

The Ethical Edge:

A Guide to Responsible
Decision-Making

How to Build Trust, Avoid Pitfalls, and
Succeed in Business

David Moulder

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To my family—thank you for your support and for standing by me when it mattered most. You inspired me to take ownership, find a way to contribute, give back, and become a part of the solution. I couldn't have done this project without you.

Table of Contents

Foreword:	7
An Introduction from Corbin and Emily	
Chapter 1:	13
Taking Responsibility – My Crime and Accountability	
Chapter 2:	23
Defining Your Values and Living Faithfully to Them	
Chapter 3:	33
Understanding the Fraud Triangle: Pressure, Rationalization, and Opportunity	
Chapter 4:	41
The Power of Saying No	
Chapter 5:	49
Building and Maintaining Good Habits	
Chapter 6:	59
The Ripple Effect of Unethical Decisions	
Chapter 7:	67
Forgiveness, Family, and Focusing on What You Can Control	
Chapter 8:	75
Contributing to a Greater Cause	
Epilogue	83
Concluding Remarks	87
Personal Narrative:	91
David John Moulder	

Course:	107
Self-Directed, Self-Help with Journaling	101
Appendix A:	129
Glossary:	
Appendix B:	133
Skill Development	
Appendix C:	139
Ten Coursework Modules	
Appendix D:	143
Replicating David's Success	
Appendix E:	147
Related Reading and Resources	
Appendix F:	151
Advocacy Organizations	
Appendix G:	155
Potential Careers	

Foreword:

An Introduction from Corbin and Emily

When our dad sat us down to tell us he was pleading guilty to charges, we were stunned. It wasn't the kind of conversation we ever expected to have with him, but even in that moment, it felt true to who he was. He didn't avoid the truth or try to make it easier for us to hear. Instead, he was straightforward and accountable, explaining exactly what had happened. That honesty, even when things were hard, was the kind of integrity he had always shown us. It was a shock, but it was also a moment where we saw his commitment to responsibility and owning up to his decisions. He made sure we knew the details, and as difficult as it was, we admired his courage in facing the truth head-on.

As we processed what he told us, we found ourselves wanting to make excuses for him. It was easier to believe that outside pressures or other people were to blame. We tried to imagine ways in which it might not have been fully his fault. But Dad didn't let us go down that path. He was clear from the beginning—this was his responsibility, and he understood the consequences of his actions. His refusal to deflect or place blame has only deepened our admiration for him. He showed us that accountability doesn't mean making excuses or shifting the bur-

den onto others, but standing firm and owning every decision you make.

What stands out to me now is how he has responded since that day. He has taken full ownership of his mistakes and used this time to reflect and give back. Whether it's through volunteering or offering advice, he remains a source of strength and leadership. Watching him continue to live by the values he taught us—especially in such difficult circumstances—has been one of the most powerful lessons he's ever given. Even as we try to understand everything that has happened, his actions continue to be an example of what it means to lead, not by what you say, but by what you do.

Our father has always been someone we looked up to, and not just because of his professional success. His character and the way he approached every aspect of his life with integrity was what set him apart. From an early age, he taught us that honesty and responsibility were non-negotiable, and he lived by these principles every day. The decisions he made were always aligned with what he believed was right, regardless of the difficulty involved. He treated every person he encountered—whether they were family, employees, or strangers—with the same respect and fairness. That is why, even now, we are not surprised by the way he has chosen to handle this situation. His decision to plead guilty and take full responsibility for his actions is just another reflection of the values he has always upheld.

Corbin's Perspective

I remember when my partner and I came to Dad with our business idea. We were nervous, but Dad listened carefully and asked thoughtful questions. He didn't just support us financially—though that was important—but what really mattered was his guidance. He took the time to mentor us, helping us make decisions that aligned with the values he had always emphasized. It wasn't just about the business itself—it was about making sure we were thinking ethically and planning for the long term. That was how Dad approached everything, and it was something that shaped how I think about leadership today.

Leadership, for Dad, has never been about giving orders or telling people what to do. It's about helping others grow and succeed. He has always believed in leading by example, and that's something I've always admired in him. Even now, as he faces the consequences of his actions, he continues to embody the kind of leadership that focuses on integrity and accountability. He continues to guide us, and others, even when things are hard. It's not just in what he says, but in how he lives.

What has impressed me most through all of this is his commitment to owning his mistakes. He never tried to shift the blame or make excuses. Watching him take full responsibility has been a lesson in true leadership for me, and it's something I strive to apply in my own life. His belief in accountability has remained constant, and it's shown me that leadership is not about avoiding challenges or setbacks—it's about facing them

with integrity. That is the legacy he's given me, and it's something I hope to pass on to others as I grow in my own career.

There was a particular moment that stood out to me when I was younger. I had made a mistake in school, nothing serious, but enough that I felt ashamed. Dad sat me down and talked through what had happened. He didn't lecture me or make me feel worse. Instead, he calmly explained that everyone makes mistakes—it's what you do after the mistake that defines you. That conversation stuck with me because it wasn't just about that one moment. It was a lesson I've carried with me throughout my life. And now, watching him handle everything that's happening, I see that same lesson in how he's approaching this situation. He's not running from the consequences—he's facing them head-on and using them as an opportunity to grow, and that's something I deeply respect.

Emily's Perspective

Growing up, Dad always taught us that integrity wasn't just about making the right choices when things were easy—it was about doing the right thing, even when it was hard. He didn't just tell us this; he lived it every day. That lesson shaped how I approach my own life, but I've never seen it more clearly than I do now. The way he has handled everything, from the moment he told us about his guilty plea to now, has been a testament to his character. It's not about avoiding mistakes—it's about taking responsibility when they happen.

After he pled guilty, my brother and I went through a range of emotions. We were confused, hurt, and angry. But through it all, Dad remained steady. He didn't try to justify what had happened or look for ways to downplay it. Instead, he took responsibility and showed us that integrity means accepting the consequences of your actions. It was hard for us to fully understand everything at first, but as time has passed, we've come to appreciate the strength it takes to own your decisions in the way that he has.

Even now, as he deals with the outcomes of his choices, Dad continues to give back. Whether through volunteering or mentoring others, he remains focused on helping people. This isn't something he does for recognition or praise—it's simply part of who he is. I've watched him, time and again, find ways to contribute to his community, even when he's dealing with his own challenges. That's something I've always admired about him—his ability to think of others, even when it would be easy to focus on himself.

Our admiration for him has only grown. Watching him take responsibility and continue to live by the values he instilled in us has shown us what real strength looks like. He's using this experience to teach us, once again, that life is about how we respond to challenges, and that integrity is at the heart of it all. It's not just about the big moments or the public decisions—it's about the small, everyday actions that reflect who we are. Dad's

actions have shown us that, even in the hardest times, it's possible to live by the principles that matter most.

One memory that stands out to me is how Dad always found ways to help people, whether they were friends, employees, or even strangers. His generosity wasn't something he talked about—it was something he lived. For example, I remember one of his employees struggling to make ends meet, and Dad quietly stepped in to help. He didn't make a big deal about it or expect anything in return. He simply believed that helping others was the right thing to do. That's a value he's passed on to us, and it's one we've seen him continue to live by, even now. His commitment to supporting others, even in the most challenging times, is a fundamental part of who he is.

Corbin and Emily Moulder

Monday, October 7, 2024

Chapter 1:

Taking Responsibility – My Crime and Accountability

I never imagined that one day I would see the words “The United States of America versus David Moulder.” The reality of that phrase still feels surreal, but it’s a reality I have to face because of my criminal choices. As I sit here, waiting for my sentencing, I’m forced to confront the full weight of my actions and, in doing so, I hope to offer something of value to you—the reader.

Earlier this year, I wrote a letter to Judge Tunheim—a letter in which I examined my life, my choices, and the path that led me here. Writing that letter was a painful yet necessary exercise in self-examination. It compelled me to confront the truth: my decisions had real consequences, not just for me, but more importantly, for the victims I created. The writing process was cathartic, but it was also a sobering reminder of the impact of my actions, which you can read about in the appendices of this book.

But it wasn’t just a clean, cathartic process. It was hard. It was painful in ways I hadn’t expected. Before I could write that letter, I had to face something I’d been ignoring for a long time: the deep well of anger and resentment I’d built up. I was an-

gry at my circumstances, at the system, and—though I hate to admit it—I was angry at the people around me, even at my family at times. But most of all, I was angry at myself. It was an anger that had festered, growing from frustration into something much darker, something I didn't want to acknowledge but couldn't deny anymore.

The hardest part was realizing how much I had let that anger cloud my judgment. I had always prided myself on being rational, on making decisions based on logic and necessity. But, if I'm being honest with myself, that anger was driving a lot of my choices. I rationalized it at the time, convinced myself that my actions were simply part of being successful, part of surviving in a cutthroat business environment. But in truth, I was making decisions out of resentment and fear of failure. I resented that I had to keep pushing, keep finding new ways to stay afloat, while it seemed like everyone around me was succeeding effortlessly. I hated that feeling of being trapped by my own ambition.

Confronting that reality was difficult, but it was also the turning point. Once I allowed myself to acknowledge those emotions—anger, fear, and guilt—I could start to unravel them. I could see how they had influenced my decisions, how they had led me down the wrong path. I realized that my crime wasn't just a failure of ethics; it was a failure of self-control, a failure to confront the uncomfortable truths about myself. And until I dealt with that anger, I couldn't truly take responsibility for what I had done.

This process of reckoning didn't happen overnight. It's been a gradual, sometimes painful, journey of self-awareness. But it's a journey I'm committed to continuing. I know now that taking responsibility isn't just about admitting guilt in a courtroom. It's about taking responsibility for the person I've become, and for the choices I made when I wasn't fully aware of how lost I had become.

To understand how I ended up here, you need to know more about where I come from. I was born in 1962 at Seymour Johnson Air Force Base in North Carolina. My early life was marked by constant movement as my father, Ronnie, fulfilled his military duties. Eventually, my family settled in Des Moines, Iowa, where we hoped to find some stability. My father, a man of contradictions, dedicated twenty years of his life to military service, first in the Air Force and then in the National Guard. After his discharge, he worked as a mail carrier and eventually retired from the U.S. Postal Service. Despite his dedication to his country and his work, he struggled with alcohol, and as a result, my siblings and I often bore the brunt of his frustrations.

My mother, Theresa, was the backbone of our family. She worked tirelessly to keep us afloat, especially after she and my father divorced. Growing up in a household with four kids squeezed into a two-bedroom house taught me the value of self-reliance and the importance of family. Despite the challenges, I don't hold any bitterness for my upbringing. It taught me valuable lessons about resilience, responsibility, and the importance of making the best of what you have. But it's important to

me that I stress all the decisions that brought me to this point are mine alone.

From a young age, I had a knack for math, which became a bright spot amidst the chaos at home. I loved the challenge of solving problems and the satisfaction that came with building confidence in a new skill. However, the potential I had in mathematics remained largely untapped as I started working even before high school. My first significant job was at Chuck's Pizza, where I met Mari, who would later become my wife. After high school, I followed a meandering path through college, eventually earning a degree in Marketing and Management from St. Thomas in 1992. Along the way, I learned the value of hard work, but I also began to develop an ambition that would later drive me to make unethical choices.

After graduation, Mari and I got married, and I began my career with Dockers Footwear. The experience was invaluable, even if the compensation left much to be desired. The job didn't last, however, with a child on the way, I returned to the business of selling magazines—a decision that would set the stage for the choices that led me here. Over time, I built a business, Northstar Entertainment, and later PS Online, which became the foundation for the companies I successfully ran. On the surface, it looked like I was on the path to success. But beneath it all, I was making decisions that would eventually unravel everything I had worked for.

As my businesses grew, so did the pressure to maintain that success. I started rationalizing questionable decisions as necessary for survival in a competitive industry. This rationalization was the beginning of a slippery slope. I ignored the ethical boundaries I had once held dear, convincing myself that the ends justifies the means. But in reality, these decisions were driven by greed and the fear of failure.

This mindset led me to engage in fraudulent activities that would eventually become the basis for the federal charges against me. I was part of a conspiracy to deceive customers through misleading sales practices. We used unethical tactics to sell magazine subscriptions, often targeting vulnerable individuals, including senior citizens. My companies facilitated these fraudulent sales by processing payments and collecting debts on often unwanted or deceptively obtained subscriptions. These actions weren't just wrong—they were criminal and caused real harm to real people.

Rather than sitting around all day feeling useless as I wait to be sentenced, I've made a conscious effort to use my time in limbo productively. Since pleading guilty, I've rekindled my love of reading, a practice that has helped me gain perspective and reflect on my choices. My days have been consumed with volunteer work, writing, and reading. Since January 2024, I've read and re-read several books that have profoundly influenced my thinking and offered valuable lessons—lessons I wish I had embraced much earlier in my life and career.

Books like *The Power of No* reminded me of the importance of setting boundaries—something I failed to do when I should have. Sam Harris's *Lying* emphasizes the corrosive effects of dishonesty, a lesson I learned too late. Dale Carnegie's *How to Win Friends and Influence People* could have guided me in building genuine relationships based on trust, rather than manipulation. Malcolm Gladwell's *David and Goliath* speaks to the power of the underdog but also warns against the dangers of overconfidence—something I fell prey to. Marcus Aurelius's *Meditations* reminds us to reflect on our actions and their consequences daily, which might have kept me grounded. Stephen Covey's *7 Habits of Highly Effective People* emphasizes the importance of principles and character, both of which I compromised. And Michael Santos's *Earning Freedom* It has shown me that redemption is a long road worth pursuing.

I will share more lessons from these books throughout this manuscript, each offering valuable insights that can guide you in making better decisions in your life and career. My story is not just about my downfall but the lessons I've learned along the way. I want to use my experience to help you avoid the same pitfalls. One of the most brutal truths I've had to accept is that my actions created victims. People trusted me and the companies I ran, and I let them down. I violated the trust of everyday individuals who deserved better from me.

While I'm committed to repaying them in full before my sentencing, financial restitution alone won't erase the harm I caused. I know I owe more to those I harmed. The personal

narrative you will find later in this book is part of my effort to fulfil that obligation. Through this book, I hope to offer a path forward—for myself and for aspiring business leaders who may be subjected to the same pressures.

Waiting for sentencing is difficult, but it has given me time to reflect on what I can do to make amends and ensure that others can learn from my mistakes. I want this book to be more than just a cautionary tale. I want it to be a guide—a guide for those navigating the complex world of business, where the pressure to succeed can sometimes lead to questionable decisions.

In my letter to Judge Tunheim, I promised to hold myself accountable and to make real, lasting changes in my life. This book is part of that promise. My goal is to help others understand that ethical decision-making is essential for long-term success and fulfillment.

As you read this book, I hope you'll take away the importance of making decisions with integrity and of considering the impact of your actions not just on your own life but on the lives of others. If there's one message I want to leave you with, it's this: success isn't about what you achieve but how you achieve it. I lost sight of that, and it cost me dearly. But you don't have to make the same mistakes I did. Learn from my story, and use it to make better choices as you build your own legacy.

This journey has taught me that there is always time to start doing the right thing. I'm committed to making things right for

myself but, more importantly, for the people I've hurt and for anyone who can learn from my experience. Writing this book, sharing my story, and speaking to others about the importance of ethical behavior is just the beginning. It serves as a reminder that every decision matters and that living with integrity is the foundation for a life well-lived.

As you move forward, each chapter of this book will dive into different aspects of the lessons I've learned. Whether it's about the power of saying no, understanding your decisions' real-world impact, or aligning your actions with your values, you'll find practical insights to apply in your life and career.

As a business professional or student, I understand that your time is valuable, and you're likely balancing many responsibilities. I've structured this book so that each chapter stands alone. You can read them in any order, focusing on the topics that resonate most. If you've struggled with people-pleasing, you'll find value in the chapter where I discuss the power of saying no. If you're looking to build better habits, a chapter draws on some of the most effective strategies I've been implementing.

Throughout the book, I've also included book reports and reflections on the literature that has influenced me. These provide insights into why these books mattered to me and how they might help you as well. Reading is a powerful tool for growth, but it's a passive activity. To truly benefit from this book, I encourage you to actively engage with the discussion questions I've placed at the end of each chapter. These questions are designed to prompt reflection and action. Writing your thoughts,

answering these questions, and revisiting them over time can help solidify the lessons and ensure they make a lasting impact.

As I write this manuscript, I'm not just laying out what I've learned but committing to making these lessons a part of my daily life. I hope you'll do the same. Reflect, write, and make these insights your own as you continue your journey.

Discussion Question:

Reflect on a time when you faced a difficult decision in your career or personal life. Did you consider the long-term impact of your choice on others, particularly those who might be negatively affected by your actions? How might you approach a similar situation differently after reading this chapter?

Chapter 2:

Defining Your Values and Living Faithfully to Them

As I await sentencing, the importance of living by one's values has become increasingly clear to me. Values are the guiding principles that shape our decisions, actions, and, ultimately, our lives. When you lose sight of them, as I did, it's all too easy to make choices that are out of alignment with who you truly are—or who you aspire to be. The consequences of such decisions can be devastating for everyone around you, not just for yourself.

Growing up, I learned the value of hard work from my father, who worked tirelessly to provide for us. For all his problems, he instilled in me a strong work ethic. But it was my mother who taught me about integrity. She overcame indescribable obstacles to help raise our family, showing resilience and a commitment to doing what was right, even when it wasn't easy. These lessons from my parents laid the foundation for the values I held dear, yet I allowed ambition to overshadow those values somewhere along the line.

It's a humbling truth to acknowledge, but I have to say it: my actions were a betrayal of the values my parents taught me. Integrity, resilience, and hard work—those weren't just words

in our household, they were a way of life. My mother didn't just talk about integrity; she lived it, day in and day out. She worked multiple jobs, navigated an unjust world, and kept us together through sheer force of will. When I think back to all she sacrificed, it hits me hard just how far I strayed from those values. I knew better, but I allowed myself to believe that my ambition and the pressures of success justified compromising those values.

That's the dangerous thing about ambition—it can blind you. It's not that ambition is inherently bad; in fact, it's what drove me to succeed in business. But when your ambition starts to outpace your values, it creates a gap that leads to unethical decisions. I convinced myself that I was doing what needed to be done, that the ends would justify the means. Looking back, I see that this was nothing more than a flimsy rationalization for choices that, deep down, I knew were wrong. And those choices didn't just hurt me—they hurt my family, my employees, and the people who trusted me.

Running a business with over 250 employees, generating millions in revenue every year, and creating the opportunity for others to succeed was something I took great pride in. From the outside, it looked like I had everything under control. And I believed that too. But that belief was, as I've come to realize, my greatest failing. I told myself I was invincible, immune to the missteps that others in my industry had fallen prey to.

The hardest part of this process has been coming to terms with the fact that I was capable of betraying the very principles

I once held dear. It's a painful realization, one that I've had to sit with in those quiet moments when no one is around, when the weight of my actions feels unbearable. But it's also been a necessary part of my journey. I had to face the fact that I lost sight of my values, and in doing so, I lost sight of who I wanted to be.

While I learned the value of hard work and integrity from my parents, there were other lessons I sought elsewhere—particularly from the leaders I admired in sports, like Pete Rose and Johnny Bench. Watching the Cincinnati Reds, especially during the peak of the Big Red Machine era, was a formative experience. I remember the thrill of watching them win the World Series in 1975 and 1976 and how years of hard work paid off in such a spectacular fashion. I admired their teamwork, work ethic, hustle, discipline, and commitment to winning.

Pete Rose wasn't the most naturally gifted athlete, but through relentless hard work and dedication, he became one of the greatest baseball players ever. Known as "Charlie Hustle," Rose's work ethic and commitment were unmatched. He set the record for hits in Major League Baseball, a testament to his discipline and perseverance. However, Rose's story also serves as a cautionary tale.

Despite his success on the field, he faltered in other areas of his life. His involvement in gambling on baseball games—something he knew was wrong—led to his ban from the sport and exclusion from the Hall of Fame. This contrast between his on-field achievements and off-field struggles highlights a crucial

lesson: success in one area of your life doesn't excuse failure in another. You can't compartmentalize integrity. I tried to do that, telling myself that as long as I was successful in my business, I was still living up to the values I was taught. But that's not how it works.

Integrity isn't something you can switch on and off depending on the situation—it has to be the foundation of everything you do. That's a lesson I've had to learn the hard way. No amount of business success can make up for compromising your principles. In fact, it's those very compromises that undermine any success you achieve.

While I am certainly not the all-time hit leader, I can understand what Pete Rose went through. Although I faltered in my business dealings, leading to my criminal conviction, I would argue—and my wife and children would agree—that I have been a good husband and father. The key, however, is consistency in all areas of your life. It's not enough to excel in one area while neglecting others. To live a values-based life, you must be consistent in your actions, whether in your career, your personal life, or your relationships. You can't be a good person in one role and fail miserably in another.

The story of Pete Rose resonates with me because it underscores the idea that even the most disciplined and successful individuals can stumble if they lose sight of their core values. Rose's downfall wasn't due to a lack of skill or effort on the field—it was a result of choices made off the field that were inconsistent with the values he demonstrated as a player. This is a

powerful reminder of what another sports icon, John Wooden, said, “The true test of a man’s character is what he does when no one is watching.”

Contrast this with Johnny Bench who embodied a values-based life both during and after his baseball career. As a Hall of Fame catcher, Bench was known for his leadership, integrity, and professionalism. After retiring from the game, he lived by those values, becoming a successful spokesman and maintaining a positive public image. Bench’s life illustrates that true success comes from aligning your actions with your values across all areas of your life, not just in your professional endeavors. It’s that alignment I’m striving for now, in the wake of everything that’s happened.

Baseball, in many ways, is a metaphor for life. It’s a game full of ups and downs, successes and failures. They say that if you succeed three out of ten times in baseball, you’ll be in the Hall of Fame. That means that failure is not just common; it’s expected. But what I admired most about these athletes, and what I’ve tried to internalize in my own life, is that they never let failure stop them. They kept going, kept working, kept striving to be better. And that’s a lesson that applies to all of us, no matter what field we’re in.

As I reflect on my journey, especially in light of the challenges I now face, I’ve taken the time to define the values that matter most to me clearly. These are the values that I strive to live by every day:

Integrity:

Integrity means working daily to live with honesty and transparency—not just through words but through consistent actions. Every day, I strive to make choices that align with this principle, even when no one is watching. My looming sentencing has made it clear that living with integrity is about much more than just talking about what's right; it's about doing what's right in every situation, no matter how challenging.

Accountability:

Accountability means regularly assessing my behaviors and actions, and holding myself accountable when I get off track. For example, when I first realized I was in trouble, I initially blamed others—whether it was the people around me, the circumstances, or even bad luck. But accountability means accepting full responsibility for my choices and understanding that leadership is about owning your actions, no matter the consequences. This is a lesson I've had to learn the hard way, and I'm committed to applying it as I move forward.

Perseverance:

Perseverance means continuing to work on myself, to prepare for what lies ahead, and to ensure that I emerge from this experience as a better person, regardless of the outcome.

Family:

My family's well-being and support are at the forefront of every decision I make now. I've realized how much my actions have impacted them, and prioritizing their needs has become one of my highest values. This means making decisions that reflect my commitment to being a better husband and father and ensuring that my family knows they can rely on me to lead with integrity and responsibility, even in difficult times.

Service:

After I got into trouble, I went to the Bureau of Prisons website to learn more about prison. On the site, I came across the story of Michael Santos, a man who served 26 years in prison and has since dedicated his life to helping others through his nonprofit. Michael's nonprofit creates content for people in prison, and I was curious to learn more, so I reached out to him. Since that call in March 2024, I have been volunteering for the nonprofit and even created a course aimed at influencing and supporting people in prison. This work has given me a sense of purpose during this challenging time.

Growth:

My current situation has forced me to confront my flaws and mistakes, and to actively seek out ways to grow from them.

These values are not just words; they are the foundation upon which I am now rebuilding my life. They guide my deci-

sions, shape my actions, and help me stay focused on what truly matters.

Imagine the journey of an athlete who starts playing Little League baseball. From that early age, they face challenges—slumps, losses, injuries. Yet, they keep showing up, practicing, and improving. They've already learned to deal with the ups and downs by reaching high school or college. If they're lucky enough to make it to the minor leagues, they face even tougher competition but keep pushing forward. That perseverance, that ability to keep going in the face of rejection, eventually leads them to the major leagues. And for those who succeed at the highest level, it's not just talent that gets them there—it's their unyielding commitment to their values and craft.

This journey is similar to our own in business and life. We face challenges, setbacks, and failures. But the key is to keep moving forward and living by our values even when it's difficult. Baseball teaches us that success is not about avoiding failure but how you respond to it. It's about staying true to your principles, even when the odds are against you.

The truth is, I already knew so much of what I'm telling you. But knowing what's right and living by it are very different things. Here I am, sitting as a convicted felon, a humbling reminder that saying you'll do the right thing is meaningless without the actions to back it up. That's why it's so important to build that track record now, day by day, choice by choice—

because when the stakes are high, your actions, not your words, will define you.

Who is successful that you admire? A businessperson, athlete, or author? Reflect on how they achieved their success, both ethically and financially. Their accomplishments didn't happen by accident; they resulted from deliberate actions and a commitment to their values.

First, take the time to define your values clearly. This isn't something you can do in a single sitting. It requires reflection, introspection, and, most importantly, honesty. What principles are non-negotiable for you? What do you stand for? What kind of leader do you want to be?

Once you've defined your values, commit to live by them daily. This means being willing to say no to opportunities that conflict with your principles, even if they seem lucrative or advantageous in the short term. It means being transparent with yourself and others and creating an environment where truth and integrity are the cornerstones of your leadership.

Simply put, had I followed the advice in this chapter, I would not be waiting to get sentenced in federal court.

Discussion Question:

Reflect on a situation where you faced a difficult decision at work. How did your values influence your decision, and would you make the same choice today?

Chapter 3:

Understanding the Fraud Triangle: Pressure, Rationalization, and Opportunity

I recently had the opportunity to present at Whitworth University, a private university in Spokane. It was an honor, but it was also an eye-opening experience. Before my presentation, I listened to Professor Tara Lampert speak about the Fraud Triangle—Pressure, Rationalization, and Opportunity. Frankly, I had never heard of the Fraud Triangle before. During my talk, I didn't describe my actions in those specific terms, but as I listened to her, I realized that I had been conveying the very essence of it without even knowing.

After the presentation, the first thing I did was go straight to Google to learn more about the Fraud Triangle, how it was developed, and why it resonated so deeply with my own experience. The more I read, the more I saw how these three elements—pressure, rationalization, and opportunity—had been at play in my life, guiding me down a path that led to my involvement in a telemarketing scheme that scammed elderly individuals through fraudulent subscriptions.

The pressure I faced was both financial and personal. As a man in his mid-forties with a family to support, I felt an over-

whelming burden to maintain a certain standard of living. My career had been marked by ups and downs, and the fear of how financial instability would affect those I cared about was a constant companion. When the opportunity to join the telemarketing operation presented itself, it seemed like a lifeline—a way to secure a steady income and provide for my family without the uncertainty that had plagued my previous ventures.

This financial pressure was compounded by a deep-seated fear of failure that made it hard to see my achievements. I had always prided myself on being able to provide for my loved ones, and the thought of letting them down was unbearable. What I couldn't see at the time was how this fear wasn't just driving me—it was consuming me, pushing me to make decisions that were increasingly desperate. The fear of being seen as a failure by my family and peers drove me to seek out any means necessary to maintain my income, even if those means were unethical. I convinced myself that I had no other option, that I was simply doing what needed to be done to survive in a challenging economic environment.

Pressure is a dangerous thing because it warps your thinking. What begins as a desire to protect your family or meet financial obligations slowly turns into something darker. The pressure distorts your judgment until you convince yourself that any action—even a dishonest one—is justified as long as it alleviates that feeling of being trapped. That's what happened to me. I allowed the pressures of maintaining my business, my lifestyle, and my self-image to overshadow the values I claimed to live by.

Rationalization was perhaps the most insidious part of my descent into criminal behavior. It's easy to think that rationalization is just an excuse, but it's more than that—it's a self-deception, a way of rewriting the story in your head so that you become the hero rather than the villain. I told myself that what I was doing wasn't really that bad—that the elderly individuals we targeted were consenting adults who could make their own decisions. I convinced myself that they were willing participants, that they weren't being coerced or forced into anything. But deep down, I knew that wasn't the whole truth. I downplayed the deception involved, telling myself that it was just marketing, that businesses do this sort of thing all the time.

I also rationalized my actions by focusing on the financial benefits rather than the moral implications. I told myself that the income I was generating was necessary to keep my family afloat, that the ends justified the means. I compartmentalized my actions, distancing myself from the reality of the harm I was causing. This allowed me to ignore the voices in my head telling me that what I was doing was wrong. I convinced myself that if I didn't do it, someone else would, and that made it easier to continue down the path I had chosen.

The opportunity to commit these offenses was readily available in the environment I was working in. The telemarketing operation was designed to exploit the trust and vulnerability of elderly individuals, and I was given the tools and the script to carry out the scheme. The lack of oversight, combined with the

culture of greed within the organization, created a perfect environment for unethical behavior to thrive.

Whether or not I intended to do it, I recognize I actively contributed to an environment that allowed fraud to flourish. There were no checks and balances in place to prevent us from taking advantage of our targets, and this lack of control made it easy for me to justify my actions. The environment was ripe with opportunity, and I seized it, believing that I could succeed without being caught.

Opportunity is the final piece of the puzzle because it's the enabler. Pressure and rationalization set the stage, but without the opportunity, I wouldn't have been able to act on those thoughts. In hindsight, I see how dangerous it is when these three elements come together. It creates a perfect storm, where even people who once considered themselves ethical—people like me—can be drawn into committing crimes they never imagined they were capable of.

As I continue to reflect on my actions and prepare for sentencing, I find myself thinking back to the white-collar crimes we've all studied and learned from over the years—cases that run the gamut from corporate greed to political scandals, from WorldCom to Bernie Madoff. These are all emblematic of the Fraud Triangle, where pressure, rationalization, and opportunity intersect to produce devastating consequences.

The thing that strikes me the most now is how ordinary those stories seem. We hear about these major scandals, and it's

easy to distance ourselves, to think that we're different. But the truth is, the same forces that drove those people—pressure, rationalization, opportunity—are at work in all of us. It's only when you acknowledge that reality that you can begin to protect yourself from falling into the same traps.

I see it so differently now. I recognize the weakness in my own character, the same weakness that allowed me to seize criminal opportunities without fully grasping the gravity of what I was doing. The choices I made weren't born out of a desire to harm others, but rather from a failure to resist the temptations that these elements presented. This understanding is humbling, and it forces me to confront the reality of my actions with a newfound clarity.

During my time at Whitworth, I also heard the story of another individual who succumbed to the pressures in her life. She was a woman who had pled guilty to a white-collar crime and spoke openly about her experience. Her story added even more depth to my understanding of the Fraud Triangle and reinforced how universal these forces can be, even though the specifics may vary.

She described the immense pressure she faced to get a raise, to be recognized for her hard work, and to earn a promotion. Despite her dedication, she felt perpetually overlooked and unappreciated. Her people-pleasing tendencies made her a push-over, and this perceived unfairness fueled a deep resentment. She rationalized that the system was rigged against her, that her

hard work was being exploited without proper compensation. The pressure she faced to prove her worth pushed her to take matters into her own hands.

In her case, the opportunity presented itself through her access to a corporate credit card and the ability to create and submit invoices with little oversight. She began using the card to enrich herself by submitting fraudulent invoices and creating fake receipts. Over time, her actions amounted to more than \$400,000 in stolen funds. She too had convinced herself that her actions were justified, that she was simply correcting an injustice. Ultimately, her actions were discovered, and she was sentenced to 15 months in federal prison.

The Fraud Triangle—pressure, rationalization, and opportunity—is devastating. Hearing her story, I was reminded of how these three elements worked together in my own life to lead me down the wrong path. It's a powerful reminder that as humans, we may all face pressures and rationalizations, but not everyone seizes the opportunity to act on them. You can't get into trouble unless you seize some opportunity, and that's where the real danger lies.

Understanding the Fraud Triangle has been a crucial step in my journey toward accountability and reform. Recognizing the pressures that drove me, the rationalizations that clouded my judgment, and the opportunities that enabled my actions has been a sobering but necessary process. It's clear to me now that I could have—and should have—made different choices.

For those in similar positions, I urge you to consider the elements of the Fraud Triangle in your own life. Are you facing pressures that might tempt you to take unethical shortcuts? Are you rationalizing actions that, deep down, you know are wrong? Do you have opportunities that could lead you down a dangerous path? By being honest with yourself and addressing these factors proactively, you can prevent ethical lapses before they occur.

It's cliché to say I want a do-over. Every human does. But the reality is, there are no do-overs in life. The consequences of our actions are permanent, and they leave a mark that can never fully be erased. I know that, regardless of my efforts to make amends, I may end up in prison over my actions. And I know that, regardless of the sentence, my actions will follow me for a lifetime.

That's partly why I am writing this. I want to help others better understand the pressures they will face and encourage them to act accordingly. It may sound odd, but when you face that pressure and come across the wrong opportunity, I hope you will think of me—a middle-aged guy writing a book while waiting to get sentenced to prison. I hope my story will serve as a reminder of the importance of integrity, of the devastating consequences of failing to live by your values.

I recently came across a quote by Suzy Welch that resonated deeply with me: “Now I consider with every decision, what are the consequences in 10 minutes, in 10 months, and in 10

years.” So simple, yet profound. If I had applied this wisdom to my own decisions, perhaps I wouldn’t be in the situation I am today. It’s a reminder to think beyond the immediate and consider the long-term impact of our choices.

I can’t undo what I’ve done, but I can use my experience to help others avoid the same mistakes. That’s the best I can offer now—a cautionary tale, a lesson learned too late, but one that might still make a difference for someone else.

Discussion Question:

Reflect on a time when you faced significant pressure in your personal or professional life. How did you rationalize your decisions, and in what ways did opportunities present themselves to either uphold or compromise your ethical values? In hindsight, how could a better understanding of the Fraud Triangle have influenced your actions?

Chapter 4:

The Power of Saying No

I'm not one to spend much time watching television, but recently, while flipping through channels, I stumbled upon an ESPN 30 for 30 documentary about Lance Armstrong. You probably remember him—the cycling legend who was stripped of his seven Tour de France titles after it was revealed that his entire career was built on a foundation of lies and doping. What caught my attention wasn't just the story of his rise and fall but a particular detail that I remembered from reading an article back in 2013: Armstrong had testified against the very people who had enabled his behavior for years—those who chose not to say no to him.

Think about that for a moment. These people found themselves in situations where saying no seemed too risky or uncomfortable. Perhaps they feared losing their jobs or damaging their careers. Maybe they were swept up in the excitement of being close to someone so powerful, so successful, that they ignored their better judgment. The irony is thick—these individuals, by failing to stand up to Armstrong, ended up complicit in his downfall. Their refusal to say no didn't just hurt them; it contributed to a scandal that rocked an entire sport.

It's human nature, I suppose, to want to go along with the crowd or to avoid conflict with those we perceive as having power over us. We want to be liked, to be seen as a team player, or to avoid making waves that might endanger our careers or our social standing. But I can't help but wonder now how different things could have been if someone had said, "Enough. This isn't right." Maybe those words would have changed the trajectory of his career. Or maybe they wouldn't have. But at least they would have been spoken. The truth is, when we fail to say no in moments that demand it, we not only risk our integrity, we risk being complicit in the very things we later regret. I've seen that play out in my own life.

I couldn't help but draw parallels to my own situation. Like those people around Armstrong, I often faced moments where my values were tested. In my business dealings, there were times when I said yes when I should have drawn a line. I agreed to practices I knew were wrong because I feared the short-term consequences of refusal more than the long-term damage they would cause. But I had the ability to say no, and that's where I failed.

That's one of the toughest lessons I've had to learn: it's not always the big, catastrophic decisions that lead you down the wrong path. Sometimes it's the accumulation of all the small compromises, the little yeses that felt easier than saying no. You convince yourself that one small concession won't matter. But it does. Each time you compromise your values—even in the

smallest of ways—you chip away at the foundation of who you are.

Saying no is not just about refusing a request; it's about standing up for your values when they're tested. I've learned this lesson the hard way. When I think back to the choices that led me here, I see a pattern of compromises—small, seemingly insignificant decisions where I failed to say no. Each one was a step down a slippery slope, and before I knew it, I was too far gone to climb back up.

One of the most practical lessons I've learned from reading *The Power of No* by James Altucher and Claudia Azula Altucher is that saying no is an act of self-respect. It's a way of protecting yourself from situations that can compromise your values and lead you down a dangerous path. The book emphasizes that every yes you give is a no to something else. When you agree to something that doesn't align with your values, you're saying no to the things that truly matter—to honesty, to integrity, to your peace of mind.

I think back now to moments in my career when I said yes to things I didn't believe in. Whether it was agreeing to push a product I didn't fully trust or cutting corners to hit a deadline, I can't help but reflect on what I lost in the process. Each of those yeses took me further away from the person I wanted to be, from the values I once held dear. It was a slow erosion, barely noticeable at the time, but now it's impossible to ignore the cracks it left in my foundation.

The Power of No isn't just about rejecting requests; it's about creating a life that aligns with your true priorities and values. The Altuchers argue that saying no is a form of self-care, a way to guard your energy, focus, and overall well-being. It's about choosing to say yes to what truly matters by saying no to what doesn't.

Throughout the book, the authors share stories of people who struggled to say no and the consequences they faced because of it. For example, James Altucher talks about his own experiences in the business world, where he often said yes to deals and partnerships that didn't align with his values or long-term goals. These yeses led to stress, loss of control, and ultimately, personal and professional setbacks. He learned, sometimes the hard way, that the most powerful word you can use to protect yourself and your integrity is no.

I've had to sit with the discomfort of acknowledging the times I should have said no but didn't. It's not an easy thing to face. The hardest part of this entire process—this painful self-examination—has been seeing how many times I chose the easy path rather than the right one. I said yes to business deals that, deep down, I knew were shady because I didn't want to miss out on potential gains. I said yes to people who asked me to cut corners because I didn't want to disappoint them or lose their business. And with each yes, I compromised more of myself than I realized at the time.

Reflecting on these lessons, I realize how often I failed to protect my own values by saying yes when I should have stood

firm. If I had understood the power of no earlier in my career, I might have avoided some of the pitfalls that led to my current situation. But hindsight is always 20/20, and all I can do now is learn from my mistakes and share those lessons with you.

One of the hardest things about saying no is the fear of the consequences. What if you lose a client, a job, or an opportunity? What if people think less of you? These fears are real, but The Power of No helped me see that the short-term discomfort of saying no is nothing compared to the long-term consequences of saying yes when you shouldn't. It's about playing the long game. It's about looking at the 10-month and 10-year time horizon, not 10-minutes—making decisions that you can live with, that align with your values, even if they come with a cost.

I've seen firsthand what happens when you don't play the long game. In the moment, saying yes seemed like the path of least resistance. But now, looking back, I can see the devastation that followed. The erosion of trust. The damage to my reputation. The impact on my family. Every short-term gain I thought I was securing came with a long-term price I hadn't fully accounted for.

There's another story that's been weighing on my mind lately—a story that serves as a delicate yet powerful example of the importance of saying no. In 2023, the world lost beloved actor Matthew Perry, best known for his role as Chandler Bing on Friends. His death was reportedly due to a ketamine overdose,

a tragedy that shocked many fans and brought attention to the struggles he faced with addiction.

As I write this chapter in August of 2024, I've read that five people have been indicted in connection with Matthew Perry's death, including his personal assistant. I'm not a lawyer or a doctor, nor do I have any personal connection to this case, but as I read about it, I can't help but think about the power of no.

One detail that particularly struck me was the role of Matthew Perry's assistant, who was reportedly involved in administering ketamine to him. This assistant, who was not a physician and lacked the medical expertise to administer such a powerful drug, apparently injected Perry with ketamine at his request. It's a heartbreaking example of how saying yes when no was the right answer can have devastating consequences.

This story haunts me, not just because of the tragic loss of life, but because of the moral dilemma it presents. Imagine being in that assistant's position. Maybe they felt pressured by the weight of Matthew Perry's fame, by their loyalty to him as an employer and a friend. Maybe they thought they were helping in some way, even though deep down they must have known they weren't qualified for what he was asking of them. I can see myself in that assistant, in their desire to please, to avoid conflict, to not say no in the face of someone else's need. But sometimes saying no is the most compassionate and responsible thing we can do. Sometimes it's the only way to protect the people we care about—and ourselves.

People in positions of power or influence, like an assistant to someone struggling with addiction or a physician treating a vulnerable patient, have a profound ethical, moral, and legal obligation to uphold the law and protect those in their care. Saying no in these situations isn't just a matter of protecting oneself; it's about protecting the very people who may be unable to defend themselves. People with an addiction, by the nature of their condition, are prone to making dangerous decisions. More than ever, they need truth-tellers around them, not enablers who fear the personal repercussions of saying no.

As I reflect on this, I suspect that Matthew Perry's assistant may have thought he was helping or feared the consequences of refusing his boss's request. It's easy to imagine the internal conflict he might have faced—wanting to help a friend while fearing the potential fallout of saying no. But in the end, the decision to say yes and go along with something clearly outside the bounds of his expertise and responsibility led to tragic consequences.

This situation brings us back to *The Power of No*. The book teaches us that saying no isn't just about refusing a request; it's about standing up for what is right, even when it's hard. It's about understanding that sometimes the most compassionate thing you can do for someone else is to say no, especially when their safety and well-being are at stake.

Saying no can be difficult, especially when the person asking is someone you care about, who holds power over you, or whose

approval you desperately seek. But the lesson here is clear: the short-term discomfort of saying no is nothing compared to the long-term consequences of saying yes when you know you shouldn't.

As you work your way into your career, remember that saying no is not a sign of weakness or disloyalty; it's a sign of strength and integrity. Whether facing pressure in your professional life, dealing with an influential figure, or trying to support someone in a vulnerable state, the ability to say no when it matters most is crucial.

Discussion Question:

Think of a time when you felt pressured to say yes to something that didn't align with your values or long-term goals. How did you handle the situation, and what might you do differently now after considering the power of saying no?

Chapter 5:

Building and Maintaining Good Habits

Growing up, I always felt like an underdog, and to be honest, I think I liked it that way. Underdogs aren't expected to win; they aren't expected to outperform. Maybe that means the expectations are a little lower, but that never bothered me. I thrived on that challenge, on proving people wrong, and on showing that hard work and determination could beat talent and privilege.

There were parts of my life where I wasn't an underdog anymore—times when my business was successful, when I had financial stability, and when I was achieving more than anyone expected of me. But now, as a convicted felon, I find myself back in the position of the underdog, faced with long odds because of my bad choices.

Whether you're an underdog like me or blessed with privilege and opportunity, it's important to embrace accountability and good habits. Being an underdog doesn't mean you're destined to fail; it means you have to think differently and work harder to succeed. It's about owning your circumstances, taking responsibility for your actions, and making the daily decisions that will lead you where you want to go. I've had to accept that

while I've made some terrible choices, I can still control how I respond to them. I can still build good habits that help me become the person I want to be.

Looking back on my life, I see how much of my success stemmed from habits I developed early on. Habits like perseverance, showing up on time, and sticking to tasks, even when they felt overwhelming. These are the things that helped me rise from modest beginnings to running a business. But there's a flip side to this. I also see how the failure to maintain other, equally important habits—like ethical decision-making, honesty, and accountability—eventually led me to where I am today. Good habits don't just build success; they also help protect it.

As I fight to stay productive while waiting to face a sentencing hearing, I continue to invest time in good literature. Admittedly, I start and stop a lot of books, but when I find one that resonates with me, I really invest the time to read it thoroughly, word by word.

One of those books is *David and Goliath* by Malcolm Gladwell. Gladwell's analysis of how underdogs succeed resonated deeply with me, not just as a young person, but now more than ever as a convicted criminal facing the consequences of my actions. Gladwell shows that the key to an underdog's success is thinking differently and approaching challenges with a mindset that embraces adversity rather than running from it.

Gladwell's story of David and Goliath isn't just about a boy beating a giant; it's about someone who, against all odds, used his unique strengths to turn the tables. David didn't fight Goliath on the giant's terms—he fought on his own, leveraging speed, strategy, and unconventional thinking. That's a lesson I've taken to heart in every aspect of my life: don't fight on others' terms, and don't be afraid to approach challenges from a different angle. Owning my conduct and my mistakes, rather than pretending they're not happening, is part of that mindset. It's uncomfortable, but it's necessary.

This is where habits come into play. A lot of us think habits are just about building routines—like exercising or checking off tasks at work—but they're so much more. Habits shape how we respond under pressure. When David faced Goliath, he relied on habits he had developed as a shepherd: alertness, quick thinking, and precision with his sling. In a way, it was the daily repetition of those small habits, long before his battle, that enabled him to rise to the challenge when it counted most. The same is true for us. The habits we build when the stakes are low determine how we perform when the stakes are high.

Gladwell's insights remind me of another lesson I've learned along the way: the knack of never giving up. I've had that quote on my office wall for 25 years:

“I am sore wounded but not slain
I will lay me down and bleed a while
And then rise up to fight again.”

That quote is more than just words; it's a mantra that has helped me get through some of the toughest times in my life. I've always believed that no matter how hard you're hit, you have to get back up, ready to fight another day. It's that resilience and willingness to keep moving forward that sets the underdog apart.

This underdog mentality shaped how I built my businesses. The people who worked for me often came from similar backgrounds—kicked down and overlooked. They were underdogs in the world, just like me. I saw potential in them, and I projected that they too could become winners through hard work and perseverance. And as they succeeded, so did I. Our shared belief in overcoming obstacles united us, driving us forward even when the odds were against us.

But somewhere along the way, I lost sight of the small habits that had once grounded me. I let ambition and fear of failure cloud my judgment, and instead of focusing on doing the right thing day in and day out, I began cutting corners. I started rationalizing that these small ethical compromises wouldn't matter in the bigger picture. But the truth is, it's the little things that add up over time. Just like good habits can create success, bad habits can unravel it.

Being an underdog, though, isn't just about outworking others; it's also about building the right habits to keep you on track, especially when things get tough. As I've reflected on the habits that have shaped my life, another book has resonated

deeply with me: *Atomic Habits* by James Clear. This book has been a guide for me on how small, incremental changes can lead to significant transformations. It's not just about making massive changes overnight; it's about making small, manageable improvements that compound over time.

One of the most practical strategies from *Atomic Habits* that I've adopted is the Two-Minute Rule. The idea is simple: start any new habit by doing it for just two minutes. This strategy lowers the barrier to entry and helps you build momentum. For example, when I wanted to start a habit of daily reflection, I began with just two minutes each evening, jotting down a few thoughts about my day. It wasn't much, but it was enough to get me started, and over time, those two minutes grew into a more meaningful practice.

The Two-Minute Rule might seem trivial to some, but it's been a lifeline for me during this time of uncertainty. When I first started reflecting each night, I found it hard to be honest with myself. It's not easy to face your own mistakes head-on. But by starting small—just two minutes each night—I gradually built the emotional resilience I needed to dig deeper. Now, my reflections are more than just a habit; they've become a tool for growth, helping me to stay grounded and focused on the future.

I've also used Clear's habit-stacking technique to integrate positive habits into my routine. Habit stacking involves linking a new habit to an existing one, making it easier to remember

and stick with. For instance, I've paired my morning coffee routine with a quick review of my goals for the day through the lens of my values. This small action reinforces my commitment to making decisions that align with who I want to be, reminding me each day to stay focused on the bigger picture.

Another habit I've developed is related to my efforts in speaking to university students. I've found a lot of value in sharing my experiences and lessons, but after each presentation, I reflect on how I could have conveyed my points more effectively or persuasively. I'm grateful for the opportunity to contribute, and I'm committed to doing better. Like any habit, I know I can only improve by working at it daily. I've started talking into my phone after each presentation, offering insights into how it went, the lessons I was trying to convey, and what I could do differently next time. Hearing it back can be humbling, but it makes me better. I embrace the idea that done is better than perfect. I've never been a perfectionist, so to speak, but I know that by chipping away at it every day, I get better.

That's the thing about habits—they compound over time. The small adjustments I make after each presentation build up. They become second nature. And before I know it, what used to be a struggle becomes part of who I am. I've seen this happen in business, in relationships, and now in my efforts to rebuild my life. The small steps matter. They always do.

One of the most valuable lessons from *Atomic Habits* is the idea of identity-based habits. James Clear argues that the most

effective way to change your habits is to focus on who you want to become, not just what you want to achieve. This mindset shift has been crucial for me, especially now. Of course, I want to become a man my wife and children admire. I want to be someone who can accept responsibility and share the lessons I've learned.

I want to be the kind of man my judge sees as worthy of leniency because of the actions I'm taking to introspect and provide value to others. I know that whatever happens at my sentencing hearing, long-term consequences will follow. And every day I work to become better and stronger, the easier it will be on those people that I have hurt, including my family.

This focus on identity ties directly back to Gladwell's underdog philosophy. Underdogs don't win because they're stronger; they win because they know who they are and leverage their unique strengths. I've had to learn to own my story, accept my past, and use the lessons I've learned to shape my future. It's about approaching each day with intention, focusing on who I want to be, and making choices that align with that identity.

I'm not going to pretend that building and maintaining good habits is easy—it's not. There are days when I feel like I'm still fighting an uphill battle, where the progress feels slow and the setbacks feel significant. But I've come to understand that consistency is key. The small, daily actions are what add up to meaningful change. It's like Gladwell's David—he didn't win because he was the strongest; he won because he consistently

showed up, prepared, and used his unique skills to his advantage.

Today, my workouts, bike rides, and reading are not just hobbies; they are deliberate actions that keep me grounded. They are habits that remind me daily of my commitment to myself and my journey. They are small, steady steps that help me get back up every time I'm knocked down.

As you read this, think about the habits that define your days. Are they pushing you toward the person you want to become, or are they holding you back? Remember that every small action counts, and every decision is a chance to reinforce your values. You don't have to be perfect, and you don't have to change everything overnight. Start small, be consistent, and keep moving forward, no matter how tough it gets.

I'm not naive; I recognize many of you reading this chapter may already follow these habits. I'm aware of that. But perhaps this serves as a reminder to never stray. For those of you seeking to improve, I hope you found value in the lessons I've shared from my experience and these books I've found meaningful.

Discussion Question:

Think about a habit you've tried to build or break in the past. What strategies helped you succeed, or what obstacles made it difficult to stay consistent? After reflecting on the lessons from this chapter, how might you

approach building or maintaining a positive habit differently in the future?

Chapter 6:

The Ripple Effect of Unethical Decisions

After watching *Painkiller* on Netflix, I couldn't stop thinking about it. I spent hours Googling the case, digging into the details of the opioid crisis and the massive impact it had on so many lives. What struck me the most wasn't just the greed of Purdue Pharma but the role that doctors played—doctors who went to medical school with good intentions, wanting to help people, yet somehow ended up contributing to one of the worst drug epidemics in history.

Most of these doctors began their careers with the best of intentions. They dedicated years of their lives to training, driven by a desire to heal and make a difference. But somewhere along the line, things went dark for many of them. Purdue's aggressive sales tactics, backed by misleading claims about OxyContin's safety, ensnared countless doctors. Some were naive, believing the marketing and trusting that the drug was as safe as it was claimed to be. They didn't realize they were being taken in by shady salespeople whose primary goal was to push as many pills as possible, regardless of the human cost.

Others may have sensed something was wrong but rationalized their actions, convincing themselves they were helping

their patients manage pain, even as evidence mounted that OxyContin was far more addictive and dangerous than they had been led to believe. A few crossed the line completely, allowing themselves to be corrupted by the financial incentives offered by Purdue, becoming nothing more than legal drug dealers in white coats.

The consequences were tragic. Lives were destroyed, families were torn apart, and entire communities were devastated by addiction. Many of these doctors, who once saw themselves as healers, ended up facing criminal charges, losing their licenses, going to prison, and watching their careers—and their lives—fall apart. It's a harsh reminder of how even those who start with good intentions can end up on a path to destruction.

I can't help but see the parallels to my own situation. No, I wasn't a doctor, and my crime didn't involve something as life-altering as opioids, but the pattern is the same. A series of decisions that seemed small, maybe even justifiable at the time, eventually spiraled out of control. And just like those doctors, I'm now dealing with the consequences of those decisions.

Looking back, I can pinpoint the exact moments when I could have said no, when I could have stopped myself from going down the wrong path. But like those doctors, I convinced myself that what I was doing wasn't that bad. I told myself I wasn't really hurting anyone. But that's the thing about unethical decisions—they create ripple effects far beyond what we can

see in the moment. At the time, I didn't fully grasp the scope of the harm I was causing. Now, it's all too clear.

When I think about how all of this could have been avoided, I keep returning to Suzy Welch's 10-10-10. It's a decision-making tool that encourages you to think about the consequences of your choices over three different time frames: 10 minutes, 10 months, and 10 years. The simplicity of this approach is what makes it so powerful. It forces you to step back from the moment, where emotions or short-term thinking can cloud your judgment, and consider the broader impact of your actions.

Had I used this tool, I might have seen the warnings more clearly. In the first 10 minutes, my decisions might have felt like victories—small wins that helped me stay afloat in a competitive industry. But in 10 months, I would have seen the cracks forming: in my business, in my relationships, in my sense of who I was. And in 10 years? Well, here I am, dealing with the consequences of choices I made without thinking long-term. It's a humbling realization that one small unethical decision, when unchecked, can multiply into something far more damaging.

Earlier today, I came across a video of former Dodgers pitcher Julio Urías attacking a woman. Urías was set to be a free agent at the end of 2023, with some analysts estimating he could sign a deal worth up to \$200 million or more. Now, he may never pitch again. This is a stark reminder of how one moment, one choice, can completely derail a life and a career. If Urías had thought about how his actions would be viewed not just in the

heat of the moment, but in 10 months or 10 years, he might have made a different choice—one that could have preserved his career and his reputation.

It's the same for all of us. No matter who you are or what you do, the decisions you make today will follow you. They ripple out, affecting people you didn't even think about when you made that choice. What seems like a small, inconsequential decision in the heat of the moment can come back to haunt you in ways you never imagined.

It's humbling to realize that many of the lessons I'm sharing in this book have been shared before by great thinkers. I'm simply presenting them again, perhaps with a different perspective. Steve Jobs offers an important lesson that applies to any industry, including ours: "Good artists copy; great artists steal," he said. "And we have always been shameless about stealing great ideas." One of those great ideas is Suzy Welch's 10-10-10 framework.

The simplicity of the 10-10-10 approach is what makes it so effective. It forces you to step out of the immediate moment, where it's easy to be swayed by emotions or short-term gains, and consider the broader impact of your actions. The power of this framework is in its ability to provide clarity in decision-making, helping you to align your actions with your long-term values and goals.

There's a story from 10-10-10 that has stayed with me. It's about a businessman who was considering whether to sell his company. The offer was tempting, and the immediate financial gain was significant. But by using 10-10-10, he thought about the longer-term impact. In 10 months, he might adjust to life without the daily challenges and rewards of running his own business. In 10 years, he worried he might regret giving up something that had been his life's work. After reflecting on these timelines, he chose not to sell and instead focused on revitalizing his company. This decision eventually led to even greater success and fulfillment.

When I compare his choice to mine, the difference is glaring. Had I considered the 10-10-10 method when I first faced the temptation to cut corners, I wouldn't be sitting here today, waiting to be sentenced. In 10 minutes, I might have felt a thrill at the idea of getting ahead quickly. In 10 months, the stress of maintaining appearances and the fear of being caught would have weighed heavily on me. And in 10 years? Well, here I am, facing prison time, dealing with the reality that my actions hurt people, and knowing that my decisions have deeply affected my family.

It's easy to see now how things could have gone differently. The businessman in Welch's story used 10-10-10 to align his choices with his long-term values, ultimately leading to greater success. I, on the other hand, didn't take the time to think through the long-term consequences of my actions. I convinced myself that what I was doing was just a small infraction, that it

was a gray area, that I wasn't really hurting anyone. But the truth is, I was rationalizing my behavior, just like those doctors who let themselves be led astray by Purdue Pharma's sales tactics.

But this isn't just about regret. It's about responsibility. Moving forward, I'm committed to making decisions that align with my values, ones that I can look back on without regret in 10 minutes, 10 months, or 10 years. It's not only about avoiding mistakes; it's about building a life I can be proud of, one decision at a time.

The stories from Suzy Welch's 10-10-10 and the lessons from Steve Jobs remind me that I'm not the first person to face tough choices, and I won't be the last. What matters is how we use the wisdom available to us—how we take great ideas, make them our own, and apply them in ways that lead to better outcomes.

As I move forward, I'm embracing a mindset prioritizing long-term thinking and ethical decision-making. I'm also reminded that growth often comes from the toughest experiences. My mistakes have brought me here, but they don't define me. What defines me now is how I choose to respond, how I choose to learn, and how I choose to live from this point on.

While researching more about the 10-10-10 method, I discovered the work of Ben Meer, who writes insightful content on decision-making and personal growth. I don't know him personally, and I'm not being asked to promote him, but I've found his work incredibly valuable. If you're interested in learn-

ing more about how to make smarter decisions, I encourage you to visit his website and subscribe to his newsletter. It's a resource I wish I had discovered earlier in my journey.

Meer's approach aligns closely with the principles in 10-10-10 and offers practical advice on how to apply this thinking to everyday life. His insights have helped me understand that while I can't change the past, I can take control of the decisions I make moving forward. This is the mindset I'm trying to cultivate now—one that focuses on long-term outcomes rather than short-term gains, prioritizing integrity and accountability over quick wins.

Looking back, I see how crucial it is to align actions with values and how tools like 10-10-10 can help maintain that alignment. The decisions I make today will shape not only my future but also the futures of those around me. By keeping the bigger picture in mind, I hope to ensure that the ripple effects of my actions are positive, contributing to a legacy of integrity rather than regret.

As I close this chapter, I encourage you to think about how you make decisions in your own life. Consider the broader impact of your choices, not just in the short term, but over the long haul. Use tools like 10-10-10 to guide you, and remember that the most valuable lessons often come from the hardest experiences. The goal isn't to avoid all mistakes—because that's impossible—but to learn from them, grow from them, and make better choices going forward.

Ultimately, what defines us isn't just the mistakes we make but how we respond to them, how we learn, and how we choose to move forward. The journey isn't easy, but we all must take it if we want to live with integrity, purpose, and meaning. That's the path I'm committed to following from here on out.

Discussion Question:

Think about a time when you made a decision based on short-term gains without fully considering the long-term consequences. How did that decision impact you and those around you? In hindsight, how might you have approached the situation differently using the 10-10-10 method?

Chapter 7:

Forgiveness, Family, and Focusing on What You Can Control

I got stood up for coffee! After my guilty plea became public, I reached out to a friend who had read about it. I wanted him to hear from me directly, to explain the situation in my own words. He agreed to meet, but when the day came, he never showed. Since then, as they say, he's ghosted me.

At first, I didn't know how to react. I sat at the café, looking at the door, waiting. I checked my phone—no messages, no missed calls. The minutes ticked by, and reality began to set in: he wasn't coming. My initial reaction was disbelief. This was someone I had known for years, someone I considered a friend. I couldn't understand why he would agree to meet if he didn't intend to show up. But as the shock wore off, it was replaced by a mix of hurt and anger. I was angry at him for not showing up and at myself for expecting something different. But more than anything, I was hurt. Hurt because, in that moment, I realized that some people—no matter how close you think you are—just don't want to deal with your mess when things go wrong.

It's a powerful lesson to learn, and one I've had to revisit many times throughout this journey. We spend so much time

and energy worrying about things outside our control—other people’s reactions, their perceptions, their decisions—when the only thing we truly have control over is ourselves. I’ve come to realize that in moments of rejection, disappointment, or betrayal, we have a choice: we can wallow in what we can’t change, or we can focus on what we can. In my case, I chose to focus on the relationships that remained strong and the people who stood by me.

This experience reminded me of a quote from Marcus Aurelius: “You have power over your mind—not outside events. Realize this, and you will find strength.” Sitting alone in a café, the wisdom of his words began to sink in. I couldn’t control my friend’s actions, but I could control how I responded to them. Instead of dwelling on the rejection, I decided to focus on what I could control—my own thoughts and emotions.

That wasn’t the only time I experienced this. After my guilty plea, I reached out to several people—friends, colleagues, people I had worked with for years. I wanted them to hear from me directly, to know that I was taking responsibility for my actions. I asked some of them to consider writing character letters for my sentencing. Many didn’t respond at all. A few said no outright. Some were more diplomatic, saying they weren’t comfortable getting involved, but the message was clear: they were distancing themselves.

At first, it was tough not to take it personally. These were people I had known and trusted, people I had supported in their

own times of need. I couldn't help but feel betrayed, as if they were abandoning me in my darkest hour. I spent a lot of time dwelling on it, wondering what I had done wrong, why they couldn't see that I was trying to make things right. But the more I thought about it, the more I realized that I was holding onto something that wasn't serving me. I was allowing their actions—or lack thereof—to hurt me more than they should.

As Epictetus, another Stoic, once said, “It's not what happens to you, but how you react to it that matters.” I realized that I needed to let go of the hurt and focus on my own journey. Holding onto resentment wasn't going to change anything. It wasn't going to make them show up for that coffee or write those letters. It wasn't going to make them see things from my perspective. All it would do is keep me stuck, angry, and bitter. I didn't want to be that person. I didn't want to carry that weight with me as I tried to move forward.

Forgiveness is often framed as a way to release others from the burden of their actions, but I've come to see it as something more personal. It's about releasing myself from the burden of carrying anger and resentment. It's about making the choice not to let others' actions dictate my emotions or my outlook on life. By forgiving those who turned away, I was choosing to let go of the hurt and focus on what really mattered: my family, my integrity, and my future.

My family became my anchor during this time. They were the ones who stood by me, who saw me at my lowest and still believed in me. Their support reminded me of what was truly important. While I was worrying about who didn't show up, they were right there, showing up for me every single day. It made me realize that I was wasting energy on the wrong things. Instead of focusing on who wasn't there, I needed to focus on the people who were.

Seneca wisely noted, "A gem cannot be polished without friction, nor a man perfected without trials." My family's presence during this time of trial was the friction that polished my understanding of what truly matters in life. They were my constant, my reminder that while many things in life are uncertain, the love and support of family are not.

It's easy to get caught up in the idea that everyone should rally around you when things go wrong, but that's not reality. Some relationships don't survive difficult times, and that's okay. Not every friendship is built to last through the storms, and not everyone has the capacity or the desire to walk with you through your darkest moments. It's not a reflection of your worth or theirs—it's just how life goes sometimes. People have their own fears, their own limitations, and their own battles. Sometimes, that means they don't have the strength or the will to be there for you when you need them most.

But that doesn't mean you have to carry bitterness. I chose to forgive because I realized that holding onto anger was only hurting me. It was keeping me tied to the past, to what could

have been, instead of allowing me to focus on the present and the future. By letting go, I was able to free myself to focus on what I could control—my actions, my responses, and my relationships with the people who truly mattered.

I think about forgiveness now as an act of self-preservation. It's not about excusing what others have done or pretending it didn't hurt. It's about deciding that I won't let their actions control me any longer. Forgiveness doesn't mean that relationships return to what they once were. In many cases, they can't. But it does mean that I've chosen not to let anger or resentment define how I move forward.

Maintaining dignity became a priority. There were moments when I was tempted to lash out, to confront those who had turned their backs, but I knew that wouldn't help anything. It would only drag me down, making me feel worse about a situation I was already struggling to accept. Instead, I decided to focus on living with integrity, on being the kind of person I wanted my family to see. I wanted them to know that even when others disappointed me, I didn't let it break me. I didn't let it make me bitter or vengeful. I wanted to set an example for my children, to show them that dignity isn't about how others treat you, but about how you choose to respond.

This commitment to dignity isn't just about setting an example for my family—it's about how I want to move through the world. I don't want to be the kind of person who responds to hurt with hurt. I want to be the kind of person who rises above,

who chooses integrity even when it's hard. That's the kind of man I want my children to see when they look at me.

I understood that responding to rejection or abandonment with anger or bitterness wouldn't serve me. Instead, I chose to rise above, to maintain my dignity and focus on what I could control.

It's easy to get caught up in the idea that life should be fair, that if you do the right thing, people will stand by you. But life isn't always fair, and people aren't always who you think they are. That's a hard lesson to learn, but an important one. Not everyone is going to show up for you, and that's okay. What matters is how you show up for yourself, your family, and the people who do stand by you.

I've come to understand that some relationships have a natural lifespan. Not everyone is meant to be in your life forever. Some people are there for a season, and when that season ends, it's time to let go. It's not easy, but it's necessary. Holding onto relationships that no longer serve you—or that actively hurt you—only holds you back. It keeps you anchored to the past instead of allowing you to move forward with your life.

That's not to say that every relationship that ends is a failure. Sometimes, letting go is the most dignified thing you can do. It's a way of acknowledging that things have changed, that you've changed, and that it's okay to move on. It's about respecting

yourself enough to walk away from situations that no longer align with your values or your well-being.

In the end, I've learned that the only person I can control is myself. I can't make people show up, I can't make them write letters, and I can't make them stay in my life. But I can choose how I respond. I can choose to forgive, to focus on my family, and to maintain my dignity. I can choose to live in a way that reflects the values I hold dear, even when others don't.

This chapter in my life has taught me a lot about letting go—of anger, of expectations, of relationships that no longer serve me. It's taught me about the importance of focusing on what I can control and leaving the rest to unfold as it will. Most importantly, it's taught me that dignity isn't something that can be given or taken away by others—it's something I choose to uphold every day, no matter what.

As you move forward in your own life, remember the wisdom of the Stoics: focus on what you can control, forgive those who fail to meet your expectations, and maintain your dignity regardless of how others behave. Life will not always be fair, but how you respond to it is entirely within your power.

Discussion Question:

Consider the relationships in your life that may no longer serve you or align with your values. How can you

approach the process of letting go with dignity and respect for both yourself and the other person?

Chapter 8:

Contributing to a Greater Cause

Writing this final chapter, I've thought a lot about how this journey has shaped me in ways I couldn't have imagined. When I first became the target of a government investigation, I felt like I was in free fall. There were moments when I didn't know what to do next, and I was full of fear—fear of the unknown, fear of what would happen, and most of all, of losing everything I had built. Like many others, I searched the internet, desperately searching for answers.

I spent countless nights scouring the web for any information that might help. Some of what I found helped put things in perspective, but a lot of it just made my anxiety worse. The thought of going to prison was terrifying, and most of the stories I read online only added to that fear. It's easy to get lost in horror stories, especially when you don't know what's true and exaggerated.

I realized that fear can distort your sense of reality. The more I searched, the more I found myself spiraling into despair. Every search result seemed to confirm the worst possible outcome, and in those dark moments, I wondered how I would ever find my way back to a place of hope.

During one of those late-night searches, I stumbled across the Bureau of Prisons website. There was an article about a man named Michael Santos, someone who had served 26 years in prison but was now working with the same system that had confined him. The article mentioned a course he had developed called Preparing for Success After Prison, which was being implemented in every federal prison. The article really intrigued and impressed me. It was strange to think that someone who had spent so long in prison would now be helping others prepare for life after prison. The more I read, the more I realized that Michael wasn't just someone who had done time—he had taken responsibility for his actions and used his experience to help others.

I kept researching Michael's work and found videos of Michael speaking with federal judges like Judge Bennett and Judge Bough. I was impressed Judges were talking on camera to a guy who had served so long in prison. I remember watching one video where Judge Bennett said something that really hit me: "The nuts and bolts of the work must come from the defendant." That statement echoed in my mind for a long time. It reminded me that while I could receive help and guidance from others, the real work—making amends, taking responsibility, and changing—had to come from me. It wasn't enough to just talk about how I wanted to change. I needed to show it through my actions.

Hearing that phrase reminded me of the many times I had taken the easy way out in my life—avoiding difficult conver-

sations, sidestepping accountability, and assuming that things would somehow work themselves out. But this time was different. This time, there was no escaping the reality that if I wanted to move forward, I would need to do the hard work myself.

Eventually, I reached out to Michael. I didn't know what would come of it, but I felt a strong urge to connect with him. To my surprise, he responded. I explained my situation, told him that I admired the work he was doing, and asked if there was any way I could contribute to his efforts. What I found in Michael was not just someone who had endured but someone who had transformed his experience into something meaningful. He didn't just offer advice; he offered me an opportunity to become part of that mission of helping others.

Through our conversations, Michael explained how he had founded Prison Professors Charitable Corporation and how the organization was creating courses for incarcerated individuals across the country. These courses were designed to give people the tools to succeed after prison, focusing on personal growth, skill development, and the values necessary to rebuild their lives. He invited me to contribute to one of these courses, and I was honored by the opportunity. It was a chance for me to take the lessons I had learned from my career and my mistakes and turn them into something positive.

The course I helped create was Self-Directed, Self-Help with Journaling 101. It's a course designed to help prisoners reflect on their lives and make meaningful plans after prison. One of

the lessons in the course focuses on my own journey—how I went from a modest upbringing in North Des Moines, Iowa, to becoming the founder of a call center and identity theft protection business. It's not a story of overnight success; it's a story of resilience, adaptability, and continuous learning. I wanted to show that it doesn't matter where you start. What matters is the decisions you make along the way and how you learn from your successes and failures. You can see for yourself in lesson plan included as an appendix to this book.

The lesson uses my own experiences to demonstrate how obstacles can be turned into opportunities. Growing up in a working-class neighborhood in North Des Moines, I didn't have any clear path. Like many people, I had to figure things out as I went. I worked at McDonald's as a teenager, and later, on a whim, I decided to attend a community college. It wasn't a planned decision, but it helped me in ways I couldn't have predicted. That's one of the key messages I wanted to share: life doesn't always go as planned, but sometimes, the detours lead to opportunities we wouldn't have found otherwise.

Participants in the course are encouraged to reflect on their own life choices and consider how their experiences can become a foundation for future success. They're asked to think critically about the decisions they've made and the long-term impact of those decisions, both in their personal lives and in their careers. It's not about dwelling on past mistakes but learning from them and using that knowledge to move forward in a better direction.

Working on this course with Michael and his team has been one of my most meaningful things. It's allowed me to turn my mistakes into lessons that might help others prepare for a law-abiding life. More than that, it's allowed me to give something back—to contribute to a cause that's bigger than myself.

When I started this journey, I was angry. I blamed the system, the circumstances, and even the people around me. But through this process, I've come to realize that the only way forward is to take full responsibility for my actions. That's the only path that offers any real peace.

It was a hard pill to swallow at first. Admitting that I was fully responsible for my downfall meant confronting my own weaknesses—my greed, my ambition, and my willingness to compromise my values. But once I made that admission, I found that it wasn't a burden. It was a release. It was the first step toward reclaiming my life and my sense of self.

Earlier in this book, I wrote about aligning your decisions with your values. That's something I've struggled with in the past. It's a lesson I continue to learn every day. Being involved with Prison Professors Charitable Corporation has given me a way to live out those values in a tangible way. It's no longer a question of theoretical understanding, but practical application—aligning my actions with the principles I want to stand for. For me, this work is not just about making amends for the harm I've caused. It's about creating something positive from

experience, helping others who are still in the midst of their own challenges, and giving them the tools to forge a better future.

I've realized through this work that our experiences—good and bad—can have a ripple effect on the people around us. This ripple effect can be either negative, as we've discussed earlier with unethical decisions, or it can be a source of hope and change when we take responsibility and aim to contribute positively to the world. Every choice we make has consequences that extend far beyond ourselves. But the same is true for positive actions. When we choose to help others, share what we've learned, and give back, that creates a ripple effect, too—one that can spread hope and change in ways we may never fully understand. And there's something powerful in realizing that positive actions can spread just as far, impacting people we may never even meet.

In the past, I didn't think much about giving back. My focus was on success, on building my business, and on achieving the goals I had set for myself. There was a tunnel vision of sorts, where 'contribution' was seen as something peripheral to my immediate objectives, not as an essential component of success. But this experience has changed my perspective. I've come to see that real success isn't just about what you achieve for yourself; it's about what you do for others. It's about the impact you leave behind.

When I first connected with Michael Santos, I had no idea I would become involved in a nonprofit helping people in prisons and jails. I thought it would be a temporary exchange of advice

or ideas. But now that I'm here, I can't imagine not being part of this mission. It's become a central pillar of my life, reshaping my goals in ways I couldn't have anticipated. I'm committed to continuing this work long after my sentencing, for as long as I'm able. This isn't just something I'm doing because I feel obligated. It's something I genuinely believe in. It's not penance; it's purpose. And I plan to keep doing it for many years to come.

As I close this book, I think about what I've learned and what I want to leave with you, the reader. Life is full of challenges and unexpected turns. We all face moments when our values are tested, and we're forced to make difficult choices. It's rarely a straight line from point A to point B. We all face moments when our values are tested, when we're forced to make difficult choices, and when the repercussions of those choices leave us questioning our path. Sometimes we make the wrong ones. Sometimes, those choices set us back farther than we ever thought possible.

But what matters most is how we respond after we've fallen. Will we continue to justify our mistakes, hiding behind excuses and rationalizations? Or will we stand up, face the consequences, and move forward with a renewed sense of purpose? We can either stay down and continue to justify our mistakes or stand up, take responsibility, and move forward.

I've found that living by your values, even when it's difficult, is the only way to find peace. It's not always easy, and it's not always comfortable, but it's the only way to truly move forward.

As you continue to build your career or face personal challenges, I encourage you to consider what's most important. And more than that, I encourage you to find ways to give back to causes that matter. There's so much power in giving back, in using your experiences—both good and bad—to help others.

Thank you for taking the time to walk with me through this journey. I hope that in some small way, this book has offered you something useful, whether it's a bit of guidance, a moment of reflection, or just the reminder that we all have the ability to choose how we respond to the challenges life throws at us. No matter where or what you're facing, there's always an opportunity to learn, grow, and contribute to something greater than yourself.

Discussion Question:

How can turning your personal mistakes or challenges into opportunities to help others create a lasting, positive impact on both yourself and those around you? Reflect on ways you can contribute to causes that matter to you, even in the face of personal adversity.

Epilogue

After years of dealing with a government investigation, it's hard to put into words how it feels to finally have clarity. For so long, this process loomed over every part of my life. Some days felt like they would never end, and as the case dragged on, even though I knew the sentencing day was inevitable, it still felt surreal when it arrived.

Looking back, I'm thankful I chose to use that time wisely. I could have spent it waiting, worrying, or spiraling. Instead, I decided to take control of what I could. I wanted to contribute, to find purpose, and to turn this incredibly difficult chapter of my life into something meaningful. It wasn't easy, but it was necessary.

One night, early in the process, I was sitting up in bed, unable to sleep. I started googling everything I could about what was ahead—about prison, sentencing, even how the Bureau of Prisons operates. That's when I came across the BOP website, and on it, they featured Michael Santos, who had served 26 years in prison but was now working with them and the Department of Justice. I couldn't stop thinking about how someone who had been through so much could rebuild in such a meaningful way.

I dove further, eventually discovering interviews with federal judges like Judge Bennett and Judge Bough. I watched those videos over and over. Judge Bough said something that stuck with me: "If you break my window, don't tell me you're sorry. Tell me how you're going to fix it." That changed my

entire mindset. I realized that saying sorry or even repaying money wasn't enough. I had to prove—not with words, but with action—that I was committed to repairing the damage I caused.

That was the turning point for me. I started asking myself hard questions: How am I fixing the window? How am I showing the court and my family that I'm more than this case? And most importantly, how am I proving to myself that I'm ready to move forward?

One of the ways I answered those questions was by writing this book. The Ethical Edge wasn't just about telling my story but about owning it. Writing it forced me to confront my decisions, failures, and path forward. It became a way to share what I learned, not just with the court, but with others facing something similar.

Another way I worked to fix the window was through my contributions to Prison Professors Charitable Corporation, led by Michael. I volunteered my time to help people in prisons and jails, hoping to make even a small difference in their lives.

Doing that work gave me purpose and reminded me that even in difficult circumstances, I still could help others.

By sentencing day, I felt nervous, of course, but I also felt calm in a way I didn't expect. I had done the work. I knew I had done everything I could to prepare and to show the court the totality of my life—not just my worst decisions but the person I'd been and the person I was working to become. I had accepted my fate and owned my bad choices. And more than anything, I was finally grateful to have clarity.

Oddly enough, the sentencing day wasn't as difficult as the day I pleaded guilty. On that day, the weight of everything hit me at once. But standing in the courtroom as the judge read my sentence, my thoughts were clear. I thought about my family, choices, legacy, and the long road that led me here. And while I can't undo the past, I knew I could control what I did next.

When Judge Tunheim sentenced me to probation and 21 days in a county facility, I felt grateful. It wasn't luck but the result of preparation, persistence, and accountability. The judge saw that I wasn't just telling him what he wanted to hear—I had taken steps to rebuild trust and demonstrate change.

But I know the work doesn't stop here. I made commitments to the court, to my family, and to myself. I will follow through on those promises. Judges often talk about the cynicism they feel when defendants make promises at sentencing and never deliver. I take that to heart. That's why I plan to send this book to my sentencing judge, to continue working with my probation officer, and to show that the work I started doesn't end with the sentencing hearing.

If you're reading this, I hope something in my story resonates with you. Whether you're dealing with a legal matter, rebuilding from a setback, or just trying to navigate a tough time, I hope you remember this: It's not about how you fall but how you rise.

I've learned that no one else can tell your story for you. You have to be the one to own it, to do the work, and to prove—to yourself, more than anyone else—that you're ready

to move forward. I've tried to do that throughout this process, and I'll continue doing it every day moving forward.

Most of all, I'm grateful. I am grateful for the clarity I have now, the second chance I've been given, and the opportunity to keep fixing the window. That work isn't over—it's just beginning.

David Moulder

December 17th, 2024

Concluding Remarks

First, I would like to extend my sincere thanks to you for taking the time to read through this material. Your time is valuable, and I appreciate that you've allowed me to share not only my experiences but also the lessons I've learned along the way. My hope is that this book has offered insights or moments of reflection that you can apply to your own journey, both personally and professionally.

As I reflect on what I've shared, one of the most important messages I want to leave with you is the value of aligning your actions with your values. My story, as painful as it has been to write and live through, is a reminder of how easily we can stray from the principles that should guide us. Whether driven by ambition, fear, or the desire to succeed, it's all too easy to make choices that compromise our integrity. However, it is never too late to recognize these missteps and begin the process of accountability and growth.

One key takeaway from my journey is the power of accountability. In facing the consequences of my actions, I've come to understand that leadership is not about being infallible but about owning up to mistakes and learning from them. It's about understanding that every decision we make has a ripple effect on those around us—whether it's our family, colleagues, or the wider community. Taking

responsibility for these decisions is the first step toward rebuilding trust and creating a legacy of integrity.

In addition to accountability, I've come to see the importance of service. My involvement with Prison Professors Charitable Corporation has given me a new sense of purpose, allowing me to use my experiences to help others who are facing challenges of their own. This work has not only been a way to make amends for the harm I've caused, but also a reminder that we all have the power to contribute positively to the lives of others, even after experiencing personal failures.

Finally, I want to emphasize the role of resilience in this process. There have been many moments along this path when it felt like the weight of my mistakes would be too much to bear. Yet, it's in those moments of adversity that I've found the strength to push forward. Resilience is not about ignoring failure or pretending it doesn't exist—it's about facing it head-on and using it as a stepping stone for growth.

As you finish this book, I encourage you to reflect on your own journey and consider how the lessons shared here might resonate with you. Whether you are facing personal challenges or professional dilemmas, remember that it's not the setbacks that define us—it's how we choose to respond to them. Thank you again for walking alongside me on this

journey, and I hope that the insights I've shared will help guide you in the days ahead.

With sincere gratitude,

David Moulder

Personal Narrative:

David John Moulder

Tuesday, March 19, 2024

The Honorable Judge John R. Tunheim
Senior United States District Court Judge
District of Minnesota
United States District Court
300 South Fourth Street
Minneapolis, MN 55415

Regarding: U.S.—v—David Moulder

Dear Judge Tunheim:

With a heavy heart and clear recognition of my wrongs, I respectfully submit this letter. By my own admission of guilt, I have affirmed the charges laid against me, acknowledging my involvement in a conspiracy that went against the grain of the law and the moral fabric I had once made core to my personal and professional life. This letter is more than an acceptance of responsibility; it's an acknowledgment of the gravity of my actions and the steps I am committed to taking to rectify the harm I've caused.

I stand before this court not to contest or diminish the severity of my actions but to affirm my responsibility for them. In my plea, I have not sought excuses or deflections but have instead chosen to face the consequences of my decisions head-on. This decision to plead guilty was made in the spirit of accountability—a value I failed to uphold in my professional conduct but am now fully embracing in the face of judgment.

The harm caused by my actions has had real and lasting impacts, and for that, I am profoundly sorry. I have not only betrayed the trust of the victims but also the trust of this community and my family, who had every reason to expect better of me. This letter aims to lay bare the path that led me astray, the lessons painfully learned, and the commitment I hold to ensuring such transgressions are never repeated. Being unable to undo my decisions, I feel I owe my many victims at least this much.

As this Court deliberates on a just sentence, I hope to convey the sincere remorse I feel and the concrete actions I am taking towards making amends. Your Honor, I recognize that my journey towards redemption must be marked not by words but by deeds—deeds that I am prepared to undertake for the benefit of those I have wronged and the society I am eager to serve once more.

I ask this Honorable Court to consider the entirety of my actions, the contrition I have shown, and the dedication with which I plan to right the wrongs of my past. My sole wish going

forward is to contribute positively to my community and my family, upholding the lesson that true integrity is measured not by how we fall, but by how we respond to the times that we do fall.

Background:

Born on Seymour Johnson Air Force Base in 1962, my early life was defined by constant movement. By the time I turned four or five, my family had finally settled down in Des Moines, hoping for some stability. But as I've learned, stability can be hard to come by.

My father, Ronnie, passed away last November, just before he turned 84. He dedicated twenty years of his life to military service, first in the Air Force and then in the National Guard. Following his discharge, he worked as a mail carrier and eventually retired from the U.S. Postal Service.

My dad liked to drink—a lot. I remember memorizing the phone number of the local bar just in case we needed to reach him. It was just as well that he was at the bar because, on several occasions, he took his frustrations out on us with his hands. We learned early on to rely on ourselves, understanding that while family is crucial, it's not always perfect.

My mother, Theresa, was always the one to pick up the phone, whether at her job with the phone company or later at the police office, especially after she and my father divorced.

Growing up, we didn't have much, but my mother's resilience showed us how to make the best of what we had. When my parents split, it felt like we were caught in the middle, not quite children but not yet adults either.

Our home was always full—four kids squeezed into a two-bedroom house. Despite the tight quarters, we managed to find our own kind of order in the chaos. We knew we had to stick together, relying on each other for everything from meals to moral support. Even as children, there was no confusion about the fact that we didn't have much money.

Looking back, I don't hold any bitterness for my upbringing. It taught me valuable lessons about self-reliance and the importance of family, even in tough times. Some people are victims of the circumstances of their upbringing. I am not. All of the decisions that brought me to this day are mine and mine alone.

Childhood:

My knack for math became apparent by the fourth grade, landing me in fifth-grade math classes. It was a bright spot for me, a place where I thrived despite the distractions at home. But no one really pushed me to pursue this talent further. Perhaps it was the chaos of our household, or maybe it was just not seen as a priority in my neighborhood, but my potential in mathematics remained largely untapped.

Before I even started high school, I was already working. My first significant job was at Chuck's Pizza, where I worked as a line cook in high school. It wasn't just any job, though; it's where I met Mari, who would later become my wife. After Chuck's, I moved on to other jobs, including another restaurant named Gino's, then dishwashing at a Holiday Inn. As with life at home, in my neighborhood, we had to grow up quickly. One night after work, I was chased by a man with predatory intentions. Another time, while shopping at my local grocery store, I found myself in the middle of an armed robbery.

By the time I got to high school, my older brother and sister, Tony and Rhonda, had already been through North High, leaving a negative perception of the Moulder name. When I went out for varsity football in my junior year, a college-aged assistant approached me and said, "What is a Moulder doing trying to play football? You can't steal or cheat your way onto the team." After my senior year, I made the second team all-metro for football and played third base on the baseball team that made the final 4 in the state tournament. As adults, my peers couldn't even believe that we were related to each other since we so differed in our worldviews and how we conducted ourselves.

During my high school years, my parents went through a divorce. In my sophomore year, I tried living with my dad and his girlfriend, Jan. That didn't last, and after a brief stint, I was kicked out and returned from Norwalk back to North High. My junior year was marked by more upheaval as my mom remarried Jack, and attempts to live with my dad again failed.

It was during one of these tumultuous times, living with my dad as he embarked on his second marriage, that I experienced a moment that would stay with me forever. Lying in bed one night, I was startled by the sound of a shotgun being racked. Rushing to the scene, I found my dad, drunk beyond measure, with the shotgun in his mouth. I managed to pull the gun away, a moment that marked the end of my attempts to live with him. Shortly after, I moved out.

Working at McDonald's through my junior and senior years, I had to give up this job to play football, something that motivated my decision to study at North High. Despite my schedule, I found work assembling the Sunday paper for the Des Moines Register and managed to graduate from North High in 1981. My living situation continued to be unstable, moving in with my brother after initially staying with my sister in the fall.

In my neighborhood, going to college wasn't the norm. Yet, a friend convinced me to attend Des Moines Area Community College, which led me to Iowa State and then the University of Minnesota, before I graduated from St. Thomas. I started in accounting, leveraging my mathematical skills, but soon found myself questioning this path. Was this really what I wanted to do? A shift to history was considered before I finally settled on Marketing and Management and achieved my degree in 1992.

This milestone took longer than expected because I worked throughout my college career. In the beginning, my dad offered

to help pay for my education. But, when the bills came due, he offered me a few spare rings to pawn. I decided to never put myself in a position to rely on someone to secure my future.

Early Career:

Mari and I made a pact early on—marriage would follow graduation. And true to my word, we got married after I received my diploma. The timing felt right; the long nights of studying had paid off, and it was time to begin our new life together.

After the wedding, I landed a job with Dockers Footwear. I was selling shoes, a new venture for the company at the time. I even had the chance to be there during the grand opening of the Mall of America. It felt like a big break, but the success was short-lived. We were eventually ousted from the big department stores, a setback that couldn't have come at a worse time—Mari was pregnant, and we needed a steady income. I knew no one would come to our rescue, so I committed myself to the work.

A year and a half into the job, the situation hadn't improved. The brand struggled at Kohl's as well. With a child on the way, I had to make a choice. So, I called up a contact and managed to get back into the business of selling magazines, a job I knew well and could rely on.

Our son Corbin came into our lives on June 8, 1994, and three years later, we welcomed our daughter Emily. Becoming

a father changed everything for me. It wasn't just about making a living anymore; it was about providing for my family. I was determined to ensure my children didn't struggle as I did.

I wanted to be the steady, dependable presence in my children's lives that I didn't always have growing up. I wanted them to succeed personally and professionally. As soon as Corbin was born, I started a 529 account to pay for their college—something I'm extremely proud to have seen through—and later would tutor them at home to help them reach those academic heights. But, accomplishing that meant I'd need to chart my own course.

With that, I started Northstar Entertainment. It was straightforward work: I cleared the orders, and the publisher handled the rest. This was a pay-during-service job, which meant I had to cover the costs of leads, phone bills, payroll—everything it took to keep the business afloat.

For a couple of years, I hustled in this role, but there was a nagging feeling that there was more money to be made—more control to be had over my work. In '97, I took a leap and got a merchant account, which allowed me to start processing orders myself. The next year, I discovered 4Star, a company that offered a way to manage all of our administrative and customer relations needs in-house. Integrating this into my business was a game-changer. It felt like I was finally assuming control of my family's future.

PSOnline:

The thrill of running my own show was moderated by the frustration of what felt like a revolving door of customers. I began to suspect that the software we used allowed the manufacturer to poach leads and clients from us. I knew something had to change; I had to innovate to stay ahead. That's when I turned to Joe, a friend of one of my employees who had a knack for tech stuff. He wasn't officially our IT guy, but he was as close as we had.

I pitched the idea to Joe: let's build our own system. I wanted a solution that would keep customers with us, and Joe was just the man to make it happen. Joe dove in headfirst, and a year later, PS Online was born. It wasn't in my plan to sell this software—I barely knew my way around a computer—but it was good, and it drew some attention.

The first users were people I knew, including some family members. Joe and I had an arrangement: we'd split the initial sales, and he'd get the ongoing support fees. It was a good partnership, and it wasn't long before we brought in a third partner to help expand our reach.

This expansion, however, came with its downsides. From the moment I entered this industry, I felt plagued by perceptions that people had of my brother. They always assumed that because we shared a name, we were alike. I wanted so desperately to forge my own path and create an association between

the name “Moulder” and the word “integrity.” In my haste to accomplish this, we brought on board some folks who didn’t share our values. But this realization came later.

To prevent our code from being stolen—which was a real concern since we were dealing with local files—we shifted to a web-based platform. We needed new talent to handle this transition, so we turned to Monster.com and started hiring. This new B2B software was convenient, almost plug-and-play, and we priced it to reflect that ease of use.

I didn’t see much from the initial sale—just a small cut. The cash flow was in the ongoing services: customer service, technical support, the works, all of which went to Joe. I’ll admit that the revenue stream from this venture was meager for me. But I never wanted this to be my focus. The asset that I cared the most about was the people with whom I worked.

Company Landscape:

Over the years, my business grew until we had 300 people on the payroll. They were mostly individuals from the local community—people not necessarily accustomed to corporate culture or the structured environment of a traditional workplace. By the time of the indictment, 50 of those employees had stuck with me for over a decade and some for over twenty years, a testament to something more than just a job—it was loyalty and mutual respect.

I always encouraged my team to aim for stability and self-improvement, to buy houses and plant roots, just like I had after getting married and finishing college. It was important to me that everyone knew I believed in giving a hand up, not hand-outs. I wanted to empower them to build their own futures. Today, I'm proud to say that many have kept in touch with me through this process, still seeking advice. I'm prouder still that they've landed on their feet and are thriving.

In our company, if you asked anyone to define integrity, they'd all give you the same answer, the one I lived by: "doing the right thing when no one else is looking." We preached accountability and integrity because I knew that without these principles, everything we built could easily fall apart.

My loyalty to my employees was unwavering. I knew I had to work for their benefit, to make sure they had jobs, that they were developing skills, and that they had opportunities to move up in the world. In hindsight, I see that in my determination to give people a hand-up, I chose to overlook aspects of PSOnline and the partners we served. My intentions do not negate the impact my actions had.

We started with just six phones back in 1994. By 2014, we were making a million calls a month—a scale I couldn't have imagined when I first started out. We were proud of the work we were doing at Viking Magazine.

But with growth came new challenges. The Telephone Consumer Protection Act (TCPA) came out between 2010 and 2011, marking a shift in the regulatory landscape. It was clear we needed to adapt, so I brought in an in-house lawyer to ensure we kept up with the changing rules. We aimed to do everything by the book, even starting a collections company, Total Customer Service, which was run and managed by my attorney to ensure our affairs were conducted responsibly.

Through all of this, it was crucial to me that the company not only grew but did so in a way that aligned with my values and priorities. Around the same time, my son came out as gay, confiding in me the trouble he had navigating life at school while reconciling with his identity. I wanted him to know in his bones that his sexual identity isn't what matters but your conduct. I tried to lead by example and encourage those around me to do the same. While my team upheld these values and conducted themselves legitimately, I am forced to confront the fact that I failed in this regard.

Offense Conduct:

In my role as owner, partner, and chief executive officer of several companies, including PS Online, Viking Magazine, Total Customer Service, and Direct Clearing, I became part of a conspiracy that I now deeply regret. These companies provided services to marketers who were engaged in deceptive magazine sales practices. PS Online, for instance, tracked and processed sales that I now recognize should never have taken place. To-

tal Customer Service pursued debts for magazine subscriptions that, in truth, customers should not have been burdened with.

Although I maintained that my companies were separate from these fraudulent activities and held my employees to high standards, I turned a blind eye to the actions of some of our clients. I knew, yet ignored, the fact that many direct magazine sales were based on misleading scripts, persuading customers to buy or renew subscriptions under false pretenses. My companies enabled these unethical sales by handling the payments and debt collection, contributing to a larger system of deceit that inflated subscriber numbers and, by extension, deceived advertisers.

I deeply regret my inaction and the consequences it has had on the consumers, my family, and the employees I sought to protect. It's clear to me now that I should have steered our operations away from these practices the moment I recognized them. For failing to do so, and for the damage caused, I am profoundly sorry. I take full responsibility for my involvement in these crimes, and I understand that the fault lies with me and me alone.

Reflections:

I see the faces and stories of those who were hurt by my actions—customers lured into subscriptions they didn't need, and advertisers sold on a false promise. As the head of Viking Magazine, Total Customer Service, Direct Clearing, and a partner in PSONline, I recognize that I facilitated a process that was

not only flawed but also harmful. It was a business practice that, under the guise of entrepreneurship, took advantage of trust and created debt where there should have been none. These were not faceless transactions but real people whose lives were impacted by my actions. To each of those people, I am truly sorry.

My responsibility is clear, and my remorse is genuine. The businesses I ran lost sight of integrity and accountability—principles my children could parrot my definition of but somehow forgot along the way. I understand that I played a part in creating a ripple of negative effects that extended far beyond this case. I am determined to find and create ways to make amends to those I've harmed.

As part of my commitment to make amends, I have taken concrete steps toward rehabilitation and giving back to the community that I once took advantage of. I have paid the full balance of my restitution, not as a means to erase my wrongs but as a financial acknowledgment of the damage I've caused and the benefits I wrongly obtained. This restitution is just one part of the broader effort to rectify the situation that my past actions have created.

In addition to financial restitution, I have dedicated my time to volunteer work, understanding that my path to personal rehabilitation is tied to the service of others. I've been actively involved with Second Harvest, an organization that plays a critical role in feeding the hungry. By sorting and distributing food, I've contributed to a process that's the direct opposite of

my prior offenses: giving rather than taking, helping rather than exploiting. Additionally, I have also found solace and purpose in helping at my local church, supporting community events, and aiding in outreach programs that are designed to lift up those in need. Each act of service is a step towards repairing the fabric of trust within the community and building a legacy that differs profoundly from the past.

To the people affected, I owe more than apologies; I owe action and change. I'm committed to doing whatever it takes to make things right and to demonstrate, through my future actions, that this lesson has been deeply learned. I want to rebuild, to make things better for those I've let down, and to prove that I can be a better person, a better father, and a responsible citizen. That starts here, with acknowledging the wrongs of my past and facing the consequences with openness and the will to improve.

Summary:

Your Honor, I ask for mercy in sentencing, though I also understand that I must face the consequences of my actions. I am committed to making things right and doing everything I can to reconcile with society and those affected by my actions.

Thank you for taking the time to read this letter.

Respectfully,

David John Moulder

Course:

Self-Directed, Self-Help with Journaling 101

Lesson URL (Password Protected): <https://prisonprofessors.com/success-after-prison-masterclass-david/>

» Password: Master

YouTube URL: <https://youtu.be/peVieM1Vg-Y?si=m0lIT-2MeqkYemVH3>

Title: Success after Prison Master Class-David (2024)

Blurb:

» David's story is one of resilience and transformation. From a humble background in North Des Moines, Iowa, he pursued higher education and entrepreneurial success, overcoming early obstacles through perseverance. He founded a call center business, later expanding into identity theft protection, showcasing his adaptability and foresight. More than his financial success, David is notable for offering employment to formerly incarcerated individuals, aiding their rehabilitation and societal reintegration. His journey is a

testament to empathy, lifelong learning, and blending business savvy with social responsibility.

Objective:

- » The learning objectives aim to illuminate David's journey from his beginnings in North Des Moines to becoming a *pioneer* in the call center and identity theft protection sectors. Through his story, participants will identify key principles of success, enhance their critical thinking by analyzing David's choices, and reflect on the significance of personal *evolution*. This exploration will encourage learners to immerse themselves in David's experiences, derive meaningful lessons, and hone their *capacity* to *navigate* and prosper in their *endeavors*.

Lesson Requirements:

- » Watch the video that accompanies the lesson
- » Write a definition of each word highlighted in bold and written in italics
- » Use ten of the vocabulary words in a sentence
- » Respond to a minimum of three open-ended questions by following instructions at the end of the lesson.

Lesson Outcome:

- » Participants will increase their vocabulary by at least ten words.

- » Participants will improve their writing skills and their ability to contemplate how their responses to open-ended questions relate to their prospects for success upon release.
- » Participants will add to their journals, demonstrating a self-directed, ***self-improvement*** pathway to prepare for success upon release.

At Prison Professors, we deeply appreciate David sharing his inspiring career and life journey. He embodies resilience, strategic insight, and a strong work ethic. Starting from a lower-middle-class background in North Des Moines, David's early job at McDonald's and subsequent education at Des Moines Area Community College marked the beginning of his path to life-long learning and professional growth. Entering the call center industry, he quickly rose from an entry-level role to leadership, exemplifying his determination and competitive edge.

In 1993, David's entrepreneurial venture into founding a call center business, which grew to 300 employees and generated significant revenue, demonstrated his market savvy and adaptability, especially as he transitioned to selling identity theft protection in response to market and technological changes.

David's rise from modest beginnings to a self-made millionaire highlights his resilience, strategic planning, and commitment to ongoing learning. His story is not just a tale of financial success but also a lesson in overcoming obstacles through determination and adaptability, offering hope and guidance to any-

one aspiring to transform their life and succeed against all odds.

Background:

David's ascent from the humble neighborhoods of North Des Moines to the zenith of entrepreneurial success is a testament to his unwavering determination, innovative mindset, and strategic prowess. From his early employment experiences, including his tenure at McDonald's as a teenager, David developed a robust work ethic that would become the cornerstone of his later achievements. His early life instilled a capacity for perseverance and an eagerness to seize every opportunity, shaping a growth mindset that fueled his ambitions.

His entry into higher education, prompted by a spur-of-the-moment decision to join a friend at a community college, marked the beginning of an unplanned yet transformative journey. This step underscores the unpredictable nature of our life paths and the profound impact that openness to change can have on personal and professional growth. David's educational pursuit, which led him from community college to Iowa State University and eventually to completing his degree in Minnesota, exemplified his adaptability and dedication to lifelong learning, laying the groundwork for his entrepreneurial endeavors.

David ventured into the business world by tapping into the call center industry and, later, recognizing the ***potential*** in the nascent field of Identity Theft Protection Services. His journey through these sectors illustrates his knack for identifying and leveraging emerging market trends. This skill underscores the

importance of *innovation* and adaptability in today's fast-paced business environment.

Beyond achieving personal success, David's journey also serves as a strategic guide for cultivating resilience and foresight. His later ventures into additional businesses, like laundromats and rental properties, highlight the significance of diversifying investments to secure long-term financial stability and independence. From modest beginnings to substantial financial freedom, David's story imparts crucial lessons for anyone embarking on a path of personal reconstruction.

David's narrative is instilled with insightful lessons: the *belief* that one's origins do not predetermine one's future, the transformative power of seizing opportunities, however minor they may seem, and the notion that dedication and hard work are fundamental to achieving success. These insights inspire and offer tangible guidance for individuals facing adversity and seeking to rebuild their lives.

David's story provides encouragement and a practical *blueprint* for those navigating their journey of renewal and growth. It exemplifies the essence of resilience, the merit of adaptability, and the necessity of strategic foresight in effecting life transformations. David's remarkable journey motivates us to apply ourselves diligently, strategize thoughtfully, and believe steadfastly in our potential for greatness, affirming that overcoming life's hurdles and achieving our dreams is achievable with resilience and strategic planning.

Takeaway:

Throughout my incarceration spanning more than a quarter-century, I immersed myself in the narratives of individuals who, against all odds, carved paths of success and fulfillment for themselves. David's story stood out as a message of hope and a testament to the power of resilience, strategic thinking, and unwavering commitment to personal growth.

David's early life, much like that of many incarcerated individuals, was fraught with challenges. Raised in a lower-middle-class neighborhood in North Des Moines, his early experiences working at places like McDonald's while pursuing an unplanned educational journey through community college to obtaining a degree underscored his innate resilience and adaptability. David's story is a powerful reminder that our beginnings do not define our endings. He managed to transcend his initial circumstances through sheer determination, continuously learning and adapting to his evolving environments and opportunities.

Effective ***communication*** emerged as a pivotal element in David's journey, particularly as he transitioned into the call center industry and later climbed the ranks to leadership before embarking on his entrepreneurial venture. His ability to articulate his vision, motivate his team, and negotiate with clients was crucial to his success. David's journey underscores the importance of honing one's communication skills to build rapport, foster collaborative relationships, and lead effectively. As such,

we encourage our students to refine their verbal and non-verbal communication *abilities*, recognizing that these skills are fundamental in rebuilding lives and pursuing successful careers post-incarceration.

David's unwavering pursuit of self-improvement, highlighted by his commitment to continuous learning and strategic planning, is an inspirational model for self-directed learning. His ability to identify market opportunities, *pivot* his business strategies in response to changing industry trends, and invest in his personal and professional development exemplifies the profound impact of being a lifelong learner. Incarcerated individuals can draw *inspiration* from David's example by embracing self-education, exploring new subjects, and developing the skills necessary to thrive in their chosen fields.

David's narrative invites us to consider the following reflections:

- » Similar to David's journey, how can your early life challenges and experiences become a foundation for resilience and *adaptability* in your future endeavors?
- » How can you improve your communication skills to articulate your vision better and motivate those around you, drawing inspiration from David's success in leadership?
- » Considering David's commitment to continuous learning, what steps can you take now to engage in self-education and skill development?

- » How can David's ability to pivot his business strategies in response to market changes inspire you to remain flexible and adaptable in your career planning?
- » Reflecting on David's entire journey, what specific strategies or aspects of his story resonate with you most as you think about overcoming your obstacles and achieving your *aspirations*?

David's trajectory from a modest beginning to achieving notable success in his entrepreneurial endeavors and beyond is a narrative of personal triumph and a roadmap for anyone looking to transform their circumstances and achieve their aspirations. It exemplifies the profound potential within everyone to overcome obstacles, chart new paths, and realize their fullest potential through resilience, learning, and strategic action.

Career and Entrepreneurship:

David's journey from the modest beginnings of his entrepreneurial venture to the pinnacle of success embodies resilience, innovation, and a deep-rooted belief in second chances. Starting with a simple setup of six telephones, David founded a call center business that would eventually expand into several states, including Minnesota, Iowa, Tennessee, and Florida, underscoring his strategic vision and dedication to growth. His business initially focused on selling magazine subscriptions, a venture that quickly proved to be lucrative, generating approximately 1.2 million dollars monthly. This venture into call centers was

just the beginning of David's ascent in the entrepreneurial world as he navigated his business towards greater heights, eventually diversifying into identity theft protection services, adapting to the market's changing needs, and harnessing new expansion opportunities.

As his business flourished, David's role evolved from hands-on day-to-day operations to strategic oversight and leadership. He built a company that did not just succeed financially; it became a source of hope and opportunity for those often marginalized in the job market, especially individuals with felony backgrounds. David implemented a merit-based system in his hiring practices, fostering an inclusive work environment that valued skill and effort over past mistakes. This approach enriched his company with a diverse and talented workforce. It provided a pathway for countless individuals to rebuild their lives post-incarceration, offering them a chance to be judged on their present capabilities rather than their past actions.

As outlined in the table below, David's entrepreneurial journey offers profound business lessons, reflecting strategies and decisions that underscored his transition from a young entrepreneur to a successful business leader:

Business Lessons:
Strategic Diversification: A key element of David's success was his strategic move to diversify his business interests, expanding from the call center industry into the burgeoning field of Identity Theft Protection Services. This <i>diversification</i> mitigated risks and capitalized on emerging opportunities, illustrating the importance of agility and foresight in business.

Business Lessons:

Innovative Hiring Practices: David's approach to hiring, which emphasized *meritocracy* and *inclusivity*, particularly towards individuals with felony backgrounds, demonstrates an innovative approach to talent acquisition. By leveraging a diverse workforce, David was able to build a robust team that drove his business forward, underscoring the value of embracing diversity and the potential within every individual.

Adaptation to Market Needs: Recognizing the shift in market dynamics and consumer needs, David's pivot from magazine subscriptions to identity theft protection services highlights his ability to adapt and evolve his business model in response to changing market conditions. This lesson reinforces the importance of staying attuned to market trends and being ready to pivot when necessary.

Customer Engagement and Sales Mastery: David's success in the call center space was largely attributed to his mastery of customer engagement and sales techniques. His ability to effectively communicate value and close deals is a lesson in the critical importance of sales skills and customer interaction in any business.

Long-term Vision and Investment: David's ventures into laundromats and rental properties reflect his understanding of the importance of long-term investments and financial stability. This strategic approach to building a resilient financial foundation offers a lesson in the importance of long-term planning and investment in achieving lasting success.

Business Lessons:

Embracing Opportunities: David's journey from a modest up-bringing to significant entrepreneurial achievement exemplifies the power of seizing opportunities and making the most of them, regardless of their perceived insignificance at the outset. It is a powerful reminder that every opportunity, no matter how small, holds the potential for growth and success.

Hard Work and Dedication: Lastly, David's unwavering work ethic, from his early days working in fast food to leading a successful business empire, teaches the invaluable lesson that hard work, dedication, and a commitment to excellence are indispensable components of success.

David's narrative emphasizes that success in business requires more than just formal education; it demands strategic thinking, adaptability, an innovative approach to challenges, and an unyielding commitment to achieving one's goals.

David's leadership and entrepreneurial spirit were further exemplified by his active engagement with halfway houses and other rehabilitation programs, through which he sought to recruit and train individuals striving for a fresh start. He committed to offering employment opportunities to the formerly incarcerated, not just to fill positions within his company; he aimed to instill hope, dignity, and a sense of purpose in those societies that had systematically overlooked them. Through these efforts, David contributed to the economic success of his business and played a pivotal role in the social rehabilitation of many, championing the cause of reintegration and *redemption*.

Under David's *stewardship*, his business achieved financial success and became a model for corporate social responsibility. His top employee's substantial earnings of \$175,000 annually highlighted the lucrative career paths available within his company, challenging the stigma often associated with the call center industry and setting a new standard for employee compensation and career progression. David's success story is a powerful testament to the impact of visionary leadership and the transformative potential of inclusive employment practices.

In reflecting on David's career, one sees not just the narrative of a successful entrepreneur but a story of profound social impact. David's work transcends the conventional boundaries of business, reaching into social justice and community rehabilitation. By leveraging his entrepreneurial success for the betterment of others, David has built a thriving business and contributed significantly to positive societal change. His journey underscores the notion that true success is not measured solely by financial gain but by the ability to effect meaningful, lasting change in the lives of others. Through his dedication to providing second chances, David has redefined the essence of entrepreneurship, embodying the principles of *compassion*, resilience, and social responsibility.

Takeaways:

David's remarkable journey, from launching a modest call center operation to becoming a leader in his field, offers an in-

spirational message for our students. His story demonstrates that financial achievements do not merely measure business success but also by the impact one makes on society and the lives of individuals, particularly those marginalized or overlooked. David's approach to integrating formerly incarcerated individuals into his workforce, emphasizing their skills and potential rather than their past mistakes, offers a profound lesson for our students: redemption and transformation are within reach, and with the right mindset and support, it is possible to carve out a new path for oneself.

Through his leadership, David has shown that offering employment opportunities to those seeking to rebuild their lives post-incarceration is not only about contributing to the success of his business but also about fostering hope, dignity, and a sense of purpose. This should inspire students to recognize the importance of seeking out and creating opportunities for themselves and others, leveraging their skills and experiences for positive change. Even while incarcerated, students can begin to lay the groundwork for their reentry into society by focusing on personal growth, skill acquisition, and building a supportive network that aligns with their aspirations for a better future.

David's story also underscores the significance of adopting an inclusive mindset and challenging societal stigmas. He challenges the preconceived notions and biases that often hinder their progress by proving that formerly incarcerated individuals can contribute meaningfully to the workforce and society. His story encourages our students to persevere in the face of ad-

versity and societal stigma, reminding them that their current circumstances do not define their future potential.

Moreover, David's success highlights the importance of vision, strategic thinking, and continuous learning in achieving one's goals. His ability to adapt to market changes, diversify his business offerings, and lead his company through growth and innovation is a powerful example for our listeners. It shows that staying informed, being adaptable, and maintaining a clear vision are crucial for navigating the path to success.

In summary, David's entrepreneurial spirit and his dedication to social impact provide a compelling blueprint for personal and professional development. His journey encourages our students to embrace resilience, pursue continuous learning, and engage in meaningful efforts that contribute to their communities. By following David's example, students can aspire to succeed in their chosen careers and make a significant, positive difference in the lives of others, proving that true success comes from the ability to effect meaningful, lasting change.

David's story can inspire others to transform their current challenges into stepping stones for future success. A person can begin this process by identifying their skills and interests and considering how to apply them in a future career. They can adopt a mindset of resilience and innovation, recognizing that every setback is an opportunity to learn and grow. They should seek resources, education, and training opportunities available

to them, even when incarcerated, to prepare for a successful re-entry into society.

Personal growth and development are essential; success is built on continuous learning and adaptation. It is important to surround oneself with positive influences and build a supportive network of individuals who encourage aspirations and share the commitment to making a positive change.

It is crucial to remember that the past does not define the future. Like David, anyone can redefine their life, make meaningful contributions to society, and provide hope and opportunities for others facing similar challenges. The key is to take the first step towards building a future where they achieve their goals and inspire and uplift those around them.

Anyone can act now, embrace their potential, and build the foundation for a successful and fulfilling life. The journey of transformation and impact begins with a single step forward. How can you leverage your current skills and interests to carve a path for your future success, even within the constraints of your current circumstances?

- » In what ways can you begin to foster a mindset of resilience and innovation, recognizing setbacks as opportunities for growth?
- » What steps can you take to build a supportive network that aligns with your aspirations for a better future despite societal stigmas you may face?

- » Through your actions and achievements, how can you contribute to breaking down preconceived notions and biases about formerly incarcerated individuals?
- » Reflecting on David's emphasis on continuous learning and adaptation, how can you stay informed and adaptable to effectively navigate your path to success?

Current Activities:

David has continued to expand and diversify his entrepreneurial ventures, demonstrating the same resilience, innovation, and strategic insight that marked the early stages of his career. Following the successful establishment of his call center operation and its subsequent expansion into identity theft protection services, David has identified and seized new growth opportunities, adapting to the ever-evolving market demands.

Leveraging his extensive business development experience and commitment to making a positive social impact, David recently embarked on a new venture to further bridge the gap between technology and accessibility. Recognizing the increasing importance of cybersecurity in the digital age, David has launched a startup focused on providing affordable cybersecurity solutions to small and medium-sized enterprises (SMEs), a market segment often overlooked by larger cybersecurity firms.

Conversations with fellow entrepreneurs sparked David's initiative as they expressed concerns about the vulnerability of their digital assets and the high costs associated with securing

them. Motivated to address this critical need, David has actively developed tailored cybersecurity packages offering comprehensive protection at competitive prices. His company has rapidly gained traction, securing contracts with several subject matter experts (SMEs) who are grateful for the opportunity to safeguard their businesses without straining their budgets.

Beyond his business pursuits, David remains deeply invested in community outreach and rehabilitation programs. He continues to work closely with halfway houses and vocational training centers, providing mentorship and employment opportunities to individuals looking to rebuild their lives post-incarceration. Various community organizations have widely recognized David's ongoing efforts to support social rehabilitation and reintegration, earning him accolades and establishing him as a leader committed to positive change.

In reflecting on his current activities, David emphasizes the importance of staying vigilant and responsive to market trends while maintaining a core focus on social entrepreneurship. His ability to blend business success with social responsibility is an inspiring example for aspiring entrepreneurs and individuals seeking to overcome their pasts. David's story reaffirms that with determination, strategic thinking, and a commitment to lifelong learning, it is possible to achieve both personal fulfillment and make a meaningful contribution to society.

Conclusion:

David's journey from the humble beginnings of a call center operation to a prominent figure advocating for social change and entrepreneurship is a compelling narrative of transformation and resilience. Like many facing adversity, David's early life in North Des Moines, marked by economic challenges and an unplanned educational path, did not predetermine his future. Instead, it fueled his drive for success, innovation, and a commitment to lifting others as he climbed. His intellectual curiosity and determination led him from working at McDonald's to becoming an influential entrepreneur, diversifying his business interests and continually adapting to the industry's evolving landscape.

Despite achieving substantial financial success, David's most significant contributions extend beyond the confines of his businesses. He has consciously provided employment opportunities to formerly incarcerated individuals, emphasizing their potential and skills over their past mistakes. This approach has enriched his companies with diverse talents and facilitated the social rehabilitation of many, showcasing his belief in redemption and the transformative power of second chances.

David's story exemplifies that success is not solely defined by personal achievements but also by the impact one has on society and the lives of others. His strategic thinking, continuous learning, and unwavering commitment to personal and professional

development serve as a blueprint for anyone looking to navigate their way to success, regardless of their starting point.

David's narrative offers hope and guidance for those facing challenges or seeking to overcome past mistakes. It teaches us that we can achieve our goals and positively influence the world with resilience, strategic planning, and a purpose-driven mindset. David's life reminds us that we all have the potential to redefine our futures, contribute meaningfully to our communities, and inspire others along our journey.

In addition to sharing David's inspiring journey, we have compiled a series of appendices to support further your learning and application of the principles outlined:

- » Appendix A: Glossary
- » Appendix B: Skill Development
- » Appendix C: Ten Coursework Modules
- » Appendix D: Replicating David's Success
- » Appendix E: Related Reading and Resources
- » Appendix F: Advocacy Organizations
- » Appendix G: Potential Careers

In our closing thoughts, David credits his achievements to “strategic diversification and understanding market needs,” lessons that underscore the importance of adaptability and foresight. We urge our students to find inspiration in leaders like David, whose journey from a humble beginning to significant entrepreneurial success illustrates that overcoming challenges is

a possibility and a certainty with tenacity and strategic planning. As we continue on our shared path of personal and professional development, let us embrace the notion that true transformation is achievable, driven by resilience, diligent work, and an unwavering dedication to our goals. David's story is a powerful testament to the idea that greatness is within our grasp no matter where we start, with the right mindset and actions.

Critical Thinking Questions:

Choose any of three questions below. Write a response for each of the three questions you choose. In your response, please write at least three paragraphs, with a minimum of three sentences each.

This exercise in personal development will help you develop better critical-thinking skills, and better writing skills. There are no right or wrong answers to these questions. We're striving to learn how to think differently, and how to communicate more efficiently. Try to use some of the vocabulary words from this lesson in your responses.

1. Does David's story of building a successful business while actively supporting social rehabilitation inspire you to pursue entrepreneurship as a means to make a positive impact? Why or why not?

2. In what ways does David's commitment to hiring and supporting formerly incarcerated individuals highlight the role of businesses in addressing social issues?

3. How can you apply David's principle of continuous learning and adaptation to your personal and professional development plans while incarcerated?

4. Why do you think resilience and strategic thinking were critical to David overcoming his initial challenges and achieving success?

5. How important are communication skills in building a business and fostering a positive company culture, as David's leadership style demonstrated?

6. Reflecting on David's journey, how has his role as a communicator evolved to support his business's growth and his advocacy for social change?

7. According to David's hiring practices, how can demonstrating expertise and competence in your field help counteract the stigma and barriers faced by individuals with criminal records?

8. How does David utilize his analytical, critical thinking, and communication skills in managing his diverse business interests and advocating for societal change?

9. How did staying alert to market trends and societal needs contribute to David's ability to pivot his business model and achieve continued success?

10. How does David's story illustrate the significance of maintaining healthy relationships and building a supportive network for personal and professional growth?

11. How does David's approach to positively impacting the lives of the formerly incarcerated serve as an example of making amends and contributing to community rehabilitation?

Beyond the insights directly mentioned, in what other ways does David's journey reflect the core principles of our ten modules, particularly in terms of values, goals, and appreciation?

Appendix A:

Glossary:

- » **Abilities:** skills or talents that one possesses.
- » **Acumen:** Keeness and depth of perception, discernment, or discrimination, especially in practical matters.
- » **Adaptability:** the quality of being able to adjust to new conditions.
- » **Ascension:** the act of rising to a higher position or level.
- » **Aspiration:** a hope or ambition of achieving something.
- » **Beacon:** a guiding light or signal.
- » **Belief:** a strong conviction or acceptance that something exists or is true.
- » **Blueprint:** a detailed plan or strategy.
- » **Capacity:** the maximum amount that something can contain or produce.
- » **Communication:** the imparting or exchanging of information by speaking, writing, or using other mediums.
- » **Compassion:** sympathetic concern for the suffering of others, often accompanied by a desire to help.
- » **Commitment:** dedication or loyalty to a cause, activity, or goal.

- » **Community:** a group of people sharing common interests, characteristics, or living in the same area.
- » **Comprehension:** the ability to understand something.
- » **Continuous learning:** the ongoing process of acquiring knowledge and skills throughout life.
- » **Dedication:** the quality of being committed to a task or purpose.
- » **Determination:** firmness of purpose; resoluteness.
- » **Diversification:** the process of expanding or varying one's range of products, services, or investments.
- » **Empathy:** the ability to understand and share the feelings of another.
- » **Endeavor:** an attempt to achieve a goal.
- » **Entrepreneur:** a person who organizes and operates a business, taking on greater than normal financial risks in order to do so.
- » **Evolution:** the gradual development of something, typically from a simple to a more complex form.
- » **Foresight:** the ability to predict or the action of predicting what will happen or be needed in the future.
- » **Foundation:** the basis or groundwork of anything.
- » **Inclusivity:** the practice or policy of providing equal access to opportunities and resources for people who might otherwise be excluded or marginalized.
- » **Innovation:** the introduction of new ideas, methods, or products.
- » **Inspiration:** the process of being mentally stimulated to do or feel something, especially to do something creative.

- » **Investment:** the action or process of putting money into something to gain a profitable return.
- » **Journey:** an act of traveling from one place to another.
- » **Leadership:** the action of leading a group of people or an organization.
- » **Market:** a regular gathering of people for the purchase and sale of goods.
- » **Meritocracy:** a system in which people are rewarded and advanced based on their talents, abilities, and achievements.
- » **Narrative:** a spoken or written account of connected events; a story.
- » **Navigate:** the process or activity of accurately ascertaining one's position and planning and following a route.
- » **Perseverance:** steadfastness in doing something despite difficulty or delay in achieving success.
- » **Pioneer:** Someone who leads the way by introducing new ideas or methods in an industry or field.
- » **Pivot:** to turn on or as if on a pivot; change direction suddenly.
- » **Potential:** having or showing the capacity to become or develop into something in the future.
- » **Redemption:** the action of saving or being saved from sin, error, or evil.
- » **Resilience:** the ability to recover quickly from difficulties; toughness.
- » **Self-improvement:** the process of improving oneself, either in one's personal or professional life.

- » **Social responsibility:** the obligation of individuals or organizations to act in ways that benefit society.
- » **Stewardship:** the responsible overseeing and protection of something considered worth caring for and preserving.
- » **Strategic planning:** the process of defining a strategy and making decisions on allocating resources to pursue this strategy.
- » **Transformation:** a thorough or dramatic change in form or appearance.

Appendix B:

Skill Development

This appendix is structured to facilitate the practical application of skills illustrated by David in his journey to a successful entrepreneur in the call center and identity theft protection industry. It spotlights three core skill areas crucial for both personal and professional development: financial literacy, strategic thinking, and effective communication. Inspired by real-world scenarios encountered by David, these exercises offer a hands-on approach to honing essential skills.

Skill Area	Explanation
Math	Budget Management and Forecasting: David's venture into starting his call center business and later expanding into identity theft protection required adept budget management and financial forecasting. His strategic financial planning, from initial investments to scaling the business, underscores the necessity of understanding financial operations and projections. Investment Analysis: Diversifying his portfolio into areas like laundromats and rental properties demonstrates David's acumen in identifying and analyzing investment opportunities, emphasizing the significance of assessing potential returns and risks.

Critical Thinking	Budget Management and Forecasting: David's venture into starting his call center business and later expanding into identity theft protection required adept budget management and financial forecasting. His strategic financial planning, from initial investments to scaling the business, underscores the necessity of understanding financial operations and projections. Investment Analysis: Diversifying his portfolio into areas like laundromats and rental properties demonstrates David's acumen in identifying and analyzing investment opportunities, emphasizing the significance of assessing potential returns and risks.
Communication	Budget Management and Forecasting: David's venture into starting his call center business and later expanding into identity theft protection required adept budget management and financial forecasting. His strategic financial planning, from initial investments to scaling the business, underscores the necessity of understanding financial operations and projections. Investment Analysis: Diversifying his portfolio into areas like laundromats and rental properties demonstrates David's acumen in identifying and analyzing investment opportunities, emphasizing the significance of assessing potential returns and risks.

Math Exercises:

Business Budgeting Exercise:

- » **Scenario:** Planning to expand the call center operations with a budget constraint.
- » **Task:** Allocate a given budget across different operational needs, including technology upgrades, hiring, training, and marketing, while setting aside a contingency fund.
- » **Objective:** Craft a balanced, realistic budget plan that maximizes operational efficiency and growth potential.

Return on Investment Calculation Exercise:

- » **Scenario:** Evaluating the ROI of diversifying into identity theft protection services.
- » **Task:** Calculate the expected return on investment based on initial costs, operational expenses, and projected revenues.
- » **Objective:** Understand the financial viability of expanding into new business areas, reflecting David's strategic decision-making process.

Critical Thinking Skills Exercises:

Market Analysis and Diversification Planning:

- » **Task:** Analyze a given market to identify trends and opportunities for a new business venture.

- » **Objective:** Develop insights into market dynamics and plan a diversified business model inspired by David's strategic expansions.

Risk Assessment Scenario:

- » **Scenario:** You are launching a new product line within the call center business.
- » **Task:** Identify potential risks associated with the product launch and devise mitigation strategies.
- » **Objective:** Foster a strategic approach to anticipating challenges and planning for contingencies, mirroring David's entrepreneurial journey.

Communication Skills Exercises:

Sales Pitch Development:

- » **Task:** Create and deliver a sales pitch for a new identity theft protection service, highlighting its unique features and benefits.
- » **Objective:** Enhance persuasive communication skills, crucial for effective sales and customer engagement, akin to David's approach.

Team Building Workshop Planning:

- » **Scenario:** Organizing a workshop to enhance team cohesion and performance.

- » **Task:** Plan workshop activities encouraging open communication, collaboration, and merit-based recognition.
- » **Objective:** Develop communication strategies to build a motivated and high-performing team, reflecting David's leadership in nurturing his workforce.

These exercises are designed to bridge the gap between theory and practice, drawing on the real-life business scenarios that David navigated. Engaging in these activities enables students to refine their financial literacy, strategic thinking, and communication skills, equipping them to face similar challenges with confidence and insight.

Appendix C:

Ten Coursework Modules

This appendix explores David's inspiring journey, illustrating how he exemplifies the ten core success principles integral to our curriculum. Transitioning from a modest upbringing in North Des Moines to a triumphant entrepreneur in the call center and identity theft protection industries, David's story is a vivid manifestation of these principles at work.

Module	Lesson:
Values: We must define success.	David's evolution from working in fast food to leading a multimillion-dollar business empire illustrates the dynamic nature of defining success. His ability to adapt his definition of success at different stages of his life underscores the significance of aligning personal values with evolving goals.

Goals: We must set clear goals that align with our definition of success.	The strategic expansion of David's business ventures, from call centers to identity theft protection and real estate, highlights his aptitude for setting precise, actionable goals. His achievements across diverse fields emphasize the power of clear goal setting.
Attitude: We must make a commitment with the right attitude.	David's relentless work ethic, from his early days to the pinnacle of his career, exemplifies the critical role of attitude in pursuing and achieving success. His dedication and resilience serve as a testament to the importance of a positive and determined mindset.
Aspiration: We must see ourselves as being something more than the challenges we currently face.	Despite the initial challenges of entrepreneurship, David's aspirations drove him to transcend his circumstances. His journey encourages individuals to envision beyond their current challenges and aim for higher accomplishments.
Action: We must take incremental action steps.	David's methodical approach to growing his business from its humble beginnings to a sprawling enterprise embodies the essence of taking calculated, incremental steps toward realizing one's goals, demonstrating the significance of consistent effort over time.

Accountability: We must hold ourselves accountable.	Through the ups and downs of his entrepreneurial journey, David maintained self-accountability, ensuring his decisions and actions aligned with his goals. His story underscores the importance of self-responsibility in the path to success.
Awareness: We must stay aware of opportunities.	David's knack for identifying and capitalizing on emerging trends, such as the shift towards identity theft protection, showcases the necessity of being vigilant and receptive to new opportunities, a key driver of business innovation and growth.
Authenticity: We must be authentic.	Navigating through various industries, David remained true to his core principles and vision, advocating for an authentic approach in business. His commitment to merit-based hiring practices reflects his authenticity in valuing talent and diversity.
Achievement: We must celebrate small victories.	Each milestone in David's career, from expanding his operations to successful diversifications, represents the importance of recognizing and celebrating achievements, fostering a culture of appreciation and motivation.

Appreciation: We must show appreciation for the blessings that come our way.	David's willingness to share his experiences and insights, acknowledging the contributions of his team and the lessons learned along the way, exemplifies gratitude. His story highlights the value of appreciating each step of the journey and the people who support us along the way.
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Marked by perseverance, strategic acumen, and adaptability, David's story is a powerful case study in applying these ten principles. Through his example, students can gain a deeper understanding of the practical application of these concepts, inspiring them to navigate their paths with similar courage and insight.

Appendix D:

Replicating David's Success

This appendix distills actionable strategies from David's remarkable journey to success in the call center and identity theft protection industry. Each strategy reflects a critical aspect of David's methodology for career progression and business excellence. From the initial spark of ambition in a modest environment to strategic diversification and the importance of continuous learning, these strategies provide a blueprint for students aiming to emulate the success David has experienced.

- » **Spark Ambition from Humble Beginnings:** David's story teaches us to see potential in every beginning, no matter how modest. Reflect on your starting point as a foundation for growth, not a limitation.
- » **Strategic Diversification:** Inspired by David's expansion into new markets, explore how you can diversify your interests or business ventures to mitigate risks and capitalize on emerging opportunities.
- » **Continuous Learning and Adaptation:** David's educational journey and pivot into different industries highlight the importance of lifelong learning. Embrace education, whether formal or through real-world experiences, to continuously adapt and evolve.

- » **Innovative Hiring Practices for Team Building:** David's merit-based hiring and inclusivity in team assembly demonstrate the value of surrounding yourself with diverse and talented individuals. Identify and cultivate a team that shares your vision and work ethic.
- » **Understanding and Capitalizing on Market Needs:** David's shift to identity theft protection services underscores the importance of staying attuned to market demands. Regularly assess the needs of your target audience and adapt your offerings accordingly.
- » **Financial Planning and Investment Analysis:** Learn from David's foray into rental properties and laundromats by developing a sound financial plan for your investments. Analyze potential returns and understand the financial implications of your business decisions.
- » **Risk Management:** David's entrepreneurial journey was fraught with risks, yet his success came from managing and learning from these risks. Evaluate potential challenges in your path and develop strategies to address them.
- » **Effective Communication and Sales Techniques:** Master the art of communication and sales, drawing inspiration from David's success in the call center industry. Develop skills in persuasive communication and customer engagement to drive your business forward.
- » **Cultivate a Resilient and Positive Mindset:** David's unwavering commitment through ups and downs serves as a reminder of the power of resilience. Cultivate

vate a mindset that embraces challenges as opportunities for growth.

- » **Authentic Leadership and Ethical Practices:** Emulate David's integrity and authenticity in your professional endeavors. True success is built on trust and ethical business practices.
- » **Opportunity Recognition and Strategic Execution:** Like David identifying the potential in identity theft protection, always be on the lookout for new opportunities. When you spot an opportunity, strategize, and execute meticulously.
- » **Celebration of Achievements and Gratitude:** David's journey shows us to acknowledge every milestone and express gratitude for the experiences that shape us. Celebrating achievements fuels motivation and reinforces a positive outlook.

Integrating these strategies into your personal and professional life allows you to navigate your path to success with the same visionary approach that defined David's career. This appendix serves as a roadmap for transforming ambition into achievement, guiding those inspired to follow in David's footsteps.

Appendix E:

Related Reading and Resources

This appendix is curated to support and inspire readers in their career growth and personal development journeys, reflecting the key themes and strategies from David's ascent in the call center and identity theft protection industries. The selected books provide deep dives into strategic thinking, entrepreneurship, resilience, and innovation, paralleling David's approach to business success and personal mastery.

Career-Related Reading

- » “Zero to One: Notes on Startups, or How to Build the Future” by Peter Thiel with Blake Masters - Offers unconventional wisdom on startup innovation and building a successful business from the ground up.
- » “The Lean Startup: How Today’s Entrepreneurs Use Continuous Innovation to Create Radically Successful Businesses” by Eric Ries - Introduces principles for creating a more flexible and successful business model through continuous innovation.
- » “Good to Great: Why Some Companies Make the Leap... and Others Don’t” by Jim Collins - Explores what separates top companies from the rest and how they achieve sustained greatness.
- » “The Innovator’s Dilemma: When New Technologies Cause Great Firms to Fail” by Clayton M. Christensen - Discusses how companies can do everything “right” and still lose their market leadership due to innovation dynamics.
Related to Resilience and Overcoming Challenges:
- » “Mindset: The New Psychology of Success” by Carol S. Dweck - Introduces the concept of “fixed” vs. “growth” mindsets and how they impact our ability to grow and face challenges.
- » “Grit: The Power of Passion and Perseverance” by Angela Duckworth - (Also listed in the original appendix) Examines how grit can be a powerful predictor of success.
- » “The Hard Thing About Hard Things: Building a Business When There Are No Easy Answers” by Ben Horowitz - Offers essential advice on building and running a startup under difficult circumstances.

General Reading

- » "Drive: The Surprising Truth About What Motivates Us" by Daniel H. Pink - Explores the science of motivation and how it can fuel our journey to success.
- » "Deep Work: Rules for Focused Success in a Distracted World" by Cal Newport - Highlights the benefits of deep, focused work and provides strategies for cultivating a deep work practice.
- » "Atomic Habits: An Easy & Proven Way to Build Good Habits & Break Bad Ones" by James Clear - Offers practical strategies for forming good habits, breaking bad ones, and mastering the tiny behaviors that lead to remarkable results.
- » "The 7 Habits of Highly Effective People: Powerful Lessons in Personal Change" by Stephen R. Covey - A classic manual on living a life of leadership and effectiveness through principled-centered living.
- » "Dare to Lead: Brave Work. Tough Conversations. Whole Hearts." by Brené Brown - Focuses on developing courage-building skills necessary for leaders, reflecting David's leadership in navigating his business to success.

Appendix F:

Advocacy Organizations

This appendix lists advocacy organizations that are instrumental for students seeking support, resources, and guidance in their journey toward rehabilitation and reintegration. These organizations offer a myriad of services, including legal assistance, educational programs, entrepreneurial training, and much more, serving as pivotal resources for individuals aiming to rebuild their lives.

Prison Entrepreneurship Program (PEP) - Provides comprehensive entrepreneurship training and post-release support to formerly incarcerated individuals. Website: <https://www.pep.org>

The Innocence Project - Dedicated to exonerating the wrongly convicted through DNA testing and pushing for necessary reforms in the criminal justice system. Website: <https://www.innocenceproject.org>

The Last Mile - Offers preparation for successful reentry with a focus on business and technology training for incarcerated individuals. Website: <https://thelastmile.org>

National Reentry Resource Center (NRRC) - Acts as a hub for education, training, and policy resources geared towards re-entry. Website: <https://nationalreentryresourcecenter.org>

Legal Action Center - Works on policy reform and provides legal services for people with histories of addiction, HIV/AIDS, or criminal records. Website: <https://www.lac.org>

Root & Rebound - Specializes in legal advocacy and support services to ease the reentry process. Website: <https://www.root-andrebound.org>

Defy Ventures - Aims to transform the lives of business leaders and individuals with criminal histories through its focus on entrepreneurship training and mentorship. Website: <https://www.defyventures.org>

Homeboy Industries - Provides hope, training, and support to formerly gang-involved and previously incarcerated individuals, helping them redirect their lives. Website: <https://www.homeboyindustries.org>

The Fortune Society - Offers a holistic and integrated “one-stop-shopping” model of service provision to formerly incarcerated individuals.

Website: <https://fortunesociety.org>

Jobs for Felons Hub - Provides employment and reentry resources for ex-offenders.

Website: <https://www.jobsforfelonshub.com>

These organizations represent a beacon of hope and vital support for those on the path to recovery and reintegration, offering tangible resources to aid in overcoming the challenges faced during and after incarceration.

Appendix G:

Potential Careers

This appendix delves into a variety of career paths that echo the spirit of David's journey from a humble beginning to becoming a leader in the call center and identity theft protection industries. These career options are designed to appeal to individuals with varied interests and experiences, emphasizing roles that generally do not demand specific professional licensure. While several of these careers directly relate to David's domain of expertise, reflecting his successful entrepreneurial ventures, the list also ventures beyond, offering a wider perspective for those exploring new professional directions. The objective is to highlight accessible and viable career opportunities, acknowledging that many backgrounds, except for certain legal limitations, may not preclude individuals from these paths.

- » Call Center Management and Operations - Entails overseeing call center functions, focusing on customer service, sales, or technical support. This field requires strong leadership and organizational skills.
- » Identity Theft Protection Specialist—Work in the rapidly growing field of identity protection, either in customer service, fraud investigation, or as a consul-

tant providing expert advice on safeguarding personal information.

- » Entrepreneurship in Service Industries - Starting a business within the service sector, drawing on David's experience of identifying market needs and building a business to meet those demands.
- » Customer Relationship Management (CRM) Specialist - Specializes in managing customer relationships, leveraging data and customer interaction to enhance business relationships and drive sales growth.
- » Digital Marketing for Service-Based Enterprises: This field focuses on creating and implementing online marketing strategies for businesses in the service sector, including call centers and identity protection services.
- » Business Development for Startups - Involves identifying growth opportunities, developing strategic partnerships, and driving business expansion, inspired by David's strategic business growth.
- » Financial Planning for Small Businesses - Offering financial planning and analysis for small to medium-sized enterprises, helping businesses manage budgets, forecast financial needs, and plan for growth.
- » Sales Training and Development Coach—Provide sales training and development for sales teams, drawing on customer engagement and conversion techniques similar to those used in call centers.
- » Data Security Consultant— Consult on data protection and cybersecurity measures, especially relevant

to identity theft protection and businesses handling sensitive customer information.

- » Legal Advocate for Entrepreneurs - Provide legal assistance and advocacy for entrepreneurs and small business owners, focusing on business formation, contracts, and compliance.
- » Social Media Manager for Service-Based Businesses - Managing social media strategies to enhance customer engagement and brand presence for businesses offering services like identity theft protection.
- » E-commerce Entrepreneur - Launching and managing online businesses, utilizing the internet as a platform for selling services or products related to personal security, customer service solutions, or other niches.
- » Professional Mentor for Startups - Offering mentorship and guidance to budding entrepreneurs, drawing from personal experience to advise on business development, strategy, and overcoming challenges.
- » Community Outreach Coordinator for Business Services - Engaging with communities and potential customers to promote services, emphasizing building trust and educating the public on the importance of services offered, similar to identity theft protection.

Through this list, our aim is to inspire and inform individuals about the broad spectrum of career opportunities available, encouraging them to leverage their unique skills and experiences in pursuit of fulfilling and impactful careers.



May 6, 2024

David Moulder

Dear David Moulder:

On behalf of our team at the Prison Professors Charitable Corporation, I extend our gratitude. We're grateful for the scores of hours you've spent volunteering with us. We've taken the lesson plan you created and formatted the lesson for distribution in jails and prisons across America.

- <https://prisonprofessors.com/success-after-prison-masterclass-david/> PW: Master

We'll also use your lesson plan as a resource for the training we do to help formerly incarcerated people transition into the labor market. Through our program, more than 100,000 people in jails and prison will have access to your course.

You've been honest in speaking with us about the remorse you feel for your crime, and your hopes to contribute to society in ways to make amends. We also know that you face a sentencing hearing. Although we understand that a judge will have complete discretion, it's our hope that opportunities exist for community service as an alternative to incarceration. If so, we hope that you would consider serving our nonprofit.

We appreciate the time, energy, and support you've given to our program. If authorities will authorize, we would be grateful if you could continue working with us while you're serving your sanction.

To confirm, we're an IRS approved 501c3 with the following identification number:

- » Prison Professors Charitable Corporation
- » IRS Number: 85-2603315



Prison Professors Charitable Corporation / 501c3 / IRS #: 85-2603315
32565 Golden Lantern Street, B-1026 / Dana Point, CA 92629
www.PrisonProfessors.org

Since 2009, our team has worked to build safer communities. We create programs to teach and inspire people in prison, at-risk youth, and we open employment opportunities for formerly incarcerated people. Your background as a job creator helps our mission in meaningful ways, and makes a huge impact on the people we serve.

Thank you for the time you devoted to help us develop a self-directed learning course for vulnerable populations. People who enroll in our program will benefit from the contributions you've made. Your efforts will go a long way toward building safer communities, and to improving opportunities for participants to live as contributing, law-abiding citizens.

Administrators in jails and prisons have tasked us with creating new coursework specifically for people in jails and prisons. Those people have a particularly difficult time finding employment because of their criminal history. Our entire society benefits when leaders like you provide guidance in job training.

We appreciate your offer to continue helping us develop coursework that we distribute. As we discussed, in addition to creating new digital coursework, we need assistance with:

- » Creating more teaching lessons for people in jails and prisons, and for the employment training programs we're creating.

People in prison are more in need than ever for the self-directed digital content we provide. Please continue with your contributions to helping us develop additional lesson plans that we can use to help others. To confirm what we've discussed during our conversations, the following agencies use our digital learning programs:

- » Every state prison in the state of California
- » United States Penitentiary, Atwater, CA
- » Federal Correctional Institution, Victorville, CA
- » United States Penitentiary, Florence, CO
- » Federal Holding Center, Mecklenburg County Jail
- » Edovo Tablets

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Sincerely,

Michael Santos

Michael Santos,

Michael@PrisonProfessors.org

Director, Prison Professors Charitable Corporation

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What leads a successful business leader to cross ethical lines, and how can they rebuild after facing consequences, including imprisonment? In *The Ethical Edge: A Guide to Responsible Decision-Making*, David Moulder dives into his journey—shaped by ambition, missteps, and a commitment to repair what was lost. Moulder's experiences reveal the intense pressures that can blur ethical boundaries, resulting in choices with lasting consequences.

This isn't just a personal story; *The Ethical Edge* is a practical guide for anyone determined to stay true to their values, even in difficult situations. Moulder emphasizes the power of saying no when confronted with ethical compromises and shares strategies for rebuilding trust. He encourages readers to take ownership of their actions, accept responsibility, and make choices that genuinely align with their values.



All sales of the book support PrisonProfessors.org, a 501(c)(3) nonprofit that provides educational resources to people in prisons and jails across the United States. One of its core offerings, the Preparing for Success After Prison course, is a First Step Act-approved program in the Federal Bureau of Prisons, designed to help individuals develop values and skills to prepare for a law-abiding, contributing life after their release.