



# A **PRISONER'S PERSPECTIVE**

THE  
**REDEMPTION**  
OF A  
**CRIMINAL  
MASTERMIND**

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A Prisoner's Perspective: The Redemption of a Criminal Mastermind

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**To God and my wife.**

## MY BRIEF LIFE AS A CRIMINAL MASTERMIND

I accept full responsibility for my actions. I wasn't innocent and I wasn't a victim. I did it. I was guilty. I was a deeply flawed and fallen person acting according to my nature.

While not every fallen person becomes a criminal, the right set of circumstances, life experience, and self-perception can lead him along that path. This is not my excuse, but my attempt to explain my rationale for doing what I did. It was wrong, and I am guilty of the crimes. Instead, I want to convey how God can change a person like me.

I was convicted in federal court of eighty-nine of ninety counts in a federal criminal indictment that included international money laundering, laundering criminally derived proceeds, wire fraud, mail fraud, and several other counts that were attached to the laundering of criminally derived proceeds. The government described it as a Ponzi scheme (it wasn't—it was money laundering) in which new investors were brought into a financial scheme to pay off old investors. The indictment described me as a criminal mastermind.

After a three-month trial, I was found guilty. At sentencing, I received a seventeen-and-a-half-year sentence in federal prison. With good time, I would be released after fifteen years, two months, and twenty-eight days and then be on federal supervised release for five additional years. After sentencing, I was sent to a federal prison in Lompoc, California.

Society saw me as a callous and arrogant criminal who manipulated others for his own purposes. They associated me with power, greed, and dishonesty. In their eyes, I was nothing more than an evil person who had victimized those around me. As a result, the might of the federal government fell upon me and stripped me of my freedom, possessions, and family. My victims filed civil suits against me, the federal government seized my assets, and the media wrote story after story detailing my wrongdoings. Shame was heaped upon my family. I couldn't go anywhere without feeling their stares and passing judgment.

No doubt some will say I deserved such treatment because I was a criminal. Prior to these experiences, I judged others that way. I figured people accused of a crime got what they deserved and never gave it a second thought. The simple fact that a person was charged with a crime was enough for me to judge them as guilty and not be concerned about what happened to them afterward. I considered it justice.

My perspective of what I had done was quite different. When I tried to explain it to my lawyers, they dismissed it as irrelevant. They were not interested in perspectives. They were only concerned about the facts of the case. As a result, my perspective never came to light. Who I was as a person was portrayed by what I had done, as revealed in court testimony and the press. That's how the legal system is designed. It's based on what it considers to be facts, and the facts pointed to my guilt, and I was guilty. Still, my perspective was real to me and perhaps helps explain how a fallen person, such as me, sees the world and acts in it. More importantly, it can also demonstrate the great love of God.

With very few exceptions, no one sets out to be evil. It's the result of a fallen nature making decisions consistent with its experience, environment, education, and genetics. The person is

limited to choices contained in those four things. And I was no exception. I didn't set out to be a criminal mastermind. I made a series of choices within my fallen nature.

At age twenty-five, I was first introduced to the types of crimes I committed while working as a radio talk-show host in California. It wasn't presented to me as a crime. The person didn't say, "Hey, Mike, I have this illegal thing that you would be great at and that will make you lots of money." It was presented to me as a way to make a lot of money. It played to my insecurities of not being good enough.

In my young adult mind, money would solve my problems. I could maintain the façade of being more than I was, or who I thought I was. I could buy things for people, be loved, and be viewed favorably by those around me. That was my motivation, which was based upon my insecurities and perceived needs rather than deciding to break the law. It was a motivation based on my perception of myself and others. It was the result of my fallen nature telling me I was unlovable and could only get people to love me if I had a lot of money.

Once I decided to accept the offer, I resolved to keep it a secret. If people found out what I was doing, they would think less of me because it was so easy. I wanted to look smart and powerful and if they found out how easy it was, they would realize I was not that special after all.

During the five years my crime took place, several significant things happened in my life. Three of them were that I got divorced and married Cynthia, and my father was forced into early retirement and had turned to me for financial assistance. The divorce was not nasty because I agreed to a large financial settlement with my ex-wife and large child support payments for our son. My marriage to Cynthia was incredible to me because I fell head over heels in love with her the moment I saw her. The request from my father was much more difficult and had come through my mother. She called and asked me to put my father to work because they needed the money. I don't know if my father ever knew about that call.

My mother's plea on behalf of my father impacted me greatly. It played to my insecurities. I couldn't turn them down for fear of exposing my weaknesses. In a way, it was a turning point for me because I now had to support two households rather than just one. It also required me to increase my criminal activities even more to cover the costs.

As my success in crime increased, people flocked to work for me. Each of them had an area of expertise from having worked in such crimes before, but I didn't know that. All they cared about was making money. No one mentioned the fact that it was illegal.

I instantly agreed to help my father and put him to work checking out potential businesses I wanted to invest in. It was a sham, but no one knew that. Eventually, my parents moved to California and I bought them a ranch where Dad began to raise and train horses. Each month, I paid him a large sum of money to live on and run the ranch. It was more money than either of them had ever imagined making in their lives.

I was living in two very different worlds. On the one side was my family who viewed me as a successful businessman. They trusted me to provide for them and they loved me. On the other side was the criminal enterprise. I never mixed my criminal enterprise with my personal life.

I traveled the world meeting shady bankers and what I thought to be investors, and surrounded myself with people who fixed problems long before they got to me. I gave away lavish gifts and lived an opulent lifestyle. At one point, over fifteen hundred people were involved in what I was doing.

**But I was at the top.**

In the final year of the enterprise, when I knew it was criminal in nature, I began to act like a criminal and enforced my will on those who did not meet my expectations. It was a part of me that I didn't know existed before. I became harsh and demanding. The people working for me acquiesced to my demands and brought in even more money. I was a brutal taskmaster.

During that final year, I lay in bed each night fearing the inevitable. I made plans to try to get out of the entire mess but could never figure a way out. Even though I was unsaved at the time, I prayed to God that He would get me out of it and somehow let me begin a new life with my family. I begged Him for help. I prayed the Lord's Prayer over and over, thinking it would somehow sway God to my side. I called it my year of desperation.

No one in my family knew anything about my crime. Perhaps in that final year they saw some changes in me, but none knew how desperate and afraid I truly was. I knew I was in way too deep and there probably was no way I was going to get myself out of it. Not exactly what I would describe as the life of a criminal mastermind.

**End of sample chapter.**

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