

# Stripped Bare By the Lord-Part One

Train a child in the way he should go, and when he is old he will not turn from it. Proverbs 22:6 How grateful I am that my mother was a beautiful Christian woman that brought our family to church and taught us how to live righteously for the Lord. If it wasn't for my mother's prayers, and the prayers of those she fellowshiped with, I might still be a forever lost sinner who deserves GOD'S severe judgment.

So here is my story of college, corporate world, 10 years in the male dance revue business, being born again October 8, 1995, making a career change into real-estate, losing everything we had and accumulating \$100,000 of debt, my turn around in real-estate, and the dozens of times GOD'S divine intervention kept my hope alive and made my faith in him even stronger.

My senior year in college several girls at school dared me to enter a local male strip contest where the winner won \$500. Hey, in college that's a lot of money, especially when you're eating macaroni and cheese for a daily diet. I won, and Jerry Thornton, the owner of a local male revue, asked me to join his group. We averaged three shows a week and were paid \$100 per show, plus another \$100 or so in tips. I was having fun and the attention from the girls was real cool. This was also a big stress reliever after competing in athletics throughout college and just finishing my last national competition in springboard diving. I was fortunate to have my school paid for on an athletic scholarship, win nationals on 3-meter and achieve All-American honors four times. Not to mention the long hours of always having to study and study and study. I would graduate with a marketing degree in May 1986 from Wright State University in Dayton, Ohio.



### 1983 3-Meter National Champion

After graduation I needed a break and did not want to interview for the corporate world until fall. After all, this dancing stuff was new and exciting. My parents, did not favor the idea of me taking my clothes off (only to a g-string) for a living.

That summer was great. I had the opportunity to weight train every day and add 20 lbs. to my once 162 lb. diving physique and grow my hair. I started a strip-o-gram business called "1<sup>st</sup> Class Strippers". You know, the stripper dressed as a cop going to a baccalaureate party making a noise or parking citation, turning on the boom box and doing his duty. Along with doing 3 to 4 shows with HUNK-A-MANIA male dance revue I was now making \$1,500 plus a week.

Fall came too soon and my parents were expecting me to get a j-o-b, job. I honored my word and took a position with Dunn and Bradstreet Credit Services as a sales representative, making \$34,000 base salary plus 8% commissions, which was a good job coming out of college in 1986. Wearing a suit and making sales presentations made me feel like a business professional.

The corporate world provided a good business foundation for me learning real-life sales training techniques you don't learn in college; it prepared me to take second in a four-month regional sales contest. After 18 months I became disenchanted with the political correctness and brown nosing that goes on in the office environment and resigned.

I teamed up with Tommy Thompson, a.k.a. “Solid Gold”, one of the most popular and successful male dancers in American, and we put our own show together. The strip-o-gram business was booming at \$75 a shot for 10 minutes of work.

As the show became more successful our tours expanded regionally and nationally. The Phil Donahue show called February 1990 and wanted to do a special on our male dance revue. After the interviews they were more interested in a story about me, a.k.a. “Malibu Ken”. The rest of the guys felt betrayed that they were not going to be on the show although I had a say on Phil Donahue’s decision. Their revenge was to split from me, and when we came home from taping the show, I had no male revue. Can you say huge adversity! I was fortunate to recruit four strong entertainers out of Columbus, Ohio, rehearse for a week, book shows and change the name to Mike “Malibu” Mills (Cherwenka didn’t cut it for a last name) and the American Hunks. I wore the hats of booking agent, MC, feature entertainer and took part in some of the choreography. I took the show from a local level to internationally within a year.

- A.K.A. MIKE MILLS
- OWNER, CHOREOGRAPHER
- AND SHOW M.C. For The
- AMERICAN HUNKS
- 1989 MALE DANCER of the YEAR
- AS SEEN ON:
- JERRY SPRINGER SHOW  
1st. Boston City International Strip Off  
May 1988, 1989
- PHIL DONAHUE SHOW  
Feb. 1990, 1990
- BEST OF PHIL DONAHUE  
July 27-28, 1990
- PHIL DONAHUE 25th Anniversary  
June 12th, 1990
- JOAN RIVERS SHOW  
Nov. 1988, 1989
- HBO SPECIAL "REAL SEX"  
Nov. 1989/90
- MONTEL WILLIAMS SHOW  
Oct. 26th, 1989
- GOOD COMPANY SHOW  
Jan. 22, 1989
- 5 Star Collage All-American Diver
- 1983 National Champion
- Bachelor Degree in  
Rev. Mixing and Power
- Playgirl Magazine  
Aug 1989 and July 1990
- Daily Star Enquire  
May 12th, 1990



**After the Donahue show aired our lives began to change. It was one of the highest rated shows which lead to more television exposure. Three appearances on the Jerry Springer Show, the first show of HBO’s “Real Sex”, Joan Rivers’ Show, Montel Williams’ Show, Good Company Show, Evening Magazine, Playgirl Magazine, Daily Star Enquire, and two more appearances on the Phil Donahue Show which included “The Best of Phil Donahue and his 25<sup>th</sup> anniversary”. With success comes jealousy. Solid Gold turned us in to the Mattel**

**Toy Company for using the names Malibu Ken and Barbie. The company sued because we had acts resembling the dolls coming to life in one of our routines. This actually gave us even more exposure, as we were on the front page of tabloids and in the news.**

Life was grand! We were recognized by the public nearly everywhere we went, had all the worldly stuff, friends, possessions, new home, success and pleasure. Then events started to change. On December 3, 1993, I was blessed with beautiful baby girl named Tiffany. Becoming a father, I then took on new responsibilities, and my outlook on life changed. I was not the model father you read about in parenting magazines. My schedule consisted of being out of town three out of four weeks of the month, and when I was home, I spent 10 hours a day in the office booking shows. I provided well for my family, but that's about it. What I did for a living was a business and the fame and attention had no significance anymore. I started feeling a serious void in my life, an empty feeling deep within. I wish I had a quarter every time someone would ask me "How long you are going to dance?" My response would be "What else am I going to do? I'm making a decent six figure income that supports our lifestyle."

March 30, 1995, we moved to a nice home in Atlanta from Dayton, Ohio because most of my work was in the Southeast, the more temperate climate and the opportunities of a larger city. Tom Gill was the most loyal and talented person I ever had work for me and he gave his life to Christ in 1993. Tom has the gift of evangelism and made every effort to convert me. When Tom came to Atlanta in July 1995 to visit, I knew he was going to witness to me hard and heavy. I was not ready to throw both legs over the fence and change, so I gave GOD lip service when saying the sinner's prayer just to pacify Tom. GOD did not find that funny, so he put a storm in my life to get my attention. Hebrews 12:5-6, When the Lord punishes you, don't make light of it, and when he corrects you, don't be discouraged. The Lord corrects the people he loves and disciplines those he calls his own. The show started to lack in quality, the guys were fighting among each other, my '34 RV blew two engines, the girls' van was stolen, I was on tour in Nova Scotia, Canada and my x-wife wanted a divorce, etc., etc. Times were getting so bad that GOD put the writing on the wall, "Either you give your life to me or I am going to take it."

My next tour was in Oklahoma; Tom Gill encouraged me to see Don Schwartz who was also an outstanding entertainer and recently a born again Christian. Don worked for me when I was with Solid Gold, and now lives in Houston, Texas. I had

Sunday and Monday off and flew in to see Don. At this time I knew the reason why I felt so empty was because I was separated from a relationship with my creator, my Lord and Savior Jesus Christ. I felt dirty, unclean, and living in sin. On Sunday, October 8, 1995, I trusted Christ with my eternity; I confessed that I am a lost sinner, asked for forgiveness, and thanked GOD for sending his son to die for my sin debt. Romans 3:23. For all have sinned and fall short of the glory of GOD. I wanted my life to now glorify my heavenly father. I wept like a child that night as the Holy Spirit filled me with joy, peace and happiness. I was a new creation.

11 Corinthians 5:17. Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come.

Through faith in Jesus, each one of us can be forgiven and restored to have fellowship with our Maker. Through the blood Jesus shed on the cross, that feeling of emptiness I once had has been replaced by the assurance of peace and hope for the future.

Our next show was Tuesday and I told my guys about my salvation and that there would be no more American Hunks after Christmas. They, along with others in the industry, thought I'd lost my mind. Why would Mike Malibu Mills and the American Hunks, the most successful male dance revue in the country next to Chippendales, give it all away? My faith was immediately tested that night as we had a huge sold out show and the guys got drunk and challenged some of my decisions. For the first time I felt naked on stage and had no desire to entertain.

As my contractual obligations were coming to an end, I must admit I had fears about where my next dollar was going to come from. As I drove home from our last show in December 1995, I had thought of keeping one costume and tape just in case I had to perform in an emergency financial situation. Driving 35 mph one block from where I parked the RV, the new engine blew up. I believe that was GOD intervening that I best sell out and trust in him totally. Proverbs 3:5-6. Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight. Within two weeks I sold my show to a competitor from Birmingham, Alabama and kept nothing.

End of story? Hardly, it's just the beginning. As a newborn Christian I was on fire for Jesus and just wanted to share my salvation with others, read GOD'S word, fellowship with other believers and be the best husband and father I could be. Oh, yeah still didn't have a job or know what I was going to do for a living. I think they call it walking in faith. I had a great support group of Christian brothers. Donnie

Hoover was the pastor to receive me as I walked down-the-isle at Charles Stanley's First Baptist Atlanta, Tim Gunter was the pastor at our Wednesday morning bible study, Tom Gill and Don Schwartz (both have full time ministries) gave me weekly support and of course my mom and dad had their whole church praying for us.

Tiffany was playing with the Sunday paper, and as I was cleaning up a foreclosure seminar advertisement caught my attention. What better way to supplement a six digit income than real estate. So I went to the seminar and bought all the books and tapes, joined the Georgia Real Estate Investors Association, went to more seminars and bought even more books and tapes.

April 15, 1996, I bought my first foreclosure property and the following month I and purchased two more the following month. Well, anything that could go wrong did. The wholesaler that sold me the properties committed fraud, cheated by the contractors, and every time I had a property under contract it fell through.

It is now December 1996, and if it cost 50 cents to travel around the world, I couldn't afford to get out of sight. GOD had completely broken me, I hadn't made a dime in twelve months, was in grossly huge debt and crying out to GOD for answers. My mind set was "How I can share my testimony to anyone." I thought GOD would bless me economically since I gave up a lucrative career and just walked out in faith; instead I am sleeping over at the properties I am fixing up with no utilities and taking my showers at the truck stop. I was working 14 hours hard labor each day and waiting for another credit card application to come in the mail so I can get through another month. My parents would not borrow me any more money.

I went to see my pastor Dr. Frank Cox at North Metro First Baptist Church. One of my big hang ups before giving my life to Christ was whether GOD still intervenes in the 21<sup>st</sup> century. Sure, I believe in all the Old Testament stories but I wanted to be certain GOD was going to take care of my family during a career change. After pouring my heart out to Dr. Frank and expecting him to encourage me with scripture or a testimony of someone in a similar situation, his response was "How much do you need?" My heart fell to the floor, thinking \$100,000 grand would do for now, but your cheap pockets might spare \$100. No thanks. There was never any thought of asking for a nickel. I NEEDED A MIRACLE!

Sunday, December 15<sup>th</sup> I felt called to cut my hair that was past my shoulders. That was the only thing I held onto from past, because others told me the look would open doors to share my testimony. The next day I am working at the property and

listening to Dr. Charles Stanley on the radio, and just broke down and lost it. Screaming, crying and kicking boxes, I was angry at GOD asking him to give me a sign that it's going to be all right or just take my life. I couldn't take it anymore; I was doing everything possible to make it work and nothing was. This was not the deal I asked for. Some of the scriptures I meditated on were Hebrew 11:6 Without faith it is impossible to please GOD, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him. And John 15:5 I am the vine, you are the branches. If a man remains in me and me in him, he will bear much fruit; apart from me you can do nothing. Where was my fruit? Where were my rewards? Why were my family and I going through this pain? We are living righteously, GOD fearing Christians and tithe \$100 a week because we need to make \$50,000 to pay bills. The story of Job related well. Suffering is part of the human experience, and Job is a valuable resource to turn to when suffering overwhelms us. GOD is in control over all things and is worthy of our worship, even though we may not understand what he is doing in our lives.

Tuesday morning I woke up after sleeping at the property, and two huge trees on the side of the house where I needed to put a driveway were split in half by lightning (see pictures below) and there is no other storm damage in the county! Neither tree fell on the two houses I was working on, nor did I hear a noise in my sleep. My spirits were restored and GOD'S greatness was in my presence. The next day at Wednesday's bible study Jim Patrick loaned me \$15,000 to finish repairs on the last house. Earlier in the month Jim said he did not feel comfortable with the loan. I was able to purchase a few things for my family the following Wednesday for Christmas after all. Sold the first house January 31, 1997, and the other two in March. Repairs were more than double the original estimates, so we lost considerable money.



April 1<sup>st</sup> we were \$100,000 in debt and 30 days from bankruptcy and this is no April Fools joke. My sister Doris sent me a scripture for inspiration Jeremiah 29:11 For I know the plans I have for you, declares the LORD, plans to prosper you and not to harm you, plans to give you hope and a future. I meditated on that verse with all my heart and soul. I knew the only way to get out of debt and food on the table quickly was to wholesale some real estate. Although retailing allows for much larger profits, it also is a several month-long process. The LORD allowed me to put a property under contract, borrow the \$500 earnest money, do a simultaneous closing between the buyer and seller and net \$6,000 without owning the property for 5 minutes. That was my first wholesale deal. GOD was with me as we did 69 wholesale deals in 1997 (paid off all our debt) and over 100 a year since then, acquired 93 rental properties and blessed us with more economic success than we had ever imagined. Greatness in Jesus Christ.





**I credit real estate guru John Adams for launching my career**

GOD has allowed my wholesaling business to be my ministry. He gives me the ability to find these great deals and help others prosper financially. What a blessing to help others for a living and share the lessons from the challenges I went through.

**IF GOD IS THE ALL-CONSUMING, ALL POWERFUL, ALL KNOWING, LOVING AND INFINITE CREATOR, SUSTAINER, AND REDEEMER OF THIS UNIVERSE, THEN NOTHING ELSE MATTERS QUITE AS MUCH AS GETTING TO KNOW HIM-AND TO KNOW HIM WELL!**



**Gravedigger Ministries Fundraiser  
With Ex-Governor Barnes  
April 2006**

As I mentioned before that one of my hang ups before putting my faith and trust in Jesus Christ was the uncertainty of the kind of divine relationship expected. The following are events where GOD has interacted.

- 8/84. The summer before my sophomore year in college I was driving back to Fort Pierce, Florida from Austin, Texas after training at the university that summer. I ran out of gas at about the half way point with no more money to my name. After spending the night sleeping on top of my Datzun 280 ZX in a church parking lot, I realized the only hope of financial help was the church to get me back to Indian River Junior College where I was attending school. I told the pastor my situation and assured him the debt would be paid back within 72 hrs. His response was, I will give you half of what you need and GOD will provide the rest. I said to myself, you have to be kidding, how cheap can you get. Well, as I was nearing empty on my gas tank again, I picked up a hitch hiker and he had money, well at least more than I had. He put me up for the night at his mother's house in Gainesville, Florida, provided a good breakfast and gave me enough money to get home. This experience provided a foundation of faith and a reference to fall back on that GOD did provide when needed.

- 1/96-1/97. During the first thirteen months of my career change while having no income coming in I somehow always paid my bills and salvaged my credit which is imperative in real-estate success. Many people loaned me money and I filled out every credit application I could get my hands on. Was debt free by Christmas 1997 and first million net worth by Christmas 1998. I can't tell you how many times it seemed like a deal was not going to close and it did. Or how when every nickel from a sale was spoken for, I was able to pay off a debt at the last minute right before the due date. I was on my knees so much in prayer, a pair of knee pads would have helped. GOD was faithful.**
- 9-18-96. I was off to the pawn shop to hawk about \$10,000 worth of jewelry from my dancing days; I used to look like Mr. T. with a ring on every finger and a half dozen necklaces. Was driving our last vehicle a 1979 Ford van. We sold the Corvette convertible the previous month to survive. Long story short, I avoided a deadly accident. GOD saying everything is alright when at the moment it seemed disastrous.
- 10-12-96. I was building a car port at my rehab property and was on the roof installing 4x8 plywood sheets for decking when the whole car port fell down with me on top. I was able to jump far enough out without having all that lumber on top of me. Could have lost my life or been paralyzed, but only sprained my ankle. God telling me life is a gift and HE can take it at any time.
- 1-19-97. A couple in our Bible study both lost their jobs and gave their testimony on how GOD took care of them. Great encouragement at the time.
- 1-21-97. I burnt the woods down on the Stonewall Tell Rd property (the same house as the car port incident). My brother-in-law needed work, so I gave him some painting to do. The work was not completed on dead line and I spoke harshly to him (certainly not Christ-like). Went to the back of the house where we burnt trash, put a little too much gasoline on the debris, the wind picked up and before you knew it, an acre of woods was on fire. The

fire station was a mile down the street and they took care of putting out the flame along with tearing up the yard. GOD was telling me to keep my cool to avoid the heat.

- **9-15-98. Our second child Michael was born. Life was wonderful but definitely not taking anything for granted! 11-8-98 baby Michael was on the bed and I was on my knees next to the bed playing with him. The thought that came to mind was, Why don't I pray on my knees anymore like I used too? Baby Michael started choking and stopped breathing. Can you imagine the fear at this time? I called 911, and while waiting for the paramedics I prayed to GOD for help and promised I will be back in prayer on my knees. GOD saying don't get too comfortable.**





- 7-9-98. A couple of examples where GOD is protecting our children. Tiffany, five years older than Michael, was in my office after I installed some book shelves. She was playing underneath the shelves for 30 minutes, and just after she moved, the book shelves collapsed. Tiffany would have been badly hurt. 11-2-98 Again, Tiffany in the office on the chair and she falls off, just missing the pointed edge of the desk by an inch. She would have split her head open. 8-16-98. Michael was on the landing area upstairs holding onto the railing when he decides to let go and sat down right at the edge of the top of the flight of stairs. One more inch further, and he would have fallen down a big flight of stairs and been badly hurt.
- 12-9-99 Talking to an investor on Hill Street between our cars which are 3 feet apart. Here comes a stolen car out of control down the street about 50 miles an hour and hits the back of my car, which rams into the back of the investors car. I jumped out of the way, the bumper hit my thigh and I couldn't walk for a week. A second later both of my legs would have been crushed between the two cars. Not to mention the thugs pointed a gun in my face as they jumped out of their stolen car to flee from danger. How many lives is GOD going to give me?

- IF GOD IS THE ALL-CONSUMING, ALL POWERFUL, ALL KNOWING, LOVING AND INFINITE CREATOR, SUSTAINER, AND REDEEMER OF THIS UNIVERSE, THEN NOTHING ELSE MATTERS QUITE AS MUCH AS GETTING TO KNOW HIM-AND KNOW HIM WELL!





## Stripped Bare By the Lord-Part 2

Divorce, REAL ESTATE COLLAPSE & ReMARRIED

I am the vine, you are the branches. If a man remains in me and me in him, he will bear much fruit: apart from me you can do nothing. John 15:5.

Part 1 left off at year 2000. So let's pick up in 2001. Financially life is grand, flipping 100 plus homes a year, netting a 7 digit income, just moved into an 8,000 square foot home on the golf course. Not a financial worry in the world and feeling 10 feet tall and bullet proof.

Although my relationship with ex-wife was heading south, she did not have that inner peace, joy and happiness a true believer has trusting in God for everything. My real estate career was of not interest to her. So I asked her where is her passion. What would you like to do to fill your day? ”She said I want to buy some horses. Alrighty then let’s get some horses! That boarding your horse stuff can get pretty expensive so being a real estate investor I thought it would make more sense to buy our own horse ranch rather than renting. Saundra said she wanted to have a horse business, renting stalls out, showing horses and taking care of other people’s horses.

So on 11/30/01 we purchased a 34 stall horse ranch in Dacula for \$1.3 million, spent another \$400 in improvements. Bought another parcel across the street with a home and 4 stalls on it-4/17/02 and the property behind it on 11/30 /02. On my gosh what did I get myself into? We have over \$2 million in real estate that is losing \$15,000 month just to give my wife a passion. Her vision was to compete in the horse shows so we go out and buy the fancy trailer to travel in and all the stuff that goes with it. I’ll keep this short. You can’t make money on something that eats while you are sleeping (horses). I expected Saundra would be more hands on but instead hires a manager and care takers (more expenses). The boarders want everything for free; complain a lot and you have your late and no payers-welcome to owning your own business my lovely wife!

The real blessing for me with the horse ranch was witnessing all the young girls learning to ride on my property, fall totally in love with their horse and the quality family time most families enjoyed at the facility. It truly was a beautiful retreat for horse lovers.

You think this might have a strain on one’s marriage? The business part really didn’t bother me it was the lack of effort my wife put into it. Hey not my money you deal with it attitude. She did not hold up to her end of the deal in managing the business so the love and respect for each other started to dwindle. My outlet was golf and started to play a lot of it to get away from her. In early 2004 we were fortunate to sell 2 out of the 3 parcels and stop the bleeding ending up with a small loss. We kept the house and 4 stalls across the street for our personnel use which I later built a park quality baseball field on it when my son Michael was 5.

## **Divorce**



On August 31, 2004, I have the privilege of getting served divorce papers. Finding out my wife is having an affair with her personal fitness trainer. So they are thinking I will divorce Mike, take his money and we can live happily ever after. "God is good all the time".

So think about it, how likely is it a cop comes to your residence to tell you your car is taking up two parking spaces in a grocery store parking lot? 99 out of 100 you go back to your car and you might have a ticket. Then to catch my wife in the act of infidelity? So instead of her taking the shirt of my back she only got two sleeves.

### **Post-Divorce**

I felt blessed, relieved, happy, anew, did I say happy? A fresh start in life! We should have divorced years prior but my religious convictions would not let me pull the trigger so the way it all unfolded was perfect except the part about the \$5,000 monthly alimony, insurance, most of the furniture and big lump sum cash payment. It didn't matter God has given me clean, free and happy soul. You can't put a price tag on that.

### **How I met my African American wife Tolla Soto?**

**Proverbs 19:14 Houses and riches are an inheritance from fathers. But a prudent wife is from the Lord.**

**Proverbs 18:22 He who finds a wife finds a good thing and obtains favor from the Lord.**

**Proverbs 31 10-31 "The Wife of Noble Character"**

**Yes I am truly blessed God has given me a gorgeous wife I truly love and respect.**

Tolla and I married November 16, 2013, so let me back track since there is some history to fill in. I coached the 2003 5-6 yr. old co-Ed basketball team at Dacula Park and Tolla's daughter Lauren and my son Michael were both on the same

team. Well my first reaction was alright I have a hot mom on my team and then find out Tolla lives two doors down from me with another man. They were the only black couple in our subdivision.

So Tolla was there to witness my last year of marriage and my ex-wife's character. We became friends during the basketball season and social events at our homes. After the divorce, Tolla became a very good trusted friend, she helped me refurnish my home (which took a lot of time, effort and expertise), plan my Goldmine Properties Christmas parties, clothes shopping for the children (can you picture an attractive inter-racial couple shopping at the Mall of Georgia in Gwinnett County in 2004 with the kids?). It would have been nice to get a dollar for every look and 10 dollars for every 10-second stare.

You are probably asking why we did not start dating back then? A couple reasons: 1. Tolla was in a relationship and living with another man (Charles) and I would never enter that zone. Really never understood that one as Charles and Tolla never showed public affection, never asked and later found out it was more of a business relationship-ah ha. 2. I was in a relationship and my type has always been 5'6"-5'8", long blond hair, blue eyes and large breasts, well let's just say I get teased for dating the Barbie type. Tolla has witnessed a pretty entertaining dating landscape and was helpful advisor... We both admit now that we have thought about what it would have been like to have dated back then.

You can't have love without respect. And Tolla was the most successful and hardest working businesswoman I knew, which made me stand up and pay attention. Nothing more attractive than being able to discuss business ideas with a woman! She ran multiple businesses (largest hair salon in DeKalb County, a technology consulting firm, real estate agent and I helped Charles and her get started in the building business). Can you say drive and motivation?

As the market started to take a turn in 2006, so did Tolla's businesses and relationship. She moved out of her home December 2006 and we did not reconnect until December 2012. I don't know about you but anyone heavily invested in real estate during the bust got hurt badly. We both lost nearly everything. I will talk about those disturbing emotions and how it took my faith to the next level. 2007-2014 where some very dark times.

Tolla reached out to me November 2012 via Facebook about a charity event she was having and if I wanted to donate any clothes. I took her up on it, cleaned out my well over due closet (did the PMA thing and left ½ the closet empty for my

next wife to put her clothes) and brought over enough clothes to open a store. She invited me to dinner and then we danced at Johnny's hideaway. We kissed in the parking lot and had that ah ha moment. [God had planted a seed of trust, respect and attraction](#) for each other that evening. There is so much comfort when you know you can trust someone.

Oh ya, one little problem I was in a 6 month relationship that was good. Hurting someone's feeling was not my style and getting out of this relationship wasn't easy. While I sorted out my feeling Tolla hung out platonically. I was completely honest with Tolla about this and thank her to this day for hanging in there. It is safe to say these events strengthened our relationship.

Tolla lived in Inman Park and me in Dacula so every Thursday we have date night. The kids called it "Secret Thursday" because they would be shipped off to a friend's house and did not know why. I would spend the night considering the drive home was 45 minutes. On May 18, 2013, I proposed marriage to Tolla and she accepted. On November 16 2013, we married. At the wedding Tolla's Dad comes up to me and thanks me for starting a revolution. I said what do you mean? He said I never seen a mixed crowd of 100 or so people have so much fun in my life. Our LOVE and RESPECT for each other is off the charts and we pray when others see us they see LOVE and LOVE does not see color.

## **The Great 7 Year Real Estate Collapse that caused Bankruptcy**

The fall I experienced from 2007-2014 was so brutally painful and a total dependence on God. Can you imagine having 2.1 million in savings and losing every dime of it? The fear of losing your home, all your automobiles, not providing for your family and the shame that goes along with it. Not knowing if you will ever be able to make a living again? Living life with little confidence? To this day I really don't understand why God would allow so many good people to get hurt by the great recession? [Millions of people losing their life savings, homes, jobs etc..](#)

Might be best to describe the events and [come back to describe what it meant](#). Here's a little picture of what was lost. In 2006 I was building million dollar homes in Gainesville in the subdivision of Marina Bay on Lake Lanier (four homes left I could not sell). I had thirteen town homes at The Reserves at Ivy Creek (across the street from the Mall Of Georgia) which did not sell. We had our own home in the subdivision on Grand Marina Circle along with a 32' cabin cruiser boat, 3 \$90,000 cars in the garage and our personnel 8,000 sq. ft. residence in Dacula. There were about fifteen builders that came to the weekly builders meeting and in the

beginning of 2007 I was the only one still attending with the developer. Most builders have already given back their homes to the lender. I was sitting on four homes that could not sell for the loan amount. I had a property in Dacula (mini horse ranch), (sold the big horse ranch in 2004) four horses, house, and park quality baseball field I built for my son and a fishing pond. Along with ninety-three rental properties which I sold most off before the crash and had about fifteen left in inventory. At one point, it took me over \$73,000 to get through the month (interest payments, etc.) I held on to January 2010, went through a lot of savings and could not sustain these payments anymore as real estate values continued to plummet. Now I get the joy of dealing with all the creditors coming after me for a couple of years and on April 4, 2013, I had no alternative but to file for bankruptcy. Having religious convictions about debt I tried to work payment plans with creditors but at the end of the day it became unreasonable.

At this point I went through 1.3 million dollars of hard earned savings. The only creditor exempt assets I had - so I thought - was an annuity with a surrender value of \$582,000 (which I lost in a court ruling) and \$215,000 in an IRA (won in a court ruling but exhausted to pay attorney fees and living expenses). Fighting for these two assets for 18 months cost me over \$100,000 in legal fees and gave me taste on how corrupt the legal system can be. I could write a book on this whole experience but if anyone ever crosses this bridge I am a legal expert on creditor exempt assets so feel free to ask.

Think about it for a moment, I set up a retirement annuity funded with after tax dollars ten years before I filed for bankruptcy. Never touched the retirement account even in my darkest financial hour because if I could hold on to I am 59.5 years old the annuity would be worth 1.2 million. This was the only retirement program available for self-employed people. Judge Diehl ruled because I exceeded the annual contribution limits (which apply to 401K and IRA's) the annuity was not creditor exempt. Then she goes on to say that the Georgia Law is "ambiguous" on the exemption. There is very little case law on this issue and none that apply to my self-employed status. I feel the judge gave the bankruptcy trustee a bone and me a bone and called it the day. After the March 6, 2014, ruling I went to one of the most reputable law firms in Atlanta on asset protection to appeal. After they did their research they assured me I would have a good chance of winning an appeal and getting a bankruptcy discharge. They asked for a \$10,000 retainer which I thought would cover the appeal and my discharge. Six months later and \$41,000 in additional legal fees I ended up settling with the trustee and the only creditor to fight me was RES-GA. The settlement was they would grant me my bankruptcy discharge if I gave up my entire annuity which I did because my attorney's told me

I would have to post a 10% bond to appeal and legal fees would be another \$100,000. Most importantly it was time to get a [fresh start in life](#) and if God wanted me to start with nothing again. So be it. I was good with it. The biblical stories of Job and Joseph gave me strength and hope. Although this seemed very unjust, my faith has always prevailed.

Out of the dozens of creditors in my bankruptcy case there was only one creditor that fought me which was a private investment company called RES-GA. 75% of my debt was to Haven Trust bank which went bankrupt and the FDIC was the receivership. RES-GA bought these assets for pennies on the dollar, made money on the purchase and sale and came after me for the deficiency. How can triple dipping possible be legal especially when you are not even the original lender? And to make matters worse RES-GA contested my bankruptcy discharge and was coming after me for the entire \$2,446,748.14 I owed them.

The fix and flip and wholesaling side of real estate investing was obsolete in 2010 as real estate values continued to decline. This forced me to find another means of making a living so I entered the world of day trading stocks in 2011. Bought all the books and tapes, on line study classes and attended live seminars to learn the business. Had beginners luck and doubled my money the first 60 days and was hooked. Then in August 2011 the stock market made a correction like it has not seen since 1930's depression. It fell through 4 layers of support. Support is price level that most of the time when the market corrects it goes down to that price level and bounces back up. Most of my trades were either long call (up) or put (down) vertical spreads. I traded call and put options which is 1,000 the leverage of buying one stock. So before the crash in July the market was bullish (moving up). So when making a call option trade you want to follow a couple basic rules. 1. Trade in the direction of the market. 2. F/E (financial estimate) score of 3.25 or greater. 3. 250,000 average volume traded daily of the stock and most important 4. Buy on support bounce and sell at resistance. 5. Expiration date at least 30-60 days out.

Previous to the crash the market touched 2 levels of resistance (highest price point) and pulled back and most analysis predicted that on the third attempt at resistance level it will break through for a major "break out" as the market has in the past (technical analysis prediction). Sorry Charlie it did not work out that way. The market went up to resistance line and pulled back and reversed through support. Support is a price level on a stock chart where historically the stock has had difficulty falling below. The price level acts as a floor and prevents the price of the stock from falling any further. When the market pulled back to support I placed more trades as all the technical analysis suggested and was basically following

trading rules. So hopefully I painted a picture here of the trade not only going through one level of support but falling through four and option trades having expiration dates approaching none of my trades came to fruition and lost over \$470,000. So here I am not making any income for two years, investing my life savings and losing it. I believe I was in line for either a stroke or heart attack in September 2011 when my option expired and lost every dime. I recall having dinner with my parents and siblings in Chicago on a family vacation; I picked up my phone to check my account and lost \$78,000 that afternoon. My body was paralyzed, hair standing up on the back of my neck and thought I was going to have a heart attack.

You would think I had enough of day trading stocks but in October I invested another \$100,000 and lost that by March 2012. You can't be successful in life without confidence and I had very little getting out of my trades prematurely, over trading trying to make up the losses and making fearful decisions. I don't think GOD wanted me married to my computer screen all day long analyzing stock charts. It is a very secluded work environment and being an extrovert probably would not have been fulfilling as a lifelong career. Therefore I felt GOD leading me back in real estate and with the market finally bottomed out it was good timing to get back into what I knew best and had a successful track record.

On April 12 2012, one of my fix and flip houses sold which was on the market for more than 2 years brought in some working capital. Although losing \$31,949 on the sale it was money back into the bank account at perfect time. Just to give you an example this home sold for \$69,900 in an area where homes sold for \$110,000 before 2008. Fate would have it that I had two other fix and flips in inventory also for 2 years that sold shortly after that with similar out comes of losses of \$27,165 and \$30,761. Great tax deductions if you are making money. But on a positive note it was some operating capital. The crash forced me to reinvent myself, learn to fund projects with finding private money investors, joint venture partnerships and doing business with a set of new people. I had to build my reputation all over again due to most of the players were out of the business.

I understand the anxiety going to the mailbox and having another creditor suit me, an abundance of legal problems. Not being able to think straight because your heart is so heavy in fear. I remember driving my son Michael to practice with his friend in the car. My mind was so clouded that I passed the exit (which I have been to a 100 times) and the boys looking at each other and saying dad what are you doing?

**So what does all this mean to me? Going through suffering and hardship? Losing all my money, dignity, pride and confidence? Going through a season of brokenness?** God is in control over all things and is worthy of our worship, even though we may not understand what he is doing in our lives. Suffering is part of the human experience and God allows suffering to enter our lives for a number of reasons; to **test us** (the testing of our faith develops perseverance), to **discipline us** (all people, even the most Godly among us sin. God uses suffering to guide us back to his way when we stray), to **humble us** (pride is the fall of every man), to change our perspective and to **prepare us for blessings** in the future.

God alone is in sovereign control of all things. To think God has lost control or that he does not have our best interest at heart is to judge according to our human perspective. When we do so, we fail to take God's perfect character into account. We are often too nearsighted to see the things God has in mind. God is far more concerned that we trust him than that we understand him, since his ways and his wisdom far exceed our own.

[Jeremiah 29:11](#) For I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future.

[Mathew 6: 33-34](#) But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

[1 Corinthians 13: 4-8](#) Love is patient and kind: love does not envy or boast: it is not arrogant or rude. It does not insist on its own way: it is not irritable or resentful: it does not rejoice at wrongdoing, but rejoices with the truth. Love bears all things, believes all things, hopes all things, and endures all things. Love never ends... faith, hope and love abide, these three: but the greatest of these three is love.

[Proverbs 17:22](#) A cheerful heart is good medicine, but a crushed spirit dries up the bones.

You need to understand the enemy is not really after your dreams, your health, or your finances. He's not primarily after your family. He's after your joy. The Bible

says that “the joy of the LORD is your strength” Nehemiah 8:10, and your enemy knows if he can deceive you into living down in the dumps and depressed, you are not going to have the necessary strength-physically, emotionally, or spiritually - to withstand his attacks. When you rejoice in the midst of your difficulties, you’re giving the enemy a black eye. He doesn’t know what to do with people who keep giving God praise despite their circumstances. Learn how to smile and laugh. Quit being so uptight and stressed out. Make your choice to enjoy your life to the fullest today. Cast your cares upon the Lord, don’t worry, release control and have joy in your heart no matter what the circumstance. One of God’s comforts for me was 16 on the clock (John 3:16). I would look at the clock in the middle of the day and it would read 1:16 or I would wake up at night at 3:16 in the morning. It was a way of God comforting me and saying this all will soon pass.

I’m sure you have heard many stories of people going through adversity and say **“It made me a better person”** Well what does that mean? For me it’s having compassion and empathy for others, being patient with others, living a life of love, making at least 3 people a day smile. Arrogance and pride...we all fight this one. I will never ever brag on what I have and make someone else feel less than. Stuff is nice but at the end of the day does not mean anything. If God wants to allow wealth in my life again like before I will treat that blessing a little more humble the next time around. I can give you dozens of examples of God’s divine intervention the past 20 years that has helped with my faith.

Feel free to reach out to me if I can be of encouragement to you and share my relationship with Christ with you.



