in Los Angeles and Santa Monica, Calif. He secured a \$100,000 loan from Worley to help finance his sports agent business, according to court records. He's also the subject of an FBI investigation into insurance scam.

► **HAROLD "DOC" DANIELS:** A Los Angeles-based sports agent, Kline told NFL teams he was a partner with Daniels. Daniels says he referred clients only to Kline's insurance business. Daniels still represents several NFL players, including former Georgia stars Worley, Rodney Hampton and Keith Henderson, and Atlanta Falcon Steve Broussard.

► **JOEL LEVY:** The Los Angeles-based accountant is the subject of a lawsuit filed by Worley, who claims Levy failed to alert him of the risk of investment. Levy has filed countersuit against Daniels and Kline. Also, Levy was the accountant for 1986 Heisman runner-up Paul Palmer in 1987. Levy testified under grant of immunity in the trial of agents Norby Walters and Lloyd Bloom.

► **MIKE TROPE:** The Los Angeles-based attorney for Worley was a sports agent in late 1970s and signed a number of players while they were still in college. His wife, the former Barbara Field, recently won a default judgment of \$400,000 against Kline in Los Angeles Superior Court.

► **CRAIG ROEB:** Levy's attorney, Roeb says the loan from Worley was to be used to recruit players for a sports agent business.

disability insurance policies in 1989 on at least 10 players who had not yet completed their college eligibility — including Atlanta Falcons linebacker Darion Conner, former Georgia linebacker Demetrius Douglas, Nebraska players Richard Bell, Ken Clark and Jeff Mills, and Clemson players James Lott and Gary Cooper.

NCAA rules prohibit athletes from accepting money from agents prior to completing their eligibility. Court records have previously alleged Worley accepted money while playing at Georgia. The NCAA, however, has virtually no recourse once an athlete leaves school.

Now Worley, on injured reserve with a knee injury, has plenty of time to contemplate his situation. Steelers coaches won't speculate on how it has affected

his play, if at all.

"You'd have to talk to Timmy about that," running backs coach Dick Hoak said. "I would think it would, but I don't really know. I know some of our people are aware of it."

Worley is currently unable to practice. First, it was a strained back that caused him to miss mini-camp last spring. Then, a week into training camp, he suffered the knee injury.

"The last six or seven games of his first year, Tim really played well for us," said Hoak, reflecting on Worley's rookie season when he rushed for 770 yards. "It just seems like since then, he's been a disappointment not only to me, but himself."

"Just when he starts to come back from an injury, he ends up with another."

NFL players claim insurer cheated them

Kline faces FBI probe, charges in California

By Mike Fish
Staff writer

It began to fall apart for Tom Kline early last summer. The FBI was on his case. Upwards of 25 NFL players were crying foul, alleging the Los Angeles insurance broker orchestrated a scam in which they were misled on the amount of coverage they had against career-ending injuries.

A year later, Kline remains the subject of an FBI investigation into possible bank fraud, mail fraud and wire fraud. His business is shut down. He's been charged with a string of felony offenses in Southern California — among them attempted grand auto theft and writing checks with insufficient funds.

Also, lawsuits filed in Los Angeles reveal Kline had a secret agreement with former Georgia star Tim Worley to help bankroll a sports agency. Kline allegedly failed to repay a \$100,000 loan.

"We're still investigating [the insurance scam], but we've not been addressing it 100 percent because of other priorities," said an FBI source in Chicago. "Obviously, Kline was arrested in California on multiple charges. We're still waiting to determine what the deposition is going to be on those things. If the guy is found guilty on that stuff and gets major time, then it might affect what we do."

FBI sources estimated Kline could have profited by as much as \$2.5 million to \$3 million had the alleged overbillings gone undetected.

Kline, 44, a three-time NCAA wrestling champion at Cal Poly-San Luis Obispo, allegedly billed the players — most of them clients of Los Angeles-based agent Harold "Doc" Daniels — for premiums on \$1 million disability insurance. In fact, most of the players, including 1990 Falcons top pick Steve Broussard and No. 2 choice Darion Conner, were covered for just \$100,000.

Broussard was alerted he didn't have \$1 million coverage by his wife, Monique, who worked in Kline's Wilshire Boulevard office.

"She really found out what was going on after we had just started dating," Broussard said. "Kline tried to keep her away from all the players' stuff and the paper work. So he had her just handling the phone. She had kept files in her cabinet. When she came to work one day, the files were gone. He had taken them."

Broussard said he and his wife were interviewed by the FBI about six months ago in Atlanta. FBI sources also confirmed they had interviewed Conner and Daniels, who denied knowledge of irregularities with Kline's insurance business.

Raiders players liken mystique to brotherhood

By Jeff Schultz
Staff writer

Given the standard level of paranoia that permeates NFL offices, this analogy probably won't sit well with a certain commissioner. But since when have the NFL and the Raiders been chums, anyway?

What follows, then, is an explanation about the often-heard "mystique" of the Oakland/Los Angeles (Your City Here) Raiders from Eddie Anderson, the team's starting free safety by way of Warner Robins High and Fort Valley State.

"There's definitely something to it. It's like there's some bond between everybody," Anderson said. "It's like you have to be in the family to know what's going on — kind of like the Mafia, the bad boys. Al's the Godfather."

The Raiders and family head Al Davis, who visit the Falcons at Atlanta-Fulton County Stadium Sunday, long have distinguished themselves from other teams in various ways: some good (still holding pro sports' top winning percentage since 1963 at .674), some bad (still the world's leader in lawsuits).

The franchise also has been known to squeeze an extra season or two out of players either too weathered or too obnoxious for other teams, such as Jim Plunkett, Lyle Alzado and James Lofton. The most recent additions are former San Francisco Plan B free agents Ronnie Lott and Roger Craig, who join fellow castoffs Bob Golic, Max Montoya and Riki Ellison. Lott (age 31) starts at strong safety. Craig (31) starts at tailback, Golic (33) at left defensive tackle, Ellison (31) at middle linebacker and Montoya (35) at right guard, although he



Ronnie Lott is finding out first-hand about the Raiders' mystique.

is questionable for today's game with a groin pull.

Craig, who had a career-high 27 carries against Denver two weeks ago, said recently, "I just thought this was the perfect place to end my career because of the way they respect players." That the Niners had been trying to find a replacement for him for three seasons, then left him unprotected after he fumbled away the NFC title game last season, also may have had something to do with it.

Lott's departure was so unpopular in the Bay Area that the San Jose Mercury News polled readers and the response was more than 8-to-1 (1,005 to 124) against the move.

He and Craig have been rejuvenated in L.A. The absence of Marcus Allen (injury), Bo Jackson (baseball) and Greg Bell (waived) opened a starting job for Craig. Lott was shifted from free safety to strong, where his diminished speed is not as much a liability. He keys the run defense and serves as Anderson's tutor.

"He knows the game," Anderson said. "He's smart. He knows how to position himself. With that, he can last another two or three years, even at that age."

Golic understands rejuvenation, having been left unprotected by Cleveland two years ago. He also thinks he has a grip on this "mystique" thing.

"I'll tell you when the mystique started: when you come down the tunnel onto the field as a visitor. Those Raiderettes are intimidating," he said. "The way they stare at you, you think they could beat you up."

Chiropractors: Gaining more access to NFL locker rooms

► Continued from G1

administrators, who generally had an orthopedist and an internist on retainer already, didn't feel a need for chiropractors.

Some still don't.

"We've got enough qualified medical people here that we can treat players' problems without those guys," said one AFC team physician, who requested anonymity because the club he works for now retains a chiropractor.

Dr. James Methvin, a Marietta chiropractor who treats Falcons players every Thursday at the club's Suwanee complex, conceded there are strong political overtones to the chiropractic debate.

"I don't overstep any boundaries, but that's what happens with a lot of guys in other places," said Methvin, who enjoys a good relationship with the Falcons' training staff. "They get out there, and they're maybe certified in sports injuries, and they start doing everything but chiropractic. And that kind of steps on toes and you end up with ill feelings. Honestly, you'll never get the medical and chiropractic communities completely together because of that kind of thing. It's never going to happen, because it's a political thing."

For years, chiropractic treatment was such a bone of contention with team officials and physicians that players often sneaked off on their own to visit them. References were usually made by word-of-mouth, in a quiet corner of the locker room.

"It's been a tough fight for the players, because most clubs were totally unresponsive for such a long time," said Falcons tackle Mike Kenn, who has been seeking chiropractic treatment for years. "There was a real brick-wall

mentality from the teams, even when they saw some of the results the players were getting."

"What would usually happen was a player would get some good results and he'd pass on [the chiropractor's] name," said Atlanta guard Bill Fralic. "Eventually, more and more you'd get new guys coming to the team asking if anyone knew where there was a good chiropractor. But the prevailing reactions from the teams were usually a lot of raised eyebrows, like we were all running off to a witch doctor or something."

Minnesota Vikings guard Todd Kalis adheres to one unwavering tradition before he leaves his suburban Minneapolis home for a road game: He gets a reference for a local chiropractor in the city the Vikings are visiting. Kalis said he wasn't treated by a chiropractor when the Vikings played here two weeks ago.

"But when I've gotten up on Sunday morning with a stiff neck, I've had guys come to my room in seven or eight cities," said Kalis. "Given how they're viewed by some of our medical people, you almost have to sneak them in."

Methvin is one of three chiropractors — James Hovey and Dan Tinker are the others — who treat as many as 20 Atlanta players on a regular basis. Generally, he is working on necks and lower backs, diminishing pain, but almost more important, retaining range of motion.

"Pain is one thing, but joint function, that's something else altogether," said Methvin. "Let's face it, in football, performance depends on mobility. You get a 'catch' or a 'kink' in your neck, man, you can't function."

Methvin is aware his work is under heavy scrutiny, but said he operates

within self-imposed, narrow parameters.

"First of all, this is a specialty," he said. "I do what I do best and that's all. The sports injuries, I leave to the trainers and the doctors. I know what I do and I only do what I know. I think the people here know that."

The Falcons rate at about the middle of the NFL pack as far as acceptance of chiropractic. Methvin, who is in the locker room before home games, is not listed as an official member of the team's medical staff. He does not travel to road games. His relationship with the club is largely a result of a longtime friendship with coach Jerry Glanville.

The NFL team most receptive to chiropractic has been the San Francisco 49ers. Nick Athens, a San Carlos, Calif., chiropractor, works independent of the team but treats about a dozen players. The 49ers have a formal arrangement with Dr. Mark Eastland, a San Jose chiropractor.

At the other end of the spectrum is Dr. Charles Simkovich, a Wexford, Pa., chiropractor who is afforded no privileges by the Steelers although he has 15 Pittsburgh players among his clients.

"Their thinking is so archaic, it's pathetic," Simkovich said of the Steelers. "They know their players come to me, so why not at least look into it a little further? Chiropractic has been around nearly 100 years now; there's a significant body of study. If I had a football team I'd go out and get the best orthopedic guy and the best neurosurgeon around. But I'd also find me the best chiropractor, because it's a preventive tool."

"Unfortunately, not everyone sees it that way."