Stripped Bare By the Lord

Mike Cherwenka's Testimony

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

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

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



1983 3-Meter National Champion

After graduation I needed a break and did not want to interview for the corporate world until fall. After all, this dancing stuff was new and exciting. My lovely wife Saundra and I have been together since January 1985 and I am sure she, along with my parents, did not favor the idea of me taking my clothes off (only to a g-string) for a living.

That summer was great. I had the opportunity to weight train every day and add 20 lbs. to my once 162 lb. diving physique and grow my hair. I started a strip-o-gram business called "1st Class Strippers". You know, the stripper dressed as a cop going to a baccalaureate party making a noise or parking citation, turning on the boom box and doing his duty. Along with doing 3 to 4 shows with HUNK-A-MANIA male dance revue I was now making \$1,500 plus a week. Saundra didn't seem to mind as she was still in school, I treated her like the lady she was and now had money to buy her stuff. Besides, she was the hottest ticket in town, we were in love and I wasn't going to harm our relationship.

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

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

I teamed up with Tommy Thompson, a.k.a. "Solid Gold", one of the most popular and successful male dancers in American, and we put our own show together. The strip-o-gram business was booming at \$75 a shot for 10 minutes of work. Saundra started doing the female requests, and between us we were averaging 30 strip-o-grams a week. Saundra and Solid Gold's wife Lisa started a female revue so we could kill two birds with one stone (book both shows at the same venue, different nights). We were now making a six figure income. Not bad for being out of college a year. After dating three years, Saundra and I married November 5, 1988.

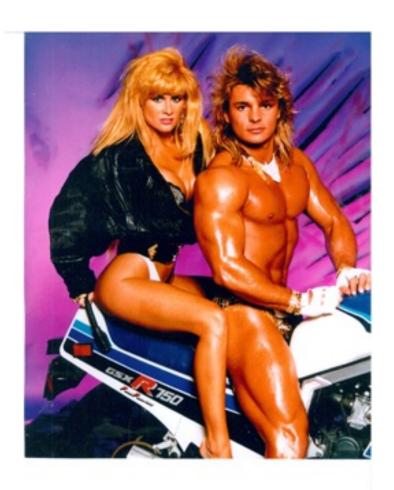
As the show became more successful our tours expanded regionally and nationally. The Phil Donahue show called February 1990 and wanted to do a special on our male dance revue. After the interviews they were more interested in a story about Saundra a.k.a. "Malibu Barbie", and me, a.k.a. "Malibu Ken" on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



After the Donahue show aired our lives began to change. It was one of the highest rated shows which lead to more television exposure. Three appearances on the Jerry Springer Show, the first show of HBO's "Real Sex", Joan Rivers' Show, Montel Williams' Show, Good Company Show, Evening Magazine, Playgirl Magazine, Daily Star Enquire, and two more appearances on the Phil Donahue Show which included

"The Best of Phil Donahue and his 25th anniversary". With success comes jealousy. Solid Gold turned us in to the Mattel Toy Company for using the names Malibu Ken and Barbie. The company sued because we had acts resembling the dolls coming to life in one of our routines. This actually gave us even more exposure, as we were on the front page of tabloids and in the news.

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



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

My next tour was in Oklahoma; Tom Gill encouraged me to see Don Schwartz who was also an outstanding entertainer and recently a born again Christian. Don worked for me when I was with Solid Gold, and now lives in Houston, Texas. I had Sunday and Monday off and flew in to see Don. At this time I knew the reason why I felt so empty was because I was separated from a relationship with my creator, my Lord and Savior Jesus Christ. I felt dirty, unclean, and living in sin. On Sunday, October 8, 1995, I trusted Christ with my eternity; I confessed that I am a lost sinner, asked for forgiveness, and thanked GOD for sending his son to die for my sin debt. Romans 3:23. For all have sinned and fall short of the glory of GOD. I wanted my life to now glorify my heavenly father. I wept like a child that night as the Holy Spirit filled me with joy, peace and happiness. I was a new creation.

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

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

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

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

End of story? Hardly, just the beginning. As a newborn Christian I was on fire for Jesus and just wanted to share my salvation with others, read GOD'S word, fellowship with other believers and be the best husband and father I could be.

Saundra was saved in January 1996 and we were happy. Oh, yeah still didn't have a job or know what I was going to do for a living. I think they call it walking in faith. I had a great support group of Christian brothers. Donnie Hoover was the pastor to receive me as I walked down the isle at Charles Stanley's First Baptist Atlanta, Tim Gunter was the pastor at our Wednesday morning bible study, Tom Gill and Don Schwartz (both have full time ministries) gave me weekly support and of course my mom and dad had their whole church praying for us.

Tiffany was playing with the Sunday paper, and as I was cleaning up a foreclosure seminar advertisement caught my attention. What better way to supplement a six digit income than real estate. So I went to the seminar and bought all the books and tapes, joined the Georgia Real Estate Investors Association, went to more seminars and bought even more books and tapes. You have to study what you want to be good at. April 15, 1996 I bought my first foreclosure property and the following month I bought two more that needed total rehabs. Well, anything that could go wrong did. I was frauded by the wholesaler that sold me the properties, cheated by the contractors, and every time I had a property under contract it fell through.

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

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

Sunday, December 15th I felt called to cut my hair that was past my shoulders. That was the only thing I held onto from past, because others told me the look would open doors to share my testimony. The next day I am working at the property and listening to Dr. Charles Stanley on the radio, and just broke down and lost it. Screaming, crying and kicking boxes, I was angry at GOD asking him to give me a

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

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



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



I credit real estate guru John Adams for launching my career

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

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



Gravedigger Ministries Fundraiser With Ex-Governor Barnes April 2006

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

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

- 1/96-1/97. During the first thirteen months of my career change while having no income coming in I somehow always paid my bills and salvaged my credit which is imperative in real-estate success. Many people loaned me money and I filled out every credit application I could get my hands on. Was debt free by Christmas 1997 and first million net worth by Christmas 1998. I can't tell you how many times it seemed like a deal was not going to close and it did. Or how when every nickel from a sale was spoken for, I was able to pay off a debt at the last minute right before the due date. I was on my knees so much in prayer, a pair of knee pads would have helped. GOD was faithful.
- 9-18-96. I was off to the pawn shop to hawk about \$10,000 worth of jewelry from my dancing days; I used to look like Mr. T. with a ring on every finger and a half dozen necklaces. Was driving our last vehicle a 1979 Ford van. We sold the Corvette convertible the previous month to survive. Long story short, I avoided a deadly accident. GOD saying everything is alright when at the moment it seemed disastrous.
- 10-12-96. I was building a car port at my rehab property and was on the roof installing 4x8 plywood sheets for decking when the whole car port feel down with me on top. I was able to jump far enough out with out having all that lumber on top of me. Could have lost my life or been paralyzed, but only sprained my ankle. God telling me life is a gift and HE can take it at any time.
- 1-19-97. A couple in our Bible study both lost their jobs and gave their testimony on how GOD took care of them. Great encouragement at the time.
- 1-21-97. I burnt the woods down on the Stonewall Tell Rd property (the same house as the car port incident). My brother-in-law needed work, so I gave him some painting to do. The work was not completed on dead line and I spoke harshly to him (certainly not Christ-like). Went to the back of the house where we burnt trash, put a little too much gasoline on the debris, the wind picked up and before you knew it, an acre of woods was on fire. The fire station was a mile down the street and they took care of putting out the flame along with tearing up the yard. GOD was telling me to keep my cool to avoid the heat.
- 9-15-98. Our second child Michael was born. Life was wonderful but definitely not taking anything for granted! 11-8-98 baby Michael was on the bed and I was on my knees next to the bed playing with him. The thought that came to mind was, Why don't I pray on my knees anymore like I used too? Baby Michael started choking and stopped breathing. Can you imagine the fear at this time? I called 911, and while waiting for the paramedics I

prayed to GOD for help and promised I will be back in prayer on my knees. GOD saying don't get too comfortable.





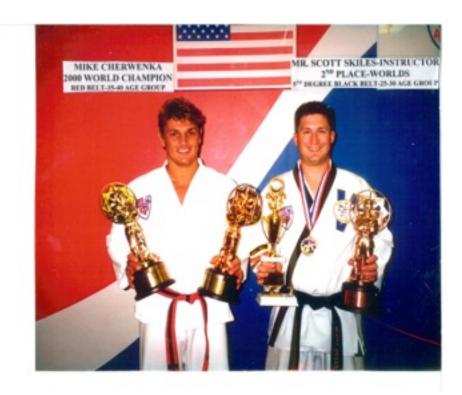
- 7-9-98. A couple of examples where GOD is protecting our children. Tiffany, five years older than Michael, was in my office after I installed some book shelves. She was playing underneath the shelves for 30 minutes, and just after she moved, the book shelves collapsed. Tiffany would have been badly hurt. 11-2-98 Again, Tiffany in the office on the chair and she falls off, just missing the pointed edge of the desk by an inch. She would have split her head open. 8-16-98. Michael was on the landing area upstairs holding onto the railing when he decides to let go and sat down right at the edge of the top of the flight of stairs. One more inch further, and he would have fallen down a big flight of stairs and been badly hurt.
- 12-9-99. Talking to an investor on Hill Street between our cars which are 3 feet apart. Here comes a stolen car out of control down the street about 50 miles an hour and hits the back of my car, which rams into the back of the investors car. I jumped out of the way, the bumper hit my thigh and I couldn't walk for a week. One second later, and both my legs would have been crushed between the two cars. Not to mention the thugs pointed a gun in my face as they jumped out of their stolen car to flee from danger. How many lives is GOD going to give me?
- 8-16-00. My wife and I had a 1.6 million dollar home under contract at Sugar Loaf Country Club. We took a break from negotiations with the builder and went back to the home for a last viewing and prayer. Going from a \$300,000 home to a \$1,600,000 home would have been a large jump in household debt.

Saundra started to weep and felt we should not buy this home. If anyone knows my wife you know how out of character this is. Saundra tore her dress strap and couldn't go back to the meeting. We ended up purchasing a "Street of Dreams" home move in ready, with all the bells and whistles for \$800,000 on the Trophy Club of Apalachee golf course. One year later we purchased a 40 acre horse ranch with all the amenities for \$1.3 million. The next year we bought the two adjoining properties for \$850,000 to add 28 acres to the property with two houses and barns. GOD saying live within your means and glorify me. The horse ranch is a blessing for the community, as hundreds of children have learned to ride and compete in horse shows.

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- Do you have a personal relationship with Jesus Christ? If not, ask me how.





To be continued...